

MINUTES OF INTEGRITY BUILDING COMMITTEE MEETING

Meeting on National Integrity Strategy (NIS) was held in the Board Room of MDB Head Office on September 22, 2020. Mr. Zahid Hossain, HO Corporate Division and Chairman of Ethics Committee Meeting presided over the meeting and gave categorical instructions for implementation of National Integrity Strategy.

Attendees of the meeting are as under:

- Md. Zahid Hossain, Head of Corporate Banking Division and Chairman of the Committee
- Md. Ridwanul Hoque, Head of Retail Distribution Division, Member of the Committee
- Mostafa Sarwar, Head of Credit Risk Management Division, Member of the Committee
- Tapash Chakraborty, Head of HR Management Division, Member Secretary of the Committee
- Mohammad Syejuddin Ahmmed, Head of Internal Control & Compliance Division, Member of the Committee
- Fazal Abdullah, Head of Anti-Money Laundering Division, Member of the Committee
- Ashraful Alam, Acting Head of CO&SD, Member of the Committee

In addition to above, following officials were present at the request of Head of Corporate Banking Division:

- Nakul Chandra Debnath, SAVP, Head of GSD
- Mohammed Rashadul Anwar, AVP, Head of PRD
- Md. Abu Sayed, SEO, CO&SD

Meeting started with the welcome note from the chair and then gradually discussed all the agendas in details in relation to National Integrity strategy.

Brief details of those are given hereunder:

Sl. No.	Agenda	Discussions	Responsibilities Conferred	Decisions
1.	Setting up Turnaround Time (TAT) for different services	MDB has developed service standard for each services of branches. It should be displayed at suitable place of the Branches (e.g. customer service area / cash counters) for the information by the customers. This service standard set-up is also the requirement of Customer Service & complaint Management division to meet with the regulatory requirement. The division has developed this and displayed it in the corporate site. Both these service standards has to be uniform and realistic. This has to reviewed and aligned with market practice as well.	RDD, GSD, CO&SD & PRD	<ul style="list-style-type: none"> - Review of service standard as displayed in the branch and - Review of service standard as developed under Customer Service & Complaints Management. - Bring uniformity in both cases

2.	Half yearly balance confirmation by SMS	MDB is willing to send balance confirmation certificate through SMS instead of sending those through courier service. Through this process it consumes much time and incurs more cost to perform this service. As an alternative, it has been decided to provide balance confirmation through SMS.	RDD, IT Division	Practice has already been started. This SMS contains message for customer to register N online.
3.	Setting up separate service Desk in Branches	Separate Service desk is required to be established in the branches. For instance, SME service desk, Sanchaypatra service desk, women entrepreneur desk, etc. are mentionable. Training has to be conducted in the branches on retail and SME loans and deposit products to develop desk wise expertise in providing satisfactory services.	RDD, SME	<ul style="list-style-type: none"> - Services desks have been established duly. - RDD is conducting online training and exam. - Further training on SME and other loan products required to be conducted.
4.	Push and pull service for balance enquiry	Also discussed in the earlier meeting to arrange push and pull service through SMS by the client to know the balance at any point in time based on their requirement.	RDD, IT Division and CO&SD	MDB has given more emphasis on MDB online digital banking now-a-days. Those who will avail facility, they can get the balance at their convenient time.
5.	Encashment proceed to be credited CASA A/c	In the meeting, it was discussed that MDB can consider to credit the encashment proceeds in the CASA account only instead giving it through cash. For that CASA account will be mandatory for time deposit account holders. In the industry, some banks follow above mentioned similar practice.	RDD	Current practice will be followed. If required then future it may be considered.
6.	CMMS entry	Entry in the Corporate Memory Management Service (CMMS) is required to be given as per regulatory requirement against the banker who has committed any financial crime in their respective bank. Matter has raised to HRD. HRD has confirmed that they will undertake necessary action as and when required. They have also procured password from the Bangladesh Bank to provide entry in the prescribed system.	HRD	Matter has duly communicated to HRD to take necessary action.

7.	Contact center number (16596) upload in website	In the meeting, contact center number 16596 has to be uploaded in the website.	PRD	Duly implemented by PRD.
8.	Customer Complaint Management	Matter related to customer complaint management has discussed. More emphasis is given to address the complaint on time and settle that issue within 3-5 days based on the nature and complexity of the complaint.	CS&CM	Complaint cell has developed in coordination with different division's senior staff to handle complaint the prescribed way.
9.	Annual buying plan as per PPA-2006	Matter in relation to annual buying/tender has raised in meeting. Regulators require to arrange E-tender for the purpose of procurement.	GSD	Bank will follow its procurement policy which is duly approved by the management. Currently it is not possible to meet that standard.
10.	Retention and Destruction policy	Retention and destruction policy is required to be developed for bank. HoICCD & HoGSD will help to develop the policy in line with regulatory requirement. Other related department will also involve to frame this policy. Central go down has to be visited to know the actual condition of document preservation system. All the development scope of archival and document retrieval will be addressed duly. Concept of E-archiving, E-DMS and Excel based cost effective method of archiving have been discussed to explore the best alternative.	ICCD, GSD	All division/department will work together with ICC guideline for implementation. Destruction of document decision
11.	Integrity award	Award of integrity has to be declared in the appropriate time as per Bangladesh Bank scoring mechanism by the HRD. Award winner name has to be published in the website. Award money has to be budgeted and declared in the work plan.	HRD, Committee Chairman, Top Management	Matter will be duly addressed by the HRD.
12.	Integrity plan upload in website	Integrity plan 2020-21 has to be uploaded in website.	PRD	Matter will be duly addressed by the PRD.
13.	Citizen Charter	Citizen charter is a comprehensive documents comprises of the following features:	CO&SD	Matter will be duly addressed by the CO&SD. After development of citizen charter, it will be published in the website.

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		<ol style="list-style-type: none"> 1. All MDB's divisions, branches, sub-branches and agents scope of services to any citizen or stakeholder. 2. Service type such as Citizen service, Institutional service, Internal service 3. Service provider's requirement & documentation 4. Method of providing services 5. Cost of the service 6. Service standard 7. GRS (Grievance Redress System) 		
14.	Alternative Focal person of Ethics Committee	Members has decided that Head of CO&SD will work as alternative focal point of the Ethics Committee	CO&SD	Decision taken will be published in the website
15.	NIS Window/Tab in website	<p>Separate window/tab in website is required for National Integrity Strategy (NIS). It is vital requirement of Bangladesh Bank. Website contents are as under:</p> <ol style="list-style-type: none"> 1. NIS work plan 2. Quarterly implementation report of work plan 3. Meeting minutes of NIS 4. Ethics Committee 5. Focal Point and Alternative Focal Point 6. Citizen Charter 7. Integrity Award 8. Important Toll free number 9. Integrity slogan/Rhymes 10. Related Circulars 	PRD, CO&SD	CO&SD will provide coordinate to develop all the contents and PRD will arrange publish it in the website
16.	Integrity Award Indicator	Integrity award scorecard has to be changed in accordance to DFIM Circular No-03, dated 17 th Sep 2018. Scorecard will consist of 100 basis point.	HRD	HRD has advised to follow the latest requirement of Bangladesh in their assessment scorecard.

Next meeting date will scheduled at the interim period of the last quarter of 2020.



There being no other agenda for discussion, the meeting ended with vote of thanks from the chair.



Md. Zahid Hossain

Head of Corporate Banking Division and
Chairman of the Ethics Committee