

## MISSION

We seek to be the first choice of our customers as a distinct financial service provider, trusted, respected and valued by all stakeholders within the region and beyond pursuing an endless voyage towards excellence in every respect.

## VISION

We always strive-

- To continuously provide quality banking service with enhanced customer focus and innovate a wide variety of need based products with widely popular solutions.
- To achieve supremacy in customer service through state-of-the-art delivery channels and user-friendly tools and technology.
- To sharpen leadership with the standard of a learning organization well supported by the finest team of banking experts and professionals.
- To maintain a healthy and diversified financial profile for inclusive economic growth.
- To be a responsible social enterprise by effectively blending commercial pursuits with social banking.
- To be the benchmark for the regulators in terms of compliance, corporate governance and ethics.
- To build long-term shareholder value with consistent growth momentum.

## CORPORATE VALUES

Our values are-

- Customer Centricity
- Service quality
- Togetherness as a team
- Integrity
- Responsible citizenship
- Mutual respect
- Building the future

## APPLICATION OF THE CITIZEN CHARTER

We will continuously work towards improving the standards of service. Our Bank's relationship with the customers will be guided by the following key applications:

### a. Accountability

1. All our products and services comply with relevant laws and regulations of Bangladesh Bank.
2. We will explain and help the client to understand the financial benefits about our products and services that the customers are interested in, how they work, and the risks involved.

### b. Fairness

1. We will act fairly and reasonably towards you in a consistent and ethical manner.
2. We will establish a clear set of procedures to ensure that any dispute between us will be resolved fairly and quickly.
3. We do not discriminate against age or gender, and will make available products and services on the same terms as for other customers.

### c. Privacy

1. We will treat all your personal information as private and confidential, and ensure the safety and security when using your information. Your personal information will not be revealed unless otherwise authorized by you or required by law to do so.
2. We will not use your personal information for our own marketing purposes unless it is with your permission.

### d. Reliability

1. We will co-operate as an industry so that you enjoy secure and reliable banking and payment systems you can trust.

## e. Transparency

1. We will provide you with clear, relevant and timely information to help you make informed decision about our products and services. Where applicable, a set of Terms and Conditions relating to each banking product or service will be made readily available to you with all the fees, charges, penalties and relevant interest rates, your liabilities and obligations in the use of a banking product or service clearly outlined.
2. We will inform you, through various channels (e.g. over by telephone, e-mail or at our branches) of available products and services. You can contact us for information or provide feedback through these channels.
3. We will exercise care to provide you with a balanced view of benefits and risks of investment products, explain critical terms to you, and ensure the investment product is suitable for your needs and financial circumstances.

## Bank's Overview

### Registered Head Office Address:

Midland bank Limited, N.B. Tower, 40/7 North Avenue, Gulshan-2, Dhaka-1212, Bangladesh.

**Contact Numbers: PABX Hunting Numbers:** 09617016596, 09611016596

### 24/7 Customer Service Call Center:

16596 (for Local & international Calls) [contact.centre@midlandbankbd.net](mailto:contact.centre@midlandbankbd.net)

**SWIFT Code:** MDBLBDDH

**Websites:** [www.midlandbankbd.net](http://www.midlandbankbd.net)

**Facebook:** <https://www.facebook.com/midlandbankbd>

### Working Hours:

**Regular Banking Hours:** Sunday-Thursday (10:00 AM to 5:00 PM) (Bangladesh Bank's Circular to be followed)

**Saturday Banking Hours** for selected Branches (**Gulshan, Banani, Dilkusha, Agrabad**):

Saturday (10:00 AM to 01:00 PM)

(As per management decision & prior approval from Bangladesh Bank)

**Evening Banking Hours** for selected Branch (**Banani Branch Only**): Sunday-Thursday (3:30 PM to 5:00 PM)

(As per management decision & prior approval from Bangladesh Bank)

### Utility Bill Collection Hour:

Utility Bills/Govt. Fees (WASA, DESCO, BRTA) Collection Time:

Sunday-Thursday (10:00 AM to 03:00 PM)

**Branches (Number of Branches: 39 – Urban 19 and Rural 20)** (updated list is available in the MDB website)

Locate all our Branches both Urban and Rural branches at: <https://www.midlandbankbd.net/branches/>

**Sub-Branches (Number of Sub-Branches: 16)** (updated list is available in the MDB website)

Locate all our Sub-branches at: [https://www.midlandbankbd.net/sub\\_branch/](https://www.midlandbankbd.net/sub_branch/)

### Institutional Banking Division

N.B. Tower, 40/7 North Avenue, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999 Fax: +(88) 02 55052214

Email: [ib.division@midlandbankbd.net](mailto:ib.division@midlandbankbd.net) <https://www.midlandbankbd.net/institutional-2/>

### Retail Banking

N.B. Tower, 40/7 North Avenue, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999 Fax: +(88) 02 55052214

Email: [retail.division@midlandbankbd.net](mailto:retail.division@midlandbankbd.net) <https://www.midlandbankbd.net/mdb-personal/>

## SME Banking

Zahed Plaza (10th floor) 30, Gulshan Avenue North C/A, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999

Fax: +(88) 02 55052214

Email: [sme.division@midlandbankbd.net](mailto:sme.division@midlandbankbd.net) <https://www.midlandbankbd.net/sme/>

## NRB Banking

Locate all our NRB Banking unit and products at: <https://www.midlandbankbd.net/nrb/>

## Islami Banking

MDB Saalam – A Window for Shariah Based Banking

Locate all our Islami Banking at: <https://www.midlandbankbd.net/mdb-saalam/>

**Agent Banking (Number of Agent Banking Centers: 95)** (updated list is available in the MDB website)

Locate all our Agent Banking Centers at: <https://www.midlandbankbd.net/agent-banking-centre/>

## MDB Cards

Zahed Plaza (10th floor) 30, Gulshan Avenue North C/A, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999

Fax: +(88) 02 55052214

Email: [card.division@midlandbankbd.net](mailto:card.division@midlandbankbd.net) <https://www.midlandbankbd.net/cards/>

## Airport Lounge

Balaka Lounges at Hazrat Shahjalal International Airport, Dhaka: MDB Credit Card Holders (Gold and Platinum)

## Trade Services

Zahed Plaza (9th floor) 30, Gulshan Avenue North C/A, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999, Fax: +(88) 02 55052214

Email: [international.division@midlandbankbd.net](mailto:international.division@midlandbankbd.net)

## Offshore Banking Unit: MDB OBU Branches (Gulshan and Agrabad\_

MDB OBU: Zahed Plaza (Level-09), 30, Gulshan Avenue, Gulshan-2, Dhaka

Tel: +88-09666 410999 (Ext. 999-978)

SWIFT: MDBLBDDHOBU <https://www.midlandbankbd.net/offshore-banking/>

## Foreign Exchange Authorized Dealer Branches (04 Branches):

Gulshan, Dilkusha, Banani and Agrabad

## MDB Digital Banking or Virtual Banking

<https://www.midlandbankbd.net/digital-account/>

**MDB Online or Mobile Application based Banking:** Download Mobile App at:



For Detail click on link:

<https://www.midlandbankbd.net/internet-banking/>

For Self-Registration click on link:

<https://ibanking.midlandbankbd.net/LoginPage>

**Locker Facility available at:** Banani, Uttara, Dhanmondi, Dilkusha, CDA Avenue and Bogura.

## Student Opening File Branches:

Gulshan, Dilkusha, Banani & Agrabad.

## MDB Customer Service & Compliant Management Cell:

For Details, please visit

: <https://www.midlandbankbd.net/complaints-cell/>

For Complaint Lodgement

: [customer.complain@midlandbankbd.net](mailto:customer.complain@midlandbankbd.net)

## Rights & Obligations of Customers vs. MDB Bankers

### Customers' Rights/Bankers' Obligations

Midland Bank Ltd. shall allow their customers to obtain the following rights:

- To do Banking in any outlet and in any Alternate Service Channel (ATM, Email, Call Center and Agent Banking).
- To receive good Quality Banking Service from any of our service outlets.
- To independently apply for any suitable product/service.
- To know the answer of any service related query through any service outlet, Call Center or through email.
- To get the feedback of their suggestion or complain.
- To know the entire and true information regarding any product or service, fee and charges, necessary documents, Terms and condition and as usual the detail information concerning the transactions of your own account.
- To know regarding the legal responsibilities as being Client, Loan taker, Introducer and Guarantor.
- To get the receipt copy against every deposit, payment of installment (in cash or through cheque, without Drop Box) in each time.
- To get the Sanction Letter of Loan.
- To know the conditions of premature encashment of a fixed deposit and early adjustment of loan.
- To know condition the interest rate whether it is fixed or variable.
- To know the basis and frequency on which interest payments or deductions are to be made.
- To know the method used to calculate interest of each product.
- To know the total cost of credit with break up if any.
- To get informed about any changes to the terms and conditions, interest rate, fees or charges, discontinuation of services or relocation of premises of the bank.
- To seek independent legal advice before acting as a personal guarantor.
- To know the buying and selling rates of foreign currencies.
- To get the disclosure of Financial statement, financial performance indicators etc.
- To get aware of key facts document in simple language for explaining product of services and its features, benefits.
- To know the banking hour and holiday notices.
- To get special attention and care as becoming elderly, disabled and low financial literacy person.

**SOC (Schedule of Charges):** click on the link: <https://www.midlandbankbd.net/necessary-links/>

**Deposit Rates:** click on the link: <https://www.midlandbankbd.net/necessary-links/>

**Lending Rates:** click on the link: <https://www.midlandbankbd.net/necessary-links/>

### Bankers' Rights/Customers' Obligations

- Customers shall follow the banking norms, practices, functional rules etc.
- Customers shall abide by the terms and conditions prescribed for each banking product and services.
- Customers shall maintain disciplinary arrangement at the customer service points.
- Customers shall convey their grievance to the bank in proper way or in prescribed form.
- Customers shall convey the bank any changes in their address, contact numbers, KYC & TP.
- Customer shall not try to show unreasonable persistence, demand, argument & behavior.
- Customers shall ask any query at prescribed desk such as Customer Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- Customer should avoid misunderstanding as far as possible.
- Customer shall provide all the necessary documents as per bank's policy in the time account opening, loan facility and also trade finance related facilities.
- Customer shall declare true and authentic information to banker while establishing relationship with MDB.
- Customer shall repay the loan time without delay as agreed, otherwise bank will have the right to recover the amount owing to the bank.
- Customer shall inform all the times of any changes to their contact address.
- Customer shall fill required application duly.
- Customer shall not involve in fraudulent activities or provide forged documents while maintaining relationship with the bank.

## Citizen Charter of MDB Banking Networks: Services to Citizen (Customer)

Service Station	Banking Service	Point of Service	Service Process Requirement	Time	Service Fee (Tk.) + 15% VAT
Cash / Teller Service	Cash deposit or withdrawal -Low value	Over the counter (OTC) of Branch	For deposit – Fill-up deposit slip completely with no blank space. For withdrawal – Presentation of cheque (For 50k -500K & above withdrawal amount) Photo ID & Short KYC of Bearer N.B: <u>Excluding queue time.</u>	3-8 Min.	Free
	-High value - Above 1 Core BDT	OTC of Branch		5-12 Min. 20-30 Min.	Free
	Credit Card bill payment	OTC of Branch	Fill-up card deposit slip	5 Min. in OTC -Same day Settlement	Free
	Prepaid Card deposit	OTC of Branch	Fill-up card deposit slip	5 Min. in OTC -Same day Settlement	Free
	Online/Inter-Branch deposit or withdrawal -Low value	OTC of Branch	For deposit – Fill-up deposit slip completely with no blank space. For withdrawal – Presentation of cheque. Call back for above 100 K (For 50k -500K & above) Photo ID & Short KYC of Bearer	3-8 Min.	Free
	-High value - Above 1 Core BDT	OTC of Branch		5-12 Min. 20-30 Min.	Free
	Prize Bond Purchase or Sell	OTC of Branch	For Purchase –Fill-up deposit slip For Sell- deposit of prize bond	5 Min.	Free
	Govt. Bill Receive-Payment	OTC of Branch	Deposit Utility Bill + required sum For BRTA- deposit of NID, ETIN & Old Tax Token N.B: <u>Service dependency is on proper network connectivity between Govt. and Bank.</u>	8-10 Min.	Free
	Mutilated/Torn Note Exchange	OTC of Branch	-Note divided into two pieces. -Divided into three pieces/ extremely torn/Less than 90% present	- 5 Min. - Depends on BB	Free
	Foreign Currency Buy (Endorsement) or Sell	OTC of Branch & Customer Service Desk	Buy- Valid Passport Copy, VISA Copy (except Port Entry & PR Holders), TM Form Fill, Deposit Slip for Equivalent currency Exchange. And then Endorsement in passport & Ticket  Sell- Valid Passport Copy, Entry-Exit Seal, FMI Form for above \$10,000 Deposit, Fill –up C Form if more \$20,000	15 Min.  7-10 Min.	Free  As per SOC
<b>SOC Link</b>		<a href="https://www.midlandbankbd.net/wp-content/uploads/2022/12/MDB_Schedule_of_Charges_Foreign_Trade_NRB_Banking_BG_add_13_12_22.pdf">https://www.midlandbankbd.net/wp-content/uploads/2022/12/MDB_Schedule_of_Charges_Foreign_Trade_NRB_Banking_BG_add_13_12_22.pdf</a>			
Customer Service	FX Endorsement in Credit Cards/Prepaid Cards	CSO Desk	For Travel -Valid Passport, VISA Copy, Air Ticket & Endorsement For E-commerce Transaction – Passport Only	10 Min.	Free
	Fixed Deposit in FX (NFC D Account)	AD Branch only	For New Account – Opening Form Fill-up, Supporting Doc submission, A/C Opening & Number Generation, Receipt Print out.	25 Min.	Free
			For Existing A/C- Opening Form Fill-up, A/C Opening & Number Generation, Receipt Print out.	15 Min.	Free
	Bond (WEDB, UDPB, UDIB) Selling or Encashment	AD Branch only	Selling – Application Form, Documents Submission, Bond delivery	1 day	Free
			Encashment – Submission of Bond, Application N.B: <u>Dependency on International Division of MDB and Bangladesh Bank at the time encashment.</u>	2-3 days	Free
	FC Account Opening (FC, NFC D, ERQ, Convertible, NITA Account)	AD Branch only	Opening Form Fill-up, Supporting Doc submission, A/C Opening & Number Generation.	25 Min. 60 Min. (NITA A/c)	Free
	Gift Cheque Buy & encashment	Branch Desk	Buy - Application & Deposit Slip	5 Min.	Free
			Encashment – Gift cheque submission	5 Min.	Free
	Sanchaypatra -Selling -Profit Payment and -Encashment	Selected Branch	Form Fill-up, Supporting Doc, System input & Issuance Advice.	1 day	Free
			Application for profit payment	10 Min.	Free
Application for pre-mature encashment of SP N.B: <u>Dependency on Bangladesh Bank</u>			2-3 days	Free	
Normal Account Opening	Any Branch	Account Opening Form Fill & Sign, document submission, system input, number generation, Initial deposit	25 Min.	Free	
Deceased Account Processing	Branch Level	NoMin.ee Application/Succession Certificate (in case of no noMin.ee), Indemnity, Death Certificate from Govt. body, Graveyard/Medical Certificate, NoMin.ee photo & Photo ID Card	20-30 Min.	Free	

	Head Office Level	Inter-branch circulation, Original Form retrieval, Document Scrutiny, Legal Permission (in case of succession Certificate)	4-7 days	Free
Dormant Activation	Branch Level	Application, KYC review (if no transaction for more than five years; then collect NID copy/Valid Trade license for company a/c), Deposit/withdrawal transaction.	10 Min.	Free
	Head Office Level	Doc submission by branch, scrutiny and activation	60 Min.	Free
Statement/Certificate a. Issue b. Verify	Branch Desk	Application, Statement/Certificate issuance & delivery in the bank's prescribed format ONLY.	10 Min.	As per SOC
SMS Banking Enrolment	Branch Desk	Application & Call back/SMS to be sent for confirmation	5 Min.	As per SOC
MDB Online Enrolment	Branch Desk	Application & rechecking e-mail address with the customer	5 Min.	Free
	At Website	Visit <a href="https://ibanking.midlandbankbd.net">https://ibanking.midlandbankbd.net</a> , Click New User, Fill the information & do the Self-registration	5 Min.	Free
Duplicate FDR/Pay Order Issuance in case lost instrument	Branch Level	Application, GD Copy, Indemnity, Head Office permission	15-20 Min.	As per SOC
	Head Office Level	Interbank Circulation, Permission issuance to branch	3 days	Free
CASA Account Closing	Branch Level	Application, Cheque Book & ATM Card Surrender (If any)	7 Min.	As per SOC
	Head Office Level	Document scrutiny, Closing charge realization, close mark	60 Min.	Free
<b>SOC Link</b>	<a href="https://www.midlandbankbd.net/wp-content/uploads/2022/11/SOC_for_GB_to_cutoff_debit_card_FINAL_NOV162022.pdf">https://www.midlandbankbd.net/wp-content/uploads/2022/11/SOC_for_GB_to_cutoff_debit_card_FINAL_NOV162022.pdf</a>			
FDR/DPS Encashment (matured/ premature)	Branch Level	Application, Surrender of FDR & document scrutiny	10-15 Min.	Free
	Head Office Level	Document scrutiny, Closing process running	60 Min.	Free
Digital FDR/DPS Encashment	Digital Interface	Apply through MDB online from mobile app.	60 Min.	Free
	Branch Level	Same as conventional FDR	60 Min.	Free
Account Information Change/Static Data Change	Branch Level	Application, submission of supporting docs as per requirement of the bank's operational guidelines.	7 Min.	Free
	Head Office Level	Scrutiny of all the docs & Execute changes in the system	Same day	Free
FDR Interest /Profit withdrawal	Branch Level	Application, Branch scrutiny of document	5-10 Min.	Free
Fund Transfer through cheque /Fund Transfer Form (own a/c to own a/c only)	Branch Level	A/C Payee cheque /Fund Transfer Form duly approved by BM <b>N.B: Call back confirmation is MUST. (In case of non-presence).</b>	5-8 Min.	Free
Fund Transfer for Credit card bill payment	Any Branch	Fill-up card deposit slip with a marking for fund transfer.	5 Min. in OTC	Free
			Same day Settlement	Free
Remittance of Money Transfer (Western Union) of wage Earner	Branch Level	Tracking # disclosure, Payment advice from system, Photo ID taking, Cash Incentive payment & its related docs taking	10-15 Min.	Free + Incentive payment
Special Instruction (Block A/C)	Branch Level	Application from customer & its fulfillment	5 Min.	Free
Prepaid Card (New)	Branch Level	Application Form Fill-up, Passport/NID Copy, Address Proof, Deposit Money as initial deposit	15-20 Min.	Free
	Card Centre		Same day	Free
Cheque Book Requisition Submission Before/After 2.00 PM	Branch Level	Requisition Slip fill-up & Sign, forward application to Head office for production & delivery.	3 Min.	As per SOC
	Head Office Level		3 -4 days	NIL
Stop Payment Instruction	Any Branch	Application Form Fill-up and stop marking in the CBS	8 Min.	As per SOC
Stop Payment Withdrawal	Any Branch	Application Form Fill-up and stop withdrawal in the CBS	7 Min.	As per SOC
Cancellation of PO (Pay Order)	Any Branch	Cancellation Application, Indemnity and pay order release (subject to actual status of PO)	8 Min.	As per SOC
A-Challan	Any Branch	Application received, deposit of Challan amount, Challan preparation, Challan delivery to customer	8-10 min.	Free
	Online (self-submission)	<a href="https://ibas.finance.gov.bd/acs/general/sales#/home/dashboard">https://ibas.finance.gov.bd/acs/general/sales#/home/dashboard</a> -Click on "Challan submission without registration", if you visit the below site for self-submission: <a href="https://ibas.finance.gov.bd/acs">https://ibas.finance.gov.bd/acs</a>	Depends on customer	Free
Locker Service (New Locker)	Selected Branch	Application Form Fill, FDR A/C Opening/Security Money deposit & Supporting submission, Locker Key handover	25 Min.	As per SOC
Locker Service (Visit)	Selected Branch	Locker visit register enrollment	20 Min.	Free
Locker Closing	Selected Branch	Closing Letter, Security Deposit handover, Locker Key surrender	15 Min.	Free
E-GP	Branch Level	Online application & pay order issuance	10 Min.	As per SOC
Pay Order/Dollar Draft Issuance	Any Branch	Application Form Fill-up, Transaction completion, Pay Order handover	15 Min.	As per SOC
Student File	AD Branch only	All branches will submit application (BB format-Appendix-5/82) & related supporting to AD branches, TM Form fill-up, Document	1-2 days	As per SOC
	Head Office Level			Free

# Citizen Charter

			scrutiny & cross-verification by Head Office, FTT issuance by Head office & Joint Reporting		
	<b>SOC Link</b>	<a href="https://www.midlandbankbd.net/wp-content/uploads/2022/11/SOC for GB to cutoff debit card FINAL NOV162022.pdf">https://www.midlandbankbd.net/wp-content/uploads/2022/11/SOC for GB to cutoff debit card FINAL NOV162022.pdf</a>			
	Inward Remittance (via SWIFT/TT)	AD Branch Only	Application, supporting docs submission, C-Form (>\$10,000), Doc. Scrutiny by Head Office.	Same day	As per SOC
	Outward Remittance (via SWIFT/TT)	AD Branch Only	Application, supporting docs submission, TM-Form, FTT issuance via Head Office after scrutiny of all docs	Same day	As per SOC
	<b>SOC Link</b>	<a href="https://www.midlandbankbd.net/wp-content/uploads/2022/12/MDB Schedule of Charges Foreign Trade NRB Banking BG add 13 12 22.pdf">https://www.midlandbankbd.net/wp-content/uploads/2022/12/MDB Schedule of Charges Foreign Trade NRB Banking BG add 13 12 22.pdf</a>			
<b>BACH , BEFTN, RTGS, MCM</b>	Outward Clearing Cheque	Any Branch	High/Regular value Cheque deposit within BB Cut-off time	3.30 PM (HV) 5.30 PM (RV)	As per SOC As per SOC
	Inward Clearing Cheque	Central Clearing	Balance sufficiency, No material alteration, Positive payment	Same day	Free
	Outward BEFTN	Any Branch	Application Form Fill-up, Online Branch Accord	1-2 days	Free
		MDB Online	Add Application with all the beneficiary details, use MDB application	1-2 days	Free
	Inward BEFTN	Central Clearing	Instruction scrutiny, mismatched one will be returned	Same day	Free
	<b>SOC Link</b>	<a href="https://www.midlandbankbd.net/wp-content/uploads/2022/11/SOC for GB to cutoff debit card FINAL NOV162022.pdf">https://www.midlandbankbd.net/wp-content/uploads/2022/11/SOC for GB to cutoff debit card FINAL NOV162022.pdf</a>			
	RTGS Outward	Any Branch	Application Form Fill-up, Online Branch(Cheque Required)	30 Min.	As per SOC
	<b>SOC Link</b>	<a href="https://www.midlandbankbd.net/wp-content/uploads/2018/03/MDB Schedule of Charges of RTGS 2015.pdf">https://www.midlandbankbd.net/wp-content/uploads/2018/03/MDB Schedule of Charges of RTGS 2015.pdf</a>			
	RTGS Inward	Routed Branch	Branch will scrutiny, if matches then accept otherwise reject	30 Min.	Free
	MDB Cash Management (MCM)	Use of MDB Portal	MCM enrollment, User Log in ID generation, Use of portal of MCM <a href="https://mcm.midlandbankbd.net/UI/Login">https://mcm.midlandbankbd.net/UI/Login</a>	Same as BEFTN & RTGS Rule	Free
<b>Relationship Officer</b>	Personal Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB	2 days	As per SOC
		Head Office Level	Documents scrutiny & approval/rejection, Charge documentation	7-14 days	Free
	Home Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB, Land documents, Legal Opinion, Property valuation, Credit Proposal	7-10 days	As per SOC
		Head Office Level	Documents scrutiny & approval/rejection, Mortgage, Charge documentation	7-14 days	Free
	Car Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB, Quotation	2-3 days	As per SOC
		Head Office Level	Documents scrutiny & approval/rejection, Registration, Charge documentation	7-14 days	Free
	Business Loan/SME Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB, Credit Proposal, Financials Analysis	7-12 days	As per SOC
		Head Office Level	Documents scrutiny & approval/rejection, Security Lien, Charge documentation	7-14 days	Free
	<b>SOC Link</b>	<a href="https://www.midlandbankbd.net/wp-content/uploads/2022/11/SOC for GB to cutoff debit card FINAL NOV162022.pdf">https://www.midlandbankbd.net/wp-content/uploads/2022/11/SOC for GB to cutoff debit card FINAL NOV162022.pdf</a>			
	Issuance of Letter of Credit	AD Branch only	Credit Line approval, LCAF Form, Performa invoice, IMP Form Fill-up, Credit Report, Approval of the bank.	-Same day (100% margin) -3 to 5 days (Regular Limit)	As per SOC
		Head Office Level	Documents scrutiny & FIN 700 Message Issuance	Same day	Free
	Bank Guarantee	AD Branch only	Client request letter, Business proposal & supporting documents	-Same day (Full margin) -5 to 7 days (Regular Limit)	As per SOC
		Head Office Level	Documents scrutiny & Bank Guarantee Issuance	Same day	Free
	Shipping Guarantee	AD Branch only	Client request letter, business proposal, LC & supporting doc	Same day	As per SOC
		Head Office Level	Documents scrutiny & Shipping Guarantee Issuance	Same day	Free
	Local Bill Purchase	Branch only	Business proposal, LC Copy, Acceptance Copy, Supporting doc	Same day	As per SOC
Head Office Level		Documents scrutiny & Bill acceptance message issuance	Same day	Free	
Export Doc. Processing	AD Branch only	B/E, Commercial Invoice, PL, BL, CO, EXP Form, LC Copy	2 days	As per SOC	
	Head Office Level	Documents scrutiny & Taking necessary steps	Same day	Free	



SOC Link		<a href="https://www.midlandbankbd.net/wp-content/uploads/2022/12/MDB_Schedule_of_Charges_Foreign_Trade_NRB_Banking_BG_add_13_12_22.pdf">https://www.midlandbankbd.net/wp-content/uploads/2022/12/MDB_Schedule_of_Charges_Foreign_Trade_NRB_Banking_BG_add_13_12_22.pdf</a>			
Digital Banking/Virtual banking/Internet Banking/Banking from Home	Credit Card Bill Payment	MDB Online	Add Card Number, Pay the monthly bill after receiving the OTP (within 4.00 PM for same day settlement)	Instantly. Same day settlement	Free
	Utility Bill payment (DPDC, DESCO)	MDB Online	Enter Bill Number, Pay the monthly bill after receiving the OTP	Instantly	Free
	Digital Savings Account	Use Web Site for Digital A/C	Digital Templates Fill-up & Tracking Number Generation, Branch visit/Officer will visit your premise, Signing & Document submission	Depends on Client's input	Free
	Digital Probashi Savings Account	Use Web Site for Digital A/C	Digital Templates Fill-up & Tracking Number Generation, Signing & Document submission through courier	Depends on Client's input	Free
	Digital FDR Account	MDB Online	Use Account services tab, fill the template & submit the application, receive FDR acknowledgement through e-mail	Same day (if within 4.00PM)	Free
	Digital MSS/DPS Account	MDB Online	Use Account services tab, fill the template & submit the application, receive FDR acknowledgement through e-mail	Same day (if within 4.00PM)	Free
	Cheque Book Requisition	MDB Online	Select Cheque Book Tab, use request cheque book option & submit within 2.00 PM, collection cheque book from the branch	3-4 days	Free
	Fund Transfer through NPSB	MDB Online	Add beneficiary, Limit set-up (Single transaction 1 lac, 10 Transactions/day & Maximum 5 lac/day), applicable for NPSB enlisted banks. <b>N.B:</b> Subject to smooth connectivity between banks & Bangladesh Bank.	Instantly	Free
	Fund Transfer within MDB	MDB Online	Add beneficiary, Select option & transfer max. 5.00 lac/day	Instantly	Free
	Fund Transfer to Bkash	MDB Online	Add beneficiary, Select option & transfer max. 60,000/day	Instantly	Free
	Fund Transfer to Rocket	MDB Online	Add beneficiary, Select option & transfer max. 25,000/day	Instantly	Free
	Fund Transfer to Nagad	MDB Online	Add beneficiary, Select option & transfer max. 25,000/day	Instantly	Free
	Fund transfer to Other bank through BEFTN	MDB Online	Add Application with all the beneficiary details, use MDB application & transfer max. 5.00 lac/day to any bank	1-2 days	Free
	Mobile Bill payment	MDB Online	Add beneficiary, Select option & Top-up maximum 1000 Tk./day for prepaid and 5000 Tk./day for postpaid	Instantly	Free
VAT Payment	MDB Online	Enter VAT A/C Number, Pay the monthly bill after receiving the OTP	Instantly	Free	
Alternate Delivery Channel (ADC)	Cash withdrawal at MDB	MDB ATM	Insert Card & Withdraw upto 50,000 Tk./day	Instantly	Free
	Cash withdrawal at NPSB	Other Bank ATM	Insert Card & Withdraw upto 50,000 Tk./day	Instantly	As per SOC
	Cash withdrawal at Q-Cash	Other Bank ATM	Insert Card & Withdraw upto 50,000 Tk./day	Instantly	As per SOC
	Cash withdrawal at VISA	Other Bank ATM	Insert Card & Withdraw upto 50,000 Tk./day	Instantly	As per SOC
	Cash withdrawal at MDB from Bkash A/C	MDB ATM	Bkash transaction PIN generation and withdraw fund without ATM Card.	Instantly	Free
	Balance Enquiry	MDB/Other Bank ATM	Use option and get the present balance	Instantly	As per SOC
	Cash Retract/Dispute Claim at MDB ATM	Dial Call Centre #	Complaint Lodgment at 16596 Number	Instantly	Free
		Card Centre	Process valid complaint & settlement	2-3 days	Free
	Cash Retract/Dispute Claim at Other Bank ATM under VISA	Dial Call Centre #	Complaint Lodgment at 16596 Number	Instantly	Free
		Card Centre	Lodge valid complaint to other bank & settlement	35-180 days	Free
	Cash Retract/Dispute Claim at Other Bank ATM under NPSB	Dial Call Centre #	Complaint Lodgment at 16596 Number	Instantly	Free
		Card Centre	Lodge valid complaint to Bangladesh Bank & settlement	30-180 days	Free
	Debit Card PIN Replacement Application	Branch Level	Application from customer & its fulfillment	5 Min.	Free
Card Centre			3-4 days	As per SOC	
SOC Link		<a href="https://www.midlandbankbd.net/wp-content/uploads/2022/08/SOC_DC.pdf">https://www.midlandbankbd.net/wp-content/uploads/2022/08/SOC_DC.pdf</a>			



## **Important Notes for Citizen:**

1. All Indicative Days mean Working Days only.
2. In all cases, the Time Limit will be applicable only for customer requests after receiving complete set of relevant supporting documents following rules & regulations and bank's policies.
3. The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take longer/ shorter time depending on circumstances.
4. Settlement of transactional dispute may take longer time than the mentioned time, which is directly dependent on the confirmation of respective counterpart.

## **Our expectations to Citizen:**

1. Use our prescribed forms, contracts of Midland Bank to avail services from this bank. All these forms / contracts are required to be filled in a complete manner by fulfilling its inherent norms and regulations.
2. Make yourself present before the time of appointment.
3. Place your service requests within the banking hour.
4. Be respectful to the Midland bank policies and regulatory regulations (i.e., Bangladesh Bank) and place your complaints/vital improvement suggestions to us.

# Citizen Charter

## Citizen Charter of MDB Divisions: **Services to Customer / Citizen,** **Institution,** and **Employee.**

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Financial Admin.istration Division (FAD)	<b>Services to Citizen</b>					
	1. Publication of Annual statements	-Print Media Ad -Bank's website - Notice board of branch	Preparation of bank's financials.	After year closing & audit	Free	Name: Md. Zahirul Islam Designation- Head of FAD Tel# 09666-410999 Email: zahirul.islam@midlandbankbd.net
	<b>Services to Institution</b>					
	1. Tax Deposit to Govt. Exchequer /BB	-Fund Transfer	Deduction from earned interest/profit	Daily	Free	-do-
	2. Tax Deposit to Govt. Exchequer/BB	-Fund Transfer	Deduction from service fee mentioned in SOC	Daily	Free	-do-
	<b>Services to Employees</b>					
	1. Salary disbursement	-Fund Transfer	Service Contract & bank's policy	Monthly	Free	-do-
	2. Other benefits (incentive, bonus, house allowance, car allowance, medical allowance, etc.)	-Fund Transfer	Service Contract & bank's policy	Monthly	Free	-do-
	3. Provident Fund, Tax deduction	-Fund Transfer	Service Contract & bank's policy	Monthly	Free	-do-
	4. End benefit disbursement	-Fund Transfer to A/c	As per bank's policy	After resignation /termination	Free	-do-
5. Annual Budget preparation	Office Order to all concerned divisions & units	Management Decision	Before starting a new year	Free	-do-	

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Retail Distribution Division (RDD)	<b>Services to Citizen</b>					
	N/A	N/A	N/A	-	-	-
	<b>Services to Institution (Branch, Sub-Branch, Card Division, Agent Banking &amp; Islamic Banking)</b>					
	1. Bank's Retail Deposit Portfolio Management	-Letter -e-mail -MIS	Monitoring, Planning & Taking managerial decisions	Banking Hour	Free	Name: Md. Rashed Akter Designation- Head of RDD Tel# 09666-410999 Email:md.rashedakter@midlandbankbd.net
	2. Bank's Retail Loan & SME loan Management	-Letter -e-mail -MIS	Monitoring, Planning & Taking managerial decisions	Banking Hour	Free	-do-
	3. Bank Network establishment, maintenance & expansion	-Visit	-Proposal Preparation -Approval from Board -Site visit & selection -Establishment	Banking Hour	Free	-do-
4. Organizational growth oriented campaign	-Letter -e-mail -MIS	-Campaign launch in all outlet -MIS generation & monitoring	Banking Hour	Free	-do-	
5. Customer services & complaint management	-e-mail -Complaints box -Direct phone call	-Ensure excellent customer service	Banking Hour	Free	-do-	

# Citizen Charter

		-Mystery shopping	-Ensure resolving customer complaint within deadline			
6.	Competitive idea generation & implementation	-Letter -e-mail	-In co-ordination with other divisions	Banking Hour	Free	-do-
<b>Services to Employees</b>						
1.	Performance Evaluation of Employee	-Bank's Format	As per bank's process	Banking Hour	Free	-do-
2.	Recruitment, Promotion & other material benefits	-Letter -e-mail	As per bank's process	Banking Hour	Free	-do-

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details	
Human Resources Division (HRD)	<b>Services to Citizen</b>						
	1.	Recruitment	-Internet -Print Media Ad -Reference	Details are published in those recruitment advertisements /internal notices.	In routine time	Free	Name: Md. Zubayed Ur Rahman Designation- Head of HRD Tel# 09666-410999 Email: z.rahman@midlandbankbd.net
	<b>Services to Institution</b>						
	7.	Training arrangement with training institute	-Letter -e-mail	As per Training Need Analysis (TNA)	In due time	Free	-do-
	8.	Reporting to regulator/ others bodies	-Letter/ e-mail/BB portal	Pre-defined requirement	In due time	Free	-do-
	<b>Services to Employees</b>						
	1.	Transfer	Office Order	Management Decision	As & when required	Free	-do-
	2.	Promotion	Office Order	Management Decision	Yearly interval	Free	-do-
	3.	Performance Appraisal	Office Order	Management Decision	Yearly interval	Free	-do-
	4.	Recruitment	Office Order	Management Decision	As & when required	Free	-do-

# Citizen Charter

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
General Services Division (GSD)	<b>Services to Citizen</b>					
	N/A	N/A	N/A	-	-	-
	<b>Services to Institution</b>					
	1. Tender Notice	-Print Media -Bank's website -through email	As per bank's policy. Requirements mentioned in the notice.	In due time	Depends on requirement	Name: Nakul Chandra Debnath Designation- Head of GSD Tel# 09666-410999 Email: nakul.debnath@midlandbankbd.net
	2. Enlistment of vendors	-Print Media -Bank's website - On the counter (based on expertise)	As per bank's policy	In due time	-do-	-do-
	3. Auction for selling obsolete items	-Print Media -Bank's website -through email	As per bank's policy. Requirements mentioned in the notice.	In due time	-do-	-do-
	<b>Services to Employees</b>					
	1. Facilitating Different Types of Products	As per policy	Management Decision	In due time	Free	-do-
	2. Facilitating Different Types of Services	As per policy	Management Decision	In due time	Free	-do-
	3. Ensuring good office environment	As per policy	Management Decision	In due time	Free	-do-
	4. Creating Awareness among the user for Optimum Utilization of Available Resource	As per policy	Management Decision	In due time	Free	-do-

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Internal Control & Compliance Division (ICCD)	<b>Services to Citizen</b>					
	N/A	N/A	N/A	-	-	-
	<b>Services to Institution</b>					
	1. Regulatory Reporting and ensure compliance of all guidelines of regulators	Guidelines, Circulars	As per bank's policy, or Regulatory formats, or Management decision (if required)	As and when required	Free	Name: Mohammad Syejuddin Ahmmed Designation- Head of ICCD Tel# 09666-410999 Email: syejuddin.ahmmed@midlandbankbd.net
<b>Services to Employees</b>						
1. Inspection to all branch, sub-branch, agent banking Divisions to ensure complaint culture in the bank	As per ICC policy	-Prepare Audit plan -Prepare audit checklist -Start inspection through physical visit -Submission of report to the management & board of the bank	As per audit plan	Free	-do-	

# Citizen Charter

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
International Division (ID)	<b>Services to Citizen</b>					
	1. Import Transactions	Import wing	As per policies, circulars	Time specified in branch's charter	As per SOC	Name: Khondkar Towfique Hossain Designation- Head of ID Tel# 09666-410999 Email: towfique.hossain@midlandbankbd.net
	2. Export Transaction	Export wing	As per policies, circulars	-do-	As per SOC	-do-
	3. Foreign Currency Account opening	NRB banking wing	As per policies, circulars	-do-	As per SOC	Name: Nafisa Chowdhury Designation- SAVP, NRB Banking Tel# 09666-410999 Email: nafisa.chowdhury@midlandbankbd.net
	4. Foreign Remittance (inward & Outward)	Remittance	As per policies, circulars	-do-	As per SOC	-do-
	5. Remittance through international money transfer agencies	NRB banking wing	As per policies, circulars	-do-	Free	-do-
	<b>Services to Institution</b>					
	1. Reporting to Bangladesh Bank	Reporting wing	As per regulator's requirements in their prescribed format & reporting module	In due time	Free	Name: Khondkar Towfique Hossain Designation- Head of ID Tel# 09666-410999 Email: towfique.hossain@midlandbankbd.net
	<b>Services to Employees</b>					
	1. Centralized trade services (export, import, remittance, FC account & reporting )given to Branch, Su-branch & agent banking	Through all wings of the division	Details guidelines given to branches, sub-branches & agent banking divisions	In due time	As per SOC	-do-

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Treasury Division (TD)	<b>Services to Citizen</b>					
	N/A	N/A	N/A	-	-	-
	<b>Services to Institution</b>					
	1. All kinds clearing & settlement (BACH, EFT, RTGS, IDTP, Nostro A/C)	Letter/e-mail	As per policy & manual	Daily	Free	Name: Nazmul Ahsan Designation- Head of Treasury Tel# 09666-410999 Email: nazmul.ahsan@midlandbankbd.net
	2. Inter-bank Foreign Exchanges buy-sell operations	Letter/e-mail	As per policy & manual	Daily	Free	-do-
	3. Inter-bank call money arrangement	Letter/e-mail	As per policy & manual	Daily	Free	-do-
	4. Money Market Operation & investment	Letter/e-mail	As per policy & manual	Daily	Free	-do-
<b>Services to Employees</b>						
N/A	N/A	N/A	-	-	-	

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Information Technology Division (ITD)	<b>Services to Citizen</b>					
	1. Midland Bank Website	www.midlandbankbd.net	Visit website to know about Midland Bank, Midland Products and avail MDB digital banking facilities.	24/7	No Charge	Information Technology Division Tel# 09666-410999 Email: <a href="mailto:it.division@midlandbankbd.net">it.division@midlandbankbd.net</a>
	2. Digital Account & e-KYC based Account Opening	- MDB Website - Mobile Apps	-Guideline given in the MDB website - Call 16596	24/7	No Charge	-do-
	3. Midland Online/Internet Banking Facility availing	- MDB Website - Mobile Apps	-Guideline given in the MDB website - Call 16596	24/7	No Charge	-do-
	4. Midland Bank Dolly (Chatbot) –automated response	- MDB Website - Mobile Apps	- Interactive question & automated answer to queries	24/7	No Charge	-do-
	<b>Services to Institution</b>					
	1. Ensure proper connectivity with BB for multiple banking operations	Letter/e-mail	As per BB guideline	Banking Hour	Free	Information Technology Division Tel# 09666-410999 Email: <a href="mailto:it.division@midlandbankbd.net">it.division@midlandbankbd.net</a>
	2. CBS operations and maintenance of vital relationship with vendor	Letter/e-mail	As per agreement & SOP	Banking Hour	Free	-do-
	3. IT security guideline for all stakeholders	Letter/e-mail	As per ICT guideline	24/7	Free	-do-
	<b>Services to Employees</b>					
	1. CBS and other application software	Software operation	SOP of software	On-going	-	Information Technology Division Tel# 09666-410999 Email: <a href="mailto:it.division@midlandbankbd.net">it.division@midlandbankbd.net</a>
	2. Supply & maintenance of the IT related hardware	Hardware supply	Functional demonstration	Based on requirement	Book value adjustment	-do-

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Legal Division (LD)	<b>Services to Citizen</b>					
	N/A	N/A	N/A	-	-	-
	<b>Services to Institution</b>					
	1. Enlistment of Panel Lawyer & bill payment	-Conduct Litigation -Provide legal opinion	As per policy & manual	As per standard time frame	Mutually agreed fee aligned with market standard and SOP	Name: Md. Asrafal Alam Designation- Head of Legal Tel# 09666-410999 Email: <a href="mailto:legal.division@midlandbankbd.net">legal.division@midlandbankbd.net</a>
	<b>Services to Employees</b>					
1. Legal Opinion or Legal vetting	-Provide Legal opinion	- Requirement from specific legal issues.	As per set standard	Mutually agreed fee aligned with market standard and SOP	-do-	



# Citizen Charter

	2. Conduct Litigation	-Deal Suit/Case in the court	-Case/Suit filed against defaulted Brower - others case	As per set standard	Mutually agreed fee aligned with market standard and SOP	-do-
	3. Appointment of lawyer	-Appoint learned lawyer	-Based on requirement	As per set standard	Mutually agreed fee aligned with market standard and SOP	-do-

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Institutional Banking Division (IBD)	<b>Services to Citizen</b>					
	<b>Loan Products</b>	-Institutional banking Division	-Loan Documentation Checklist - Management Approval	As per standard time frame	As per SOC	Name: Mohd. Javed Tarek Khan Designation- Head of IBD Tel# 09666-410999 Email: <a href="mailto:javed.tarek@midlandbankbd.net">javed.tarek@midlandbankbd.net</a>
	a. MDB project Finance					
	b. MDB Working Capital finance					
	c. MDB Structured Finance/Syndication Loan	-Branch banking network				
	d. MDB Work Order Finance					
	e. MDB Factoring/Discounting					
	f. MDB Bill Purchase					
	g. MDB Letter of Credit					
	<b>Corporate Liability Product</b>	-Institutional banking Division	-Follow documentary checklist -Fill Account Opening form duly -Book account with any branch	25 Min.	Free	-do-
a. MDB Express Corporate						
b. MDB High Performance Corporate A/c						
c. MDB SND Account	-Branch banking network					
d. Corporate Time Deposit						
e. MCM						
<b>Services to Institution</b>						
	N/A	N/A	N/A	-	-	-
<b>Services to Employees</b>						
	N/A	N/A	N/A	-	-	-
Institutional banking link of midland bank website			<a href="https://www.midlandbankbd.net/institutional-2/">https://www.midlandbankbd.net/institutional-2/</a>			

Division Name	Name Service	Medium of Service	Service Process Requirement	Time	Service Fee + VAT	Attached Person (s) With Details
Central Operations & Service Delivery (CO&SD)	<b>Services to Citizen</b>					
	1. Digital Account	Application based Interface	- Branch Initiative to open account	3 days	Free	Name: Ashraful Alam Designation- Head of CO&SD Tel# 09666-410999 Email: <a href="mailto:ashraful.alam@midlandbankbd.net">ashraful.alam@midlandbankbd.net</a>
	2. MDB Jhotpot Account	Application based Interface	-Account Opening lead receive -Branch initiative -Make Account operative	2 days	Free	-do-
	3. Digital Account Closure	Application based Interface	-Closing lead receive -Close the a/c & park closing proceeds to a/c	60 Min.	Free	-do-
	4. Dispute Resolution (bKash, Rocket, Nagad, Binimoy, Upay, Digital Gift Xtra, Utility Bill, Merchant Payment)	-Email Received -Application based Interface	-Check customer dispute e-mail -Match with account statement -Pass necessary entry for settlement	2-3 days	Free	-do-
	5. Customer Services & Complaints Management (CS&CM)	-Direct email	-Scrutiny of complaints -Place it concerned department for settlement	3-5 days	Free	-do-

		-Reference from contact centre	-Ensure complaints resolution and intimation to the client			
<b>Services to Institution (Branch)</b>						
1.	Account Checking & Operative	e-DMS upload	As per Operations manual	Based on branch initiative	Free	-do-
2.	Account Closing	e-DMS upload	As per Operations manual	60 Min.	Free	-do-
3.	Centralized Reporting & regulatory query handling	e-mail	As per regulatory requirements	Monthly	Free	-do-
4.	Inward clearing (BACH, EFT)	IT based Application	As per Operations manual	Within clearing time	Free	-do-
5.	Agent banking Operations	e-DMS upload	As per Operations & agent banking manual	Same day	Free	-do-
6.	Static data change & Dormant account activation	e-DMS upload	As per Operations manual	Same day	Free	-do-
<b>Services to Employees</b>						
	N/A	N/A	N/A	-	-	-

## Grievance Redress System (GRS):

Grievance Redress System commonly abbreviated as GRS is a mechanism, which allows reception and redressing of complaints or grievances by stakeholders (*customer, bearer, supplier, vendor, private or public institutions and any other related body/person that encounters with the bank for their interest*), enabling prompt actions on any issues raised by them thus allowing for better services.

Our GRS is framed as under:

Sl. No	Layers of Contact	Contact Details (Area wise Focal Person)	Grievance Settlement Period
1	Gulshan Branch	<a href="mailto:hob.gulshan@midlandbank.bd.net">hob.gulshan@midlandbank.bd.net</a> +(88) 096 66 410 911, +(88) 096 11 410 911	3-5 days
2	Banani Branch	<a href="mailto:hob.banani@midlandbank.bd.net">hob.banani@midlandbank.bd.net</a> +(88) 096 66 410 902, +(88) 096 11 410 902	3-5 days
3	Dilkusha Branch	<a href="mailto:hob.dilkusha@midlandbank.bd.net">hob.dilkusha@midlandbank.bd.net</a> +(88) 096 66 410 901, +(88) 096 11 410 901	3-5 days
4	Dhanmondi Branch	<a href="mailto:hob.dhanmondi@midlandbank.bd.net">hob.dhanmondi@midlandbank.bd.net</a> +(88) 096 66 410 908, +(88) 096 11 410 908	3-5 days
5	Uttara Branch	<a href="mailto:hob.uttara@midlandbank.bd.net">hob.uttara@midlandbank.bd.net</a> +(88) 096 66 410 906, +(88) 096 11 410 906	3-5 days
6	Mirpur Branch	<a href="mailto:hob.mirpur@midlandbank.bd.net">hob.mirpur@midlandbank.bd.net</a> +(88) 096 66 410 926, +(88) 096 11 410 926	3-5 days
7	Islampur Branch	<a href="mailto:hob.islampur@midlandbank.bd.net">hob.islampur@midlandbank.bd.net</a> +(88) 096 66 410 930, +(88) 096 11 410 930	3-5 days
8	Kamarpara Branch	<a href="mailto:hob.kamarpara@midlandbank.bd.net">hob.kamarpara@midlandbank.bd.net</a> +(88) 096 66 410 913, +(88) 096 11 410 913	3-5 days
9	Aganagar Branch	<a href="mailto:hob.aganagar@midlandbank.bd.net">hob.aganagar@midlandbank.bd.net</a> +(88) 096 66 410 907, +(88) 096 11 410 907	3-5 days
10	Zirabo Branch	<a href="mailto:hob.zirabo@midlandbank.bd.net">hob.zirabo@midlandbank.bd.net</a> +(88) 096 66 410 910, +(88) 096 11 410 910	3-5 days
11	Hemayetpur Branch	<a href="mailto:hob.hemayetpur@midlandbank.bd.net">hob.hemayetpur@midlandbank.bd.net</a> +(88) 096 66 410 909, +(88) 096 11 410 909	3-5 days

12	Mirzapur Branch	<a href="mailto:hob.mirzapur@midlandbank.bd.net">hob.mirzapur@midlandbank.bd.net</a> +(88) 096 66 410 904, +(88) 096 11 410 904	3-5 days
13	Panchrukhi-Narayanganj Branch	<a href="mailto:hob.panchrukhi@midlandbank.bd.net">hob.panchrukhi@midlandbank.bd.net</a> +(88) 096 66 410 912, +(88) 096 11 410 912	3-5 days
14	Paragram Branch	<a href="mailto:hob.paragram@midlandbank.bd.net">hob.paragram@midlandbank.bd.net</a> +(88) 096 66 410 925, +(88) 096 11 410 925	3-5 days
15	Panchar Branch	<a href="mailto:hob.panchar@midlandbank.bd.net">hob.panchar@midlandbank.bd.net</a> +(88) 096 66 410 905, +(88) 096 11 410 905	3-5 days
16	Narayanganj Branch	<a href="mailto:hob.narayanganj@midlandbank.bd.net">hob.narayanganj@midlandbank.bd.net</a> +(88) 096 66 410 915, +(88) 096 11 410 915	3-5 days
17	Narsingdi Branch	<a href="mailto:hob.narsingdi@midlandbank.bd.net">hob.narsingdi@midlandbank.bd.net</a> +(88) 096 66 410 914, +(88) 096 11 410 914	3-5 days
18	Shashongacha-Cumilla Branch	<a href="mailto:hob.shashongacha@midlandbankbd.net">hob.shashongacha@midlandbankbd.net</a> +(88) 096 66 410 931, +(88) 096 11 410 931	3-5 days
19	Rajshahi Branch	<a href="mailto:hob.rajshahi@midlandbank.bd.net">hob.rajshahi@midlandbank.bd.net</a> +(88) 096 66 410 929, +(88) 096 11 410 929	3-5 days
20	Sylhet Branch	<a href="mailto:hob.sylhet@midlandbank.bd.net">hob.sylhet@midlandbank.bd.net</a> +(88) 096 66 410 922, +(88) 096 11 410 922	3-5 days
21	Bogura Branch	<a href="mailto:hob.bogura@midlandbank.bd.net">hob.bogura@midlandbank.bd.net</a> +(88) 096 66 410 920, +(88) 096 11 410 920	3-5 days
22	Mokamtola-Bogura Branch	<a href="mailto:hob.mokamtola@midlandbank.bd.net">hob.mokamtola@midlandbank.bd.net</a> +(88) 096 66 410 918, +(88) 096 11 410 918	3-5 days
23	Agrabad Branch	<a href="mailto:hob.agrabad@midlandbank.bd.net">hob.agrabad@midlandbank.bd.net</a> +(88) 096 66 410 903, +(88) 096 11 410 903	3-5 days
24	CDA Avenue-Chittagong Branch	<a href="mailto:hob.cda@midlandbank.bd.net">hob.cda@midlandbank.bd.net</a> +(88) 096 66 410 917, +(88) 096 11 410 917	3-5 days
25	Chowdhuryhat- Chittagong Branch	<a href="mailto:hob.chowdhuryhat@midlandbank.bd.net">hob.chowdhuryhat@midlandbank.bd.net</a> +(88) 096 66 410 919, +(88) 096 11 410 919	3-5 days
26	Khulna Branch	<a href="mailto:hob.khulna@midlandbank.bd.net">hob.khulna@midlandbank.bd.net</a> +(88) 096 66 410 923, +(88) 096 11 410 923	3-5 days
27	Fatullah-Narayanganj Branch	<a href="mailto:hob.fatullah@midlandbank.bd.net">hob.fatullah@midlandbank.bd.net</a> +(88) 096 66 410 934, +(88) 096 11 410 934	3-5 days
28	Bheramara-Kushtia Branch	<a href="mailto:hob.bheramara@midlandbank.bd.net">hob.bheramara@midlandbank.bd.net</a> +(88) 096 66 410 932, +(88) 096 11 410 932	3-5 days
29	Doshmile-Dinajpur Branch	<a href="mailto:hob.doshmile@midlandbank.bd.net">hob.doshmile@midlandbank.bd.net</a> +(88) 096 66 410 933, +(88) 096 11 410 933	3-5 days
30	Valuka Branch	<a href="mailto:hob.valuka@midlandbank.bd.net">hob.valuka@midlandbank.bd.net</a> +(88) 096 66 410 916, +(88) 096 11 410 916	3-5 days
31	Dalal Bazar –Lakshmipur Branch	<a href="mailto:hob.dalalbazar@midlandbank.bd.net">hob.dalalbazar@midlandbank.bd.net</a> +(88) 096 66 410 921, +(88) 096 11 410 921	3-5 days
32	Sompara-Noakhali Branch	<a href="mailto:hob.sompara@midlandbank.bd.net">hob.sompara@midlandbank.bd.net</a> +(88) 096 66 410 924, +(88) 096 11 410 924	3-5 days
33	Foylabazar-Bagerhat Branch	<a href="mailto:hob.foylabazar@midlandbank.bd.net">hob.foylabazar@midlandbank.bd.net</a> +(88) 096 66 410 927, +(88) 096 11 410 927	3-5 days
34	Maligram-Faridpur Branch	<a href="mailto:hob.maligram@midlandbank.bd.net">hob.maligram@midlandbank.bd.net</a> +(88) 096 66 410 928, +(88) 096 11 410 928	3-5 days
35	Karwan Bazar Branch	<a href="mailto:hob.kawran@midlandbankbd.net">hob.kawran@midlandbankbd.net</a> +(88) 096 66 410 935, +(88) 096 11 410 935	3-5 days
36	Rangpur Branch	<a href="mailto:hob.rangpur@midlandbankbd.net">hob.rangpur@midlandbankbd.net</a> +(88) 096 66 410 936, +(88) 096 66 410 936	3-5 days
37	Barisal Branch	<a href="mailto:hob.barishal@midlandbankbd.net">hob.barishal@midlandbankbd.net</a> +(88) 096 66 410 937/ +(88) 096 66 410 937	3-5 days
38	Bokhter Munchi Bazar Branch	<a href="mailto:hob.bokhter@midlandbankbd.net">hob.bokhter@midlandbankbd.net</a> +(88) 096 66 410 938/ +(88) 096 66 410 938	3-5 days

39	Chandrogonj Branch	<a href="mailto:hob.chandrogonj@midlandbankbd.net">hob.chandrogonj@midlandbankbd.net</a> +(88) 096 66 410 939/ +(88) 096 66 410 939	3-5 days
40			
	<b>Sub-Branch</b>		
1	Madhabdi-Narsingdi Sub-Branch	<a href="mailto:madhabdi.sub@midlandbankbd.net">madhabdi.sub@midlandbankbd.net</a> 09666-410914 Ext.914-251	3-5 days
2	Lakshmipur Sub-Branch	<a href="mailto:lakshmipur.sub@midlandbankbd.net">lakshmipur.sub@midlandbankbd.net</a> 09666-410921 Ext.921-979	3-5 days
3	Rupnagar-Mirpur Sub-Branch	<a href="mailto:rupnagar.sub@midlandbankbd.net">rupnagar.sub@midlandbankbd.net</a> 09666-410926 Ext. 926-267	3-5 days
4	Motijheel Sub-Branch	<a href="mailto:motijheel.sub@midlandbankbd.net">motijheel.sub@midlandbankbd.net</a> 09666-410901 Ext. 901-532	3-5 days
5	Shajadpur-Sirajgonj Sub-Branch	<a href="mailto:shajadpur.sub@midlandbankbd.net">shajadpur.sub@midlandbankbd.net</a> 09666-410201 Ext.1200	3-5 days
6	Chatkhil-Noakhali Sub-Branch	<a href="mailto:chatkhil.sub@midlandbankbd.net">chatkhil.sub@midlandbankbd.net</a> 09666-410924 Ext.1067	3-5 days
7	Rajshahi Sub-Branch	<a href="mailto:rajshahi.sub@midlandbankbd.net">rajshahi.sub@midlandbankbd.net</a> 09666-410929 Ext.929-985	3-5 days
8	MIEZ Sub-Branch	<a href="mailto:miez.sub@midlandbankbd.net">miez.sub@midlandbankbd.net</a> 09666-410901 Ext.1062	3-5 days
9	Shibgonj Sub-Branch	<a href="mailto:shibgonj.sub@midlandbankbd.net">shibgonj.sub@midlandbankbd.net</a> 09666-410922 Ext. 922-620	3-5 days
10	Mymensingh Sub-Branch	<a href="mailto:mymensingh.sub@midlandbankbd.net">mymensingh.sub@midlandbankbd.net</a> 09666-410916 Ext.916-306	3-5 days
11	Jubilee Road Sub-Branch	<a href="mailto:jubilee.sub@midlandbankbd.net">jubilee.sub@midlandbankbd.net</a> 09666-410917 Ext.903-535	3-5 days
12	Sreenagar Sub-Branch	<a href="mailto:sreenagar.sub@midlandbankbd.net">sreenagar.sub@midlandbankbd.net</a> 9666-410907 Ext. 907-143	3-5 days
13	Noapara Sub-Branch	<a href="mailto:noapara.sub@midlandbankbd.net">noapara.sub@midlandbankbd.net</a> 09666-410923 Ext.923-533	3-5 days
14	Nurjahan Road Sub-Branch	<a href="mailto:nurjahanroad.sub@midlandbankbd.net">nurjahanroad.sub@midlandbankbd.net</a> 09666-410908 Ext.908-843	3-5 days
15	Noser market Sub-Branch	<a href="mailto:nosermarket.sub@midlandbankbd.net">nosermarket.sub@midlandbankbd.net</a> 09666-410908 Ext.904-132	3-5 days
16	Dendabor Sub-Branch	<a href="mailto:dendabor.sub@midlandbankbd.net">dendabor.sub@midlandbankbd.net</a> 09666-410910 Ext.910-230	3-5 days
17			
	<b>Agent Banking Centers</b>		
1	Agent Banking Division	<a href="mailto:ab.division@midlandbankbd.net">ab.division@midlandbankbd.net</a> ashraful.alam@midlandbankbd.net imran.habib@midlandbankbd.net +(88) 096 66 410 999	3-5 days
	<b>MDB DIVISIONS</b>		
1	Alternate Distribution Channel	<a href="mailto:adc.division@midlandbankbd.net">adc.division@midlandbankbd.net</a> +(88) 096 66 410 999	3-5 days
2	AML	<a href="mailto:aamd.division@midlandbankbd.net">aamd.division@midlandbankbd.net</a> +(88) 096 66 410 999	3-5 days
3	Cards	card.division@midlandbankbd.net +(88) 096 66 410 999	3-5 days
4	Institutional Banking	cb.division@midlandbankbd.net +(88) 096 66 410 999	3-5 days
5	Credit Administration	ca.department@midlandbankbd.net	3-5 days

		+ (88) 096 66 410 999	
6	Credit Risk Management	crm.division@midlandbankbd.net + (88) 096 66 410 999	3-5 days
7	Emerging Corp. & Special Programme	<a href="mailto:ecsp.division@midlandbankbd.net">ecsp.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
8	Financial Administration	<a href="mailto:fa.division@midlandbankbd.net">fa.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
9	Human Resources	<a href="mailto:hr.division@midlandbankbd.net">hr.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
10	Information Technology	<a href="mailto:it.division@midlandbankbd.net">it.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
11	Internal Control & Compliance	<a href="mailto:icc.division@midlandbankbd.net">icc.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
12	International Division & NRB	<a href="mailto:international.division@midlandbankbd.net">international.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
13	Legal	<a href="mailto:legal.division@midlandbankbd.net">legal.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
14	General Services	<a href="mailto:gsd.division@midlandbankbd.net">gsd.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
15	Operations	<a href="mailto:operations.division@midlandbankbd.net">operations.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
16	Public Relations	<a href="mailto:pr.division@midlandbankbd.net">pr.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
17	Retail Distribution	<a href="mailto:retail.division@midlandbankbd.net">retail.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
18	Risk Management	<a href="mailto:rm.division@midlandbankbd.net">rm.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
19	SME	<a href="mailto:sme.division@midlandbankbd.net">sme.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
20	Special Assets Management	<a href="mailto:sam.division@midlandbankbd.net">sam.division@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
21	Treasury & Market Risk	<a href="mailto:treasury.front@midlandbankbd.net">treasury.front@midlandbankbd.net</a> + (88) 096 66 410 999	3-5 days
<b>Frequently Asked Questions (FAQ)</b>			
1	MDB Contact Center	Dial: 16596 (Short Code) contact.centre@midlandbankbd.net	Instantly
<b>Citizen Charter/Ethics /(National Integrity Strategy) NIS Committee</b>			
1	Chairman & Focal Person	zahid.hossain@midlandbankbd.net	3-5 days
2	Member Secretary	z.rahman@midlandbankbd.net	3-5 days
3	Member	md.rashedakter@midlandbankbd.net	3-5 days
4	Member	bajlur.rahman@midlandbankbd.net	3-5 days
5	Member	syejuddin.ahmmed@midlandbankbd.net	3-5 days
6	Member	fazal.abdullah@midlandbankbd.net	3-5 days
7	Member	ashraful.alam@midlandbankbd.net	3-5 days

## **Important Notes to Citizen for GRS:**

- All Indicative Days mean Working Days only.
- Grievance can be categorized as
  - Highly sensitive (HS) – Fraud, Forgery, Regulatory issue, and anything causes financial losses.
  - Sensitive (S) – Allegation against employee, department, service or products and
  - General (G) – Other kinds of grievances or complaints.
- If any grievance handling **requires details investigation**, then settlement period can be **extended up to 2 weeks**
- The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take longer/ shorter time depending on circumstances.