



Commercial Bank of Ceylon PLC
Bangladesh Operations

Head Office

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Citizen's Charter

Last Update:
December 31, 2023

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1. Commercial Bank of Ceylon PLC: At a Glance

1.1 A History of 100 Years:

“Sri Lanka’s Best Bank” has a rich history of banking in the country, dating back to before it even won independence. The birth of Com Bank dates back to the 1920s’ – during the British colonial period – during which trade, commerce and enterprises opened up, and thrived. In 1920, The Eastern Bank opened a branch at Chatham Street, Colombo little realizing they were laying the foundation to what was to become a byword in Sri Lankan banking. After gaining independence in 1948, trade continued to flourish and as a consequence, the share capital of Eastern Bank Ltd was acquired by the Chartered Bank in 1957. A decade later, in 1969, Commercial Bank of Ceylon was duly incorporated in Ceylon. After the second Constitution was adopted in 1978, and under a liberalized economy, offshore banking was established, and in 1979 Commercial Bank opened its first Foreign Currency Banking Unit to promote off-shore banking business. In 2003, it ventured into overseas markets, when it took over operations of Credit Agricole Indoseuz in Bangladesh – its first overseas foray. At present, Commercial Bank of Ceylon Bangladesh Operations has achieved key milestones and an inspiration to many.

1.2 Value:

Trust and integrity have been key value components when meeting the expectations of every stakeholder. As such, Commercial Bank has molded an exceptionally talented team of employees helping them reach their fullest potential. Precisely understanding the needs of customers, the bank has provided new and imaginative schemes that has altogether redefined convenience in financial services and revolutionized the nature of banking.

1.3 Vision:

To be the Bank of Excellence in Service and Commitments.

1.4 Mission:

To deliver optimum value to Customers, Employees Shareholders & The Nation while ensuring good Corporate Governance.

2. Network of Branch, SME Service Center & Specialized Banking Center (As of November, 2022)

The bank is operating its Bangladesh Operations with a total number of 11 Branches, 06 SME Centers & 03 Specialized Banking Centers.

1. Branch Network	Number
A) Dhaka	09
B) Chittagong	01
C) Sylhet	01
2. SME Center	Number
A) Dhaka	04
B) Chittagong	02
3. Specialized Banking Center	Number
A) Dhaka Off-Shore Banking Unit	01
B) Chittagong Off-Shore Banking Unit	01
C) Digital Banking & Card Center	01
4. ATM Booth	24

Details with Location and phone number of the Branches, SME Service Centers, Specialized Banking Centers & ATM booths can be found in bank's website www.combank.net.bd

3. Service Time

Days	Office Time*	Transaction Time*
Sunday to Thursday	10:00 AM to 05:00 PM	10:00 AM to 03:30 PM
Holiday Banking (Fri-Sat)**	09:30 AM to 12:30 PM	09:30 AM to 12:00 PM
Evening Banking***	Closed as per BBK directive to reduce power consumption	

* As per BBK directives

** Dhanmondi Branch, Dhaka

*** Gulshan Branch, Dhaka

4. Services

4.1 Civil Services

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Account opening (Current Account, Savings Account)	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form. All branches and bank's website.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch
2	Shamriddhi Account <u>Key Feature:</u> Higher rate of return according to the balance in account	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form. All branches and bank's website.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch
3	Dot Com youth savers account (Age up to 18 years) <u>Key Feature:</u> -For minors & youth -Higher interest rate than CASA	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Account opening form. All branches and bank's website.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
4	FreeCom Savings Account <u>Key Feature:</u> Hassle free with no yearly charge (except TAX) on CASA & credit card by maintaining minimum balance of BDT 0.1 M	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form. All branches and bank's website	N/A	Within 15 (fifteen) Minutes	Manager of respective Branch
5	Bonus Savings Account <u>Key Feature:</u> Combines flexibility of savings account and high interest as FDR	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form. All branches and bank's website	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch
6	Women's Savings Account- Ananya <u>key Feature:</u> -Higher interest rate than regular CASA	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form. All branches and bank's website	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch
7	Deposit Schemes (Monthly DPS scheme, Fixed Deposit scheme, High5 FD etc)	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
8	Dollar Smart & Dollar Smart Plus Deposit Account <u>Key Feature:</u> Earn higher rate of return from foreign currency deposit	Through respective Branch	All branches and bank's website 02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch
9	Money Market Account (MMA)	Through respective Branch	All branches and bank's website 02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch
10	Loan to Person (Personal Loan, Auto Loan, Home Loan, Festival Loan, Term Loan, Credit Card etc.)	Respective Branch processes the credit proposal through credit risk department for management sanctioning	Loan application form, Related supporting documents for loan proposal, 02 Copy of passport size photo, NID/ other identifier, TIN etc. All branches.	Interest rate will be as per BBK directives and Fee will be charged according to the commission & charges schedule.	05 (Five) Working Days	Manager of respective Branch
11	Commercial Loan and Industrial Loan (Term Loan, STL, MTL, WC Loan etc.)	Respective Branch processes the credit proposal through credit risk department for management	Loan application form, Related supporting documents for loan proposal, 02 Copy of passport size photo, NID/ other identifier, TIN etc.	Interest rate will be as per BBK directives and Fee will be charged according to the commission &	15 (Fifteen) Working Days	Manager of respective Branch

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
		sanctioning	All branches.	charges schedule.		
12	Small and Medium Enterprise Loan (Overdraft, STL, MTL, LC, LATR, Bill Purchase, Stimulus Loan etc.)	Respective Branch processes the credit proposal through credit risk department for management sanctioning	Loan application form, Related supporting documents for loan proposal, 02 Copy of passport size photo, NID/ other identifier, TIN etc. All branches.	Interest rate will be as per BBK directives and Fee will be charged according to the commission & charges schedule.	07 (Seven) Working Days	Manager of respective Branch
13	Refinance Scheme Loan	Respective Branch processes the credit proposal through credit risk department for management sanctioning	Loan application form, Related supporting documents for loan proposal, 02 Copy of passport size photo, NID/ other identifier, TIN etc. All branches.	Interest rate will be as per BBK directives and Fee will be charged according to the commission & charges schedule.	07 (Seven) Working Days	Manager of respective Branch
14	Trade Financing	Through AD Branches	Application form, Related supporting documents for loan proposal . Applicant must be customer of the bank All branches.	Interest rate will be as per BBK directives and Fee will be charged according to the commission & charges schedule.	Within 24 (Twenty-Four) Hours	Manager of respective Branch
15	Bank Guarantee (Local and Foreign)	Respective Branch processes the credit proposal through credit risk department for management sanctioning	For local Guarantee : application form, Related supporting documents. Applicant must be customer of the Bank . For Foreign Guarantee : application and NID/other identifier.	Interest rate will be as per BBK directives and Fee will be charged according to the commission & charges schedule.	Within 24 (Twenty-Four) Hours	Manager of respective Branch

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
16	Inward Remittance	Deposit in customer's account and encashment	All branches. Form "C" (if applicable)/ Bank Statement/ Valid ID. AD Branches.	N/A	Within 24 (Twenty-Four) Hours	Foreign trade in charge of respective branch
17	Outward Remittance	Payment of Student file, tuition fees etc through AD branch	Form "TM" (if applicable)/ Student file, tuition fee, technical fee etc. AD Branches.	Fee will be charged according to the commission & charges schedule.	Within 24 (Twenty-Four) Hours	Foreign trade in charge of respective branch
18	Foreign Currency Exchange and Passport Endorsement	Through responsible officer of AD Branch	Application with necessary documents AD Branches.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Foreign trade in charge of respective AD Branch
19	Debit Card Issue (Applicable to account holders)	Through respective branches with the assistance of Card Division	Application form, NID and photo. All Branches.	Fee will be charged according to the commission & charges schedule.	07 (seven) Working Days	Respective Branch Manager
20	ATM Service	ATM booth	Availability of Debit card or Credit card	Fee will be charged according to the commission & charges schedule.	Real Time transaction	Responsible officer of Card Division
21	BEFTN	Transfer from own account to another domestic bank account	Necessary documents related to the service. All Branches.	Free of charge	Same day or within 24 (twenty four) hours	Respective Branch Manager
22	BACH	Transfer from own account to another domestic bank	Necessary documents related to the service. All Branches.	Free of charge	Same day or within 24 (twenty four) hours	Respective Branch Manager

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
23	RTGS	account Transfer from own account to another domestic bank account	Necessary documents related to the service. All Branches.	Free of charge	Within 10 (ten) Minutes	Respective Branch Manager
24	Locker Service	To secure customer essentials	Application form and photo. Branches: Gulshan, Sylhet and Narayanganj	As per tariffs and charges	Within 30 (thirty) Minutes	Respective Branch Manager
25	Transfer of money to expired customer's nominee/ demandant's account	Based upon necessary information and collection	Legal documents and death certificate from authorized authority. All Branches	Free of charge	Within 03 (three) working days	Respective Branch Manager
26	Replacement of torn and dirty notes	As per BBK guidelines	Torn and dirty notes brought by customers. All Branches.	Free of charge	Instant/ as per BBK guidelines	Respective Branch Manager
27	Dedicated Women Entrepreneur Desk to provide related information	All Branches	As per Bank's operational guidelines and BBK guidelines. All branches	Free of charge	Real Time Service	Responsible branch officer for the dedicated desk
28	Dedicated SME Desk to provide related information	All Branches	As per Bank's operational guidelines and BBK guidelines. All branches	Free of charge	Real Time Service	Responsible branch officer for the dedicated desk
29	Internet Banking	OTP service to authorize transaction, Alert sent via SMS after every transaction	Mobile phone number to be provided with the application form while opening an account. All Branches	Free of charge	Within 03 (three) minutes	Respective Branch Manager
30	Customer service and complain	Head of Branch Via internal	As per BBK guidelines.	Free of charge	Within 07 (seven)	Head of Personal

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	management cell	control and compliance department	Complain box set in every branch.		working days	Banking/ Head of Corporate Banking
31	Provide information through Bank's website	Bank's website	www.combank.net.bd	Free of charge	Real Time	Responsible IT officer
32	Bank Statement/ Certificate	All Branches	All Branches	As per Tariff & charges	Within 15 (fifteen) Minutes	Respective Branch Manager

4.2 Institutional Services

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Offer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Sanchay Patra issue and en-cash	Through respective Branch by following BBK directives	SP application form, 02 Copy of passport size photo, NID/ other identifier, Photo of nominee etc. Cash counter of respective branch.	Free of Charge	Within 30 (thirty) Minutes	Respective Branch Manager
2	Prize Bond purchase and en-cash	Through respective Branch by following BBK directives	Cash counter of respective Branch	Free of Charge	Within 15 (fifteen) Minutes	Respective Branch Manager
3	Foreign currency bond (wage earner development bond, USD premium bond, USD investment bond)	NRB service holders can purchase wage earners bond against USD	Investment in bond against inward remittance, re-invest, interest receipts and encashment. AD Branches.	Free of Charge	Within 15 (fifteen) Minutes	Respective Branch Manager
4	Internship	Through head office approval to branches	Applicant's approval from educational	Free of Charge	Requirement basis (as and when)	Human Resources Department

			institution, photo. Time period 03 months. Human Resources Department		required)	
5	Treasury service	As per BBK guidelines	Ascertain foreign exchange rate, stock market and money market	Free of Charge	Within 30 (thirty) Minutes	Head of Treasury Division

4.3 Internal Services

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Offer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Opening of new Branch, Sub-Branch, and ATM booth	Approval of Bangladesh Bank and NOC from Department of Banking and Financial Institutions, Ministry of Finance.	Submission of application form for new branch/ ATM booth with survey report, proposed rental and landlords proposal.	Free of Charge	As per BBK guideline	Management Committee
2	Purchase of goods, services and work orders	As per existing policy of the bank	Approval of concerned authorities, submission of application form and tender notice (if required)	Free of Charge	Within 3 (three) working days	Head of the concerned department of head office
3	Assigning higher grades and Pay scale, Bonus, elimination of pay-disparity	By issuing office orders/ internal circulars	Through concerned authorities orders. Human Resources Department.	Free of Charge	Based on Management decision	Human Resources Department
4	Complete police verification of Bank officers/ employees	Documentation of satisfactory police report in service file	Submission of application and supporting documents in prescribed police verification form. Human Resources Department	Free of Charge	Within 7 (seven) working days	Human Resources Department
5	Home Loan favoring Bank Officers/	Through sanction letter for housing	Application with necessary documents to	As per prescribed rate	Within 7 (seven) working	Human Resources Department

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Offer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	employees	construction loan to employees	appropriate authority Human Resources Department		days	
6	Payment approval of PF to retiree executives/ officers/ employees	As per requirement of concerned department	Service file, release letter	Free of Charge	Within 3 (three) working days	Human Resources Department
7	Payment approval of PF to retiree executives/ officers/ employees	As per requirement of concerned department	Service file, release letter	Free of Charge	Within 3 (three) working days	Human Resources Department
8	Tax deduction of Bank employees	Through Challan	Clearance paper form branch. All Branches.	Free of Charge	Within 15 (fifteen) Minutes	Human Resources Department
9	Recreation Leave	Peace recreation leave	Application with necessary documents to appropriate authority.	Free of charge	Within 15 (fifteen) minutes (as per pre plan)	Human Resources Department
10	Earned leave	Earned leave through sanction letter	Application with necessary documents to appropriate authority.	Free of charge	Within 15 (fifteen) minutes (as per pre plan)	Human Resources Department
11	Issue of NOC regarding passport	Through application of officers and employees	Application with necessary documents to appropriate authority.	Free of charge	Within 1 (one) working day	Human Resources Department
12	Training	Subject wise in house and online training, workshops, practical training as per the qualification/ needs of the officers/ employees	Schedules and necessary information is provided accordingly by the respective authority	Free of charge	As and when required.	Human Resource Department
13	ID Card/ Visiting Card	As per application	Photo, application	Free of Charge	Within 3 (three) working	Human Resources Department

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Offer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
					days	

5. Needful to be done by the service aspirants

SI	To be done in order to receive desired/ expected Service
1	Submission of application with all the required documents for the desired service
2	Payment of the required service fee in due process according to the service price and payment method
3	Follow the mobile message and email instructions as applicable
4	Be present on the scheduled date for the meeting before the scheduled time
5	Refrain from making unnecessary persuasion

6. If the promised service is not provided to service aspirants

SI	When to contact	Contact Person	Contact Address	Settlement Time
1	If responsible person fails to provide desired service or solution	Grievance Redressal Officer	<p>Corporate Branch: Name: Sharmin Islam Designation: Manager Phone: 01841064444 e-mail: sharminislam@combankbd.com</p> <p>Motijheel Branch Name: Mohammed Wajedul Hoque Khan Designation: Deputy Chief Manager Phone: 01841099271 e-mail: wajedulhoque@combankbd.com</p> <p>Agrabad Branch: Name: Md. Muazzem Hossain Designation: Chief Manager Phone: 01610014134 e-mail: muazzemhossain@combankbd.com</p> <p>Gulshan Branch: Name: Faisal Haque Designation: Deputy Chief Manager Phone: 01819245518 e-mail: faisalhaque@combankbd.com</p>	Fastest possible time

Dhanmondi Branch:**Name:** Mustafa Ekram Aolad**Designation:** Manager**Phone:** 01844080454**e-mail:**mustafaekramaolad@combankbd.com**Uttara Branch:****Name:** Abdulla Al Mahboob**Designation:** Deputy Manager**Phone:** 01811480741**e-mail:** abdullamahboob@combankbd.com**Sylhet Branch:****Name:** Saad Ahmed Chowdhury**Designation:** Deputy Manager**Phone:** 01841099274**e-mail:**saadahmedchowdhury@combankbd.com**Narayanganj Branch:****Name:** Shobrata Kumar Roy**Designation:** Manager**Phone:** 01844146736**e-mail:** shobratakumarroy@combankbd.com**Panthapath Branch:****Name:** Md. Rezaul Islam**Designation:** Senior Manager**Phone:** 01713032519**e-mail:** rezaulislam@combankbd.com**Mirpur Branch:****Name:** Bulbul Miah**Designation:** Deputy Manager**Phone:** 01817148632**e-mail:** bulbulmiah@combankbd.com**Tejgaon Branch:****Name:** Saydul Islam**Designation:** Senior Executive Officer**Phone:** 01817148626**e-mail:** saydulislam@combankbd.com**Old Dhaka SME:****Name:** Md. Abdur Rashid**Designation:** Senior Executive Officer**Phone:** 01817148634**e-mail:** mdabdurrashid@combankbd.com

			<p><u>Pragati Sarani SME:</u> Name: Md.Jahidul Hasan Kabir Designation: Assistant Manager Phone: 01817148623 e-mail: jahidulkabir@combankbd.com</p> <p><u>Shantinagar SME:</u> Name: Biplob Chakraborty Designation: Assistant Manager Phone: 01817148625 e-mail: biplobchakraborty@combankbd.com</p> <p><u>Tongi SME:</u> Name: Md. Al Amin Designation: Senior Executive Officer Phone: 01834879241 e-mail: alamin@combankbd.com</p> <p><u>Jubilee Road SME:</u> Name: Mohammed Imran Hossain Designation: Manager Phone: 01818471332 e-mail: imranhossain@combankbd.com</p> <p><u>CDA Avenue SME:</u> Name: Soumitra Chowdhury Designation: Manager Phone: 01819245304 e-mail: soumitrachowdhury@combankbd.com</p>	
2	If the grievance redressal officer fails to provide the solution within the stipulated time	Appellate Officer	<p>Name: Shakir Khusru Designation: Senior Assistant General Manager Phone: 01819251935 e-mail: shakirkhusru@combankbd.com</p>	Fastest possible time
3	If the appellate officer fails to provide the solution within the stipulated time	Complaint Handling Cell of Bank	<p>Name: Kasun Herath Designation: Deputy CEO and Chief Operating Officer Phone: 01713010750 e-mail: kasunherath@combankbd.com</p> <p>Name: Mosharaf Hossain Designation: Chief Manager & HOICC Phone: 01915638828 e-mail: mosharafhossain@combankbd.com</p>	Fastest possible time