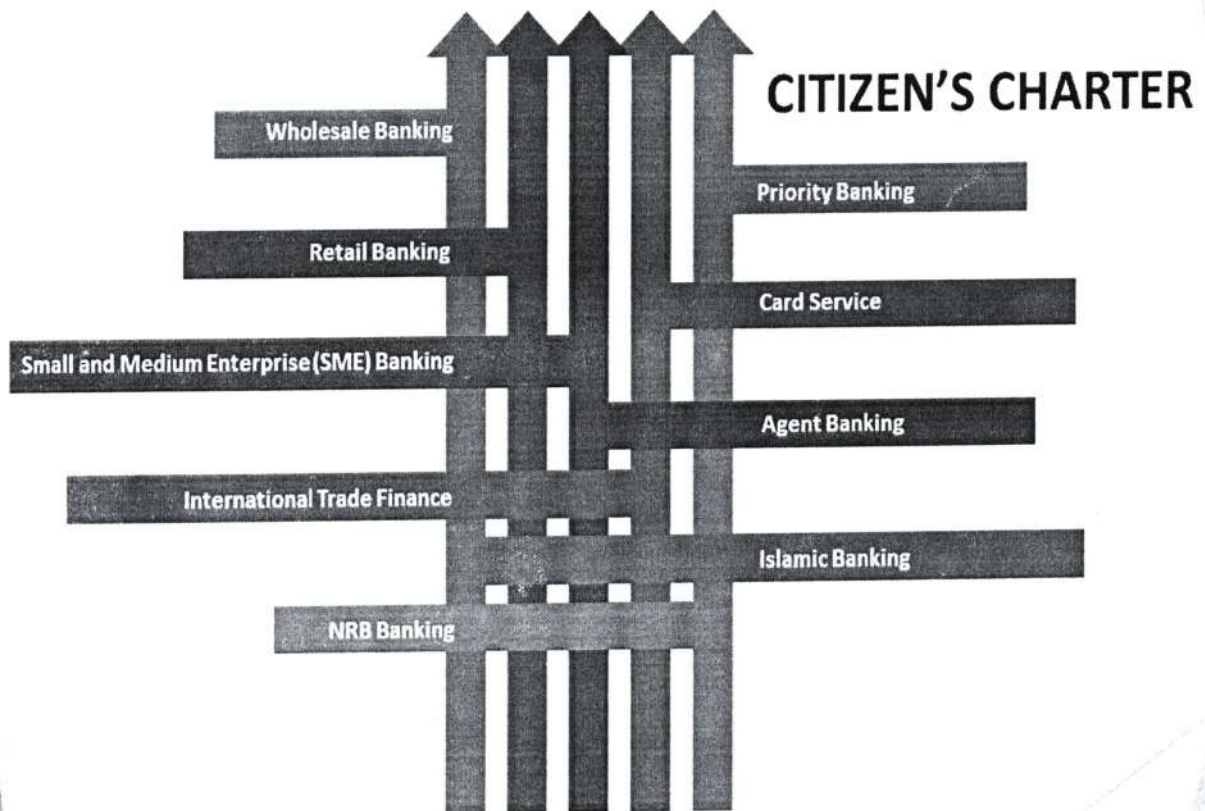




Padma Bank Ltd.

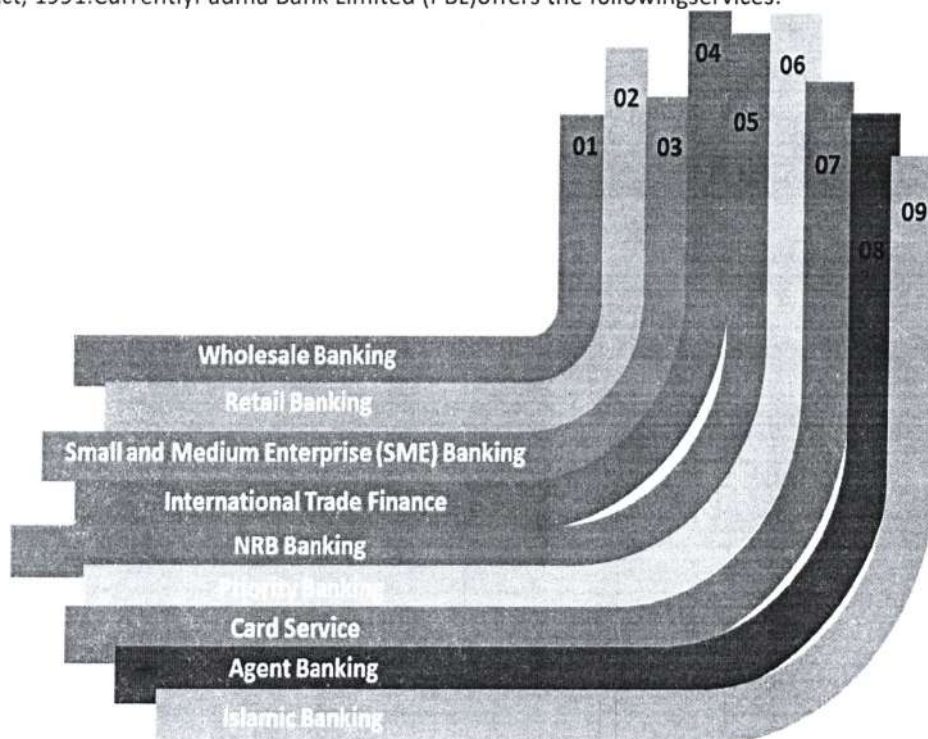
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Citizen's Charter of Padma Bank Limited (PBL) is a general statement of commitments for providing world class banking services and necessary information to customers. The main objective of the "Citizen's Charter" is to make the customers conscious about their general rights, obligations, grievance approach process, and thereby help customers take informed decisions.

Brief Introduction of the Bank

Padma Bank starts his journey in January 2019, under The Companies Act, 1994. As envisaged in the memorandum of association and as licensed by Bangladesh Bank under the provisions of The Banking Companies Act, 1991. Currently Padma Bank Limited (PBL) offers the following services:



Our Vision

To emerge as a reliable and diversified financial institution with the view to partnering in development of the nation by providing wide range of products and tech-savvy solutions and ensure a superior customer and employee experience.

Our Mission

We build and nurture relationship with our customers and partner to achieve their financial goals through a team of responsive, Knowledgeable and caring employees who are committed to shareholder value and the well-being of our nation.

Our Core Values

At Padma Bank Ltd., our employees are committed to represent bank's corporate values. As team members, our employees are:

- Trustworthy
- Responsive
- Respectful
- Innovators
- Customer focused
- Committed to quality.

We are Committed to Serving You

With its corporate head office in Dhaka, Padma Bank Ltd. serves its customers across the country through a network of 60 Branches, 9 Sub branch, 7 Agent Banking Centers and Alternate Delivery Channels including: PBL Internet Banking, PBL SMS Banking, 17 ATMs and carries out international business through a global network of foreign correspondent banks.

Registered Office	SWIFT Code	Corporate Website	Social Media
Padma Bank Limited Corporate Head Office Lotus Kamal Tower-2 59-61, Gulshan South Avenue, Gulshan-1, Dhaka-1212.	FRMSBDDH	padmabankbd.com	Website: padmabankbd.com LinkedIn: https://lnkd.in/d7xKWWQf Instagram: https://lnkd.in/dziQPj9i Facebook: https://lnkd.in/dRMx5ScX

Working Hours	Evening Banking	Saturday Banking	Foreign Exchange Authorized Dealer Branches
Office Hours: - Sunday to Thursday 10:00A M-5:00PM (Subject to regulatory guidance) Transaction Hours: - Sunday to Thursday 10:00AM-3:30PM (Subject to regulatory guidanc e)	NIL	NIL	1. Gulshan Corporate Branch 2. Motijheel Branch 3. Imamgonj Branch

Branch Information:

Branch Name	Branch Address	Branch Contact
Aganagar Branch	HaziAlimullah Complex, East Aganagar, South Keraniganj, Dhaka.	Phone: +88 0277645723, 01712652822 Email: aganagar@padmabankbd.com
Agrabad Branch	Akram-Khaleda Heights (1st & 2nd Floor) Holding:2422/A,Agrabad,C/A Double Mooring Chattogram	Phone: 01711028575 Email: agrabad@padmabankbd.com
Bakshigonj Branch	Uttar Bazar, Pathati, Bakshigonj, Jamalpur.	Phone: +88 09822 56145 Email: bakshigonj@padmabankbd.com
Bashundhara Branch	ABC Reza Tower (1st Floor), H # 20 & 21, Block #A, Bashundhara R/ A, Vatara, Dhaka, Bangladesh.	Phone: +88 0176664971 Email: bashundhara@padmabankbd.com
Bhulta Branch	Rabet Al-Hasam Textile Pvt. Ltd. (Gr. & 1st Floor), Bhulta Bus Stand, Rupgonj, Narayanganj.	Phone: +88 01787684566 Email: bhulta@padmabankbd.com
Bibir Bazar Branch	Iqbal Nasima Plaza, Bibir Bazar, Mouza: Rajmongolpur, Union-6 no Jagannath pur, PS: Comilla Sadar, Cumilla.	Phone: +88 01625155600, 01740921333 Email: bibirbazar@padmabankbd.com
Bogura Branch	Arvy Plaza (1st floor), 721/761 Kobi Nazrul Islam Sarak, Jhawtola, BoguraSadar, Bogura.	Phone: +88 01711040661, 01715210285 Email: bogra@padmabankbd.com
Brahmanbaria Branch	Sufia – Wali Tower, Paik Para, Sylhet Road, P.S- BrahmanbariaSadar, Brahmanbaria.	Phone: +88 01712729456 Email: brahmanbaria@padmabankbd.com
Chandnighat Branch	Jannat Market, Chadni Ghat, MoulvibazarSadar, Moulvibazar.	Phone: +88 01556304133 Email: chandnighat@padmabankbd.com
Chandpur Branch	Ruposhi Market (1st Floor), J. M. Sengupta Road, Chandpur.	Phone: +88 084166672-3, 01717090394 Email: chandpur@padmabankbd.com
Chinishpur Branch	GM Bhuiyan Tower (1st & 2nd Floor), Nandipara, Chinishpur, Narsingdi.	Phone: +88 029452514, 01717806110 Email: chinisipur@padmabankbd.com
Cumilla Branch	Shamshunnahar Tower (Level 1st & 2nd Floor),Modina Bus Stand,ChalkBazar,Cumilla.	Phone: +8808174056 Email: comilla@padmabankbd.com
Dhanmondi Branch	Bikalpa Tower (1st floor), House-74, Road-5/A, Satmasjid Road, Dhanmondi, Dhaka-1205.	Phone: 02-9614925, 02-9614928 Email: dhanmondi@padmabankbd.com
Dumki Branch	Sikder Market (1st Floor), Janata College Road, Dumki, Patuakhali, Bangladesh.	Phone: +88 0442756150, +88 01718205974 Email: dumki@padmabankbd.com
Goalabazar Branch	Anowara Mansion (1st Floor), Uttar Goalabazar, Osmani Nagar, Sylhet, Bangladesh.	Phone: +88 0 1716355862, +88 0824256133 Email: goalabazar@padmabankbd.com
Gopalganj Branch	Sarafat House (1st, 2nd & 3rd Floor), 201, Grave Yard Road, Mia-para, Sadar, Gopalganj, Bangladesh.	Phone: +88 01814663141 Email: gopalganj@padmabankbd.com
Gridkalindiya Branch	SoudiaGazia Plaza, Gridkalindiya Bazar, Chandpur-Raipur Highway, Gridkalindiya, #16 Rupsha (South) Union, Faridganj, Chandpur.	Phone: +88 01712-666834 Email: gridkalindiya@padmabankbd.com

Gulshan 2 Branch	Holding No. 22/A, Road No. 102 & 103, Gulshan, Dhaka.	Phone: 01715021595
Gulshan Corporate Branch	Lotus kamal Tower – 2, 59-61 Gulshan South Avenue Gulshan-1, Dhaka-1212.	Phone: +88 02 9858066-70 E-mail: gulshancorporate@padmabankbd.com
Gulshan South Avenue Branch	Crystal Palace, 2nd Floor, House # SE (D) 22, Bir Uttam Mir ShawkatSarak, Dhaka 1212.	Phone: 02 222288976-77 Email: gulshansouth@padmabankbd.com
Hajigonj Branch	Rafa Tower (1st Floor), 6/3, & 6/4, Cumilla-Chandpur Main Road Hajigonj, Chandpur, Bangladesh.	Phone: +88 0 1711725573 Email: hajigonj@padmabankbd.com
Haluaghat Branch	Rahman Plaza (1st Floor), Old Bus Stand, Haluaghat, Mymensing.	Phone: +88 0902656326 Email: haluaghat@padmabankbd.com
Imamgonj Branch	Sarder Tower (1st & 2nd Floor),157, Biren Bose Road (Mitfort Road) Chawkbazar, Dhaka, Bangladesh.	Phone: +88 027341320, 01778841904 Email: imamgonj@padmabankbd.com
Islampur Branch	College Road, (1st Floor), Pouroshava: Islampur, PS: Islampur, Jamalpur.	Phone: +88 01977705045 Email: islampur@padmabankbd.com
Jamalpur Branch	Hotel Setuli (1st Floor), 8568, Station Road, Sadar, Jamalpur, Bangladesh	Phone: +88 0981 62277, 01790797362 Email: jamalpur@padmabankbd.com
Jhenaigati Branch	125,126, Jhenaigati Bazar, Jhenaigati, Sherpur, Bangladesh.	Phone: +88 01712735599 Email: jhenaigati@padmabankbd.com
Joypara Branch	Mahin Plaza (1st Floor), 328, Mahin Plaza, Joypara Bazar, Dohar, Dhaka.	Phone: +88 027768225-6, 01799119115 Email: joypara@padmabankbd.com
Kachua Branch	BiponiPolash, Hospital Road Kachua, Chandpur.	Phone: +88 0842556166, +8801782529647, 0178768590 E-mail: kachua@padmabankbd.com
Kakrail Branch	PriyanganFazilatunnessa Business Centre, (1st Floor), Besides (Habibullah Bahar College), Holding no: 122, Kakrail, Bir Uttam Shamsul AlamSharak, Ramna, Dhaka.	Phone: +01733002522, 02-58315938 (Manager), 02- 58315937 (Customer Service) Email: kakrail@padmabankbd.com
Kalashkathi Branch	Mallik Plaza (1st floor) 62, Bank Para-Road, Kalashkathi, Bakerganj, Barisal.	Phone: +88 01741094901 Email: kalashkathi@padmabankbd.com
Kalmakanda Branch	Sharif Plaza, Kalmakanda Madhya bazar Road, Kalmakanda, Netrokona.	Phone: +88 01734-689860 Email: kalmakanda@padmabankbd.com
Kamrangirchar Branch	Rony Apartment (1st Floor), Holding no. 649, Rony Apartment (1st floor), Kamrangirchar, Dhaka.	Phone: +88 02963459293, 01741094901 Email: kamrangirchar@padmabankbd.com
Kazi Nazrul Islam Avenue Branch	Borak Tower, Unique Heights Building (Gr. & 1st Floor), 117, Kazi Nazrul Islam Avenue, Dhaka, Bangladesh.	Phone: +88 01919229388 Email: kazinazrul@padmabankbd.com
Keranihat Branch	Haji Ula Meah Shopping Center (1st Floor), Keranihat, # 10 Keocia Union Parishad, Satkania, Dist: Chittagong.	Phone: +88 0303656143 Email: keranihat@padmabankbd.com
Khatungonj Branch	Alam Bhaban (1st & 2nd Floor),35, Boksir Hat, Ramjoy Mohan Lane, Asadgonj Post Office Goli, Khatungonj, Chattogram,	Phone: +88 031636298 Email: khatugonj@padmabankbd.com

Khulna Branch	BMA Vaban (2nd floor), Shahid Dr.MilonChattar, 34, KDA Avenue, Khulna.	Phone: +88 041 733848, 017777761328 Email: khulna@padmabankbd.com
Lohagara Branch	Lohagara Shopping Centre, Motor Station Road, Lohagara, Chittagong.	Phone: +88 0303456125-27, 01812561601 Email: lohagara@padmabankbd.com
Mawna Branch	Al-Haj Ousen Ali Mir Mansion, MawnaChourasta, Dhaka Mymensingh Road,Sreepur, Gazipur.	Phone: +88 01787684505, 01787684525 Email: mawna@padmabankbd.com
Mirpur Branch	Ope Plaza (Level 01 & 02), Holding-7 & 8, Mirpur- 10, Dhaka.	Phone: +88 02 9033051-52, 01939999333 Email: mirpur@padmabankbd.com
Motijheel Branch	Elite House, 54 Motijheel C/A Motijheel, Dhaka-1000.	Phone: +88 02 9587773 (Direct) Email: motijheel@padmabankbd.com
Mymensingh Branch	Tofazzal Shah Tower (1st & 2nd Floor), 39, MuktijoddhaSoroni, Choto Bazar, Sadar Mymensingh – 2200.	Phone: +88 09166206, 01911308002 Email: mymensingh@padmabankbd.com
Nalitabari Branch	Habib Complex (1st Floor), Shahid Minar Moor, Targanj Uttar Bazar Nalitabari, Sherpur, Bangladesh.	Phone: +88 0932473133, 01723900478 Email: nalitabari@padmabankbd.com
Naogaon Branch	Rafiq Tower, Chakdeb, Kancha Bazar Road, Naogaon.	Phone: +88 01712247610 Email: naogaon@padmabankbd.com
Narayanpur Branch	Saeed Plaza, Narayanpur Saheb Bazar, 3 Khadergaon Union Parishad, Motlab South, Chandpur.	Phone: +88 01987700188, 01711025959 Email: narayanpur@padmabankbd.com
Netrokona Branch	8122, Aleya Plaza (1st floor), Collage Road, Satpai, NetrokonaPourashova, P.S: NetrokonaSadar, Netrokona.	Phone: +88 095162353,59, 01722406088 Email: netrokona@padmabankbd.com
Nilphamari Branch	District Freedom Fighter Complex, 06, Shaheed AhmedulHaq Road (Matar Moor), Sadar, Nilphamari,	Phone: +88 01987700247, 01673268090 Email: nilphamari@padmabankbd.com
Patuakhali Branch	S. M. Tower (1st Floor) 63, Old Steamer Ghat Road, Patuakhali.	Phone: +88 044165294, 01712169226 Email: patuakhali@padmabankbd.com
Polashbari Branch	Graph Tower (1st Floor) Polashbari, Baipail, Ashulia, Savar EPZ, Dhaka.	Phone: +88 01777761336 Email: polashbari@padmabankbd.com
Pragati Sarani Branch	RangsRI Square, Pragati Sharani (Bir UttamRafiqulIslam Avenue), Middle Badda, Dhaka 1212.	Phone: 01713061800
Rahimanagar Bazar Branch	Shahjalal Shopping Complex, RahimanagarModha Bazar, Kachua, Chandpur.	Phone: +88 01766665008 Email: rahimanagar@padmabankbd.com
Sherpur Branch	Hazi Chand Market 67, TinaniBazar,College Road, Sherpur.	Phone: +88 093161056, 01711979807 Email: sherpur@padmabankbd.com
ShyamgonjKalibari Bazar Branch	Arki's Point, ShamgonjKalibari Bazar, Mouza: Vatiani, Union # 7 Siduli, Madargonj, Jamalpur.	Phone: +88 01794588405 Email: shamgonjkalibari@padmabankbd.com
Shyampur Branch	Salman Plaza Super Market (2nd Floor), Shyampur, Dhaka.	Phone: +88 027440581, 01552462909 Email: shyampur@padmabankbd.com
Siddhirgonj Branch	B/11, M S Tower (1st Floor), Adamzi EPZ, Road, Ward # 4, SiddhirgonjPourashova, Narayanganj.	Phone: +88 027691036, 01766242628 Email: siddhirgonj@padmabankbd.com



Sreebardi Branch	Khan Plaza, Holding no-663/3, Road no-14, Vayadanga, Ward no-7, Ps-Sreebardi, Zilla- Sherpur.	Phone: +88 0932556018, 01713939888 Email: sreebardi@padmabankbd.com
Subidkhali Branch	Abir Mansion, College Road, Subidkhali (Bondor) Bazar, East Subidkhali, 4 DeuliSubidkhali, Mirzaganj, Patuakhali.	Phone: +88 01919253326 Email: subidkhali@padmabankbd.com
Sujatpur Bazar Branch	Abul Hossain Super Market, Sujatpur Bazar, PS: Matlab Uttar, Chandpur.	Phone: +88 01842340230, 01726340230 Email: sujatpurbazar@padmabankbd.com
Tangail Branch	Holding No-0352/01, S.R. Plaza (1st & 2nd Floor), Mosque Road, Tangail Sadar-1900, Tangail, Bangladesh.	Phone: 88092162547, 88092162548 Email: tangail@padmabankbd.com
Tarakanda Branch	Khan Complex, (1st Floor), Tarakanda, Mymensingh.	Phone: +88 0932556018-9, 01777826543 Email: tarakanda@padmabankbd.com
Uttara Branch	Manor Maglia (1st & 2nd Floor), Plot # 13, Road #7/D, Sector # 9, Uttara West, Dhaka, Bangladesh.	Phone: +88 01722643020 Email: uttara@padmabankbd.com

Sub Branch

Branch Name	Branch Address	Branch Contact
Banasree Sub Branch	Virtual Amin Swapnoneer, (1st Floor), House- 48, Block- E, Road-02, Banasree, Rampura, Dhaka.	Phone: 01717273013 Email: banasreesub@padmabankbd.com
Jamal Khan Sub Branch	Holding no-1/A, Road-84/A Jamal Khan Road Ward no-21 Chittagong City Corporation.	Phone: 01923290871 Email: jamalkhansub@padmabankbd.com
Uttara Sub Branch	Holding No.1 Road NO.16 sector-6, Uttara, Dhaka.	Phone: - 01728803182 (HOB) Email: uttarasub@padmabankbd.com
West Monipur Sub branch	Holding no: 252/4/2, 60 feet road, ward no: 13, DNCC, Thana: Mirpur, Dhaka.	Phone: 01739976830
GEC Sub branch	Golden Plaza, 1692, C.D.A Avenue, East Nasirabad, Chattogram 4225.	Phone: 01722055500
Laibag Sub-Branch	Holding No: 03, Dhakeshwari Road (1st Floor), Lalbag, Dhaka-1211.	Phone: 01915945923
Elephant Road Sub Branch	Holding-248, Ward No-18, Elephant Road (KatabonMor), Newmarket, Dhaka.	Phone: 01726261180
Laxmibazar Sub Branch	Holding 20/2, Sayam Prasad Lane, Ward-43, DSCC, Sutrapur, Dhaka.	Phone: 01556304133
Nawabgonj Sub Branch	Sadek Ali Market, Holding-492, Kolakopa, Nwabgonj, Dhaka	Phone:

Agent Banking

Agent Outlet Name	Tagging Branch	Agent Outlet Address	Agent Outlet Contact
Akhalia	Bhulta	Akhalia, Union: Amdia, Upazilla: NarsingdiSadar, Narsingdi.	Phone:01914683943 Email: mazed.islam@padmabankbd.com
Khulna Sadar	Khulna	Altaf Bhaban, (1st Floor), 141, Sir Iqbal Road, Sadar, Khulna – 9100	Phone: 01921575369 Email: khulna@padmabankbd.com
Phultola	Khulna	Nurjahan Plaza, Ground floor, Shekarhat Road, Phultola Bazar, Phultola, Khulna	Phone: 01921575369 Email: khulna@padmabankbd.com
Nobigonj	Siddhirgonj	55, (1st floor), S.S Shah Road, Bondhor,Narayanganj.	Phone:01911987555 Email: islam.nazrul@padmabankbd.com
Domar	Nilphamari	PoroshmoniVaban, Domar Bazar DB Road, Thana-Domar,Nilphamari.	Phone: 01750770828 Email: nilphamari@padmabankbd.com
Motijheel	Motijheel	56-57, 5th Floor, Shareef Mansion, Motijheel C/A, Dhaka 1000	Phone: 01763033566 Email: motijheel@padmabankbd.com
Bosila Road	Dhanmondi	720/1, Bosila Road (BeribadhChowrasta) Mohammadpur, Dhaka-1207	Phone:01715218856 Email: mano.ranjan@padmabankbd.com

Our Products

SL	Products	SL	Products
1	Current Deposit (General)	20	Padma Priority 200
2	Savings Deposit (General)	21	Padma Comfort 400
3	Padma Protidin Account (PPA)	22	One Year Target Deposit Scheme
4	Padma 10 TK Account	23	Super Benefit Deposit Scheme (SBDS)
5	Padma NextGen Account	24	3 Year Super-Fast Deposit Scheme
6	Padma Master Mind	25	Kotipati Deposit Scheme (KDS)
7	Student File	26	Monthly Savings Scheme (MSS)
8	Padma Agro Senior Citizen AC	27	Monthly Income Scheme (MIS)
9	Prabashi Excel Account	28	Monthly Income Scheme (MIS) (60+ years Citizen)
10	Padmabati	29	Padma Retire Rich Deposit Scheme
11	Special Notice Deposit (7days Notice)	30	Double Benefit Scheme
12	Fixed Deposits (Individual and Corporate)	31	Padma Triple Benefit Scheme (PTBS)
13	Padma Nobanno Fixed deposit	32	Padma Spirit Plan
14	Padma Privilege 100 Term Deposit	33	Savings Deposit (Student)
15	Padma Prottasha Scheme	34	Savings Deposit Senior Citizen
16	Education Savings Scheme	35	SB Non-Residence Taka
17	Export Retention Quota (ERQ)	36	Non-Resident Foreign Currency Deposit (NFCD)
18	Resident Foreign Currency Deposit (RFCD)	37	Target Deposit Scheme
19	Padma Prottoy		

Our Loans Products

SL	Loans
1	Agriculture
2	Term Loan to Large & medium scale industry
3	Term Loan to small Industry
4	Working Capital to industry
5	Working Capital to small Industry
6	Export
7	Trade financing
8	House Building loan (HBL)
9	Consumer Credit
10	Credit Card
11	Credit to NBFIS
12	Auto Loan
13	Others

SME Loan Products

SL	SME Loan Products	SL	Agri Loan Products
1	Cash Credit (Hypo)-SME	1	Cash Credit (Hypo)-Agri
2	Term Loan-SME	2	Term Loan-Agri
3	Time-Loan-SME		
4	Letter of Credit (L/C)		
5	SOD (Work Order)		
6	SOD (EM)		
7	Bank Guarantee (PG/BID-Bond)		
8	Loan Against Trust Receipt (LTR)		



পদ্মা কন্সার্নিয়াল স্পেস লোন
ব্যবসায়িক সমস্বয় যখন আধুনিক ঠিকানায়

পদ্মা উদ্যোগ লোন বদলে যাক ব্যবসার ভাগ্য	পদ্মা সহজ লোন সহজ লোন, সহজেই পাই
পদ্মা নির্মাণ লোন স্বপ্নের বাড়ি নিজেই গড়ি	পদ্মা গতি লোন স্বপ্ন যখন গতিময়

বিজ্ঞপ্তি জনসংযোগে কলন:

16612

www.padmabankbd.com

পদ্মা ব্যাংক লিমিটেড



Foreign Trade:

a. Services related to Import:

- Letter of Credit
- Imports under Advance Payment
- Imports under Documentary Collection
- Imports under Open Account
- Imports under Standby Letter of Credit

b. Services related to Exports:

- Advising Export Letter of Credit
- Transfers of Export Letters of Credit
- Lien of Export LC/ Contract and Back-to-Back Facility
- Export Bills Collection
- Negotiation / Purchase under Export LC
- Bill Discounting under Exports
- Exporters Retention Quota Facility
- Exporters Development Fund Processing Facility

c. Services related to Guarantees: (Issuance and settlement)

- Advance Payment Guarantee
- Bid Bond/ Tender Bond
- Performance Guarantee
- Sub Contract Guarantee
- Counter Guarantee
- Customs Guarantee

d. Services related to Offshore Trade Operations:

- Offshore Imports
- Offshore Exports
- Offshore Guarantees
- Offshore Accounts related to trade operations (imports, exports, guarantees etc.)

Scope of Integrated and Centralized Remittance Services Division (PIRSD/RSD): -

a. NRB Remittance and Exchange House Operations:

- NRB Remittance through Exchange Houses

b. Inward Remittance through SWIFT MT-103:

- Foreign Direct Investment
- Service Remittances other than Exports



- Remittances as Salary, Benefits, Remuneration etc.
- Office maintenance cost of subsidiaries of foreign companies/ Firms
- Other Inward Remittances that are covered by GFET Vol-1 of Bangladesh Bank (BB) and related circulars

c. Outward Remittances

- Student Remittances (Tuition, Living Cost and other higher education fees)
- Insurance Premium
- Foreign Investment Refund/ Return
- Medical Remittances
- Hajj Remittances, and
- Remittances allowed by GFET Vol-1 and related Circulars of BB.

d. FC Account Services:

- NRB FC Account
- FC Account (Individual)
- FC Account (Company/ Corporate)
- Non-Resident Taka Account
- Resident Foreign Currency Deposit Account
- Non-Resident Foreign Currency Deposit Account
- Other type of FC Accounts allowed by GFET Vol-1 and related circulars of BB

e. Over the Cash Foreign Currency Transactions:

- Permissible Foreign Currency Purchase
- Permissible Foreign Currency Sell

Service Guidelines

Sl. No.	List of Service	Initiating level (Customer Service point)	Disposal Level	Total Time Limit(Duration)
A	General Banking			
	Account Opening			
1	Current Account	Front Desk	GB>BOM>HOB (BAMLCO)	30 minutes
2	Savings Account	Front Desk	GB>BOM>HOB (BAMLCO)	20 minutes
3	SND Account	Front Desk	GB>BOM>HOB (BAMLCO)	30 minutes

4	MSS Account (with Savings Account)	Front Desk	GB>BOM>HOB (BAMLCO)	30 minutes
5	MSS Account (with existing Savings Account)	Front Desk	GB>BOM>HOB (BAMLCO)	15 minutes
6	Fixed Deposit Account	Front Desk	GB>BOM>HOB (BAMLCO)	15 minutes
7	Other Scheme Deposit Account (DBDS, MDS, SDS etc.)	Front Desk	GB>BOM>HOB (BAMLCO)	15 minutes
8	Account Closing	Front Desk	GB>BOM>HOB (BAMLCO)	20 minutes

9	Encashment of FDR, MMS,DBDS etc.	Front Desk	GB Customer Service-<BOM>HOB	25 minutes
10	Interest withdrawal against FDR	Front Desk	GB Customer Service-<BOM>HOB	10 minutes
11	Solvency Certificate	Front Desk	GB Customer Service-<BOM>HOB	15 minutes
12	Cheque Book issue	Front Desk	GB Customer Service->HOB	3 days
13	Cheque Book delivery	Front Desk	GB Customer Service	Instantly
14	Balance Confirmation	Front Desk	GB Customer Service	Instantly
15	Statement of Account issue	Front Desk	GB Customer Service	Instantly
16	Stop Account Marking	Front Desk	GB Customer Service ->HOB	10 minutes
17	Issuance of P.O/ DD	Front Desk	GB Customer Service ->HOB	15 minutes
18	Encashment of PO/ DD	Front Desk	GB Customer Service ->HOB	10 minutes
19	Sale of Sanchoypatra (SP)	Front desk	GB Customer Service ->HOB	20 minutes
20	Withdrawal of interest against SP	Front desk	Cash Department -BOM>HOB	10 minutes
21	Encashment of Sanchoypatra	Front desk	Cash Department -<BOM>HOB	15 minutes
22	Locker Service with new A/C	Front desk	GB Customer Service ->BOM>HOB	20 minutes
Cash Deposit & Withdrawal:				
23	Up to Tk.1.00 lac	Cash Counter	Cash Department- >BOM>HOB	Instantly
24	Above Tk. 1.00 to5.00 lac	Cash Counter	Cash Department->BOM> HOB	10 minutes

25	Above Tk. 5.00 lac	Cash Counter	Cash Department ->BOM>HOB	15 minutes
26	Mutilated note exchange	Cash Counter	Cash Department	Instantly
27	Sale/Purchase of Prize Bond	Cash Counter	Cash Department	Instantly
28	MSS installment received	Cash Counter	Cash Department	Instantly
29	Bill collection (DPDC, DESCO, Polly Biddut etc.)	Cash counter	Cash Department	Instantly
30	Clearing (High value+ Regular value)	Clearing desk	GB Customer Service -BOM>HOB	Same day (If receiving within 11.AM)
31	Transfer transaction	Front Desk	GB Customer Service - BOM>HOB>	Instantly

32	Debit Card issue	Front Desk	GB Customer Service -BOM>HOB	5 days
33	Debit Card delivery	Front Desk	GB Customer Service- BOM>HOB	Instantly
34	Balance query	Front Desk	GB Customer Service- BOM>HOB	Instantly
B	Loans & Advances: Operational time is counted subject to all related issues are complied with			
	SME Loan Sanction:			
35	Funded Facility (Collateral Backed)	RM- Branch	SME CRM- CHO	15 days
36	Funded Facility (100% Cash Covered)	RM- Branch	SME CRM- CHO	1-2 days
37	Non-Funded Facility (Collateral Backed)	RM- Branch	SME CRM- CHO	10 days

38	One- Off Facility	RM- Branch	SME CRM- CHO	1 days
C	FORGEIN TRADE: Operational time is counted subject to all related issues are complied with			
	LC Issue:			
39	BTB LC issuance	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	30 minutes
40	Cash LC/import LC issuance	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	40 minutes
41	FDD issuance	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	25 minutes
42	FTT collection	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	30 minutes
43	FDD Collection	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	45 minutes
44	Bill acceptance	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	30 minutes
45	Foreign currency endorsement	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	30 minutes
46	IMP Form issue	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	25 minutes
47	Exp Form issue	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	25 minutes

48	FC Account opening	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	40 minutes
49	LTR disbursement	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	30 minutes
50	PAD	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	25 minutes
51	PRC issue	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	45 minutes
52	LCA issue	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	20 minutes
53	Payment of foreign remittance	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	30 minutes

54	IDBP purchase	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	45 minutes
55	FDBP purchase	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	45 minutes
56	Cash incentive payment	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	60 minutes
57	LC payment (BTB/Cash LC)	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	40 minutes
58	Proceed realization against Export Document	Foreign Exchange	Foreign Exchange in charge>BOM>HOB	30 minutes

Road Map of Services

SL.	Service	Responsibility
1	Account opening/closing, information update, issuance of cheque book, statement of account and different type of certificates	Customer service/General Banking
2	Issuance of PO/DD/TT(local)	Customer service/General Banking
3	Issuance of DD/TT(foreign)	Foreign Exchange Department
4	Cash(deposit/withdrawal)	Cash Department(teller services)
5	Cheque Clearing(local)	Clearing Department
6	Safe Deposit Lockers	Customer service/General banking
7	Utility Bills Collection	Cash Department (teller services)
8	LC/Bank guarantee/Bill acceptance	Foreign Exchange Department/PBL International Trade Services
9	All types of loans	Branch/Wholesale Banking Division (WBD)/Retail & SME RM
10	Issuance of debit/credit card	Branch/Card Division
11	Priority Banking	Priority Banking Centers
12	Lockers Available	Customer service/General banking
13	Islamic Banking	All Branches



Customers' Rights and Obligations

➤ Customer's Right:

Customers have the right to: -

1. Know the bank's rates of deposits and advances which are displayed on the notice board of the respective branches and also available on the bank's website www.padmabankbd.com.
2. Know the latest schedule of charges, fees and commission which is displayed on the notice board of the respective branches and is available on the bank's website www.padmabankbd.com.
3. Decide which value-added services, such as, Internet banking, SMS banking, ATM services, etc. he/she would like to avail.
4. Know about the buying and selling rates of foreign currencies.
4. Information regarding financial statements, banking hours and holidays.

➤ Customers' Obligations: -



1. Customers shall follow the banking norms, practices, functional rules, etc.
2. Customers shall abide by the terms and conditions prescribed for each banking product and service.
3. Customers shall maintain disciplinary arrangement at the customer service points.
4. Customers shall convey their grievance to the bank in proper way or in prescribed form.
5. Customers shall convey the bank any changes in their address, contact numbers and in any other information including Transaction Profile (TP).
6. If the customers have any query, they should ask at prescribed desks, such as Customer Service Desk, Help Desk, Information Desk or Enquiry Desk.

Complaint Management:

At Padma Bank Ltd, we are committed to providing our valued customers with the best possible services. We believe that complaint is the direct voice of customers. Complaints give us opportunities to improve and put things right. We strive to ensure that our customers have easy access to information, products and services, as well as the means to get their grievances, if any, redressed.

If you have a grievance, please feel free to contact our Complaint Cell at the following address: -

PBL Central Customer Service & Complaint Management Cell(CCS&CMC)

Padma Bank Ltd.

Corporate Head Office

Lotus Kamal Tower-2

59-61, Gulshan South Avenue

Gulshan1,Dhaka1212



Customers can also lodge complaints from the customer complaints page on our website through the following link: -
<http://www.padmabankbd.com/complaints/index.php>

E-mail: -complaint@padmabankbd.com

Hotline: - **16612**; +8809611016612

(These hotlines numbers are available to receive complaints from **10:00AM to 05:00PM**, except holiday)

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