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Head Office

Borak Mehnur (Level-19), 51/B Kemal Ataturk Avenue, Banani, Dhaka–
1213

CITIZEN CHARTER

সেবা সম্পর্কিত নির্দেশিকা

Phone : +88 09609016647 +88-02-55048350; +88-02-55048351;
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PREFACE

The ability of the financial services industry to achieve the socio-economic objectives and in the process bring more and more customers into its fold will ultimately depend on the satisfaction of the customers. We have a strong belief that a satisfied customer is the foremost factor in developing our business.

OBJECTIVES OF THE CHARTER

The Charter has been developed to promote good and fair banking practices and to provide information on various activities relating to customer services and to foster trust and confidence in the National Finance Ltd (NFL). This is not a legal document and does not intend to create any new rights or obligations either on the part of the Company or on the part of the customers, other than those that accrue as per contractual regulatory obligations in the normal course of business.

only key information on various services/facilities has been provided in this document. Each service has its own detailed Terms and conditions which are displayed on our website.

CORPORATE VISION

To be the leading and choice financial institution providing financial services in response to the emerging markets and to promote and accelerate the socio-economic developments of the communities of the people's republic of Bangladesh by 2021.

PERFORMANCE PLEDGE

We, the officers and employees of **National Finance Ltd (NFL)** pledge to:

- Treat clients as an essential part of our organization with courtesy and respect; Provide clients with complete and correct information as promptly as possible;
- Personally, providing services to client's concerns until they are resolved to their satisfaction;
- Keep client's personal financial information completely confidential;
- Do everything, we can to provide clients with a mix of products that works best for their needs;
- Extend the range of financial services to satisfy the needs of the company's clients;
- Look out for the client's best interest at all times.

Sl.	Name of the Service	Office/Person Responsible	Necessary documents and places of availability	Fees and charges of the services and payment method	Required time of providing the services	Details of the Responsible Persons
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1) SERVICES OFFERED

01	Opening of Deposit accounts (FDR & DPS Accounts) To know more about Deposit products please visit NFL website	➤ RMs of Liability Department HO/Branches ➤ for Documentation-Operations-Liability	Photograph, NID/Other Identity Proof, proof of source of fund, KYC Form Etc. Account Opening Form: All branches, Head office	- No fees required for opening Deposit Account - Interest Rate: as Per NFL rate	2 Working Days	Opening Deposit Account: Md. Nazme Shahadot Siddique, Manager Indrajit Kumar Das, Assistant Manager Mobile: 01916978051 01735649012 IP PABX: +88 09609016647
02	Loan facilities against FDR/DPS schemes	➤ Operations- Liability	Client's application, lien of FDR/DPS schemes All branches, Head office	As per schedule of fees, commission & charges and interest rate on loan	1 Working Day	Opening Deposit Account: Md. Nazme Shahadot Siddique, Manager Indrajit Kumar Das, Assistant Manager Mobile: 01916978051, 01735649012, & 01735649012 IP PABX: +88 09609016647
03	SME Term Loan (Term loan are offered to meet long/medium term capital expenditure that includes both fixed and working capital requirement)	➤ SME Department – Principal Branch, Chattogram Branch & Head Office	Standard loan documents (Loan application form, identify proof, profession, guarantors etc.) For more details, please visit NFL website or contact with us. All branches, Head office	As per schedule of fees, commission & charges and interest rate on loan <ul style="list-style-type: none"> Amount of Finance: BDT 0.50 million to 5.00 million Loan Period: Flexible Loan Period 	20 Workings days including approval of the loan	SME Term Loan Team: Mr. Sagar Kumar, FAVP, Mr. Md. Fakhru Abedin, Manager, Goutam Chandra Gosh, Assistant Manager, Abdullah Al Masum, Assistant Manager Mr. Md. Hashem Ali, Junior Officer, Mr. Ali Akbar, Officer, Saikhul Islam, Business Development Officer & Mr. Md. Shaokat Elahi, CTG Branch Email- sagar@nfl.com.bd, fakhru@nfl.com.bd, saikhul@nfl.com.bd, goutam@nfl.com.bd, aamasum@nfl.com.bd, hashem@nfl.com.bd, akbar@nfl.com.bd & shaokat@nfl.com.bd Mobile: 01717719821 & 01687759315 01847052651 & 01912689304 01723101680 & 01725196202 01969688073 & 01710551045

04	SME Lease Finance Leasable items: <ul style="list-style-type: none"> • Factory machinery • Generator or other peripheral equipment • Construction equipment • Commercial vehicle • Medical equipment • Office/commercial furnishing/equipment • Agricultural equipment 	➤ SME Department – Principal Branch & Chattogram Branch & Head Office	Standard loan documents (Loan application form, identify proof, profession, guarantors etc.). For more details, please visit NFL website or contact with us. All branches, Head Office	As per schedule of fees, commission & charges and interest rate on loan <ul style="list-style-type: none"> • Extent of Finance: 70% of the acceptable value of the leasable machinery. • Lease Period: 2 – 5 years payable on monthly rental basis 	20 Workings days including approval of the loan	SME Lease Finance Team: Mr. Sagar Kumar, FAVP, Mr. Md. Fakhrul Abedin, Manager, Goutam Chandra Gosh, Assistant Manager, Abdullah Al Masum, Assistant Manager, Mr. Md. Hashem Ali, Junior Officer, Mr. Ali Akbar, Officer, Saikhul Islam, Business Development Officer & Mr. Md. Shaokat Elahi, CTG Branch Email- sagar@nfl.com.bd, fakhrul@nfl.com.bd, goutam@nfl.com.bd, aamasum@nfl.com.bd, hashem@nfl.com.bd, akbar@nfl.com.bd, shaokat@nfl.com.bd, saikhul@nfl.com.bd Mobile: 01717719821, 01847052651, 01723101680, 01912689304, 01725196202, 01969688073, 01710551045, 01687759315
05	SME Working Capital Loan Working capital loan are offered to small and medium enterprise to meet recurring business expenses.	➤ SME Department – Principal Branch & Chattogram Branch	Standard loan documents. (Loan application form, identify proof, profession, guarantors etc.). For more details, please visit NFL website or contact with us. All Branches, Head office	As per schedule of fees, commission & charges and interest rate on loan. <ul style="list-style-type: none"> • Extent of Finance: Maximum 70% of additional working capital requirement. • Loan Period: As per business cycle of the enterprise but not exceeding 12 months. Mode of repayment: Monthly or quarterly installment basis	20 Workings days including approval of the loan	SME STL Team: Mr. Sagar Kumar, FAVP, Mr. Md. Fakhrul Abedin, Manager, Goutam Chandra Gosh, Assistant manager, Abdullah Al Masum, Assistant manager Mr. Md. Hashem Ali, Junior Officer, Mr. Ali Akbar, Officer Saikhul Islam, Business Development Officer, Mr. Md. Shaokat Elahi, CTG Branch Email- sagar@nfl.com.bd, fakhrul@nfl.com.bd, goutam@nfl.com.bd, aamasum@nfl.com.bd, hashem@nfl.com.bd, akbar@nfl.com.bd, shaokat@nfl.com.bd & saikhul@nfl.com.bd Mobile: 01717719821, 01687759315, 01847052651, 01723101680, 01912689304, 01725196202, 01969688073, 01710551045 IP PABX: +88 09609016647 (Ext- 1152; 1176, 1155 & 1151)

06	Women Entrepreneur Development Desk National Finance Limited offers SME loan to the women entrepreneurs under the purview of Bangladesh Bank SME development guidelines. The scheme covers wide-spread of financing facilities with soft term, tolerable rate and affable deal, like – <ul style="list-style-type: none"> - Lease finance - Term loan - Working capital loan for more details, please visit our website or contact directly with the assigned person	➤ Women Entrepreneurship Desk	Standard loan documents. (Loan application form, identify proof, profession, guarantors etc.). For more details, please visit NFL website or contact with us. All branches, Head office	As per schedule of fees, commission & charges and interest rate on loan	15 Workings days including approval of the loan	Women Entrepreneurship Development Desk: Tahannum Jahangir, FAVP, MIS Dept. Email- tahannum@nfl.com.bd Mobile: 01711163390 IP PABX: ++88 09609016647 (Ext- 1123)
07	Corporate Lease Finance Lease Finance is asset-based financing. Leasable Items: <ul style="list-style-type: none"> • to procure industrial machinery • commercial equipment office equipment generators vehicles vessels, engines etc. We provide Lease Finance through Sale & Lease back arrangement to free up part of your investment in fixed assets.	➤ Corporate Department	Nature of Business: Industrial, Manufacturer, Service Provider, Business etc. Legal Formation: Proprietorship, Partnership, Private limited and Public Limited company Security: <ul style="list-style-type: none"> • Registration/Hypothecation on Lease Asset and Insurance Coverage in favor of NFL • Corporate Guarantee/ personal guarantee(s) • Registered mortgage on land/ Building/ Flat/ Share Lien/ FDR Lien All branches	As per schedule of fees, commission & charges and interest rate on loan	45 Workings days including approval of the loan	Corporate Lease Finance: Mr. Emon Ahmed Khan, VP & Head of Branch Email- emon@nfl.com.bd Mobile: 01717549107 IP PABX: +88-02-55048350- (Ext- 1115)

08	Corporate Term Loan NFL offers term loan to meet the long-term funding requirement of Business Houses like BMRE of existing projects, Civil Construction, generate profitability and consolidation of the customer's expansion objectives. Term Loan is provided to meet various regular capital/fixed expenditures such as balancing of production line, modernization of manufacturing process, expansion of capacity and space, etc.	➤ Corporate Department	Nature of Business: Industrial, Manufacturer, Service Provider, Business etc. Legal Formation: Proprietorship, Partnership, private limited and public limited company <u>Security</u> <ul style="list-style-type: none"> Registered mortgage on land /building/ Flat Lien on shares /FDR Corporate Guarantee personal guarantee (s)	As per schedule of fees, commission & charges and interest rate on loan <ul style="list-style-type: none"> Repayment through equal monthly or quarterly installments Installment may be equal or structured 	45 Workings days including approval of the loan	Corporate Term Loan: Mr. Emon Ahmed Khan, VP & Head of Branch Email- emon@nfl.com.bd Mobile: 01717549107 IP PABX: +88 09609016647 (Ext- 1115)
09	Corporate Short-Term Loan NFL offers short term financing solutions to meet the day to day working capital requirement of business including time loan, short term loan focusing on the Cash Flow and Cash Conversion Cycle of the company. Maximum tenure up to 1 year	➤ Principal Branch & Chattogram Branch	Nature of Business: Industrial, Manufacturer, Service Provider, Business etc. Legal Formation: Proprietorship, Partnership, Private limited and Public Limited company Loan Tenure: Up to 1 year Security: <ul style="list-style-type: none"> Registered mortgage on land/Building/Flat Lien on Shares/FDR Corporate Guarantee/ personal guarantee(s) Required Documents: for details, please visit our website All branches	As per schedule of fees, commission & charges and interest rate on loan Interest payment through monthly or quarterly basis Flexible Principal Payment	30 Workings days including approval of the loan	Corporate Short-Term Loan: Mr. Emon Ahmed Khan, VP & Head of Branch Email- emon@nfl.com.bd Mobile: 01717549107 IP PABX: +88 09609016647 (Ext- 1115)

10	<p>Home Loan</p> <p>NFL provides home loan for-</p> <ul style="list-style-type: none"> • Purchasing Apartment/ Residential house / Commercial Space • Construction of Building/ Apartment • Renovation of Apartment/ Building <p>The loan amount depends on client's requirements and ability to pay. The maximum loan ceiling will be –</p> <ul style="list-style-type: none"> • Up to 70% of the purchase price of apartment. • Up to 75 % of the construction cost of residential house. • Up to 65% of the purchase price of commercial space • Up to 65% for renovation of apartment/house <p>Loan tenor:</p> <ul style="list-style-type: none"> • 15 years for residential purpose 10 years for commercial space <p>Subject to age of the customers; not exceeding 65 years of age.</p>	Home department	<p>Loan</p> <p>For documents requirement, please visit our Home Loan section in the website.</p> <p>Security of The Loan</p> <p>Registered mortgage of the property and other acceptable security negotiated with NFL as required.</p> <p>All branches</p>	<p>As per schedule of fees, commission & charges and interest rate on loan</p> <p>EMI Basis</p>	<p>15 Workings days including approval of the loan</p>	<p>Home Loan Team:</p> <p>Md. Azahar Hossin, Manager, Md. Gishan Ahammed, Assistant Manager, Md. Rashed Humayun, Assistant Manager Kazi Akramul Islam, Senior Officer</p> <p>Email- gishan@nfl.com.bd azahar@nfl.com.bd rashed@nfl.com.bd akramul@nfl.com.bd</p> <p>Mobile:</p> <p>01913863055 01680997927 01988677818 01720800116</p> <p>IP PABX: +88 09609016647 (Ext-1176; 1163)</p>
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11	Auto Loan To purchase brand new/reconditioned vehicles to the individuals. Amount of The Loan: depends on client's repayment capability. It will be up to 70% of cost of the vehicle. Tenure Maximum 60 (sixty) months Eligibility: <ul style="list-style-type: none"> • Service Holders • Self Employed Persons Businessman etc. 	Auto Loan Department	Standard loan documentation for Auto Loan. Please visit our Auto Loan section in the website. Security of The Loan Joint Registration of the vehicle under the name of both the borrower & NFL Personal Guarantee, (spouse/family members and an eligible 3rd party) Age Between 25 years to 60 years (Loan must be repaid on or before the age of 60)	As per schedule of fees, commission & charges and interest rate on loan	20 Workings days including approval of the loan	Md. Saddam Hossain, Assistant Manager, Md. Ziaur Rahman, Senior officer, Syed Reyasat Azim, Trainee Junior Officer Email: saddam@nfl.com.bd, rahman@nfl.com.bd syed@nfl.com.bd Mobile: 01820926485 01613900660 01687308143
12	Personal Loan Limit: Tk.50.00 thousand to Tk.10.00 lac only to meet personal necessities including- <ul style="list-style-type: none"> • Purchase of consumer durables • Renovation/Interior designing of flat/house • Education Expenses or Children • Domestic or Overseas Travels • Medical Treatment • Marriage Meeting Financial Liabilities Other needs		Standard loan documentation for Personal Loan. Tenor of The Loan 12 (Twelve) months to 60 (sixty) months Age of the borrower: Between 25 years to 60 years (Loan must be repaid on or before the age of 60) Security of The Loan -Marked Lien of TDR -Assignment of salary -Assignment of retirement benefit -Personal Guarantee (spouse/ family members and an eligible 3rd party) All branches	As per schedule of fees, commission & charges and interest rate on loan	15 Workings days including approval of the loan	Mr. Sagar Kumar, FAVP Email: sagar@nfl.com.bd Mobile: 01847052651 IP PABX: +88 09609016647 (Ext- 1163)
13	Issuance of Balance of Confirmation Certificate / Outstanding of Loan/ Deposit	Operations Department	Place: Head Office	Free	03 Working Day	Mr. Md. Abdul Wahed Khan, FAVP, For In charge Loan Operations, Mr. Md. Alamgir Bhuiyan, Senior, Manager, For Deposit Operations Email- wahed@nfl.com.bd/ alamgir@nfl.com.bd Mobile- 01911763836/ 01712624266 IP PABX- +88 09609016647 (Ext- 1117 & 1130)

14	Corporate Social Responsibility	Human Resources Dept.	As and when required	NA	--	Mr. Md. Amiruddin Chowdhary, Senior officer of Officer-People and Culture Email- amiruddin@nfl.com.bd Mobile- 01943679621 IP PABX- +88-02-55048350-2 (Ext- 1131)
15	Anti-Money Laundering & Compliance Activities	Central Compliance Unit	As directed by Bangladesh Bank	NA	--	Mr. Md. Golam Ambia Khan, FAVP & D'CAMLCO Email- mgakhan@nfl.com.bd Mobile- 01911740780 IP PABX - +88 09609016647 (Ext- 1128)
16	Receipt of utility bills, Vendor bills	Administration	Approval of concerned authority	Free	3 Working Day including Approval of Authority	Mr. Anour Farhan Masud, Officer, Admin Email- farhan@nfl.com.bd Mobile- 01847343309 IP PABX- +88 09609016647
17	Training providing to employees	Human Resources Department	Approval of concerned authority	Free	within the scheduled time	Mr. Abu Shaleh Mohammed Shameem, VP & Chief People and Culture Officer, and CAMLCO Email- shameem@nfl.com.bd Mobile- 01730052024 IP PABX- +88 09609016647 (Ext- 1127)
18	Customer Query	Call Center	Call 16646 and ask for the information	Free	Instantly	Md. Shamim Mia Email- shamim@nfl.com.bd Mobile- 01626062066 IP PABX- +88 09609016647 (Ext- 1007)
19	Customer Service & Complaint Management	A dedicated cell is formed for managing lodgment of complaint / grievance	Receives Complaints/ grievance from the client and look into the complaint in hard form or soft form	Free	Max 15 Working Days	Mr. Md. Abdul Wahed Khan, FAVP, For In charge Loan Operations Mr. Md. Alamgir Bhuiyan, Senior Manager, For Deposit Operations Email- wahed@nfl.com.bd/ alamgir@nfl.com.bd Mobile- 01911763836/ 01712624266 IP PABX- +88 09609016647 (Ext- 1117 & 1130)

20.	VAT, Source Tax, Excise Duty, in Govt. Treasury, Corporate Tax, Income Tax, AIT,	Finance & Accounts	Through Chalan	Free	Within 15 days of the next month or as applicable rules	Mr. Md. Golam Ambia Khan, FAVP, Mr. Mohin Uddin, Manager Mobile: 01844172621 / 01736670288 Email: mgakhan@nfl.com.bd / mohin@nfl.com.bd IP PABX: +88 09609016647 (Ext- 1128)
21.	Information Management & Providing various information through website	Clicking the links in the NFL's website	www.nfl.com.bd	Free	Instantly	Mr. Muhammad Tarekul Islam, SAVP & Head of IT Email tareq@nfl.com.bd Mobile- 01911544298 IP PABX- +88 09609016647 (Ext- 1125)

2) CUSTOMER COMPLAINT MANAGEMENT & GRIEVANCE REDRESS SYSTEM (GRS)

Sl.	When to Communicate	Assigned Official	Contact Address	Settlement time
01.	If concerned officials fails to render the service	A dedicated cell for managing lodgment of complaints/ grievance	Mr. Mohammad Abdul Wahed Khan Operations Email wahed@nfl.com.bd Mobile - 01913474726 IP PABX - +88 09609016647 (Ext- 1117)	15 Working Days (Depends on the nature of the Issue)
02.	If the designated official for complaint cell of GRS fails to render the service	Appeal executive	Mr. Abu Zakir Ahmed, SAVP & Company Secretary Email : abuzakir@nfl.com.bd IP PABX - +88 09609016647 (Ext- 1109)	15 Working Days (Depends on the nature of the Issue)

3) EXPECTATIONS FROM “YOU”

Sl.	Directory for availing promised / expected services
01.	Duly filled in application form along with other required documents as per the documentation requirement.
02.	Payment of required/scheduled fees in acceptable mode
03.	Ensuring authenticity and genuineness of papers and documents
04.	Timely repayment of all dues
05.	If any fraud is detected, let the company know immediately
06.	To follow the notification SMS/email from the company (in applicable cases)
07.	To update the company regarding personal information (like address, phone/email and profession) for better service
08.	To read all the terms and conditions before taking any product & services of NFL
09.	Not to provide any signature on any blank page & not to deal with any cash transaction.

- If you need additional information apart from the presented above, please kindly contact with the Head Office/ branch office in charge/branch manager.