



DBH Finance PLC.

www.dbhfinance.com

Citizen's Charter

Updated on January 01, 2024

1. Vision and Mission:

Vision: To strengthen the society of the country by continually expanding home ownership.

Mission: To be the leading financial institution in the country with satisfied customers and employees and to generate value for our shareholders while contributing to the well-being of the society.

2. Service Commitments:

2.1) Citizen Services:

SL No	Services	Require documents & Location	Cost of Services & payment method	Deadline	Designated Officer & contact info
Loans					
1	Loan Sanctions	Application form with relevant documents. Application form is available at DBH Offices	As per schedule of charges	Within 14 working days	Respective Relationship Officer.
2	Disbursement of Loans	At DBH Offices.	As per schedule of charges	7 working days from sanction in standard cases. However, the time requirement may vary due to further legal verification or client request.	Respective loan Disbursement Officer.
3	Legal Issues (RM / Mutation/ Redemption etc.)	Required Non Judicial stamp and other charges.	As per schedule of charges	As per Citizen Charter of Government offices to provide those services.	Respective Property services / Customer Service Department Officer.
4	Early Payment	Application form with source of fund supporting documents. Form available at DBH Offices	As per schedule of charges	After payment of at least 6 monthly installments.	Respective Customer Service Department Officer.
5	Post Dated Cheque (PDC) queries	Respective Bank cheque	No	Instant	Respective Recovery/ Customer Service Department Officer
7	Security change / partially release	Client application	As per schedule of charges	Within 14 working days	Respective Customer Service Department Officer
8	Different types of certificates & statement (Balance / Repayment /Tax etc.)	Client application	As per schedule of charges	Within 3 working days	Respective Customer Service Department Officer
Deposits					
9	Information / Query about Deposit products	Client application/query	No	Instant	Respective Deposit Operations Officer

10	Making Deposit/ Placement of FDR	Application form. Form available at DBH Offices	No	Same day	Respective Deposit Operations Officer
11	Delivery of FDR receipt/ certificates	Cheque acknowledgement receipt	No	Upon clearance of cheque, generally within 3 working days from receiving of deposit cheque.	Respective Relationship Officer.
12	Renewal of Deposits	Client application	No	On maturely date	Respective Deposit Operations Officer
13	LAD (Loan against Deposit)	Application form & available in DBH Offices	As per schedule of charges	Instant	Respective Deposit Operations Officer
14	Receive of LAD payment	A/c payee cheque	No	Instant	Respective Deposit Operations Officer
15	Encashment of deposit (Principal / Profit)	Client application and discharged instrument.	As per schedule of charges	On due date	Respective Deposit Operations Officer
16	Providing different types of certificates (Tax / balance/ solvency etc.)	Client application	As per schedule of charges	By next working day.	Deposit Operations Officer

2.2) Corporate Services

SL No	Services	Require documents & Location	Cost of Services & payment method	Deadline	Designated Officer & contact info
Deposits					
1	Information / Query about Deposit products	Client application	No	Instant	Respective Deposit Operations Officer
2	Making Deposit/ Placement of FDR	Application form available at DBH Offices	No	Same day.	Respective Deposit Operations Officer
3	Delivery of FDR receipt/ certificates	Cheque acknowledgement receipt	No	Upon clearance of cheque, generally within 3 working days from receiving of deposit cheque	Respective Relationship Officer.
4	Renewal of Deposits	Client application	No	On maturity date	Respective Deposit Operations Officer
5	LAD (Loan against Deposit)	Application form & available in DBH Offices	As per schedule of charges	Instant	Respective Deposit Operations Officer
6	Receive of LAD payment	A/c payee cheque	No	Instant	Respective Deposit Operations Officer
7	Encashment of deposit (Principal / Profit)	Client application and discharged instrument	As per schedule of charges	On due date	Respective Deposit Operations Officer
8	Provide different types of certificates (Tax / balance/ solvency etc.)	Client application	As per schedule of charges	By next working day	Respective Deposit Operations Officer

2.3) Internal Service:

SL No	Services	Require documents & Location	Cost of Services & payment method	Deadline	Designated Officer & contact info
1	Prepayment effect	As per prepayment memo	N/A	On due date	Respective Customer Service/ Accounts Officer
2	Reconciliation of account	As per statement	N/A	On due date	Respective Customer Service/ Accounts Officer
3	Marking / withdrawal of Lien	As per approval	N/A	On due date	Respective Customer Service/ Deposit personnel

3. Guideline for Services Customer

SL No	Guideline to get the smooth services
1	To submit the properly filled-up application form with all required documents.
2	To pay the applicable fees/charges for the service required.
3	To follow the instructions of SMS/e-mail wherever applicable.
4	To maintain the appointment properly.
5	To avoid the effort to create undue influence.

4. Points of escalation in case expected service is not received:

SL No	When Communicate	To be communicated	Contact details	Deadline
1	If Primary Dealing Officer fails to deliver the service.	Complaint Resolution Officer	Mir Mohammad Ariful Islam, Senior Manager- Customer Services. Contact: 09612334311, Email: mirarif@dbhfinance.com	3 working days
2	If respective Complain resolution officer failed to resolve	Appeal Officer	Md. Ariful Bari Rumi, SVP and Head of Customer Experience. Contact: 09612334244; Email: rumi@dbhfinance.com	3 working days
3	If respective Appeal officer failed to resolve	Complain Management cell (CMC)		3 working days