Citizen Charter



Bank Asia Limited

April-June, 2023 (4th Quarter)
Updated on July, 2023

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Bank Asia Limited: At A Glance

Bank Asia had started its journey in 1999 by a group of successful entrepreneurs with recognized standing in the society. The bank already completed its glorious journey of 20 years. The management of the Bank consists of a team led by senior bankers with decades of experience in national and international markets. The senior management team is ably supported by a group of professionals many of whom have exposure in the international market.

It set milestone by acquiring the business operations of the Bank of Nova Scotia in Dhaka, first in the banking history of Bangladesh. It again repeated the performance by acquiring the Bangladesh operations of Muslim Commercial Bank Ltd. (MCB), a Pakistani bank.

In the year 2003 the Bank again came to the limelight with oversubscription of the Initial Public Offering of the shares of the Bank, which was a record (55 times) in our capital market's history and its shares commands respectable premium.

Bank Asia Limited started its service with a vision to serve people with modern and innovative banking products and services at affordable charge. Being parallel to the cutting edge technology the Bank is offering online banking with added delivery channels like ATM, Smart App and Internet Banking. And as part of the bank's commitment to provide all modern and value added banking service in keeping with the very best standard in a globalize world.

Networks and Outlets:

01.	Branch Network	
	a) Branch	135
	b) Sub Branch	15
	c) Islamic Window	5
02.	Agent & UDC Outlets	5000+
03.	Number of AD Branches	22
04.	Correspondent Banks	640
05.	Correspondence with money transfer agency	47
06.	Booths:	
	a) Collection Booth	9
	b) ATM Booth	223

Time schedule:

Regular Office Day				
Office Hour	From 10.00 AM to 5.00 PM	Sunday to Thursday		
Transaction hour	From 10.00 AM to 03.30 PM	Sunday to Thursday		
Saturday Banking				
Office Hour	From 10.00 AM to 01.00 PM	Saturday		
Transaction hour	From 10.00 AM to 12.00 PM	Saturday		

The following branches remain open on Saturday:

- 01. MCB Dilkusha Branch
- 02. Scotia Branch
- 03. MCB SK. Mujib Road Branch

1. Vision & Mission:

Vision:

Bank Asia's vision is to have a poverty free Bangladesh in course of a generation in the new millennium, reflecting the national dream. Our vision is to build a society where human dignity and human rights receive the highest consideration along with reduction of poverty.

Mission:

- > To assist in bringing high quality service to our customers and to participate in the growth and expansion of our national economy.
- > To set high standards of integrity and bring total satisfaction to our clients, shareholders and employees.
- > To become the most sought after bank in the country, rendering technology driven innovative services by our dedicated team of professionals.

Core Values:

- Place customer interest and satisfaction as first priority and provide customized banking products and services
- ➤ Value addition to the stakeholders through attaining excellence in banking operations
- Maintain high ethical standard and transparency in dealings
- > Be a compliant institution through adhering to all regulatory requirements
- Contribute significantly for the betterment of the society
- Ensure higher degree of motivation and dignified working environment for our human capital and respect optimal work-life balance
- Committed to protect the environment and go green

2. Services Offered

2.1 Services offered to individual citizen (customer):

SI.	Name of the services	Mode of rendered services and place of availability	Necessary documents	Fees and charges of the services and payment method	Required time of providing the service	Assigned Official
01.	Opening of Deposit Account(SB, CD, SND & FDR)	Through Branch, Sub Branch, Islamic Banking Window, Agent outlet & UDC	-Photograph (Applicant & Nominee) -NID/Other Photo Identity Document (Applicant & Nominee) -Account opening form or Online application -Source of Fund related DocumentMinimum Deposit	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
02.	Opening of various Scheme Deposit Accounts (DPS, MB+, DB+, TB+, SKP, Vromon, Achol, Nirvabna etc.)	Through Branch, Sub Branch, Islamic Banking Window, Agent outlet & UDC	-Photograph (Applicant & Nominee) -NID/Other Photo Identity Document (Applicant & Nominee) -Account opening form or Online application -Source of Fund related DocumentMinimum Deposit	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
03.	Opening of Islamic Banking Products (AI Wadiah current account, Mudaraba Savings account, Mudaraba Corporate privilege, Smart Junior Saver(school banking account), Mudaraba term deposit, mudaraba monthly savings etc.	Through Branch, Sub Branch, Islamic Banking Window, Agent outlet & UDC	-Photograph (Applicant & Nominee) -NID/Other Photo Identity Document (Applicant & Nominee) -Account opening form or Online application -Source of Fund related DocumentMinimum Deposit	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
04.	School Banking Account	Through Branch, Sub Branch, Islamic Banking Window, Agent outlet & UDC	-Photograph (Student, Guardian & Nominee) -BRC/NID/Other Photo Identity Document (Student, Guardian & Nominee) - Student ID/ Educational institute certificate -Account opening form or Online application -Source of Fund related Document of GuardianMinimum Deposit 100 Tk.	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
05.	Savings Account for Street children and child labor	Through the agreement of NGO (listed by Bangladesh Bank and	Photographs of NGO official and Street child, NID, BRC, account opening form and Minimum deposit 10 TK.	Free	Same Day	Assigned desk official & Manager Operations of Branch*.

SI.	Name of the services	Mode of rendered services and place of availability	Necessary documents	Fees and charges of the services and payment method	Required time of providing the service	Assigned Official
		concerned branch)				
06.	Savings Account for farmers	Through Branch, Sub Branch, Islamic Banking Window, Agent outlet & UDC	Photograph, NID/Other Identity proof, Account opening form or Online application, Minimum deposit 10 Tk.	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
07.	Account of National service Program Beneficiary	Agent Outlet, UDCs	Photograph, NID/Other Identity proof, Account opening form or Online application, Minimum deposit 50 Tk.	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
08.	Garments Workers' Account	Through Branch, Sub Branch, Islamic Banking Window, Agent outlet & UDC	Photograph, NID/Other Identity proof, Account opening form or Online application, Minimum deposit 100 Tk.	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
09.	Savings account for leather industry worker	Through Branch, Sub Branch, Islamic Banking Window, Agent outlet & UDC	Photograph, NID/Other Identity proof, Account opening form or Online application, Minimum deposit 100 Tk.	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
10.	Personal Retail Account for floating entrepreneurs	Through Branch, Sub Branch.	Account Opening formalities along with recommendation from local public representative (no trade license required).	As per schedule of charges	Same Day	Assigned desk official & Manager Operations of Branch*.
11.	Opening of Foreign Currency Account	Through AD branches	Photograph, NID/Other Identity proof, Valid passport, Account opening form or Online application	As per schedule of charges	Same Day	Assigned desk official & Manager Operations of Branch*.
12.	Account of Cleaners of Dhaka North and South City Corporation	Through Branch, Sub Branch, Islamic Banking Window, Agent outlet & UDC	Photograph, NID/Other Identity proof, Account opening form or Online application, Minimum deposit 100 Tk.	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
13.	Consumer Finance (Personal Loan)	Disbursement in Branches upon approval of Head office	Borrower's application, personal information, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.
14.	Consumer Finance (Home Loan)	Disbursement in Branches upon approval of Head office	Borrower's application, personal information, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.
15.	Consumer Finance (Car Loan)	Disbursement in Branches upon approval of Head office	Borrower's application, personal information, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.

SI.	Name of the services	Mode of rendered services and place of availability	Necessary documents	Fees and charges of the services and payment method	Required time of providing the service	Assigned Official
16.	Loan facilities to different classes of professionals and Self employed	Disbursement in Branches upon approval of Head office	Borrower's application, personal information, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.
17.	Industrial/Commerci al /other loans (Term loan, working capital finance etc.)	Disbursement in Branches upon approval of Head office	Borrower's application, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.
18.	Micro credit	Disbursement in Branches upon approval of Head office	Borrower's application, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.
19.	Agricultural and agro based loan	Disbursement in Branches upon approval of Head office	Borrower's application, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.
20.	Refinance scheme loan facility to account holder of 10 TK.	Loan facilities rendered to small/medium/l andless /farmers, low income professional shattered with natural calamity and income sources like grocery, book shop tea stall, flower business, pickle-cake, manufacturer, horticulture, wood carver, carpenter, electrician, fruits business, hawkers, fishery, tree plantation, dairy firm etc.	The applicant should have an account of at least TK. 10 all the papers pertinent to availing loan facilities, from the bank.	As directed by Bangladesh Bank	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.
21.	Refinance scheme loan facility to environment friendly product/organization	Loan facility is provided for producing/rend ering 50 different products/service s under	All papers pertinent to availing loan facilities from the bank	As directed by Bangladesh Bank	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.

SI.	Name of the services	Mode of rendered services and place of availability	Necessary documents	Fees and charges of the services and payment method	Required time of providing the service	Assigned Official
		refinance scheme				
22.	Refinance scheme loan facility to milk production and artificial insemination	Loan facility to milk production and artificial insemination	All papers pertinent to availing loan facilities from the bank	As directed by Bangladesh Bank	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.
22.	Trade Finance	Through Branches of Bank Asia Limited	Borrower's application, proposal & recommendation of Branches, recommendation of credit committee, sanction copy of competent authority	As per schedule of charges and lending rate of interest	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.
23.	Bank guarantee	Bank Guarantee on behalf of the clients or organization	Application of the client or organization.	As per schedule of charges	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.
24.	Issuance and payment of PO/DD/TT etc.	As per practice of the bank	Application of clients or organization	As per schedule of charges	Same Day	Assigned desk official & Manager Operations of Branch*.
25.	Foreign Inward Remittance	Through account/Spot Cash/Other money transfer authority	From, Bank Account/Valid ID card	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
26.	Outward Foreign Remittance	Opening Student file, remittance of tuition fees, professional fees, technical fees etc.	Necessary documents relevant to the services	As per schedule of charges	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.
27.	fees etc. Through Dealing of foreign assigned official of AD branches endorsement and Credit Card Department		Necessary papers along with TM form	As per schedule of charges	Quickest reasonabl e time	Assigned desk official & Manager Operations of Branch*.
28.	Online any branch banking transaction services	Deposit and withdrawal of cash/fund transfer	All Branches	As per schedule of charges	Within 1 Hour	Assigned desk official & Manager Operations of Branch*.
29.	Issuance of Debit Cards	Through Branches	Duly filled up service request form	As per schedule of charges	3 Working Days	Assigned desk official & Head of ADC
30.	Issuance of Credit Cards (VISA and Mastercard) Platinum, Gold, Silver, Butterfly, Hajj, Gift card, Shadhin Card, Prepaid travel card, Islamic Credit card	Through Branches	Application, NID, Photographs, Salary Certificate/Trade License/Business Documents, CIB undertaking form, bank statements, utility bill copy and any other documents as required by Cards Division.	As per schedule of charges	7 Working Days	Assigned desk official & Head of Card Dept.

SI.	Name of the services	Mode of rendered services and place of availability	Necessary documents	Fees and charges of the services and payment method	Required time of providing the service	Assigned Official
31.	ATM, CDM and POS Services	Withdrawal/Dep osit of money from ATM, CDM and purchase using POS and through e- commerce	Cash, Debit Card and Credit card	As per schedule of charges	Same Day	Assigned desk official & Head of ADC
32.	BEFTN Service	Fund transfer through BEFTN	Signed BEFTN Application Form	Free	Same day or + 1	Assigned desk official & Manager Operations of Branch*.
33.	BACH Services	Fund transfer through clearing cheque/instrum ents	Clearing cheque	As per schedule of charges	Same day	Assigned desk official & Manager Operations of Branch*.
34.	RTGS Services	Fund transfer through RTGS real time basis	Signed RTGS Application Form or Smart App	As per schedule of charges	Same day	Assigned desk official & Manager Operations of Branch*.
35.	Locker Services	As per clients requirement	Client request + Savings account opening formalities	As per schedule of charges	Same day or + 1	Assigned desk official & Manager Operations of Branch*.
36.	Exchange of mutilated and soiled notes	As per direction of Bangladesh Bank	Torn and mutilated notes presented by clients	Free	Same Day	Assigned desk official & Manager Operations of Branch*.
37.	Issuance of Balance Confirmation Certificate	Printed version duly signed	Duly filled up service request form.	Free on half yearly, In addition Tk. 100.	Same Day	Assigned desk official & Manager Operations of Branch*.
38.	Issuance of Tax/Solvency Certificate	Printed version duly signed	Duly filled up service request form.	Tk. 200 per certificate	Same Day	Assigned desk official & Manager Operations of Branch*.
39.	Bangla QR	Smart App	Smart App Subscription	Free	Same Day	Assigned official in Corporate Office.
40.	Missed Call Top Up	Top Up mobile phone balance by dialing a defined number	Smart App Subscription	Free	Same Day	Assigned official in Corporate Office.
41.	Cattle Hut Service during Eid-ul-Adha	Banking service in dedicated booth in Cattle Hut throughout weekdays and on holidays.	Not required	Free	Same Day	Assigned official in Booth, Branch & Corporate Office.
42.	Fake Note Detection Service	Service provided in events where large volume cash transaction occurs.	Not required	Free	Same Day	Assigned official in Booth, Branch & Corporate Office.

2.2 Services Rendered for Institution

SI. No.	Name of the services	Mode of rendered services and place of availability	Necessary documents	Fees and charges of the services and payment method	Required time of providing the service	Assigned Official
01.	Receipt of Utility Bill (WASA, BPDB, REB, DPDC, DESCO)	Collection of bill, transfer of bill to account of the organization and send statements	Agreement copy of bill collection, name of the account.	Free	Same Day	Assigned officer in branch.
02.	Selling and Encashment of Sanchaypatra	Applications received through Branch, Sub Branch, Islamic Banking Window and processed centrally by Branch Operations Division, Corporate Office.	As per direction of Bangladesh Bank.	Free	Same Day (+1 day for encashment)	Assigned officer in branch and corporate office
03.	Selling and encashment of Prize bond	Service provided through Branch, Sub Branch, Islamic Banking Window, As per direction of Bangladesh Bank.	As per direction of Bangladesh Bank.	Free	Same Day	Assigned officer in branch
04.	VAT, Source Tax, Excise duty in Govt. Treasury	Through Challan after collecting from branch	Copy of Challan	Free	Within 15 days of next month	Head of Accounts
05.	Corporate Tax	Through Challan after collecting from branch	Copy of Challan	Free	Within certain time	Head of Accounts
06.	Deduction of tax from employees of the Bank	Through Challan of Bangladesh Bank	Paper of deduction from the branch/office	Free	Within certain time	Head of Accounts
07.	Payment of Salary of different organizations	As instructed by the organization	Salary Sheet given by the organization	Free	Same Day or + 1 day	Assigned officer in branch
08.	Fees of Hajj Package	As instructed by Hajj agencies	Form of Hajj fees receiving	Free	Same Day	Assigned officer in branch
09.	Passport Fees collection	As Instructed by the passport authority	Receipt form of passport fees	Free	Same Day	Assigned officer in branch
10.	Lien/Bank Guarantee Re- confirmation	Provided to Banks/Companies through Branch Operations Division.	Letter with related documents.	Free	Same Day or + 1 day	Assigned officer in Branch Operations Division.

2.3 Internal Services

SI. No.	Name of the services	Mode of rendered services and place of availability	Necessary documents	Fees and charges of the services and payment method	Required time of providing the service	Assigned Official
01.	Dissemination of Information as per Information Act	Delivery requisitioned information vide letter, CD or Soft copy	Apply in designed form given by Bangladesh Bank or Other regulatory authority	As mentioned in the act	Time frame given by Bangladesh Bank or other regulatory authority	Assigned officer of Corporate Office
02.	Recruitment	Advertisement through print media and website exam taken authority assigned by management of Bank itself	Application, NID Photographs, educational certificates and other required documents	As per advertisement	Quickest Reasonable time	Through Human Resource Division
03.	Corporate Social Responsibility (CSR)	Donating in the following sectors: a) Education b) Health c) Relief and Rehabilitation d) Environment e) Sports f) Culture and others g) Infrastructure development h) Life savings equipment etc. From the every years profit	Submission of application from person or organization	Donation	As approved by the Management	Assigned Official of CRM, Corporate office
04.	Green Banking	A dedicated unit for providing Green Banking information through circulars and statements	As per Directive of Bangladesh Bank	Free	Quickest reasonable time	Assigned Department of Corporate office
05.	Various services by Treasury Division	Dealing of treasury bill, bond, government bond, encashment at maturity, communication with Bangladesh Bank regarding Repo and Reverse Repo, Revaluation of securities,	Not Related to customer	Free	Within stipulated time	Treasury Division
06.	Opening of new branches, Banking booth, ATM booth, Agent outlet	After obtaining approval from Bangladesh Bank	Submission of Survey report in the prescribed format of the bank, proposed rent of the building, and the proposal of the owner.	Free	As permission given by the Bangladesh Bank	Branch Operations Division

3. Customer's responsibility to get desired services:

- 1. Customers should behave friendly and professionally while come to bank or contact in getting service.
- 2. Customers should come to the Bank within the Banking hour to get their service.
- 3. Customers should maintain queue and wait until another customer is being served and will allow reasonable time to get a service.
- 4. Customer should maintain the general etiquette while stay in the Bank and will not cause any harm to Bank property.
- 5. Customer should not request any illegal/undue service from Bank and customers will comply with the terms and conditions governing the chosen service or product.
- 6. Customers to provide true, complete and accurate information when filling out any Form provided by the Bank, and refrain from providing any false information.
- 7. Customers should provide documents required to get their desired service.
- 8. Customers to pay necessary fee/charge that is fixed against a respective service.
- 9. Customers should update the personal information, submitted to the Bank, continuously and whenever required to do so.
- 10. Customers to notify the bank promptly of any unknown operation on his/her account.
- 11. Customers to follow instruction or information given by Bank on time to time in their given cell and/or email.

4. Arrangements for customers for not receiving desirable services & resolution of complaints:

In case of any complaint, customers can contact the Bank through various channels:

SI.	When to contact	Whom to contact	Contact Details	Stipulated Time of Resolution
1.	If responsible person fails to provide solution	Complaint resolution officer (Head of Branch of respective branch)	Details can be found in bank's website: https://www.bankasia- bd.com/locator/branchcontact	1 (One) working day
2.	If complaint resolution officer fails to provide solution within stipulated time	Appeal Officer	Mr. Shameem Ahmed Khan Assistant Vice President Branch Operations Division Contact: 01817111730 Email:shameem.khan@bankasia-bd.com	1 (One) working day
3.	If appeal officer fails to provide solution within stipulated time	Complaint Management Cell of Bank	Central Customer Service & Complaint Management Cell (CCS & CMC) Bank Asia Ltd. Branch Operations Division Corporate Office, Bank Asia Tower, Level: 04, 32 & 34, Kazi Nazrul Islam Avenue, Karwan Bazar, Dhaka-1215.	3 (Three) working day(s)

1. Mr. Md. Mahmudul Hasan Mridha	
First Assistant Vice President	
Tel: +8809617001660 (Ext - 001659)	
Cell: +8801708813534	
E-mail # mahmudul.mridha@bankasia-bd.com	
2. Mr. Subir Kumar Chowdhury	
First Vice President	
Tel: +8809617001660 (Ext - 001616)	
Cell: +8801844490201	
E-mail # subir.kumar@bankasia-bd.com	

Also, customers can contact -

- > By visiting the nearest Bank Asia branch
- > By calling on Bank Asia Call Center
- > By sending written correspondence to the Bank through post on the following address:

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

Bank Asia Ltd.

Branch Operations Division

Corporate Office, Bank Asia Tower, Level: 04, 32 & 34,

Kazi Nazrul Islam Avenue, Karwan Bazar, Dhaka-1215.



ব্যাংক এশিয়া লিঃ হিউম্যান রিসোর্স ডিভিশন

বিষয়ঃ "সেবা প্ৰদান প্ৰতিমূতি বাগুবায়ন কৰ্মপরিকল্পনা"সম্পাদন সংক্ৰান্ত ৪র্থ ত্রৈমাসিক (এপ্রিল-জুন,২০২০) অপ্রগতি প্রতিবেদন ও প্রমাণক সরবরাহ। ব্যাংকের সেবা প্রদান প্রতিমূতি বাগুবায়ন বার্ষিক কর্মপরিকলনা ২০২২-২৩

কাৰ্যক্ৰম	কৰ্মগণ্পাবন সূচকসমূহ	বংসরিক সক্ষারা ২০২২-২০	ৰাজৰায়ন অৱগতি ২০২২-২০				ৰাৎসৱিক অৰ্জন	ৰাজবায়নকারী	প্ৰদত প্ৰসাধক '	মছবা
			১ম ব্রৈমালিক (জুলাই – সেপ্টেম্বর, ২০২২)	২য় তৈলাদিক (জরীবর — বিদেশবর, ২০২২)	০ছ হৈমাসিক (জানুয়ারি — মার্চ, ২০২৩)	৪র্থ হৈসাসিক (এপ্রিল – জুন, ২০২০)	\$022-20	বিভাগ		
3	4		.8	g.		1	b (4+6+8+8) =	5	30	35
সেব প্রধান প্রতিষুঠি হৈমাসিক ভিত্তিতে গুলনাগাসকরণ	হাগনাখাদ করা হয়েছে কি না?	a तद श्रमभाष कडा		4	নাগুবাহিত হয়েছে	ৰান্তৰাশ্বিত হয়েছে	অঞ্জিত হরেছে	স্থিতিজনস চাটির বারবায়ন টিম ও হিউমান বিসোপ ডিউনন	সংযুক্ত	লেই
সেব প্রদান চতিবুতি বিষয়ক প্রশিক্ষণ আয়েক্ষন	ক, প্রশিকণ কর্মসূচী ২ কর্মপালা অয়োজন গ, অন্যানা	৪টি প্রশিক্ষণ্ডের্নশালা বায়েক্ষন করা	-	-	ৰান্তবায়িত হয়েছে	ৰাস্তব্যয়িত হয়েছে	অর্ক্ষিত যুয়েছে	বিটিছেনস চার্টার বাজবারন টিস ও বিউন্যান বিচোপ বিটেশন	সংযুক্ত	নেই
সেবা প্রদান বিষয়ে ক্টেকহোজারগনের সমব্বয়ে অবহিতকরণ সভা আয়েঞ্জন	সহা আহোজন	३८ मा घटहासन कडा	-		বাস্তবায়িত হয়েছে	ৰান্তবাবিত হয়েছে	অর্ক্তিত যুদ্রেছে	নিটিজেনন চার্টার বাজবারন টিম ও হিউন্যান বিবেশন ভিতিশন	সংযুক	নেই
গেবা প্রদান প্রতিপুত্তি পরিবীক্ষণ কমিটির সিদ্ধায় বাহুবায়ন	विस्थार्थे श्रुनाम कडा	ক, বিপোট চুড়ায় করা ৩. চুড়ায় বিপোট ওয়েবসাইটে অপলেত করা	*	-	বান্তবাশ্বিত হয়েছে	ৰাপ্তবায়িত হয়েছে	অর্কিত হঙ্গেছে	স্মিটিজেনস চার্টার বাজবায়ন টিম ও বিউম্ভান বিসোপ ডিভিশন	সংযুক্ত	নেই

প্রতিবেদন গুরুকারী কর্মকর্তার আকর ও দিল N.M. SHAEKH AZMI Officer Branch Operations Division Bank Asia Limited Corporate Office, Dhaka.

্যোকাৰ শয়েক-সিটিজেন'স চাৰ্টার বান্তবায়নকারী প্রতিষ্ঠান

Fida Hasan First Assistant Vice President Human Resources Division Bank Asia Limited