

1. Introduction:

Service standard is a guideline showing the timeline or time frame, initiating level and disposal level of each banking service at the customer service point or counter in the bank premises. It will control the dedicated official to render services in time and efficiently through proper channel. If the employees are not given clear standards, they can make up their personal practice; Lack of clear service standards also increases the chance of inconsistent & irregular service. As such each employee and each department needs to choose the level of service they wish to deliver. Customers should be informed regarding Service Standard of the Bank so that they can assume or plan in advance the required timeline to receive services.

As we work towards improving our standards of service, we will endeavor to provide our service efficiently and effectively. To this end, we have set out below the time frames within which you can expect us to deliver the respective services.

2. Objective:

- ❖ To set up standard time for each work.
- ❖ To complete the work within that time.
- ❖ To implement performance evaluation.
- ❖ To improve skill level.
- ❖ To ensure prompt & effective compliance to the customer.
- ❖ To fix specific job responsibility.
- ❖ To maintain supervisory basis.
- ❖ To ascertain required points of services to satisfy the customer.
- ❖ To make the services available to the customer within shortest possible time.

3. Legal Basis:

The Service Standard has been prepared as per instruction of the Guidelines for Customer Services and Compliant Management clause no. 2.07 issued by Financial Integrity and Customer Services Department, Bangladesh Bank vide circular no. 01/2014 dated 13.07.2014.

4. Application:

This service standards formulated by NCC Bank Ltd. for the employees to be applied in five essential areas (5Ps) as listed below:

- a. People - The team who serve the customers.
- b. Premises - The location from which the bank serves and communicates with customers and colleagues.
- c. Papers - The documents used to provide and receive information.
- d. Processes -The operation processes that enable bankers satisfy the customers.
- e. Practices - The way in which bankers interact with customers.

NCC Bank expects that its employees will comprehend the significance of these standards taking into consideration the sole object of satisfying customers' need in a disciplined way by managing the time of the functional unit properly and act

accordingly. Proper compliance of the standards will enhance loyalty of the customers and reduce any chance of grievance.

5. Impact of violation:

Any employee of the Bank, if found violating the prescribed Standard of Service may be subject to administrative/punitive action as stipulated in the HR Management Policy of the Bank in force.

6. Service Standards:

DEPOSIT PRODUCTS

TRANSACTIONAL A/C'S			
List of service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit (Duration)
1. Current A/c	Account Opening Desk (Branch): Assigned Officer	Branch Manager	Same working day
2. Savings Bank Deposit A/c	Account Opening Desk (Branch): Assigned Officer	Branch Manager	Same working day
3. Special Notice Deposit A/c	Account Opening Desk (Branch): Assigned Officer	Branch Manager	Same working day
4. Special Savings Scheme a. 5 years b. 10 years	Account Opening Desk (Branch): Assigned Officer	Branch Manager	Same working day
5. RFC D A/c	Foreign Exchange Department: Branch Assigned Officer	Branch Manager	Same working day
6. NFC D A/c	Foreign Exchange Department: Branch Assigned Officer	Branch Manager	Same working day
7. Issuance of Cheque Book	Officer, General Banking	Branch Manager	3-5 working days

YOUNGSTER BANKING			
1. Youngster A/c	Account Opening Desk (Branch): Assigned Officer	Branch Manager	Same working day
2. Youngster Maximus A/c	Account Opening Desk (Branch): Assigned Officer	Branch Manager	Same working day
3. Youngster Money-plant Scheme	Account Opening Desk (Branch): Assigned Officer	Branch Manager	Same working day
4. Issuance of Cheque Book	Officer, General Banking	Branch Manager	3-5 working days

TERM DEPOSIT A/C'S			
List of service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit (Duration)
1. Fixed Deposit Program	Account Opening Desk (Branch): Assigned Officer	Branch Manager	Same working day
2. Special Deposit Scheme	Account Opening Desk (Branch): Assigned Officer	Branch Manager	Same working day
3. Premium Term Deposit Scheme	Account Opening Desk (Branch): Assigned Officer	Branch Manager	Same working day
4. Money Double Program	Account Opening Desk (Branch): Assigned Officer	Branch Manager	Same working day

LOAN PRODUCTS

RETAIL SERVICES			
List of service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit (Duration)
1. Personal Loan Scheme for Salaried Person only	Officer, Credit Department- Branch	Head Office, Retail Banking Division	10-15 working days
2. House Repairing & Renovation Loan Scheme	Officer, Credit Department- Branch	Head Office, Retail Banking Division	10-15 working days
3. Consumer Finance Scheme	Officer, Credit Department- Branch	Head Office, Retail Banking Division	10-15 working days
4. NCC Bank Car Loan	Officer, Credit Department- Branch	Head Office, Retail Banking Division	10 working days
5. NCC Bank Education Loan	Officer, Credit Department- Branch	Head Office, Retail Banking Division	15 working days
6. NCC Bank Home Improvement Loan	Officer, Credit Department- Branch	Head Office, Retail Banking Division	15 working days
7. NCC Bank Marriage Loan	Officer, Credit Department- Branch	Head Office, Retail Banking Division	8 working days
8. NCC Bank Health Loan	Officer, Credit Department- Branch	Head Office, Retail Banking Division	8 working days
9. NCC Bank Professional Loan	Officer, Credit Department- Branch	Head Office, Retail Banking Division	15 working days
10. NCC Bank Consumer Loan	Officer, Credit Department- Branch	Head Office, Retail Banking Division	8 working days
11. Special House Building Loan	Officer, Credit Department- Branch	Head Office, Retail Banking Division	10-15 working days

SME BANKING			
List of service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit (Duration)
1. Small Business Loan Scheme	Officer, Credit Department- Branch	HO, CRM DIV.	7-10 working days
2. Cash Credit (Hypo)	Officer, Credit Department- Branch	HO, CRM DIV.	7-10 working days
3. Secured Overdraft (Financial Obligation)	Officer, Credit Department- Branch	HO, CRM DIV.	1-2 working days
4. Secured Overdraft (General)	Officer, Credit Department- Branch	HO, CRM DIV.	7-10 working days
5. Secured Overdraft (Earnest Money Financing Scheme)	Officer, Credit Department- Branch	HO, CRM DIV.	7-10 working days
6. Short Term Loan (STL)	Officer, Credit Department- Branch	HO, CRM DIV.	3-5 working days
7. Festival Small Business Loan Scheme (FSBLS)	Officer, Credit Department- Branch	HO, CRM DIV.	3-5 working days
8. Lease Finance Scheme	Officer, Credit Department- Branch	HO, CRM DIV.	7-10 working days
9. Term Loan	Officer, Credit Department- Branch	HO, CRM DIV.	7-15 working days
10. Loan against Trust Receipt (LTR)	Officer, Credit Department- Branch	HO, CRM DIV.	7-10 working days
11. Letter of Guarantee (Bid/PG/APG)	Officer, Credit Department- Branch	HO, CRM DIV.	3-5 working days
12. Cluster Finance:			
(i). Garments Wear Cluster	Officer, Credit Department- Branch	SME Foundation/ Head Office	5-7 working days
(ii). Footwear Cluster	Officer, Credit Department- Branch	SME Foundation/ Head Office	5-7 working days
(iii). Taat Shilpa Cluster	Officer, Credit Department- Branch	HO, CRM DIV.	5-7 working days
(iv). Agor-Ator Cluster	Officer, Credit Department- Branch	HO, CRM DIV.	5-7 working days

13. Women entrepreneur Loan- “Nari Shabolombi”	Officer, Credit Department- Branch	HO, CRM DIV.	5-7 working days
14. Agrani	Officer, Credit Department- Branch	HO, CRM DIV.	3-5 working days
15. Commercial House Building Loan Scheme	Officer, Credit Department- Branch	HO, CRM DIV.	10-15 working days

CORPORATE BANKING			
List of service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit (Duration)
1. Syndicate Finance	Officer, Credit Department- Branch	HO, CRM DIV.	10-12 working days
2. Bridge Finance	Officer, Credit Department- Branch	HO, CRM DIV.	10-12 working days
3. Club Finance	Officer, Credit Department- Branch	HO, CRM DIV.	10-12 working days
4. Project Finance	Officer, Credit Department- Branch	HO, CRM DIV.	10-15 working days
5. Long, Medium & Short Term Loan/Finance	Officer, Credit Department- Branch	HO, CRM DIV.	10-12 working days
6. Working Capital Loan	Officer, Credit Department- Branch	HO, CRM DIV.	10-12 working days
7. Trade Finance	Officer, Credit Department- Branch	HO, CRM DIV.	10-12 working days
8. Work-order/Supply-order Finance	Officer, Credit Department- Branch	HO, CRM DIV.	10-12 working days
9. Textile, Spinning & RMG Sector Finance	Officer, Credit Department- Branch	HO, CRM DIV.	10-15 working days
10. Transport Loan (Road & Water)	Officer, Credit Department- Branch	HO, CRM DIV.	10-12 working days
11. Pharmaceutical Sector	Officer, Credit Department- Branch	HO, CRM DIV.	10-12 working days
12. Infrastructure Finance	Officer, Credit Department- Branch	HO, CRM DIV.	10-12 working days
13. Development Finance	Officer, Credit Department- Branch	HO, CRM DIV.	10-15 working days
14. Ship Breaking Finance	Officer, Credit Department- Branch	HO, CRM DIV.	15-20 working days
15. Structured Finance	Officer, Credit Department- Branch	HO, CRM DIV.	10-12 working days
16. Others			
(i). NBFI	Officer, Credit Department- Branch	HO, CRM DIV.	5-10 working days
(ii). Foreign BG	Officer, Credit Department- Branch	HO, CRM DIV.	5-10 working days
(iii). Bond	Officer, Credit Department- Branch	HO, CRM DIV.	5-10 working days
(iv). Commercial Paper	Officer, Credit Department- Branch	HO, CRM DIV.	5-10 working days
17. Commercial House Building Loan Scheme	Officer, Credit Department- Branch	HO, CRM DIV.	10-15 working days

INTERNATIONAL TRADE FINANCE			
List of service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit (Duration)
A. Export Finance			
a) Non-Funded			
1. Back to Back LC	Officer, Foreign Trade Department-Branch	HO, CRM DIV.	30 working days
2. Accepted Bill for Payment	Officer, Foreign Trade Department-Branch	HO, CRM DIV.	30-180 working days
b) Funded			
1. Pre-Shipment Finance			
(i). Export Cash Credit			
(ii). Packing Credit	Officer, Foreign Trade Department-Branch	HO, CRM DIV.	30-180 working days
(iii). Secured Overdraft (Export)	Officer, Foreign Trade Department-Branch	HO, CRM DIV.	90-180 working days
2. Post-Shipment Finance			
(i). Foreign Documentary Bill Purchase	Officer, Foreign Trade Department-Branch	HO, CRM DIV.	21 working days

B. Import Finance			
a) Non-Funded			
1. Letter of Credit			
b) Funded			
1. Payment against Document (PAD)	Officer, Foreign Trade Department-Branch	HO, CRM DIV.	30 working days
2. Loan Trust Receipt (LTR)	Officer, Foreign Trade Department-Branch	HO, CRM DIV.	90 working days
3. Loan against Import Merchandise (LIM)	Officer, Foreign Trade Department-Branch	HO, CRM DIV.	90 working days

AGRO-BASED LOAN			
1. Agri-Credit	Officer, Credit Department- Branch	HO, CRM DIV.	5-10 working days
2. Agro Industries	Officer, Credit Department- Branch	HO, CRM DIV.	5-10 working days

GREEN FINANCE			
1. 50 Green Products	Officer, Credit Department- Branch	HO, CRM DIV.	5-10 working days

CARDS			
List of service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit (Duration)
A. Credit Cards			
(i). VISA Classic Card	Assigned Officer- General Banking- Branch	HOC, Card Division	7-15 working days
(ii). VISA Gold Card	Assigned Officer- General Banking- Branch	HOC, Card Division	7-15 working days
(iii). VISA Dual Gold Card	Assigned Officer- General Banking- Branch	HOC, Card Division	7-15 working days
(iv). VISA Platinum Card	Assigned Officer- General Banking- Branch	HOC, Card Division	7-15 working days
B. Debit Cards			
(i). Man's Debit Card	Assigned Officer- General Banking- Branch	HOC, Card Division	7-15 working days
(ii). Woman's Debit Card	Assigned Officer- General Banking- Branch	HOC, Card Division	7-15 working days
(iii). Youngster Banking Debit Card	Assigned Officer- General Banking- Branch	HOC, Card Division	7-15 working days

REMITTANCE PRODUCTS & SERVICES			
List of service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit (Duration)
Local Remittance Products & Services:			
1. Payment Order	Officer, General Banking Section	Branch Manager	Same working day
2. Local DD/TT	Officer, General Banking Section	Branch Manager	Same working day
3. Foreign DD/TT	Officer, General Banking Section	Branch Manager	Same working day
Foreign Remittance Products & Services:			
(i). Receiving /Facilitating Foreign Remittance.	Foreign remittance desk-Assigned Officer	Branch Manager	Same working day
(ii). Wage Earners Welfare Deposit Pension Scheme	Foreign remittance desk-Assigned Officer	Branch Manager	3-7 working days

CLEARING			
List of service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit (Duration)
Domestic- Cheque Clearing	Officer-Clearing Section	HO BACH / Branch Manager	1-2 working days
Foreign- Cheque Clearing	Officer-Clearing Section	HO BACH	1-2 working days

MISCELLANEOUS SERVICES

List of service	Initiating Level (Customer Service Point)	Disposal Level	Total Time Limit (Duration)
1. NCC Bank SmartPay i. Travel & Holidays. ii. Dining. iii. Health. iv. Shopping & Others. v. Electronics.	Officer, Point of Sales	Officer, Point of Sales	Same working day
2. Off Shore Banking Unit	Officer, OBU	Head of OBU	Same working day
3. Utility Services: Bill (WASA, PDB, DESCO, BTCL, TITAS GAS, DPDC) Receiving	Officer, Cash Counter	Officer, Cash Counter	Same working day
4. Issuance of T.C. (Foreign Currency)	Officer, F. Exchange Desk	Branch Manager	Same working day