

Standard Operating Procedure (SOP)

Fork

Liability Operations

Standard Operating Procedure of Liability Operations Department

Signatories

September
2023

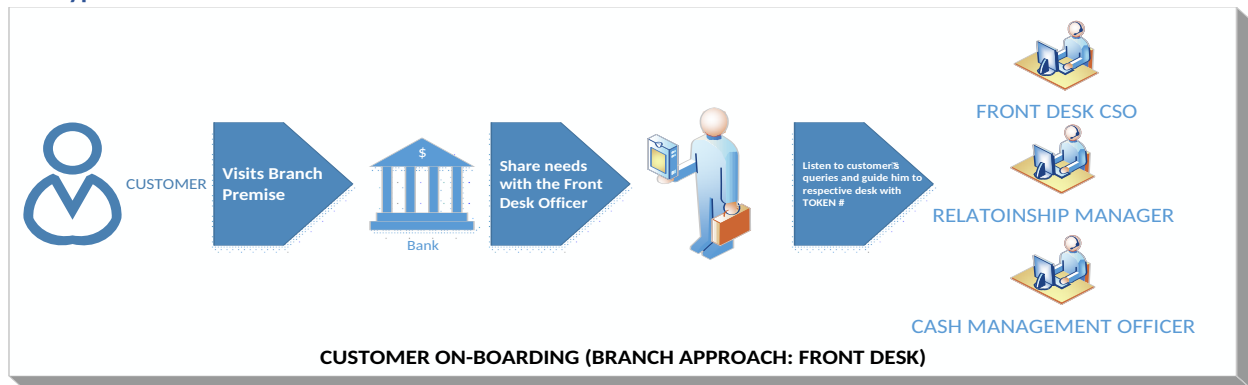
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Chapter: 01 Customer On-boarding Methods

1.1 Typical Customer Workflow



STEP 01: Customer visits branch, and share his needs with the onsite officials at service desks.

STEP 02: Front desk officer introduces him with the CSO/RM/CMO to get the desired service.

STEP 03: CSO/RM identify customer requirements, and requests him/her to present required documents to get the service.

STEP 04: After verifying the required documents, provide the requested service to the Customer. Or, provide the printed applications/forms and checklist of required documents to avail the intended service.

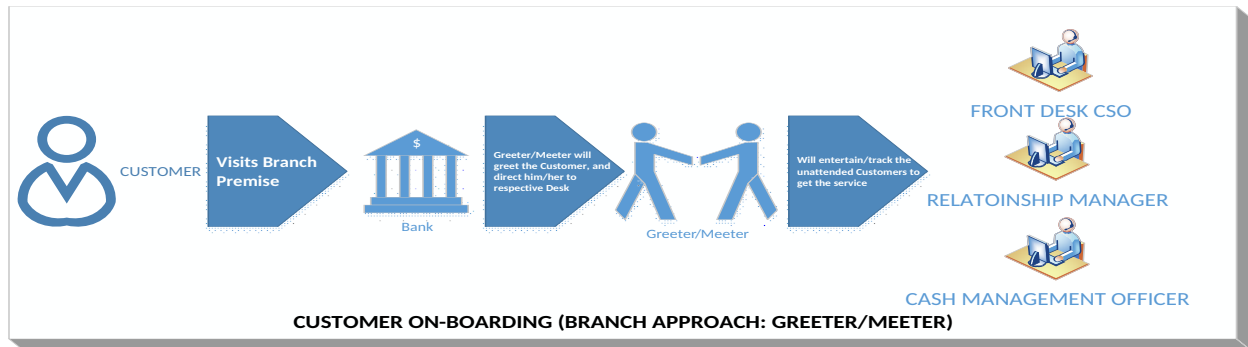
STEP 05: Customer revisits Branch with the required documents and forms/applications.

STEP 06: Front desk officer guides him to the CSO/RM/CMO to get the desired service.

STEP 07: Customer submits the documents.

STEP 08: CSO/RM verifies the documents and provides the service.

1.2 Branch Approach



STEP 01: Customer visits branch, and a designated Greeter/ Meeter (CSM or any designated official) greets him.

STEP 02: The Greeter/ Meeter introduces the customer with the CSO/RM/CMO based on requested service/need.

STEP 03: CSO/RM identifies customer's requirements, and requests him/her to present required documents to get the service.

STEP 04: After verifying the required documents, CSO/RM provides the requested service to the Customer. Or, schedule an appointment with Customer to provide the service.

STEP 05: CSO/RM calls or notifies the Customer at least one day before the scheduled meeting.

STEP 06: Customer meets with the designated CSO/RM as per scheduled appointment.

STEP 07: CSO/RM verifies the documents and provide the requested service.

1.3 Transitioned Channel Approach | Website



STEP 01: Customer visits Bank website or Internet Banking portal, and chooses from a list of services to avail.

STEP 02: Customer registers (if already not registered), provides available information, uploads required documents to get the desired service, and schedules an appointment to his/her nearest Branch.

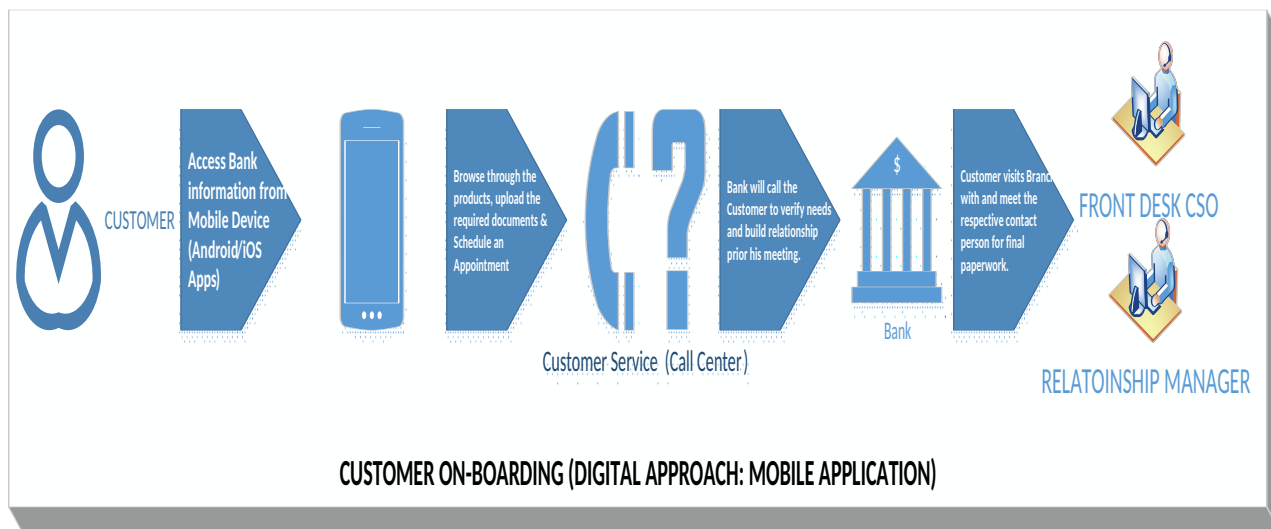
STEP 03: Designated CSO/RM(s) get instant notifications of any new service requests generated through website. CSO/RM pre-verifies the information and documents against the requested service and identify the gaps.

STEP 04: If any gaps found during pre-verifications, CSO/RM informs the customer in advance before the appointment date, and re-confirm the appointment schedule.

STEP 05: Customer visits the designated Branch and meet with CSO/RM.

STEP 06: CSO/RM collects documents (if any) and signs in the applications/forms, and provides the service.

1.4 Transitioned Channel Approach | Mobile Apps



STEP 01: Customer downloads and install Prime Bank Mobile applications.

STEP 02: After registering with Google/Apple/Facebook/LinkedIn ID, he/she further verifies the email address & mobile phone (if differs from registered social ID).

STEP 03: Customer chooses from a list of services to avail. Required information are fetched from registered social ID. Customer provides other information (if required), uploads required documents to get the desired service, and schedules an appointment to his/her nearest/desired Branch.

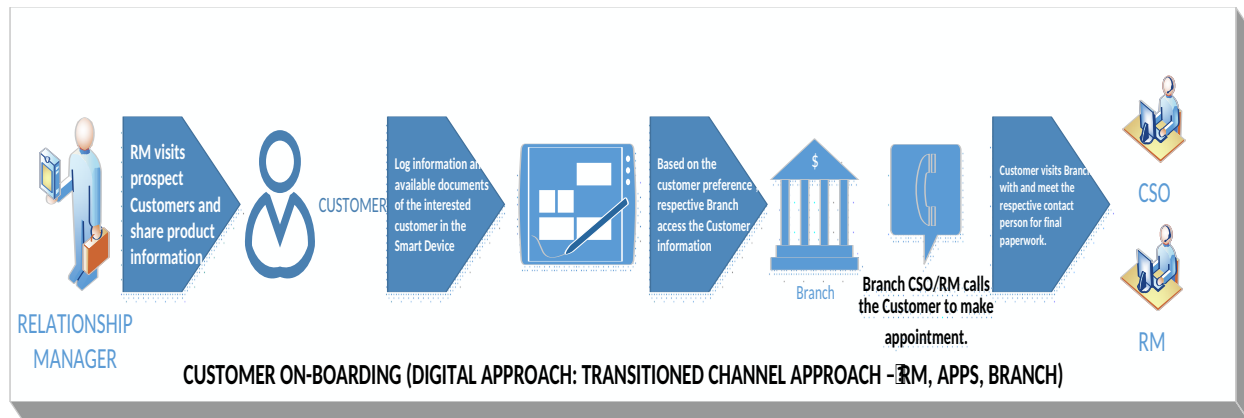
STEP 04: Designated CSO/RM(s) gets instant notifications of any new service requests generated through website. CSO/RM pre-verifies the information and documents against the requested service and identify the gaps.

STEP 05: If any gaps found during pre-verifications, CSO/RM informs the customer in advance before the appointment date, and re-confirm the appointment schedule.

STEP 06: Customer visits the designated Branch and meet with CSO/RM.

STEP 07: CSO/RM collects documents (if any) and signatures in the applications/forms, and provides the service.

1.5 Interactive Digital Approach



STEP 01: RM approaches to the prospect customers, or shares product information with the existing customer for cross-selling.

STEP 02: RM logs information and/or upload available images of documents of the Customers who are interested to avail any product or service from the Bank.

STEP 03: Requested services are forwarded to designated CSO/RM, who verifies the information/documents against the requested service, and takes note of the gaps.

STEP 04: CSO/RM calls the Customer to make appointment at Customer's preferred location (home, office or branch) and also informs about any gap in the provided information/documents.

STEP 05: CSO/RM meets with the Customer, collects all necessary information/ documents and provides the service.

Chapter: 02: CASA Opening

2.1 Account Opening - Branch Approach

Branch End

1. CSO attend the customer, asks whether he/she is already maintaining any account with PBL if not then provides required document list according to customer's requirement.
2. CSO then checks whether the documents are sufficient (Ref: List of Documents) for opening the desired account.
 - a. In case of insufficient documents, CSO records the customer as **Prospect** in **Pi** (Prime Intellect) by capturing his/her minimum information (i.e. Name, Mobile no, Email, Address) for further communication.
 - b. In case of sufficient documents available; CSO proceeds for the next steps to complete Account Opening activities.
3. **De-duplication Checking**
 - a) **During customer search, user should do priority search instead of searching all indicators at a time.**

Priority Search 1: Use only core Customer Name & DOB. For example, if a customer's full name is Mohammad Rahim Uddin, search the Customer Name with only Rahim. DOB should be in YYYYMMDD format.

Priority Search 2: If Dashboard shows more than one customer by priority search 1, then second step search should be done including Father's/Mother's core name.

Instruction Circular 2018/07 dated January 24, 2018 to be followed for De-Duplication checking.
 - b) CSO initiates Mobile de-dup checking in **Pi** using only Mobile Number. This checking should be guided by ICCD Circular 02/2022 dated August 16, 2022.

Case/Scenario	Action
Existing Customer ID without any account	If any Mismatch/Lack of Information identified during de-dup checking, then collect declaration from the customer regarding the mismatch (where applicable) and/or customer application to rectify the anomaly(s) in CBS. CSO then initiates account servicing (Ref: Account Servicing Request) request to LOD and follow the Account Opening procedures for existing customer with the provided/identified Customer ID.
	If no mismatch found during de-dup checking, CSO initiates Account Opening procedures for existing customer (Ref: Account Opening for Existing Customer) by using his/her provided/identified Customer ID.
Existing Customer ID with account	If customer wants to maintain the existing account, CSO checks system information with provided documents and initiates customer service request to LOD by taking customer's declaration (KYC, TP) and/or approach (if required), and end initiated customer onboarding process in Pi .
	If customer wants to open similar type account as existing one, CSO would suggest to close the existing account and open a new account by following Account Opening procedures for existing customer (Ref: Account Opening for Existing Customer) by using his/her existing Customer ID.
	CSO will also initiate Account Closing procedures (Ref: Account Closing).
New Customer (Existing Customer ID not found)	If no match found during de-dup checking, CSO will proceed for Opening new Customer and Account through Pi and follow next steps.

4. **Sanction Screening:**

CSO performs the Sanction Screening (as per Instruction Circular-63/2016) for primary applicant (for other applicants/beneficiaries/related parties sanction screening will be performed by LOD) in **Pi** (Prime Intellect) and the related enquiry report will be electronically saved.

- a. If the result appears positive, CSO marks the customer as **Suspect** in **Pi**, download and email the report to BAMLCO for his/her information and advise.
- b. If no match found in sanction screening, CSO will proceed to next steps.

Sanction screening should be guided by Instruction **Circular 2016/63 dated May 26, 2016** and any other circular (current/future) related to this.

5. **NID Verification:**

CSO performs NID Verification process for primary applicant (for other applicants/beneficiaries/related parties of NID verification will be performed by LOD) in EC Database and Upload verification reports in **Pi**. In case of negative findings, take next course of action by holding the workflow. NID verification should be guided by **Instruction Circular No. 2016/44 dated April 04, 2016** and any other circular (current/future) related to this.

6. CSO then provides AOF to the customer (if required). He/ She will assists customer to fill up the AOF. After filling-up, Customer returns back the AOF to CSO.
7. CSO checks the AOF (Account Opening Form) and relevant documents and Business segment (CnIB/CBD/MSME Cottage/MSME Micro/MSME Small/MSME Medium/Consumer/Staff) and RM Code (Initiating RM & Monitoring RM) in the AOF. CSO performs his task in compliance with latest regulatory (BB, NBR etc.) circulars (KYC, TP, AML etc.) and Prime Bank internal circulars. **CSO checks all original documents and affixes his/her Signature with Official Seal on photocopy of the documents.** S(he) also confirms whether photo of account holder is attested by introducer and photo of nominee is attested by applicant. CSO ensures the completeness of AOF, signs & seals on the AOF in all required places.
8. CSO inputs customer's personal information (if required) and KYC information in **Pi** for new customer and for existing customer he/she inputs Customer ID only, retrieves information from T24 CBS system and submits the record. The record and set of documents will be forwarded to CSM for verification.
9. CSM receives and checks AOF, KYC & related documents accordingly to ensure compliance and marks the "CPV required" field (if required) in **Pi**. CSM ensures declared TP is consistent with the income and expenditure level of the applicant. In case of any deficiency, the request will get back to CSO. Otherwise CSM verifies all information contained in physical documents and **Pi**. He/ She signs on all required places of AOF. After confirmation of CSM, Customer ID and Account No. will be generated automatically in T24 CBS through **Pi** and customer will get account opening notification through SMS and Email.
10. CSO provides deposit slip to customer which contains the account number, customer title and requests customer to deposit the initial deposit in the new account.

11. CSO takes seal and signature from BAMLCO and HOB. CSO writes down the Customer ID and Account No. on AOF. After that CSO scans and uploads all related documents in **Pi**. Only after uploading all the documents, CSO forwards the request to BAMLCO.
12. BAMLCO checks AOF with all relevant documents and after checking all forwards the request directly to LOD to complete the process. Subsequently, provides account opening advice to the customer and requests him/her to come after receiving notification from branch to collect cheque book & debit card.

For opening of accounts of PEP/IPs/Heads of International Organizations or their family members and close associates approval from CAMLCO to be obtained as per process mentioned in BFIU instruction Circular NO 19 and any other circular (current/future) related to this.

Liability Operations Department (LOD) Process:

1. LOD Document Reviewer will receive AOF, Photograph(s) and Signature Card(s) etc. with all required documents from the concerned Branch through **Pi**.
2. In exceptional/ applicable case, LOD Document Reviewer will Perform NID Verification, De-Duplication and Sanction Screening process again.
3. In the NID verification process (for all other parties related with the account) in EC Database and Upload verification reports in **Pi**. In case of negative findings, take next course of action by holding the workflow. NID verification should be guided by **Instruction Circular No. 2016/44 dated April 04, 2016** and any other circular (current/future) related to this. LOD Document Reviewer/Checker performs De-Duplication and Sanction Screening process for other parties/beneficiaries of Non Personal and Joint Account in **Pi**. If 'true match' found in Sanction Screening, he/she will mark it as **Remake** and refer to CSO through **Pi** for taking necessary action. The De-Duplication and Sanction Screening report will be uploaded in the **Pi** system. Sanction screening should be guided by **Instruction Circular 2016/63 dated May 26, 2016** and any other circular (current/future) related to this.
4. LOD Document Reviewer will check the Account Opening Form & Other Documents. Following compliance issues among others will be checked:
 - i. Check whether the applications form is duly filled up, empty fields are preferably stroked out (where applicable), Customer & Introducer signatures are verified by Branch Official with name & seal.
 - ii. Check whether all the documents are collected as per Required Documents List (**Ref Annexure XYZ**).
 - iii. Check if deferrals are approved by appropriate level of Authority (**as per Deferral Policy**).
 - iv. Check if photocopies of documents are authenticated with Name Seal & Signature by CSO/Branch Official.
 - v. Check TP & KYC and whether it is authenticated by CSO/Branch Official.
 - vi. Check if De-dup and Sanction Screening is performed for the account holder and results are stored in **Pi**.

- vii. For Non Personal accounts, check Trade License (Latest), MOA, Memorandum & Articles of Association, Form X, Form XII, Board Resolution, Partnership Resolution etc. (as applicable).
 - viii. Check (where applicable) if proper approval is taken for opening accounts of PEP/IPs/Heads of International Organizations or their family members and close associates from AML, HO as per policy.
 - ix. Check whether the email ID/exception form is available if the email address is mandatory for that particular branch (guided by Office Note circulated by ADC Business dated September, 2021)
 - x. Check the working balance. Zero balance is only acceptable for Prime Payroll, Prime Lenden, Prime Bank & Subsidiaries Staff Account and Wholesale Banking Customers.
5. If AOF/Documents are not found in order after scrutiny; LOD will notify the branch through Pi regarding the non-compliance issues and returns the request to CSO. If the matter is related with customer, Branch will inform customer to provide documents / rectification with signature. Depending on justification if necessary, Branch will approach/arrange for Document Deferral (according to Deferral Policy). If the rectification is dependent on branch official (Ex: Branch Signature Missing, Document not Original Seen etc.) it has to be rectified by respective branch. If customer provides documents within time then regular process for Account Opening will continue. If customer fails to provide documents or deferral request is declined Branch officials will terminate the account opening process & inform LOD. Branch returns the deposited money to the customer (clearly mentioning the reason) by Cash voucher or by Pay Order, which must be duly acknowledged by the customer only.
6. After fulfillment of requirements mentioned above, LOD reviewer will forward the Workflow in **Pi**, and application will be forwarded to LOD Maker to update/input related information in Customer ID, Account, TP, Upload Signature Card in T24 CBS and any other task for fulfillment of the account opening activity.
7. LOD Maker will log into **Pi** and generally performs following tasks:
 - LOD Maker may need to perform NID Verifications through Election Commission (EC) Portal, De-Duplication and Sanction Screening process (for all other parties related with the account)
 - LOD Maker log into T24 CBS System and updates/inputs Customer ID, Account, update RM Code and Transaction profile (TP) related others information as per AOF uploaded by CSO.
 - LOD Maker will amend (existing ID) or create new customer ID for each party/owner/director of the customer, tag them with the customer's account LOD Maker will go to LOD Operations and select 'customer' to get sub points. Select 'Amend Customer' from sub point list to input all the fields of customer ID.

7.1 Input fields in Customer ID

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
PBL Customer Type	MANDATORY	AUTOMATED	NEED TO CHECK
Customer Ownership Type	NON-MANDATORY	INPUT ON CASE BASIS	
Customer Sub Type	BLANK	BLANK	
Title	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Given Name	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
GB Full Name	MANDATORY	MUST INPUT	NEED TO CHECK
GB Full Name-2	NON-MANDATORY	INPUT ON CASE BASIS	
GB Short Name	MANDATORY	MUST INPUT	NEED TO CHECK
Gender	MANDATORY	MUST INPUT	NEED TO CHECK
Account Officer	NON-MANDATORY	INPUT REQUIRED	
Second Officer.1	BLANK	BLANK	
Sector	MANDATORY	AUTOMATED	AUTOMATED
Target	DEFAULT VALUE	AUTOMATED	AUTOMATED
Customer Status	DEFAULT VALUE	AUTOMATED	AUTOMATED
Nationality	MANDATORY	AUTOMATED	NEED TO CHECK
Date of Birth	MANDATORY	MUST INPUT	NEED TO CHECK
Birth Place	BLANK	INPUT ON CASE BASIS	
Father's Name	MANDATORY	MUST INPUT	NEED TO CHECK
Mother's Name	MANDATORY	MUST INPUT	NEED TO CHECK
Spouse Name	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
TIN No.	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Branch Name	DEFAULT VALUE	AUTOMATED	AUTOMATED
Mnemonic	MANDATORY	AUTOMATED	AUTOMATED
Marital Status	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Family Name	BLANK	INPUT ON CASE BASIS	
Employee ID	MANDATORY FOR STAFF	INPUT ON CASE BASIS	NEED TO CHECK
Residence	MANDATORY	AUTOMATED	NEED TO CHECK
Source of Fund.1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
FATCA Compliance Code	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Physical Address			
GB House Name/No./Road No.	MANDATORY	MUST INPUT	NEED TO CHECK
GB Village/Area	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
GB Post Office/Thana	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
GB District/Country	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Mobile Number	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Email Address	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Phone Number (Office).1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Fax.1	NON-MANDATORY	INPUT ON CASE BASIS	
ID DOC			
Document Name	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Legal ID NO..1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Name on ID.1	NON-MANDATORY	INPUT ON CASE BASIS	
Issue Authority .1	NON-MANDATORY	INPUT ON CASE BASIS	
Issue Date.1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Expiration Date.1	NON-MANDATORY	INPUT ON CASE BASIS	

Minor as Operator	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Relation: MFA/MINOR			
Relation Code	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Relation Customer	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Involvement With A/C	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Customer Liability	DEFAULT VALUE	AUTOMATED	AUTOMATED
Initiating RM	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Monitoring RM	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Credit Approver RM	NON-MANDATORY	INPUT ON CASE BASIS	
Credit Analyst RM	NON-MANDATORY	INPUT ON CASE BASIS	
KYC			
Last KYC Review Date	NON-MANDATORY	INPUT ON CASE BASIS	
Customer PEP/IP	MANDATORY	DEFAULT VALUE- NO	
Occupation Type.1	MANDATORY	MUST INPUT	NEED TO CHECK
Monthly Income	NON-MANDATORY	DEFAULT VALUE- 1	
Override Reason	NON-MANDATORY	INPUT ON CASE BASIS	
Auto Next KYC Rev	NON-MANDATORY	INPUT ON CASE BASIS	
Associate/Family of PEPIP	MANDATORY	DEFAULT VALUE- NO	
Nature of Occupation.1	MANDATORY	INPUT FROM DROP DOWN LIST	NEED TO CHECK
Proof of Income	MANDATORY	DEFAULT VALUE-YES	
Central Bank Codes			
CB Sector Code (SBS-1)	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
CB Sector Code (SBS-2&3)	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
CB Industry Code	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
CB CIB Code	NON-MANDATORY	INPUT ON CASE BASIS	
CB SME Code	NON-MANDATORY	INPUT ON CASE BASIS	
Financial Details : PAYROLL			
Designation.1	NON-MANDATORY	INPUT ON CASE BASIS	
Name of Organization.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Business/Office Address.1.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Customer Currency.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Net Monthly Income	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Other Bank Information			
Bank Name.1	NON-MANDATORY	NO INPUT REQUIRED	
Credit Card Name.1	NON-MANDATORY	NO INPUT REQUIRED	
Credit Card No.1	NON-MANDATORY	NO INPUT REQUIRED	
Card Type.1	NON-MANDATORY	NO INPUT REQUIRED	
PSR			
PSR STATUS: Choose one from following options:			
<input type="radio"/> NONE	MANDATORY	BY DEFAULT (editable)	NEED TO CHECK
<input type="radio"/> WAIVE	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
<input type="radio"/> YES	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
PSR YEAR	MANDATORY	Choose PSR Year from drop down list	NEED TO CHECK
ASSESSMENT END DATE	MANDATORY		NEED TO CHECK

		Choose Assessment Year & end date from drop down list	
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7.2 In case of NRTA Account

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
Residence	MANDATORY	INPUT FOREIGN COUNTRY FROM DROP DOWN LIST	NEED TO CHECK
Sector	MANDATORY	INPUT 1003	NEED TO CHECK
Physical Address			
GB House Name/No./Road No.	MANDATORY	MUST INPUT	NEED TO CHECK
GB Village/Area	NON-MANDATORY	INPUT FOREIGN ADDRESS	NEED TO CHECK
GB Post Office/Thana	NON-MANDATORY	INPUT FOREIGN ADDRESS	NEED TO CHECK
GB District/Country	NON-MANDATORY	INPUT FOREIGN ADDRESS	NEED TO CHECK
Mobile Number	NON-MANDATORY	INPUT FOREIGN/LOCAL NUMBER	NEED TO CHECK

7.3 In case of MONARCH

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
Sector	MANDATORY	INPUT 1005	NEED TO CHECK

7.4 In case of My First Account (MFA)

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
Relation Code	NON-MANDATORY	INPUT 10	NEED TO CHECK
Relation Customer	NON-MANDATORY	INPUT OPERATOR CUSTOMER ID	NEED TO CHECK
Involvement With A/C	NON-MANDATORY	INPUT 11	NEED TO CHECK

7.5 In case of MINOR

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
Relation Code	NON-MANDATORY	INPUT 10	NEED TO CHECK
Relation Customer	NON-MANDATORY	INPUT OPERATOR CUSTOMER ID	NEED TO CHECK

Involvement With A/C	NON-MANDATORY	INPUT 80	NEED TO CHECK
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7.6 In case of Staff

When Customer is Prime Bank Staff the 'PBL Customer Type' will be 'STAFF'

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
Employee ID	MANDATORY FOR STAFF	INPUT EMPLOYEE ID	NEED TO CHECK

7.7 In case of United States of America (US) Citizen

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
FATCA Compliance Code	NON-MANDATORY	INPUT 111	NEED TO CHECK

T24 CBS: All Fields of Customer ID-(NON-PERSONAL)			
HO-MAKER			HO-CHECKER
MSME/WHOLESALE	REMARKS	INPUT STATUS	AUTHORIZE
PBL Customer Type	MANDATORY	MUST INPUT	NEED TO CHECK
Customer Ownership Type	MANDATORY	MUST INPUT	NEED TO CHECK
Customer Sub Type	NON-MANDATORY	INPUT ON CASE BASIS	
GB Full Name	MANDATORY	MUST INPUT	NEED TO CHECK
GB Full Name-2	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
GB Short Name	MANDATORY	MUST INPUT	NEED TO CHECK
Account Officer	MANDATORY	AUTOMATED	AUTOMATED
Second Officer.1	NON-MANDATORY	INPUT ON CASE BASIS	
Sector	MANDATORY	AUTOMATED	NEED TO CHECK
Target	DEFAULT VALUE	AUTOMATED	NEED TO CHECK
Country of Origin	MANDATORY	AUTOMATED	NEED TO CHECK
Customer Rating.1	NON-MANDATORY	INPUT ON CASE BASIS	
Date of Incorp	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Mnemonic	MANDATORY	AUTOMATED	AUTOMATED
Industry	DEFAULT VALUE	AUTOMATED	AUTOMATED
Customer Status	DEFAULT VALUE	AUTOMATED	AUTOMATED
Country of Registration	MANDATORY	AUTOMATED	AUTOMATED
Language	DEFAULT VALUE	AUTOMATED	AUTOMATED
Source of Fund.1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
FATCA Compliance Code		INPUT ON CASE BASIS	NEED TO CHECK

	NON-MANDATORY		
Women Entrepreneur	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Contact Date	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
TIN No.	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Branch Name	DEFAULT VALUE	AUTOMATED	AUTOMATED
Physical Address			
GB House Name/No./Road No.	MANDATORY	INPUT REQUIRED	NEED TO CHECK
GB Village/Area	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
GB Post Office/Thana	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
GB District/Country	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Mobile Number	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Email Address	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Phone Number (Office).1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Fax.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
MSME Customer Information			
No Of Employee	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Company Fixed Asset	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Fixed Asset Excluding Land & Building	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Annual Turnover (Approx.)	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
ID Doc			
Document Name	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Legal ID NO..1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Name on ID.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Issue Authority .1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Issue Date.1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Expiration Date.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
GEO Code	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Relation			
Relation Code	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK

Relation Customer	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Involvement With A/C	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Customer Liability	DEFAULT VALUE	AUTOMATED	AUTOMATED
Initiating RM	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Monitoring RM	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Credit Approver RM	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Credit Analyst RM	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
KYC			
Last KYC Review Date	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Customer PEP/IP	MANDATORY	MUST INPUT	NEED TO CHECK
Occupation Type.1	MANDATORY	MUST INPUT	NEED TO CHECK
Net Worth	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Override Reason	MANUAL	INPUT ON CASE BASIS	NEED TO CHECK
Auto Next KYC Rev	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Associate/Family of PEP/IP	MANDATORY	DEFAULT VALUE-NO	NEED TO CHECK
Nature of Occupation.1	MANDATORY	MUST INPUT FROM DROP DOWN LIST	NEED TO CHECK
Proof of Income	MANDATORY	DEFAULT VALUE-YES	NEED TO CHECK
Central Bank Codes			
CB Sector Code (SBS-1)	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
CB Sector Code (SBS-2&3)	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
CB Industry Code	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
CB CIB Code	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
CB SME Code	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Other Bank Information			
Bank Name.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
A/C No..1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Credit Card Name.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Credit Card No..1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Card Type.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
PSR			
PSR STATUS: Choose one from following options:			

● NONE	MANDATORY	BY DEFAULT (editable)	NEED TO CHECK
● WAIVE	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
● YES	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
PSR YEAR	MANDATORY	Choose PSR Year from drop down list	NEED TO CHECK
ASSESSMENT END DATE	MANDATORY	Choose Assessment Year & end date from drop down list	NEED TO CHECK

7.8 In case of Proprietorship, Partnership & Limited Account

The sector code will be changed as per ownership e.g.

Sector Code- 1008 for Proprietorship

1009 for Partnership

1010 for Limited

T24 CBS: All Fields of Customer ID-(NON-PERSONAL)			
HO-MAKER			HO-CHECKER
MSME/WHOLESALE	REMARKS	INPUT STATUS	AUTHORIZE
Sector	MANDATORY	INPUT 1008/1009/1010	NEED TO CHECK

8. ACCOUNT OPENING

- LOD Maker will go to LOD Operations and select 'Account' to get sub points. Select 'Amend Account' from sub point list.
- A box will be seen on screen and type the account number and click on find to input all the fields of account.

T24 CBS: All Fields of Consumer & Corporate Account			
OPEN ACCOUNT	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
Customer ID	DEFAULT VALUE-ID	AUTOMATED	NEED TO CHECK
Product Code	DEFAULT VALUE- PRODUCT CODE	AUTOMATED	NEED TO CHECK
Currency	DEFAULT VALUE	AUTOMATED	NEED TO CHECK
Mnemonic	BLANK	BLANK	NEED TO CHECK
GB Account Name 1	MANDATORY	MUST INPUT	NEED TO CHECK
GB Short Name	MANDATORY	MUST INPUT	NEED TO CHECK
Account Officer	NON-MANDATORY	AUTOMATED	NEED TO CHECK
Other Officer.1	BLANK	BLANK	NEED TO CHECK
Joint Holder ID.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK

Relation Notes.1.1	NON-MANDATORY	AUTOMATED	NEED TO CHECK
Alt Acct Type.1	DEFAULT VALUE	AUTOMATED	NEED TO CHECK
Alt Acct Type.2	DEFAULT VALUE	AUTOMATED	NEED TO CHECK
Alt Acct No..1	DEFAULT VALUE	AUTOMATED	NEED TO CHECK
Alt Acct No..2	DEFAULT VALUE	AUTOMATED	NEED TO CHECK
Operator Customer No. .1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Introducer A/C No.	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Joint Relation Code.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee Information			
Nominee Name.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee Father Name.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee Mother Name.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee Relation.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Share Percentage.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee's Legal Doc.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee's Legal ID.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
KYC Info			
Nature of on-Boarding	MANDATORY	INPUT FROM DROP DOWN LIST	NEED TO CHECK
A/C Opening Channel	MANDATORY	INPUT FROM OPTION	NEED TO CHECK
Type of KYC	MANDATORY	INPUT FROM OPTION	NEED TO CHECK
Account RM Information			
Initiating RM	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Monitoring RM	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK

8.1 In case of My First Account

T24 CBS: All Fields of Consumer & Corporate Account			
OPEN ACCOUNT	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
		INPUT OPERATOR ID (who will operate the account)	NEED TO CHECK
Operator Customer No. .1	NON-MANDATORY		
Introducer A/C No.	NON-MANDATORY	INPUT INTRODUCER AC NO	NEED TO CHECK

8.2 In case of Joint Account/Non-Personal Account

T24 CBS: All Fields of Consumer & Corporate Account			
OPEN ACCOUNT	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE

Operator Customer No. .1	NON-MANDATORY	INPUT OPERATOR ID (who will operate the account)	NEED TO CHECK
Joint Holder ID.1	NON-MANDATORY	INPUT JOINT HOLDER ID/COMPANY MEMBER ID (Who hold above 20% share)	NEED TO CHECK

8.3 In case of Foreign Currency (FC) Account

- LOD Maker will go to LOD Operations and select 'FC Account' to get sub points. As this account is in 'Hold' status Ho-Maker need to select 'Unauthorized FC Account' from sub point list.
- A box will be seen on screen and type account number and click on find to input all the fields of account.

T24 CBS: All Fields of Consumer & Corporate Account			
OPEN ACCOUNT	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
	Currency	MANDATORY	INPUT DEMANED CURRENCY NEED TO CHECK

- RM code option is not available in FC Account opening. To tag RM code in FC account Ho-Maker need to go 'RM Information' option and select 'Tag RM to Account'. A box will be seen and type FC account number and click on find to input RM code.

T24 CBS: All Fields of Consumer & Corporate Account			
OPEN ACCOUNT	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
	Initiating RM	MANDATORY	INPUT RM CODE NEED TO CHECK
Monitoring RM	MANDATORY	INPUT RM CODE	NEED TO CHECK

8.4 In case of Islamic Account

- LOD Maker will go to LOD Operations and select 'Account (Islamic)' to get sub points. Select 'Amend Account' from sub point list.
- A box will be seen on screen and type account number and click on find to input all the fields of account.

8.5 In case of FC-Held\ERQ\RFCD Account

- LOD Maker received mail to open FC-Held account from Transaction Banking Division and got approval from Trade Service Division with the details of account opening.

- b. LOD Maker amend the ID in T-24 and create a FC-held account from 'FC Account' option and click 'Open FC Account' from the list and get the following options as per requirement.

Category	Category Name	Currency	Product Code	
1202	FC Held for BTB	FCCY	58	Open Account
6009	Foreign Currency Account (FC)	FCCY	51	Open Account
6013	Exporter's Retention Quota (ERQ)	FCCY	50	Open Account
6015	Resident FC Account (RFCD)	FCCY	53	Open Account
6016	Non Resident FC Account (NFCD)	FCCY	52	Open Account

LOD Maker has to input Customer ID, Currency and tag RM with account

8.6 In case of Assignment Account

- LOD Maker will go to the 'Account' to get sub points. Select 'Amend Account' from sub point list.
- A box will be seen on screen and type account number and click on 'find' to input all the fields of account.
- The Product Code will be 'ASSIGNMENT ACCOUNT'

1450	ASSIGNMENT ACCOUNT	LOCAL	19
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Variety Type of Account Open: Temporary Account, Non-Convertible Account

- Besides that, Ho-Maker open variety types of account as per requirement. The Temporary account opened as NRTA Current Account.

1003	NRT Curr Acc Type	LOCAL	11
6008	NON CONVERTIBLE TAKA ACCOUNT	LOCAL	11

9. TRANSACTION PROFILE

10. T24 CBS: All Fields of TRANSACTION PROFILE			
FIELDS	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
TOTAL MONTHLY DEPOSIT(APPROX.)	MANDATORY	MUST INPUT	NEED TO CHECK
TOTAL MONTHLY WITHDRAWAL(APPROX.)	MANDATORY	MUST INPUT	NEED TO CHECK
TOTAL TRANSACTION AMOUNT(YEARLY)	MANDATORY	AUTOMATED	NEED TO CHECK
IS THE ACCOUNT ASSESS AS HIGH RISK	BLANK	BLANK	
INITIAL DEPOSIT	BLANK	BLANK	
TP REVIEW DATE	NON-MANDATORY	AUTOMATED	
RISK ASSESSMENT	MANDATORY	AUTOMATED	

11. POSTING RESTRICTION

- LOD Maker will go to the 'Account Maintenance' to get sub points. Select 'Account Maintenance' from sub point list.
- A box will be seen on screen and type account number and click find to get another following boxes

Account Maintenance

Account	Name	Ccy	Officer	Officer Name
2132211027145	MD IMDADUL HOQUE BOSUNIA	BDT	1	Branch

Account Maintenance

Account No	Customer	Ccy	Account Type	Account Officer
2132211027145	MD IMDADUL HOQUE BOSUNIA	BDT	Savings Monthly Basis	Branch

Posting Restriction

T24 CBS: All Fields of Customer ID-PERSONAL			
FIELDS	HO-MAKER	HO-CHECKER	
	REMARKS	INPUT STATUS	AUTHORIZE
Posting Restrict.1	NON-MANDATORY	INPUT REQUIRED	
Reason	NON-MANDATORY	INPUT REQUIRED	
Customer	DEFAULT VALUE	AUTOMATED	
Product	DEFAULT VALUE	AUTOMATED	
GB Short Title	DEFAULT VALUE	AUTOMATED	
Acct Officer	DEFAULT VALUE	AUTOMATED	

12. SIGNATURE CARD UPLOAD

- LOD Maker will go to the 'Signature Capture' to get sub points. Select 'Capture an Image' from sub point list.
- A box will be seen on screen and type account number and type account number in required space to get a box for uploading signature card e.g.

Image Id
*
IM23290LNKRB

Upload Image
*

A/C No.
2132211027145
MD IMDADUL HOQUE BOSUNIA

- LOD Maker will upload photograph(s) and signature card(s) from AOF in T24 CBS. Photograph(s) attached with specimen signature part must be matched with the photograph attached with the front page of AOF.
- LOD Maker removes Posting Restriction from the account in T24 CBS, if address verification is confirmed as per CPV Policy.

- e. After A/C is opened in T24 CBS and Pi workflow is approved, LOD Maker initiates Cheque Book Requisition, Debit Card Requisition in **Pi** as per the uploaded request form of the customer in all cases.
- f. For Customers that require CPV, if there is any negative CPV report LOD Maker will inform respective Branch to hold Cheque Book & Debit Card Delivery till the issue is resolved.
- g. LOD Maker will mark "HO Maker Done" in **Pi** after completing his/her task in T24 CBS.

LOD authorizer verifies and authorizes the entries in T24 CBS created by LOD Maker as per the uploaded AOF and associated documents. For any information or input correction/update, LOD Authorizer sends it back to LOD Maker for rectification/update; otherwise, LOD Authorizer will Authorize Customer ID, Account, TP & Signature Card in T24 CBS initiated by the maker. After authorization, authorizer will archive the particular workflow in **Pi**.

13. Once the workflow is complete and archived it can be retrieved from **Pi** Archival.

2.2 Account Opening through Digital Platform

2.2.1 Agent Banking:

Customer's Role:

1. Customers visits agent outlet for account opening
2. New Customer provides relevant documents for account opening
3. Existing customer provides account details and required documents
4. Customer provides registered phone number

Agent's Role:

1. Agent user greets customer and receives account opening related documents
2. Agent user inputs customer's phone number for verification through OTP
3. Takes Customer's live photo
4. Takes Customer's thumb impression and store in ABS for future verification purpose
5. Input customer basic information in customer acquisition module
6. Uploads customer's photo and related documents
7. After completion of all process, Agent user reviews the customer information and takes customer's thumb impression again as a token of acknowledgement.
8. Select CASA account type for account opening
9. In case of non-personal/joint/minor, Agent user needs to add operator
10. Agent User inputs nominee information, capture photo, percentage and relation. System has the option to add multiple nominees.

11. System do auto sanction screening from PI. If Sanction screening found any information of customer, the account opening process will be end and report to BAMALCO as per AML prescribed format through System generated email
12. System do de-duplication from PI. If exact match found, the account opened with existing customer ID. System fetched all the basic information automatically.
13. After all verification, PI provided customer's necessary information to T24
14. T24 generated customer account number with post no debit
15. PI received the account number and updated it to ABS
16. Customer got account opening notification in their registered mobile number

LOD's Role:

1. LOD received the workflow from PI.
2. Verified NID from EC server
3. Checked necessary information & documents
4. Input required information of Customer ID, Account, Transaction profile, posting information and upload signature card in T24 CBS
5. LOD can return the flow to Agent user/maker if there is any discrepancy
6. After completion all the process HO-Maker pass the flow to HO-Checker for authorization
7. HO-Checker authorize the Customer ID, Account, Transaction profile and signature card
8. After completion all the process HO-Checker complete the account and archive in PI

2.2.2 E-KYC Process

E-KYC is a combination of paperless customer onboarding, promptly identifying and verifying customer identity, maintaining KYC profile in a digital form and determining customer risk grading through digital means. It is a faster process of doing KYC of customer verifying his/her identity document or bio-metric data.

The e-KYC module can be divided into following two types based on the customer's risk exposures:

- **Simplified e-KYC:** Where a customer can be on boarded and verifying customer identity electronically using simplified digital KYC form in case of proven lower risk scenario. No risk grading will be required while onboarding of customer. However, sanction screening should be undertaken and KYC review shall be done every five years
- **Regular e-KYC:** Where a customer can be on boarded and verifying customer identity electronically, a prescribed digital KYC required to be filled in and stored as well as a risk grading exercise required to be documented. However, based on the risk grading exercise where customer rated as high risk or some specific scenarios (for example. PEPs), some Enhanced Customer Due Diligence (EDD) required to be undertaken.

Process:

E-KYC is a digital process where financial institutions can open a customer account by filling up a digital form, taking photograph on the spot, and authenticate the customer's identification data (ID No., biometric information, address proof) instantaneously. Such bio metric information or digital signatures or electronic signatures may be used for transaction authentication as well. The customer onboarding process may undertake via followings means:

- **Assisted customer onboarding:** Where a financial institution or its nominated agent or third-party visit customer or customer visit financial institution or its nominated agent or third party's premises and open account with the direct assistance of financial institution or its nominated agent or third party.
- **Self-check- in:** Where customer can on board at his own by using kiosk, smart phone, computer or other digital means abiding by the norms of this e-KYC Guidelines. Self-check in shall be allowed for face matching model only.

Applicability:

e-KYC shall only be applicable for natural person who have valid NID document. Natural person without NID and a legal entity or arrangement has to follow the KYC norms as prescribed by the BFIU from time to time.

Process Flow: The process flow is described below:

2.2.2.1 Simplified E-KYC Process flow

- **Customer Role under Self-Check-in module:**
 1. Customer visit E-KYC web URL or download mobile app
 2. Enter self MSISDN/Mobile Number
 3. Enter valid OTP
 4. Select Monthly transaction amount (under Simplified E-KYC transaction amount has to be **below or equal BDT 1,00,000.00** as per Bangladesh guideline)
 5. Upload/capture image of NID (both front & back side)
 6. Take a selfie using web/app camera
 7. Select preferred product type (Savings account monthly basis/Current account)
 8. Enter other information like present & permanent address, nominee information
 9. Upload Nominee NID/birth certificate/passport
 10. Take a selfie or upload photo of Nominee
 11. Upload signature (For online banking, signature upload is not mandatory)
 12. Select preferred branch
 13. Select profession details
 14. Select other information like FATCA & PEP/IP
- **Branch Role under Assisted Module:**

1. Identify customer through checking NID/customer photo from PI Archival
 2. Upload signature card
 3. Provide customer ID for existing customer
 4. Upload live photo of customer
 5. Follow up the service request till the completion of account
- Automated System:
 1. System do the de-duplication & sanction screening
 2. Generate new Account Number
 3. Park account in PI with UNBLOCK
 4. Notify customer with proper message and request to contact with nearest branch in case of any decline scenario (due to de-dup, sanction, FATCA)
 - LOD Role:
 1. HO-Maker of LOD receive the account from the PI.
 2. Check all the information and uploaded document
 3. Do mobile phone de-duplication and upload
 4. Input all the information of Customer ID, account, Transaction profile and Posting restriction in T24 CBS
 5. Upload signature card where applicable
 6. If any discrepancy found, HO-Maker/HO-Checker can return the account to the mentioned branch
 7. After completion all the process HO-Maker pass the flow to HO-Checker for authorization
 8. HO-Checker authorize the Customer ID, Account and Transaction profile
 9. Authorize signature card where applicable
 10. After completion all the process HO-Checker complete the account and archived in PI
 11. LOD provide Cheque book and debit card requisition in PI (Customer will get only Master Debit Card)

2.2.2.2 Regular e-KYC Process flow:

- Customer Role under Self-Check-in module:
 1. Customer visit E-KYC web URL or download mobile app
 2. Enter self MSISDN/Mobile Number
 3. Enter valid OTP
 4. Select Monthly transaction amount (under Simplified E-KYC transaction amount has to be **above or equal BDT 1,00,000.00** as per Bangladesh Bank guideline)

5. Upload Income prove document
6. Upload address prove document
7. Upload/capture image of NID (both front & back side)
8. Take a selfie using web/app camera
9. Select preferred product type (Savings account monthly basis/Current account)
10. Enter other information like present & permanent address, nominee information
11. Upload Nominee NID/birth certificate/passport
12. Take a selfie or upload photo of Nominee
13. Upload signature (For online banking, signature upload is not mandatory)
14. Select preferred branch
15. Select profession details
16. Select other information like FATCA & PEP/IP

● **Branch Role under Assisted Module:**

1. Meet and communicate with customer regarding deficiency
2. Identify customer through checking NID/customer photo from PI Archival
3. Upload income & address prove document
4. Upload signature card
5. Provide customer ID for existing customer
6. Upload live photo of customer
7. Follow up the service request till the completion of account

● **Automated System:**

1. System do the de-duplication & sanction screening
2. Generate new Account Number
3. Park account in PI with BLOCK
4. Notify customer with proper message and request to contact with nearest branch in case of any decline scenario (due to de-dup, sanction, FATCA)

● **LOD Role:**

1. HO-Maker of LOD receive the account from the PI.
2. Check all the information and uploaded document
3. Do mobile phone de-duplication and upload
4. Input all the information of Customer ID, account, Transaction profile in T24 CBS
5. Withdrawal of posting restriction will be depending on income prove document
6. Upload signature card where applicable

7. If any discrepancy found, HO-Maker/HO-Checker can return the account to the mentioned branch
8. After completion all the process HO-Maker pass the flow to HO-Checker for authorization
9. HO-Checker authorize the Customer ID, Account and Transaction profile
10. Authorize signature card where applicable
11. After completion all the process HO-Checker complete the account and archived in PI
12. LOD provide Cheque book and debit card requisition in PI (Customer will get only Master Debit Card)

LOD End

14. After receiving positive CPV Report/call report from third party/ branch/RM, "Debit Block" in account will be withdrawn by LOD to make the account fully operational. Customer and Introducer will be notified by system (T24 CBS) generated welcome/thanks SMS. In case CPV is failed, LOD, HO will take necessary action as per CPV policy/process.

*** CPV will be conducted and guided as per "General guidance on Introduction of Contact Point Verification (CPV)" dated on 08 February 2018.*

Branch End

15. CSM will deliver the Cheque Book, PIN and Card to customer and input necessary entries in T24 CBS and DCRMS. CSM also takes necessary initiatives to realize charges and VAT as per schedule of charge (SOC) related with cheque book and debit card issuance.

Chapter: 03: MICR Cheque Book Requisition

Cheque Book Issuance & Delivery (New To Bank)

Branch End:

CSO scans and uploads the Cheue book requisition form against "Cheque Book Requisition" (in DOC Type) in Pi in the same A/c Opening Workflow and sends to LOD. Branch Checker Check documents & Sends workflow to HO Reviewer.

For Retail customer (E-KYC):

Cheque book requisition is to be enabled at the time of parking the flow at LOD.

LOD End

Cheque book requisition will be enable automatically once the account opening flow parks at LOD document reviewer end (for Consumer, Staff, MSME/Wholesale accounts, E-KYC accounts) from branch checker/Customer. Dedicated HO Maker will place Cheque book requisition in Prime Intellect (PI) after making necessary amendment (if required), which will be automatically placed to FMD through PI.

- i. After parking at LOD Reviewer Cheque book requisition dashboard will be enabled simultaneously at LOD Maker end.
- ii. LOD Maker will download pending file from Cheque book requisition dashboard.
- iii. LOD Maker will select each accounts one by one and will open each account's Cheque book requisition page in PI.

a) LOD Maker needs to check the following points on Cheque Book form:

- Account Title and Account No.
- Number of Cheque leaves applied for.
- Requesting Date.
- Customer Signature with seal (if required).
- Delivery Branch. (Mother Branch for New Customer)
- Signature verification by dealing officer and authorizer.

b) LOD Maker will amend necessary requirements if required in PI (Prime Intellect). Fields are given below:

- Account Title.
- Delivery Branch
- Page in Cheque Book (10/20/50)
- Account Flag (General/School Banking/ Islamic Banking/SME Banking/Women Entrepreneur/ Corporate Banking/ Monarch Accounting/ FC Cheque/ Neera Savings Account/ Neera Current Account)
- No of Cheque Book (1/2/3)
- Charge Waived (Yes/No)

- iv. Then a dedicated LOD Maker will process the requisition flow (only new account). No validation/sync will be done by Prime Intellect(PI) with T24 CBS.
- v. LOD Maker will process the requisition flow singly; no authorizer will be required.
- vi. Demand will be generated against account for Cheque Book Charge.

- vii. Cheque Book Account Title and Account Category is required to view in Account Opening flow in shadow mood.

FMD End

- i. FMD user will generate the report from Pi system and download it in the local PC.
- ii. FMD user encrypts the file and sends it to vendor. Also, branch's stock register is updated by FMD through feed generation in the following day.
- iii. Once vendor receives the encrypted file/report from FMD, they decrypt it and print Cheque books as per the report. Then all printed Cheque books are packed as per delivery branch and send back to FMD with forwarding.
- iv. After the receipt, FMD randomly checks and splits all Cheque books in region wise: Inside Dhaka & outside Dhaka. Branches inside Dhaka receive Cheque books through rider while branches outside Dhaka get the same through courier service.

Branch End

- i. Branch receives the Cheque book through courier/rider. CSO will find out whether there is any mismatch or not:
 - CSO counts the Cheque book and matches with the report from **Pi** system.
 - Number of Cheque leaves in each book with the request.
 - A/C Title in each leaf of Cheque book.
 - Sequence of serial number.
- ii. If any discrepancy found, CSO informs FMD through mail/phone call with Cc/inform to CSM/BOM/HOB. FMD arranges to rectify accordingly. If no discrepancy found, CSO affixes "Received Seal" on the handover copy of the courier/messenger and preserve for future reference and update received information of each cheque books on PI. And customer get notification that Cheque book is ready to deliver.
- iii. Customer comes to take delivery of Cheque book. CSO collects the Cheque book from the cabinet and checks the Cheque book's serial number and counts the number of leaves as per requisition. CSO also takes sign on the Cheque book delivery list (as received from FMD), update the Cheque series in the T24 CBS system, realizes Cheque book issuance fee and hand over the cheque book.
- iv. Validation is required to set with workflow status (whether confirmed or not) at the time of delivery at Branch
end. No Cheque book will be delivered if workflow is at pending status.

Note: For new to bank customer, Cheque requisition will be placed by LOD and Cheque book issuance fee will be realized by the delivering branch. For existing customer, Cheque book requisition will be placed by branch and Cheque book issuance fee will be realized by the requisition branch upfront.

Chapter 4: Debit Card Requisition

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Debit Card Requisition (New To Bank)

Branch End:

1. CSO scans and uploads the debit card requisition form against “Debit Card Requisition” (in DOC Type) in **Pi** in the same A/c Opening Workflow and sends to LOD.

LOD End:

1. LOD receives debit card requisition form through **Pi** from branch.
2. LOD Maker first opens Debit Card Requisition Form and AOF in PI and mark done after verifying the followings:
 - a. Verify customer's signature in Debit Card Requisition Form with SS card
 - b. Branch official's seal and signature in Debit Card Requisition Form
 - c. Match Account Title with NID or Trade License in case of proprietorship concern
 - d. Embossing Name
 - e. Customer ID
 - f. Card Type (JCB/Master)
 - g. Product Type (Monarch, Neera, MFA etc.)
3. LOD Maker then places/gives debit card requisition in DCRMS through **Pi** (Prime Intellect) by applying his/her login credentials. Maker inputs the following fields in DCRMS:

All Fields of DCRMS			
HO-MAKER			HO-CHECKER
REQUISITION ENTRY	REMARKS	INPUT STATUS	AUTHORIZE
Requisition Type	MANDATORY	NEED TO SELECT	NEED TO CHECK
Account No.	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Account Name	MANDATORY	AUTOMATED	AUTOMATED
Product	MANDATORY	NEED TO SELECT	NEED TO CHECK
Card Type	MANDATORY	NEED TO SELECT	NEED TO CHECK
Sequence No.	MANDATORY	AUTOMATED	AUTOMATED
Card No.			
Emboss Name	MANDATORY	AUTOMATED (NEED TO AMEND ON CASE BASIS)	NEED TO CHECK
Re-issue Purpose	RELATED TO RE-ISSUE		
Impose Charge	RELATED TO RE-ISSUE		
Waive Charge	RELATED TO RE-ISSUE		
Waive Reason	RELATED TO RE-ISSUE		
Txn Branch	MANDATORY	AUTOMATED	AUTOMATED
Charge Txn No.	RELATED TO RE-ISSUE		
Realization Date	RELATED TO RE-ISSUE		
RM Name	BLANK	BLANK	
PIN Required	MANDATORY	AUTOMATED	AUTOMATED

4. LOD Checker/authorizer will log into DCRMS and authorize entry that is initiated by the LOD Maker checking with Debit Card Requisition Form and AOF from PI and also mark done in PI.

Chapter 05: Fixed Deposit & Deposit Scheme Opening

5.1 FD Opening

Branch End

1. CSO identify the customers' requirement, and asks whether he/she is maintaining any account with PBL or not, and collects required documents based on the answer. If customer is not maintaining any account, then request to the customer to open an account. (Ref: Account Opening Process).
2. CSO also informs the customer about the interest rate, Terms & Condition and required documents (Ref: Required Document List).
3. CSO provides the FD opening form to newly on-boarded customer/existing customer and asks whether the customer wants to open the FD by cash or clearing cheque/PO.
 - a. In case of clearing cheque/PO: the cheque/PO will be cleared at his/her CASA account and the customer is informed that FD will be opened upon availability of the fund.
 - b. In case of cash: Cash is deposited to customer's CASA account.
4. CSO assists the customer to fill up the form with necessary signature, fills up the KYC form in presence of the customer.
5. CSO receives filled up FD Opening Form from customer, strike off unused fields. He/she collects all documents required to open the FD, and verifies customer signature.
6. CSO will check FDR Opening Form and Board Resolution, Partnership Resolution, Company Seal and other relevant documents for operating the account for non-personal account. CSO will also check whether all the documents are available or not as per Required Documents List.
7. KYC is to be checked whether it is consistent with the income & expenditure level of the Account Holder. He/she will check whether photo of Nominee is attested by Account Holder.
8. If FD account nominee is different from CASA account nominee, then collects details of nominee (Ref: List of Required Documents).
9. If there is any document discrepancy/short fall, CSO requests the customer to rectify it with signature and deposit the amount to the specific account and return the form to CSO.
10. CSO inputs minimum information in **Pi** (Prime Intellect) and confirm the availability of fund from **Pi** and forward the checked physical documents to CSM. CSO gets the FD opening form and documents approved by CSM/BOM (BAMLCO)/HOB as applicable.
11. CSM/BOM (BAMLCO)/HOB receives, checks the form accordingly.
 - a. If discrepancy is found, CSM/BOM/HOB returns the forms to CSO for rectification. For any rectification, Customer or Manager of respective Branch must sign on it.
 - b. If discrepancy is not found, CSM/BOM/HOB gives recommendation and forwards the form to CSO to take necessary steps.
12. CSM will seal and sign FD opening form & verify in **Pi** & Generate FD Account in T24 CBS (Unauthorized Status).

13. CSO writes down the FD Account number on FD Opening Form, arranges to scan the form and related documents and upload the same in the **Pi** for LOD processing.
14. At the same time a provisional FD opening advice will be generated from the **Pi** system and delivered to the customer.

LOD Reviewer

- a. LOD Reviewer will log into **Pi** and perform following tasks based on the situation and priority.
- b. HO Reviewer of LOD receive the workflow from PI.
- c. Check customer signature and all other information of AOF, and authorize in R16 CBS.
- d. If any discrepancy found HO Reviewer will return the workflow in PI to respective branch.
- e. After completion of authorization HO Reviewer pass the workflow to HO Maker for further amendment.

LOD Maker

LOD Maker will log into **Pi** and perform following tasks based on the situation and priority:

- a. LOD Maker accept workflow after Reviewing documents and Authorized from R-16.
- b. LOD Maker will go to LOD Operations and select 'Deposit/scheme' to get sub points. Select 'Amend Base Account' from sub point list to input all the fields of customer.
- c. LOD Maker log into T24 CBS System and updates/inputs customer ID, account, RM Code and Transaction profile (TP) related others information as per AOF uploaded by CSO.
- d. LOD Maker will amend customer ID for case to case basis like Consumer, MSME, Corporate, CNIB of the customer, tag them with the customer account /establish liability relationship in T24 CBS.

The following box will be seen on screen and type the account number and click on find to input all the fields of account.

T24 CBS: All Fields of Consumer & Corporate FD			
OPEN ACCOUNT	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
Customer ID	DEFAULT VALUE-ID	MUST INPUT	NEED TO CHECK
Product Code	DEFAULT VALUE- PRODUCT CODE	AUTOMATED	NEED TO CHECK
Currency	DEFAULT VALUE	AUTOMATED	NEED TO CHECK
GB Account Name 1	MANDATORY	MUST INPUT	NEED TO CHECK
GB Account Name 2	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Joint Holder ID.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Joint Relation Code.1	NON-MANDATORY	AUTOMATED	NEED TO CHECK
Interest Liquidation A/C	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Operator Customer No. .1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK

Introducer A/C No.	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Initiating Branch	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Scheme Matured Amount	DEFAULT VALUE	INPUT ON CASE BASIS	NEED TO CHECK
Operator Customer No. .1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Introducer A/C No.	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Joint Relation Code.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee Information			
Nominee Name.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee Father Name.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee Mother Name.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee Relation.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Share Percentage.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee's Legal Doc.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee's Legal ID.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
KYC Info			
Nature of on-Boarding	MANDATORY	INPUT FROM DROP DOWN LIST	NEED TO CHECK
A/C Opening Channel	MANDATORY	INPUT FROM OPTION	NEED TO CHECK
Type of KYC	MANDATORY	INPUT FROM OPTION	NEED TO CHECK
Account RM Information			
Initiating RM	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Monitoring RM	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK

DEPOSIT PART

After completion of amend Base Part A box will be seen on screen and input all the fields of account.

Contract Part			
Receipt No.	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Initial Principal	MANDATORY	INPUT FROM OPTION	NEED TO CHECK
Customer	DEFAULT VALUE-ID	AUTOMATED	NEED TO CHECK
Product Category	DEFAULT VALUE-ID	AUTOMATED	NEED TO CHECK
Currency	DEFAULT VALUE-ID	AUTOMATED	NEED TO CHECK
Deposit Product	MANDATORY	INPUT FROM DROP DOWN LIST	NEED TO CHECK
Deposit Amount	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Start Date	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Matured Date	MANDATORY	AUTOMATED	NEED TO CHECK
Debit Account	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Deposit Term	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Interest Rate	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Tax on	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Tax key	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Maturity Instructions	DEFAULT VALUE-ID	AUTOMATED	NEED TO CHECK
Enhance Rate			
Rollover Term	DEFAULT VALUE-ID	AUTOMATED	NEED TO CHECK
Rollover Interest Rate	DEFAULT VALUE-ID	AUTOMATED	NEED TO CHECK

After completion of FD opening, LOD Maker will go to LOD Operations and select 'customer' to get sub points for update customer ID. Select 'Amend Customer' from sub point list to input all the fields of customer ID.

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
PBL Customer Type	MANDATORY	AUTOMATED	NEED TO CHECK
Customer Ownership Type	NON-MANDATORY	INPUT ON CASE BASIS	
Customer Sub Type	BLANK	BLANK	
Title	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Given Name	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
GB Full Name	MANDATORY	MUST INPUT	NEED TO CHECK
GB Full Name-2	NON-MANDATORY	INPUT ON CASE BASIS	
GB Short Name	MANDATORY	MUST INPUT	NEED TO CHECK
Gender	MANDATORY	MUST INPUT	NEED TO CHECK
Account Officer	NON-MANDATORY	INPUT REQUIRED	
Second Officer.1	BLANK	BLANK	
Sector	MANDATORY	AUTOMATED	AUTOMATED
Target	DEFAULT VALUE	AUTOMATED	AUTOMATED
Customer Status	DEFAULT VALUE	AUTOMATED	AUTOMATED
Nationality	MANDATORY	AUTOMATED	NEED TO CHECK
Date of Birth	MANDATORY	MUST INPUT	NEED TO CHECK
Birth Place	BLANK	INPUT ON CASE BASIS	
Father's Name	MANDATORY	MUST INPUT	NEED TO CHECK
Mother's Name	MANDATORY	MUST INPUT	NEED TO CHECK
Spouse Name	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
TIN No.	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Branch Name	DEFAULT VALUE	AUTOMATED	AUTOMATED
Mnemonic	MANDATORY	AUTOMATED	AUTOMATED
Marital Status	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Family Name	BLANK	INPUT ON CASE BASIS	
Employee ID	MANDATORY FOR STAFF	INPUT ON CASE BASIS	NEED TO CHECK
Residence	MANDATORY	AUTOMATED	NEED TO CHECK
Source of Fund.1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
FATCA Compliance Code	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Physical Address			
GB House Name/No./Road No.	MANDATORY	MUST INPUT	NEED TO CHECK
GB Village/Area	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
GB Post Office/Thana	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
GB District/Country	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Mobile Number	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Email Address	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Phone Number (Office).1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Fax.1	NON-MANDATORY	INPUT ON CASE BASIS	
ID DOC			
Document Name	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Legal ID NO..1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Name on ID.1	NON-MANDATORY	INPUT ON CASE BASIS	
Issue Authority .1	NON-MANDATORY	INPUT ON CASE BASIS	

Issue Date.1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Expiration Date.1	NON-MANDATORY	INPUT ON CASE BASIS	
Minor as Operator	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Relation: MFA			
Relation Code	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Relation Customer	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Involvement With A/C	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Customer Liability	DEFAULT VALUE	AUTOMATED	AUTOMATED
Initiating RM	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Monitoring RM	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Credit Approver RM	NON-MANDATORY	INPUT ON CASE BASIS	
Credit Analyst RM	NON-MANDATORY	INPUT ON CASE BASIS	
KYC			
Last KYC Review Date	NON-MANDATORY	INPUT ON CASE BASIS	
Customer PEP/IP	MANDATORY	DEFAULT VALUE- NO	
Occupation Type.1	MANDATORY	MUST INPUT	NEED TO CHECK
Monthly Income	NON-MANDATORY	DEFAULT VALUE- 1	
Override Reason	NON-MANDATORY	INPUT ON CASE BASIS	
Auto Next KYC Rev	NON-MANDATORY	INPUT ON CASE BASIS	
Associate/Family of PEPIP	MANDATORY	DEFAULT VALUE- NO	
Nature of Occupation.1	MANDATORY	INPUT FROM DROP DOWN LIST	NEED TO CHECK
Proof of Income	MANDATORY	DEFAULT VALUE-YES	
Central Bank Codes			
CB Sector Code (SBS-1)	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
CB Sector Code (SBS-2&3)	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
CB Industry Code	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
CB CIB Code	NON-MANDATORY	INPUT ON CASE BASIS	
CB SME Code	NON-MANDATORY	INPUT ON CASE BASIS	
Financial Details : PAYROLL			
Designation.1	NON-MANDATORY	INPUT ON CASE BASIS	
Name of Organization.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Business/Office Address.1.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Customer Currency.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Net Monthly Income	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Other Bank Information			
Bank Name.1	NON-MANDATORY	INPUT ON CASE BASIS	
Credit Card Name.1	NON-MANDATORY	INPUT ON CASE BASIS	
Credit Card No..1	NON-MANDATORY	INPUT ON CASE BASIS	
Card Type.1	NON-MANDATORY	INPUT ON CASE BASIS	

TRANSACTION PROFILE

- After updating Customer ID, LOD Maker will go to 'Deposit/Scheme' and select 'Kotipoti/PMS Insurance Scheme' to get sub points for update KYC. Select 'Input KYC' from sub point list to input all the fields of KYC.
- A box will be seen on screen and type the account number and click on find to input all the fields of account.

T24 CBS: All Fields of KYC			
FIELDS	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
TOTAL TRANSACTION AMOUNT	MANDATORY AND AUTOMATED	AUTOMATED	NEED TO CHECK
IS THE ACCOUNT ASSESS AS HIGH RISK	BLANK	BLANK	NEED TO CHECK
INITIAL DEPOSIT	BLANK	BLANK	NEED TO CHECK
TP REVIEW DATE	MANDATORY	AUTOMATED	NEED TO CHECK
RISK ASSESSMENT	MANDATORY	AUTOMATED	NEED TO CHECK

- c. LOD Maker will mark "HO Maker Done" in **Pi** after completing his/her task in R16 CBS.
- d. LOD authorizer verifies and authorizes the entries in R16 CBS created by LOD Maker as per the uploaded AOF and request forms. If any discrepancy found, LOD authorizer sends it back to LOD Maker for rectification; otherwise, LOD authorizer will check in R16 CBS before authorization that is initiated by the maker. After authorization (he) will mark the workflow done and send it archive in **Pi**.
- e. Branch will be informed and get notification about opening of account through **Pi** system. In **Pi** system, a dashboard always shows the current status of the account opening flow.

In case of NRTA FD

- c. LOD Maker receives mail to open NRTA FD account from Prime Exchange Singapore our own subsidy with the details of Account Opening Form.
- d. LOD Maker will go to LOD Operations and select 'Deposit/ Scheme, to gets sub points. Select 'Open Deposit/Scheme' from the list and get the following options as per requirement.

Category	Category Name	Currency	Product Code	
6603	Fixed Deposit	LOCAL	41	Open Base Account
6603	Fixed Deposit	LOCAL	41	Open Base Account
6603	Fixed Deposit	LOCAL	41	Open Base Account
6626	Fixed Deposit (Bijoy 50)	LOCAL	41	Open Base Account

After completion of FD opening in R16, HO Maker will archive the requested mail in PI system.

LOD Checker

- a. After completion of input and amendment of HO Maker, HO-Checker further accept PI workflow and authorize customer ID, TP and other amendments.
- b. After completion all the process HO Checker complete the workflow and Archive in PI system.

Branch End

CSO will print/write the FD Instrument and deliver when the customer visits the branch.

After end of the activities, FD opening form with all hard copy documents will be preserved at the branch end.

5.2 Deposit/Savings Scheme Opening

Branch End

1. CSO identify the customers' requirement, and asks whether he/she is already maintaining any account with PBL or not, and collects required documents based on the answer. If customer is not maintaining any account, then request to the customer to open an account. (Ref: Customer Onboarding Process).
2. CSO also informs the customer about the interest rate, Terms & Condition and required documents (Ref: Required Document List).
3. CSO provides the Scheme opening form to newly on boarded customer/existing customer for opening Savings Scheme.
4. CSO assists the customer to fill up the form with necessary signatures.
5. CSO receives filled up Scheme Opening Form from customer, strike off unused fields. He/she collects all documents required to open the Savings Scheme/Deposit.
6. CSO will check Scheme Opening Form and confirm whether all the documents are collected or not as per Required Documents List.
7. KYC is to be checked whether it is consistent with the income & expenditure level of the Account Holder. He/she will check whether photo of Nominee is attested by Account Holder.
8. If Scheme account nominee is different from CASA account nominee, then collects details of nominee (Ref: List of Required Documents).
9. If there is any document discrepancy/short fall, CSO requests the customer to rectify it with signature and deposit the amount to the CASA account and return the form to CSO.
10. CSO inputs minimum information in **Pi** (Prime Intellect), confirm the availability of fund from **Pi** and forward the checked documents to CSM. CSO gets the scheme opening form and documents approved by CSM/BOM (BAMLCO)/HOB as applicable.
11. CSM/BOM (BAMLCO)/HOB receives and checks the form accordingly.
 - a. If discrepancy is found, CSM/BOM/HOB returns the form to CSO for rectification. For any rectification, Customer or Manager of respective Branch must sign on it.
 - b. If discrepancy is not found, CSM/BOM/HOB gives recommendation and forwards the form to CSO to take necessary steps.
12. CSM will seal and sign scheme opening form & verify in **Pi** & generate Scheme Account in T24 CBS (Unauthorized Status).
13. CSO writes down the Account No on Scheme Opening Form, arranges to scan the form and related documents and upload the same in the **Pi** for LOD processing.

LOD Reviewer

- LOD Reviewer will log into **Pi** and perform following tasks based on the situation and priority.
- HO Reviewer of LOD receive the workflow from PI.
- Check customer signature and all other information of AOF, and authorize in R16 CBS.
- If any discrepancy found HO Reviewer will return the workflow in PI to respective branch.
- After completion of authorization HO Reviewer pass the workflow to HO Maker for further amendment.

LOD Maker

LOD Maker will log into **Pi** and perform following tasks based

- LOD Maker accept workflow after reviewing documents and Authorized from R-16.
- LOD Maker log into T24 CBS System and updates/inputs customer ID, account, RM Code and Transaction profile (TP) related others information as per AOF uploaded by CSO.
- LOD Maker will amend customer ID for case to case basis like Consumer, MSME, Corporate, CNIB of the customer, tag them with the customer account /establish liability relationship in T24 CBS.
- LOD Maker will go to LOD Operations and select 'Deposit/scheme' to get sub points. Select 'Amend Base Account' from sub point list to input all the fields of customer.

A box will be seen on screen and type the account number and click on find to input all the fields of account.

T24 CBS: All Fields of Scheme			
OPEN ACCOUNT	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
Customer ID	DEFAULT VALUE-ID	MUST INPUT	NEED TO CHECK
Product Code	DEFAULT VALUE- PRODUCT CODE	AUTOMATED	NEED TO CHECK
Currency	DEFAULT VALUE	AUTOMATED	NEED TO CHECK
GB Account Name 1	MANDATORY	MUST INPUT	NEED TO CHECK
GB Account Name 2	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Joint Holder ID.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Joint Relation Code.1	NON-MANDATORY	AUTOMATED	NEED TO CHECK
Interest Liquidation A/C	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Operator Customer No. .1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Introducer A/C No.	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Initiating Branch	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Scheme Matured Amount	DEFAULT VALUE	INPUT ON CASE BASIS	NEED TO CHECK
Operator Customer No. .1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Introducer A/C No.	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Joint Relation Code.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee Father Name.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee Mother Name.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK

Nominee Information			
Nominee Name.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee Relation.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Share Percentage.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee's Legal Doc.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Nominee's Legal ID.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
KYC Information			
Nature of on-Boarding	MANDATORY	INPUT FROM DROP DOWN LIST	NEED TO CHECK
A/C Opening Channel	MANDATORY	INPUT FROM OPTION	NEED TO CHECK
Type of KYC	MANDATORY	INPUT FROM OPTION	NEED TO CHECK
Account RM Information			
Initiating RM	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Monitoring RM	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK

CONTRACT PART

After completion of amend Base Part A box will be seen on screen and input all the fields of account.

Contract Part			
Customer	DEFAULT VALUE-ID	AUTOMATED	NEED TO CHECK
Product Category	DEFAULT VALUE-ID	AUTOMATED	NEED TO CHECK
Currency	DEFAULT VALUE-ID	AUTOMATED	NEED TO CHECK
Deposit Product	MANDATORY	INPUT FROM DROP DOWN LIST	NEED TO CHECK
Start Date	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Matured Date	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Installment Size	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Debit Account	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Deposit Term	MANDATORY	AUTOMATED	NEED TO CHECK
Deposit Amount	MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Interest Rate	DEFAULT VALUE	AUTOMATED	NEED TO CHECK
Maturity Instructions	DEFAULT VALUE-ID	AUTOMATED	NEED TO CHECK
Rollover Term	DEFAULT VALUE-ID	AUTOMATED	NEED TO CHECK
Rollover Interest Rate	DEFAULT VALUE-ID	AUTOMATED	NEED TO CHECK

After 3 on screen and type the account number and click on find to input all the fields of account.

T24 CBS: All Fields of KYC			
FIELDS	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
TOTAL TRANSACTION AMOUNT	MANDATORY AND AUTOMATED	AUTOMATED	NEED TO CHECK
IS THE ACCOUNT ASSESS AS HIGH RISK	BLANK	BLANK	NEED TO CHECK
INITIAL DEPOSIT	BLANK	BLANK	NEED TO CHECK
TP REVIEW DATE	MANDATORY	AUTOMATED	NEED TO CHECK
RISK ASSESSMENT	MANDATORY	AUTOMATED	NEED TO CHECK

In case of PMIS & Prime Agami schedule will input manually. A box will be seen on screen and type the schedule and click on commit fields of account.

In case of NRTA Scheme

- i. LOD Maker received mail to open NRTA FD account from Prime Exchange Singapore our own subsidy with the details of Account Opening Form.
- ii. LOD Maker will go to LOD Operations and select 'Deposit/ Scheme, to gets sub points. Select 'Open Deposit/Scheme' from the list and get the following options as per requirement.

Category	Category Name	Currency	Product Code	
6610	CONTRIBUTORY SAVING SCHEME	LOCAL	61	Open Base Account
6611	CONTRIBUTORY SCHEME 9.5% INTT RATE	LOCAL	61	Open Base Account
6647	ACCOUNT 150%	LOCAL	62	Open Base Account
6607	LAKHOPOTY DEPOSIT other than 3 Yrs	LOCAL	63	Open Base Account
6609	LAKHOPOTY SCHEME 3 years	LOCAL	63	Open Base Account
6617	DOUBLE BENEFIT SCHEME	LOCAL	64	Open Base Account
6622	PRIME MILLIONAIRE SCHEME	LOCAL	66	Open Base Account
6668	PRIME MONTHLY INCOME SCHEME	LOCAL	67	Open Base Account
6671	LAKSMA PURON SAVING SCHEME	LOCAL	68	Open Base Account
6681	NOBAGOTO ACCOUNT	LOCAL	69	Open Base Account
6737	Prime Education Savings Scheme	LOCAL	81	Open Base Account
6739	NEERA Education Savings Scheme	LOCAL	81	Open Base Account
6701	KOTIPOTI BY MONTHLY INSTALLMENT	LOCAL	84	Open Base Account
6703	KOTIPOTI WITH INITIAL DEPOSIT 1 LAC	LOCAL	84	Open Base Account

After completion of Scheme opening in R16, HO Maker will archive the requested mail in PI system.

LOD Checker

- i. After completion of input and amendment of HO Maker, HO-Checker further accept PI workflow and authorize customer ID, TP and other amendments.
- ii. After completion all the process HO Checker complete the workflow and Archive in PI system.

In case of Scheme in hold mode by branch :

Branch End:

Branch End

After end of the activities, scheme opening form with all hard copy documents will be preserved at the branch end.

6.1 CASA Closing

Branch End

1. Customer approaches Branch for CD/SB/SND Account Closing.
2. CSO collects the account number & checks the account status in T24 CBS System. If the customer is maintaining other relationship (loan, locker, TD), CSO advises the customer to change/open a CASA to link these services first. If customer has no other relationship, CSO provides account closing form to customer, requests to fill up and submit along with unused cheque book leaves (or undertaking if not brought along), debit card (if any) and informs customer that all services (Debit Card, SMS Banking, Altitude etc.) will be deactivated.
3. Customer duly fills up the closing form and submits along with unused instruments to CSO.
4. CSO checks the form, verifies customer signature, affixes received seal and puts signature with seal. Following steps are followed:
 - i. Check whether the closing application is signed by Customer /Authorized Signatories (in case of Company Account) and verify customer signature against signature card in T24 CBS system.
 - ii. In case of joint account, the account closing form needs to be jointly signed irrespective of mode of operation.
 - iii. Check whether all the documents are collected and the reason for closing of the account.
 - iv. For Non Personal account, check Board Resolution, Partnership Resolution etc. in company letter head (as applicable).
 - v. In case of closure of deceased account, the closing will be guided as per the current procedure. Documentary requirements (i.e. Death Certificate and Succession Certificate in case of non-declaration of Nominee, Photograph and ID of Nominee etc.) will be guided deceased account closing checklist & circulars issued from time to time. reference
 - vi. For closing of PEP/IPs/Heads of International Organizations or their family members' or close associates' accounts; approval from AML, HO to be obtained.
 - vii. For closing of minor account/ my first account that has completed its minor tenure and turned as major account, Branch official will collect signature of both Legal Guardian/Account Operator and Account holder. Branch needs to ensure realization of fees applicable for a major account.
5. CSO checks customer account balance and informs the customer regarding withdrawal of rest amount after ensuring balance needed for applicable A/C Closing Charge, VAT, Excise duty, Debit Card, SMS Banking & Altitude cancellation charges from the account.
6. The unused instruments are destroyed in dual custody in presence of the account holder; a disclaimer is signed by customer if the instruments are not submitted. The destroyed instruments are attached with the account closer form.

7. If everything is in line with PBL requirements, CSO of the branch will process the documents for further approval of CSM/BOM/HOB. They affix seal and sign on the form in specific places as proof of authentication and closure request.
8. CSO logs into **Pi**, inputs account no., retrieves information from T24 CBS through **Pi** and uploads all scanned copy of related documents for account closing and submits to CSM.
9. CSM forwards the work flow to LOD Reviewer.

LOD Reviewer Step:

LOD Document Reviewer will receive the workflow and will check following documents by ensuring the below mentioned issues & following documents:

- a. LOD prescribed account closing form, application form duly filled up & signed by the Customer as per bank record.
- b. Customer signature will be verified by CSO/CSM & closure authorized by MO/HOB at closing form.
- c. Proper credit account.
- d. Copy of close marked AOF.
- e. Status of cheque book & ATM card received and destroyed. (in case of deviation customer under taken required)
- f. Sufficient fund to realize account closing charge, ATM cancellation charge, applicable ED charge, in case of insufficient fund, workflow will be returned to branch to arrange fund for the charges or waiver letter from appropriate authority.
- g. Approach should be in company letter head pad for the cases of company accounts.
- h. Account closing resolution by the all partner for the ---- partnership account.
- i. Board resolution for the case of limited company account.
- j. Account closing resolution by ----- for the trustee account.
- k. Closing resolution for the security type accounts.
- l. Board Resolution, Partnership deed required etc. (as applicable) are available for closure of Non Personal Account.
- m. Necessary documents for closure of deceased account (Ref: Deceased Account Closure checklist).
- n. AMLD's approval for closing accounts of PEP/IPs/Heads of International Organizations or their family members and close associates approval.
- o. Confirmation of signature of the Guardian/Legal Guardian for the cases minor account/my first account.
- p. Branch confirmation regarding live loan, locker service, standing Order, blocked amount, regulatory freeze order (if any) against the 'to be closed' account.

LOD Maker Step:

- a. LOD maker will receive the workflow & verify the customer's application, other documents & check availability of necessary funds in the account to realize closing charge, ATM cancellation charge, applicable ED charge etc.
- b. LOD maker will unblock account (if any) and initiate closure in T24 CBS by realizing Closing Charge +VAT, applicable Excise Duty & ATM cancellation charge (if applicable).
- c. After closing entries in T24 CBS, LOD maker will forward the workflow in *Pi* by clicking on 'HO Maker Done button". (Note: LOD maker will e-mail a list of debit cards against closed account to ADC division for permanently block with an interval of 15 or 30 days.)

LOD Checker Step:

- a. LOD checker will receive the workflow and authorize closure by cross checking between PI & CBS.
- b. After account closure, LOD checker will archive the workflow in *Pi*

T24 CBS: All Fields of Adhoc module of CASA Closing in CBS			
HO-MAKER			HO-CHECKER
Excise Duty & ATM Cancellation Charge realization module in CBS	REMARKS	INPUT STATUS	AUTHORIZE
Adhoc Charge Recovery	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Debit Account	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Charge Date	MANDATORY	AUTOMATED	NEED TO CHECK
Charge Currency	MANDATORY	AUTOMATED	NEED TO CHECK
Charge Code	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Charge Amount	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Charge Type Close Mode	MANDATORY INPUT	INPUT REQUIRED	NEED TO CHECK
Charge Amount	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Tax Code	MANDATORY	AUTOMATED	NEED TO CHECK
Tax Amount	MANDATORY	AUTOMATED	NEED TO CHECK
Total Charge Amount	MANDATORY	AUTOMATED	NEED TO CHECK
Remarks	NON-MANDATORY	INPUT ON CASE BASIS	

T24 CBS: All Fields of Account Close in CBS			
HO-MAKER			HO-CHECKER
CASA Closing	REMARKS	INPUT STATUS	AUTHORIZE
Account Closure	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Account Currency	MANDATORY	AUTOMATED	NEED TO CHECK
Closure Date	MANDATORY	AUTOMATED	NEED TO CHECK
Credit Account	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Capitalize Interest Waive or Yes	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Charge Type Close Mode	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Charge Amount	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Unused Cheques Collected	NON- MANDATORY	INPUT ON CASE BASIS	
Online Ledger Balance	MANDATORY	AUTOMATED	NEED TO CHECK
Online Cleared Balance	MANDATORY	AUTOMATED	NEED TO CHECK
Balance Payable	MANDATORY	AUTOMATED	NEED TO CHECK

Branch End

Once account closing information is received by Branch from LOD, the Account Opening Form and Register will be marked as “closed” by red ink with closing date by Branch Officials. Cancelled Cheque leaf serials to be noted in the form. All the original closing documents will be preserved with the respective AOF by Branch.

6.2 Deposit/Savings Scheme Closing/Encashment

Branch End

1. Just after receiving closing approach letter from the customer, CSO collects the account number & checks the account status with T24 CBS System. If there is any Collateral Mark, Lien Mark or Block in the A/C, he/she follows the existing procedure of mark/block withdrawal. CSO provides scheme encashment/closing form to customer, requests to fill up and return along with all other relevant documents (if applicable) for encashment.
2. After reviewing encashment application, if it's in line with PBL requirements, CSO checks Customer Signature and further processes the documents for approval of CSM/BOM/HOB.

- a. CSO retrieves the scheme opening form from custody and matches the customer signature and other documents in the form.
 - b. CSO will check Scheme Account Closing Form/Application, whether the closing application is duly filled up and signed by the Customer. CSO checks whether all required documents are collected and confirms original scheme is duly discharged by the customer. In case of premature encashment customer will have to write & agree premature encashment.
 - c. In case of closure of deceased account, the closing will be guided as per the current procedures followed. Documentary requirements (i.e. Death Certificate, Grave Yard Certificate and Succession Certificate in case of non-declaration of Nominee, Photograph and ID of Nominee etc.) will be guided according to regulatory guidelines, policies of PBL & circulars issued from time to time.
 - d. For closing scheme of PEP/IPs/Heads of International Organizations or their family members and close associates approval from AML, HO to be obtained as per process.
 - e. After that CSO will send the scheme encashment application form, retrieved scheme account opening form & other documents to CSM for signature verification.
 - f. CSO will ensure to realize any pending Recurring Deposit (RD) against the Scheme Account.
3. CSM checks if all documents are taken properly & the form is duly signed by the customer. CSM verifies the customer signature also.
 - a. If any discrepancy found, CSM sends it back to CSO to rectify by communicating with the customer.
 - b. If there is any shortfall in the Matured Scheme Account, Branch will realize it from Customer's Link A/C or Branch P/L account (depending on the case) to fulfill maturity Amount.
 - c. In case of Cash Payment to customer the application must be approved by HOB with proper justifications.
 - d. If everything is found in order, CSM/HOB/MO will affix seal & sign and forwards to CSO for further processing.
4. CSO will input only the scheme number in **Pi** (Prime Intellect) system. The integrated system automatically populates scheme related information directly from CBS. S(he) checks the retrieved information, scans & uploads all documents in **Pi** system simultaneously and sends the request to LOD.

LOD Reviewer Step:

10. LOD Document Reviewer will receive the workflow and will check following documents by ensuring the below mentioned issues & following documents:
 - a. LOD prescribed account closing form, application form duly filled up & signed by the Customer as per bank record.
 - b. Customer signature will be verified by CSO/CSM & closure authorized by MO/HOB at closing form.
 - c. Proper credit account.
 - d. Copy of close marked AOF.

- e. Status of cheque book & ATM card received and destroyed. (in case of deviation customer under taken required)
- f. Sufficient fund to realize account closing charge, ATM cancellation charge, applicable ED charge, in case of insufficient fund, workflow will be returned to branch to arrange fund for the charges or waiver letter from appropriate authority.
- g. Approach should be in company letter head pad for the cases of company accounts.
- h. Account closing resolution by the all partner for the ---- partnership account.
- i. Board resolution for the case of limited company account.
- j. Account closing resolution by ----- for the trustee account.
- k. Closing resolution for the security type accounts.
- l. Board Resolution, Partnership deed required etc. (as applicable) are available for closure of Non Personal Account.
- m. Necessary documents for closure of deceased account (Ref: Deceased Account Closure checklist).
- n. AMLD's approval for closing accounts of PEP/IPs/Heads of International Organizations or their family members and close associates approval.
- o. Confirmation of signature of the Guardian/Legal Guardian for the cases minor account/my first account.
- p. Branch confirmation regarding live loan, locker service, standing Order, blocked amount, regulatory freeze order (if any) against the 'to be closed' account.

LOD Maker Step:

- a. LOD maker will receive the workflow & verify the customer's application, other documents & check availability of necessary funds in the account to realize closing charge, ATM cancellation charge, applicable ED charge etc.
- b. LOD maker will unblock account (if any) and initiate closure in T24 CBS by realizing Closing Charge +VAT, applicable Excise Duty & ATM cancellation charge (if applicable).
- c. After closing entries in T24 CBS, LOD maker will forward the workflow in **Pi** by clicking on 'HO Maker Done button". (Note: LOD maker will e-mail a list of debit cards against closed account to ADC division for permanently block with an interval of 15 or 30 days.)

LOD Checker Step:

- a. LOD checker will receive the workflow and authorize closure by cross checking between PI & CBS.
- b. After account closure, LOD checker will archive the workflow in **Pi**

T24 CBS: All Fields of Adhoc module of CASA Closing in CBS			
HO-MAKER			HO-CHECKER
Excise Duty & ATM Cancellation Charge realization module in CBS	REMARKS	INPUT STATUS	AUTHORIZE
Adhoc Charge Recovery	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Debit Account	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Charge Date	MANDATORY	AUTOMATED	NEED TO CHECK
Charge Currency	MANDATORY	AUTOMATED	NEED TO CHECK
Charge Code	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Charge Amount	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Charge Type Close Mode	MANDATORY INPUT	INPUT REQUIRED	NEED TO CHECK
Charge Amount	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Tax Code	MANDATORY	AUTOMATED	NEED TO CHECK
Tax Amount	MANDATORY	AUTOMATED	NEED TO CHECK
Total Charge Amount	MANDATORY	AUTOMATED	NEED TO CHECK
Remarks	NON-MANDATORY	INPUT ON CASE BASIS	
T24 CBS: All Fields of Account Close in CBS			
HO-MAKER			HO-CHECKER
CASA Closing	REMARKS	INPUT STATUS	AUTHORIZE
Account Closure	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Account Currency	MANDATORY	AUTOMATED	NEED TO CHECK
Closure Date	MANDATORY	AUTOMATED	NEED TO CHECK
Credit Account	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Capitalize Interest Waive or Yes	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Charge Type Close Mode	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Charge Amount	MANDATORY	INPUT REQUIRED	NEED TO CHECK
Unused Cheques Collected	NON- MANDATORY	INPUT ON CASE BASIS	
Online Ledger Balance	MANDATORY	AUTOMATED	NEED TO CHECK
Online Cleared Balance	MANDATORY	AUTOMATED	NEED TO CHECK
Balance Payable	MANDATORY	AUTOMATED	NEED TO CHECK

Branch End:

- 1) CSO gets the notification regarding 'base account closure' through **PI**.
- 2) The scheme account opening form and Branch Register will be marked "**Closed**" with red ink and closing date. All the closing documents are preserved with respective scheme account opening form by Branch.

*** In case of any Loan/OD settlement, the encashment proceed will be used to settle the Loan/OD first and if there is any additional amount, customer's link account will be credited.

6.3 FD Encashment Process**Branch Maker:**

- a. Branch Maker receives encashment approach letter/form from the Customer, verify customer's signature, checks tenor, credit account, Lien marking, proof of submission of TAX return (PSR) copy.
- b. Receive duly discharged copy (for previously issued FD/MTD advice/receipt) for encashment from customer. (Applicable for instruments which were issued before 10 November, 2021).
- c. In case of A4 paper Advice, Customer's physical presence or proper Customer authorization signature on Encashment Request Form to be verified by Branch.
- d. Retrieve FD/MTD Account Opening Form (AOF) from safe custody
- e. HOB/MO's Approval on customer application for Encashment.
- f. Branch maker upload the FD/MTD advice/receipt copy along with the required documents and will forward to Branch Checker.

Branch Checker:

Branch checker will check & authorize the workflow from Branch checker queue.

a. LOD Checker:

- b. Designated Officer(s) of LOD will monitor workflows at Head Office.
- c. LOD Checker will check Credit Account, Early Redemption rate, AIT and ED at a glance.
- d. After scrutinizing the required documents, HO Checker at LOD will authorize the same with a single touch on PI.
- e. Once authorization is done in PI system, Encashment value will be credited to the customer's account at the same time "TP reverse" and "Base account closure" will be done simultaneously in CBS T24 and PI Workflow will be archived

- f. If PSR available with PI but not updated in CBS, LOD Checker will proceed the flow to LOD Maker to update PSR information against customer ID in CBS.LOD Maker will proceed the flow to checker after updating the PSR information in CBS.

Chapter 7: Account Servicing/ Maintenance

7.1 Account Servicing (Branch Approach)

1. CSO interacts with the customer and receives account servicing/maintenance request from customer. CSO will ask for relevant documents, provide account servicing/maintenance form depending on the nature of the required service. The following list contains major account servicing (change/update) request by customer:
 - a) Photograph of Account Holder/ Nominee/ Legal Guardian/ Partner(s)/ Director(s)/ Trustee(s)
 - b) Photo ID Card Copy of Account Holder/ Nominee/ Legal Guardian/ Partner(s)/ Director(s)/ Trustee(s)
 - c) Nominee/ Legal Guardian Change
 - d) Transaction Profile (TP) Update
 - e) Know Your Customer (KYC) Form
 - f) Signature Change (Card Update)
 - g) Address/Phone Number Update
 - h) Accountholder's Personal Information
 - i) Account Operator Change
 - j) e-TIN Number
 - k) Trade License
 - l) Job ID/Pay Slip/Salary Certificate/Appointment Letter
 - m) School ID/Receipt of Tuition Fees of Student
 - n) Birth Certificate/Chairman Certificate
 - o) Partner / Director/ Trustee Name Update
 - p) VAT Registration Number
 - q) Mandate Form (Photo, Information, ID)
 - r) Trade Account Opening Forms
 - s) Block Account (Account Freeze)
 - t) Unblock Account
 - u) Block Fund & Unblock Fund
 - v) Remove Inactive Marker (Dormant Account Activation)
 - w) Deposit Amendment
 - x) Standing Order

Customer's presence is mandatory to make correction/modification of customer data like Name, Mother's/Father's name, Date of Birth (DOB), Cell phone no, mailing address, email address etc. CSO has to certify the physical presence of the customer which to be validated by CSM/BOM/HOB. At the time of updating the transaction profile, it is to be checked whether it is consistent with the income & expenditure level and source document of the account holder.

2. CSO scrutinizes the request to verify that the details mentioned by the applicant match with the existing customer profile in **Pi** system and verifies the customer's signature and gives signature with seal. Other requirements need to be checked under Required Documents Checklist and Deferral Policy. CSO forwards the request to CSM for further processing.
3. CSM/ BOM/ Designated Authority verifies & approve the activity and gives signature with seal.

4. CSO uploads all scanned copy of related documents for account servicing and submits to CSM.
5. CSM forwards the work flow to LOD Maker.

LOD End

Servicing Type-1: Bulk Feed Upload of Transaction Profile (TP)

Instruction: We follow as per Email & CR dated: 07.06.2021

Process:

Detail process is appended in below email from LOD Servicing Team. In a nutshell, the process will be:

- Branch will provide Excel Sheet containing A/C #, Monthly Deposit & Monthly Withdrawal Figures and Review Date.
- Branch will provide the pdf copy of full data sheet with dual attestation & soft copy of Excel File
- To upload the Data in T24 CBS LOD inputter will go to the '**Bulk TP Upload Menu**' and select submenu of '**Upload TP File Branch Wise**' for uploading the CSV file.
- Authorizer will go to same menu for authorization
- LOD will Archive the PDF & Excel file in Prime Intellect (PI) for future reference

The screen shot of uploading the file in T24 CBS is given below:

Servicing Type-2: Bulk Feed Upload of RM & Segment:

Instruction:

- We follow as per Instruction Circular: 44, June 14, 2017,
- RM coding process & guidelines of consumer banking division (version 1.1), As per office note ref: PBL/HO/CBD/2020/IK, dated: 29.11.2020
- Business coding & reporting system of MSME clients with appropriate RM & Segment code, dated: 07.08.2017

Process:

The process of Bulk Feed Upload of RM:

- MIS team will provide the soft copy of Excel File with approval
- LOD inputter will go to the '**Bulk Upload Customer RM**' menu of T24 CBS and select the sub menu '**Upload Customer Initiating RM**'/ '**Upload Customer Monitoring RM**'/ '**Bulk Upload Customer TB RM**' as per requirement and upload the data in bulk.
- Authorizer will go to the same sub menu for authorization
- LOD will Archive the PDF & Excel file in Prime Intellect (PI) for future reference

The process of Segment Change:

LOD Inputter will go to the '**Customer**' menu of T24 CBS and select '**Servicing Customer**' for changing the segment change.

T24 CBS: All Fields of Customer ID-PERSONAL for Segment Change			
HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
● PBL Customer Type	MANDATORY	MUST INPUT	NEED TO CHECK
● Monitoring RM	NON-MANDATORY	MUST INPUT	NEED TO CHECK

Servicing Type-3: Monarch Account Upgrade Process:

Instruction:

- We follow as per office note ref: Prime/HO/ IK Tower/PB/2022, DATED: 22.02.2022
- Monarch MIS team /Segment team/ Branch, raise the issue to LOD service desk through mail with proper justification to update ETB:

Process:

LOD Inputter will go to the '**Customer**' menu of T24 CBS and select '**Servicing Customer**' to input Monarch.

T24 CBS: All Fields of Customer ID-PERSONAL (MONARCH)			
HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
● Sector	MANDATORY	MUST INPUT: Code-1005	NEED TO CHECK
● Target	DEFAULT VALUE	AUTOMATED	AUTOMATED
● Initiating RM	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
● Monitoring RM	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK

Servicing Type-4: Bulk Feed Upload of TP Reverse:

- Branch will provide the soft copy of Excel File
- LOD inputter will go to the '**Bulk A/C Closure**' menu of T24 CBS and select sub menu of '**Bulk TP Reverse**' for uploading the file.
- Authorizer will go to the sub menu of '**Authorize Bulk TP Reverse**' for authorization.
- LOD will Archive the PDF & Excel file in Prime Intellect (PI) for future reference

Servicing Type-5: Bulk feed of Category Change:

- Payroll team will provide Excel Sheet containing Account number with approval (convert SB to Payroll) or (Payroll to SB)
- Branch will provide the pdf copy of full data sheet with dual attestation & soft copy of Excel File (convert MFA to SB)
- LOD will upload the Data in T24 CBS in bulk and Authorize the same
- LOD will Archive the PDF & Excel file in Prime Intellect (PI) for future reference

Servicing Type-6: Others Servicing:

6.1: Account level Bulk upload:

- Branch will provide the pdf copy of full data sheet with dual attestation & soft copy of Excel File
- Any data like Nature of on boarding, A/C opening Channel, Type of KYC, Nominee name, Nominee legal doc etc. can be amend by bulk upload.
- To upload the required data LOD inputter will go to the '**Account**' menu in T24 CBS and select sub menu of '**Bulk 6FLD AC Upload**'
- Authorizer will go to the same menu for authorization
- LOD will Archive the PDF & Excel file in Prime Intellect (PI) for future reference

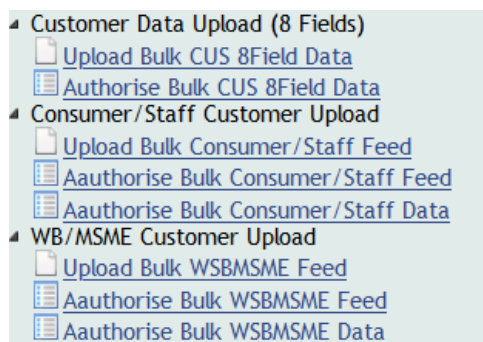
6.2: Account Level RM upload:

- RM/MIS team Branch will provide the pdf copy of full data sheet with dual attestation & soft copy of Excel File
- LOD will select the '**Account RM Upload**' in T24 CBS and click '**Account RM Data Upload**' for uploading the file.
- Authorizer will go to the same menu for authorization
- LOD will Archive the PDF & Excel file in Prime Intellect (PI) for future reference

6.3: ID level bulk upload:

- Branch will provide the pdf copy of full data sheet with dual attestation & soft copy of Excel File
- LOD can amend any fields of Customer ID, Staff ID, MSME ID etc. LOD will upload the Data in T24 CBS in bulk and Authorize the same
- LOD will Archive the PDF & Excel file in Prime Intellect (PI) for future reference

The screen shot of variety amendment under Customer ID level is given below:



CB CODE Bulk Upload
 ▲ Upload CB Code(SBS & SME)
 Upload CB Code
 Authorise Bulk CUS CB CODE Data

Servicing Type-7: Credit Interest profit /Rate change:

LOD Inputter will go to the main menu of 'Account', then select 'Account Maintenance' and select 'Credit Interest /Profit'. A box will be appeared on the screen and LOD inputter will amend/change the following fields.

T24 CBS: Credit Interest profit/Rate change			
FIELDS	HO-MAKER	HO-CHECKER	
	REMARKS	INPUT STATUS	AUTHORIZE
1. Day Basis	NON MANDATORY	MUST INPUT	NEED CHECK
2. Tax key	NONMANDATORY	INPUT ON CASE BASIS	NEED CHECK
3. Balance Type	NON MANDATORY	MUST INPUT	NEED CHECK
4. Minimum balance	NON MANDATORY	MUST INPUT	NEED CHECK
5. Fixed Rate	NON MANDATORY	MUST INPUT	NEED CHECK

Servicing Type-8: Change Liability

LOD Inputter will go to the main menu of 'Customer' and select 'Change Liability' to input the required data.

T24 CBS: All Fields of Customer ID-Change Liability			
HO-MAKER			HO-CHECKER
ID DOC	REMARKS	INPUT STATUS	AUTHORIZE
Customer No.1	MANDATORY	MUST INPUT	NEED TO CHECK
Liability Cust.1	MANDATORY	MUST INPUT	NEED TO CHECK

Servicing Type-9: Group ID Creation

LOD Inputter will go to the main menu of 'Customer' and select 'Bank ID' to input the required data.

T24 CBS: All Fields of Customer ID-Group ID Creation			
HO-MAKER			HO-CHECKER
Field	REMARKS	INPUT STATUS	AUTHORIZE
1. Name of the Group	MANDATORY	MUST INPUT	NEED TO CHECK
2. Sector	MANDATORY	MUST INPUT	NEED TO CHECK
3. Customer Type	NONMANDATORY	MUST INPUT	NEED TO CHECK
4. Industry	NONMANDATORY	MUST INPUT	NEED TO CHECK
5. RM	NONMANDATORY	MUST INPUT	NEED TO CHECK
6. ARM	NONMANDATORY	MUST INPUT	NEED TO CHECK

Servicing Type-10: Convert to Prime Accounts

1st Step: LOD Inputter will go to the main menu of 'Account', then click on 'Premium/Excel/Power/Pro Account' and select 'Account Interest Capitalization'. A box will be seen on the screen where inputter will type 'today's date' also input the following fields.

T24 CBS: All Fields of Prime Accounts Prime Pro/Excel/Power			
HO-MAKER			HO-CHECKER
ID DOC	REMARKS	INPUT STATUS	AUTHORIZE
Account Number	MANDATORY	MUST INPUT	NEED TO CHECK
CR Capitalis.1	MANDATORY	MUST INPUT	NEED TO CHECK

2nd Step: LOD inputter will go to the main menu of 'Account', then click on 'Premium/Excel/Power/Pro Account' and select 'Amend Premium/Excel/Power/Pro Account'. A box will be appeared on screen where Inputter will type Account number and click on 'Find'. Inputter will type the Product Code from based on the category.

Category	Category Name	Currency	Product Code
6036	Prime Pro	LOCAL	21
6040	Prime Premium	LOCAL	21
6041	Prime Excel	LOCAL	21
6042	Prime Power	LOCAL	21

T24 CBS: All Fields of Service Customer			
HO-MAKER			HO-CHECKER
ID DOC	REMARKS	INPUT STATUS	AUTHORIZE
Product Code	NONMANDATORY	MUST INPUT	NEED TO CHECK

Servicing Type-11: Email Address Change:




LOD Inputter will go to the main menu of 'Customer' and select 'Group ID' to input the required data.

T24 CBS: All Fields of Customer ID-Group ID Creation			
HO-MAKER			HO-CHECKER
Field	REMARKS	INPUT STATUS	AUTHORIZE
Email	NON MANDATORY	MUST INPUT	NEED TO CHECK

Servicing Type-12: Photograph of Account Holder/ Nominee/ Legal Guardian/ Partner(s)/ Director(s)/ Trustee(s)/ Signature Change (Card Update)

LOD Maker will go to the 'Signature Capture' to get sub points. Select 'Capture an Image' from sub point list.

A box will be seen on screen and type account number in required space to get a box for uploading signature card e.g.

Image Id	*	IM23290LNKRB	 
Upload Image	*	<input type="text"/>	
A/C No.		2132211027145	MD IMDADUL HOQUE BOSUNIA

Servicing Type-13: Photo ID Card Copy of Account Holder/ Nominee/ Legal Guardian/ Partner(s)/ Director(s)/ Trustee(s):

LOD Inputter will go to the main menu of 'Customer' and select 'Servicing Customer' to input the required data

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
● ID DOC			
1. Document Name	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
2. Legal ID NO..1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
3. Name on ID.1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
4. Issue Authority .1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
5. Issue Date.1	NON-MANDATORY	MUST INPUT	NEED TO CHECK
6. Expiration Date.1	NON-MANDATORY	CASE BASIS	NEED TO CHECK

Servicing Type-14: Nominee/ Legal Guardian Change

LOD Inputter will go to the main menu of 'Account' and select 'Servicing Account' to input the required data

T24 CBS: All Fields of Servicing Account (Consumer/MSME/Corporate)			
Servicing Account	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
Nominee Information			
7. Nominee Name.1	NON-MANDATORY	MUST INPUT	NEED TO CHECK
8. Nominee Father Name.1	NON-MANDATORY	INPUT AS CASE BASIS	NEED TO CHECK
9. Nominee Mother Name.1	NON-MANDATORY	INPUT AS CASE BASIS	NEED TO CHECK
10. Nominee Relation.1	NON-MANDATORY	MUST INPUT	NEED TO CHECK
11. Share Percentage.1	NON-MANDATORY	MUST INPUT	NEED TO CHECK
12. Nominee's Legal Doc.1	NON-MANDATORY	MUSTINPUT	NEED TO CHECK
13. Nominee's Legal ID.1	NON-MANDATORY	MUSTINPUT	NEED TO CHECK

Servicing Type-15: Transaction Profile (TP) Update:

LOD Inputter will go to 'Transaction Profile' menu in T24 CBS and select 'Amend/Reverse/ Transaction Profile' to input the required data

T24 CBS: All Fields of Customer ID-PERSONAL			
FIELDS	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
TOTAL MONTHLY DEPOSIT(APPROX.)	MANDATORY	MUST INPUT	NEED TO CHECK
TOTAL MONTHLY WITHDRAWAL(APPROX.)	MANDATORY	MUST INPUT	NEED TO CHECK
TOTAL TRANSACTION AMOUNT(YEARLY)	MANDATORY	AUTOMATED	NEED TO CHECK
IS THE ACCOUNT ASSESS AS HIGH RISK	BLANK	INPUT AS CASE BASIS	NEED TO CHECK

INITIAL DEPOSIT	NON-MANDATORY	BLANK	NEED TO CHECK
TP REVIEW DATE	NON-MANDATORY	MUST INPUT	NEED TO CHECK
RISK ASSESSMENT	MANDATORY	AUTOMATED	NEED TO CHECK

Servicing Type-16: Know Your Customer (KYC) Form

LOD Inputter will go to the main menu of 'Customer' and select 'Servicing Customer' to input the required data

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
Servicing Customer	REMARKS	INPUT STATUS	AUTHORIZE
● Central Bank Codes			
1. CB Sector Code (SBS-1)	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
2. CB Sector Code (SBS-2&3)	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
3. CB Industry Code	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
4. CB CIB Code	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
5. CB SME Code	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
● KYC			
1. Nature of Occupation.1	MANDATORY	MUST INPUT FROM DROP DOWN LIST	NEED TO CHECK
2. Proof of Income	MANDATORY	MUST INPUT	NEED TO CHECK

Servicing Type-17: Address/Phone Number Update

LOD Inputter will go to the main menu of 'Customer' and select 'Servicing Customer' to input the required data

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
Servicing Customer	REMARKS	INPUT STATUS	AUTHORIZE
● Physical Address			
1. GB House Name/No./Road No.	MANDATORY	MUST INPUT	NEED TO CHECK
2. GB Village/Area	NON-MANDATORY	MUST INPUT	NEED TO CHECK
3. GB Post Office/Thana	NON-MANDATORY	MUST INPUT	NEED TO CHECK
4. GB District/Country	NON-MANDATORY	MUST INPUT	NEED TO CHECK
5. Mobile Number	NON-MANDATORY	MUST INPUT	NEED TO CHECK
6. Email Address	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
7. Phone Number (Office).1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
8. Fax.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK

Servicing Type-18: Accountholder's Personal Information Change /Operator Information Change / Partner / Director/ Trustee Name Update

LOD can change/amend any information of customer based on branch requirement. Inputter will go to the main menu of 'Customer' and select 'Servicing Customer' to input the required data

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
Servicing Customer	REMARKS	INPUT STATUS	AUTHORIZE
PBL Customer Type	MANDATORY	MUST INPUT	NEED TO CHECK

Customer Ownership Type	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Customer Sub Type	BLANK	BLANK	
Title	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Given Name	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
GB Full Name	MANDATORY	MUST INPUT	NEED TO CHECK
GB Full Name-2	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
GB Short Name	MANDATORY	MUST INPUT	NEED TO CHECK
Gender	MANDATORY	MUST INPUT	NEED TO CHECK
Account Officer	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Second Officer.1	BLANK	BLANK	
Sector	MANDATORY	AUTOMATED	AUTOMATED
Target	DEFAULT VALUE	AUTOMATED	AUTOMATED
Customer Status	DEFAULT VALUE	AUTOMATED	AUTOMATED
Nationality	MANDATORY	AUTOMATED	NEED TO CHECK
Date of Birth	MANDATORY	MUST INPUT	NEED TO CHECK
Birth Place	BLANK	INPUT ON CASE BASIS	
Father's Name	MANDATORY	MUST INPUT	NEED TO CHECK
Mother's Name	MANDATORY	MUST INPUT	NEED TO CHECK
Spouse Name	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
TIN No.	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Branch Name	DEFAULT VALUE	AUTOMATED	AUTOMATED
Mnemonic	MANDATORY	AUTOMATED	AUTOMATED
Marital Status	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Family Name	BLANK	INPUT ON CASE BASIS	
Employee ID	MANDATORY FOR STAFF	INPUT ON CASE BASIS	NEED TO CHECK
Residence	MANDATORY	AUTOMATED	NEED TO CHECK
Source of Fund.1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
FATCA Compliance Code	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Physical Address			
GB House Name/No./Road No.	MANDATORY	MUST INPUT	NEED TO CHECK
GB Village/Area	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
GB Post Office/Thana	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
GB District/Country	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Mobile Number	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Email Address	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Phone Number (Office).1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Fax.1	NON-MANDATORY	INPUT ON CASE BASIS	
ID DOC			
Document Name	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Legal ID NO..1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Name on ID.1	NON-MANDATORY	INPUT ON CASE BASIS	
Issue Authority .1	NON-MANDATORY	INPUT ON CASE BASIS	
Issue Date.1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
Expiration Date.1	NON-MANDATORY	INPUT ON CASE BASIS	
KYC			
Last KYC Review Date	NON-MANDATORY	INPUT ON CASE BASIS	
Customer PEP/IP	MANDATORY	DEFAULT VALUE- NO	
Occupation Type.1	MANDATORY	MUST INPUT	NEED TO CHECK
Monthly Income	NON-MANDATORY	DEFAULT VALUE- 1	
Override Reason	NON-MANDATORY	INPUT ON CASE BASIS	
Auto Next KYC Rev	NON-MANDATORY	INPUT ON CASE BASIS	
Associate/Family of PEP/IP	MANDATORY	DEFAULT VALUE- NO	

Nature of Occupation.1	MANDATORY	INPUT FROM DROP DOWN LIST	NEED TO CHECK
Proof of Income	MANDATORY	DEFAULT VALUE-YES	
Central Bank Codes			
CB Sector Code (SBS-1)	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
CB Sector Code (SBS-2&3)	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
CB Industry Code	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
CB CIB Code	NON-MANDATORY	INPUT ON CASE BASIS	
CB SME Code	NON-MANDATORY	INPUT ON CASE BASIS	

Servicing Type-19: Operator Change

LOD Inputter will go to the main menu of 'Account' and select 'Servicing Account' to input the required data

T24 CBS: All Fields of Servicing Account (Consumer/MSME/Corporate)			
Servicing Account	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
Operator Customer No. .1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Operator Customer No. .2	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Operator Customer No. .3	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
If require 4,5,6 any more			

Servicing Type-20: e-TIN Number/AIT

e-TIN Input: LOD Inputter will go to the main menu of 'Customer' and select 'Servicing Customer' to input the required data

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
Servicing Customer	REMARKS	INPUT STATUS	AUTHORIZE
TIN No.	NON-MANDATORY	MUST INPUT	NEED TO CHECK

AIT Input: LOD Inputter will go to the 'AIT Demand Realization and Charge Clearing', then click on sub menu 'AIT Percentage Bulk Upload' and select 'AIT Input' to input required data.

Servicing Type-21: Amend expired Trade License

LOD Inputter will go to the main menu of 'Customer' and select 'Servicing Customer' to input the required data

T24 CBS: All Fields of Customer ID- NON-PERSONAL			
HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
● ID DOC			
1. Document Name	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
2. Legal ID NO..1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
3. Name on ID.1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
4. Issue Authority .1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
5. Issue Date.1	NON-MANDATORY	MUST INPUT	NEED TO CHECK
6. Expiration Date.1	NON-MANDATORY	CASE BASIS	NEED TO CHECK
7. GEO Code	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK

Servicing Type-22: Birth Certificate/Chairman Certificate amend

LOD Inputter will go to the main menu of 'Customer' and select 'Servicing Customer' to input the required data

T24 CBS: All Fields of Customer ID-PERSONAL			
HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
ID DOC			
1. Document Name	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
2. Legal ID NO..1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
3. Name on ID.1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
4. Issue Authority .1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
5. Issue Date.1	NON-MANDATORY	MUST INPUT	NEED TO CHECK
6. Expiration Date.1	NON-MANDATORY	CASE BASIS	NEED TO CHECK
7. Minor as Operator	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK

Servicing Type-23: Partner / Director/ Trustee Name Update**Step-1: Amend in Customer ID Level:**

LOD inputter will change/amend information of partner/director/trustee as per requirement. S/he will go to the main menu of 'Customer' and select 'Servicing Customer' to input the required data as per **Servicing Type-18**

Step-2: Amend in Account Level:

LOD Inputter will go to the main menu of 'Account' and select 'Servicing Account' to input the required data

T24 CBS: All Fields of Consumer & Corporate Account			
SERVICING ACCOUNT	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
Joint Holder ID.1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK
Joint Relation Code.1			
Relation Notes.1.1	NON-MANDATORY	AUTOMATED	NEED TO CHECK
Alt Acct Type.1	DEFAULT VALUE	AUTOMATED	NEED TO CHECK
Alt Acct Type.2	DEFAULT VALUE	AUTOMATED	NEED TO CHECK
Alt Acct No..1	DEFAULT VALUE	AUTOMATED	NEED TO CHECK
Alt Acct No..2	DEFAULT VALUE	AUTOMATED	NEED TO CHECK
Operator Customer No. .1	NON-MANDATORY	INPUT ON CASE BASIS	NEED TO CHECK

Servicing Type-24: VAT Registration Number

LOD Inputter will go to the main menu of 'Customer' and select 'Servicing Customer' to input the required data

T24 CBS: All Fields of Customer ID- NON-PERSONAL
--

HO-MAKER			HO-CHECKER
CONSUMER	REMARKS	INPUT STATUS	AUTHORIZE
● ID DOC			
8. Document Name	NON-MANDATORY	INPUT - VAT.REGISTRATION	NEED TO CHECK
9. Legal ID NO..1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
10. Name on ID.1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
11. Issue Authority .1	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK
12. Issue Date.1	NON-MANDATORY	MUST INPUT	NEED TO CHECK
13. Expiration Date.1	NON-MANDATORY	CASE BASIS	NEED TO CHECK
14. GEO Code	NON-MANDATORY	INPUT REQUIRED	NEED TO CHECK

Servicing Type-25: Mandate Form (Photo, Information, ID)

LOD Inputter will upload the Mandate form and new Signature Card in T24 CBS as per Servicing Type-12.

Servicing Type-29: Block & Unblock Account

LOD Inputter will go to the main menu of 'Account', then click on sub menu 'Account Maintenance' and select 'Account Maintenance'. A box will be seen on screen and input account number. Again a box will be appeared where inputter need to choose 'Posting Restriction' to block/unblock the account. To block/Unblock the account, LOD inputter need to choose the option from the drop down list of the Posting Restriction as like

Posting Restriction	Input from drop down List	Acronym
To Block the Account	1	Post No Debit
	2	Post No Credit
	3	Post No Entries
To Unblock the Account	Keep Blank	

T24 CBS: All Fields of Account Maintenance			
FIELDS	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
Posting Restrict.1/2/3	NON-MANDATORY	MUST INPUT	NEED CHECK
Reason	NON-MANDATORY	MUST INPUT	NEED CHECK
Customer	DEFAULT VALUE	AUTOMATED	
Product	DEFAULT VALUE	AUTOMATED	
GB Short Title	DEFAULT VALUE	AUTOMATED	
Acct Officer	DEFAULT VALUE	AUTOMATED	

Servicing Type-30: Block Fund & Unblock Fund

LOD Inputter will go to the main menu of 'Account', then click on sub menu 'Account Maintenance' and select 'Account Maintenance'. A box will be seen on screen and input account number. Again a box will be appeared where inputter need to choose 'Block Funds' to block the declared amount.

T24 CBS: All Fields of Account Maintenance			
FIELDS	HO-MAKER		HO-CHECKER
	REMARKS	INPUT STATUS	AUTHORIZE
Account Number	MANDATORY	MUST INPUT	NEED CHECK

Reason	NON-MANDATORY	MUST INPUT	NEED CHECK
From Date	MANDATORY	MUST INPUT	NEED CHECK
To Date	NON-MANDATORY	INPUT ON CASE BASIS	NEED CHECK
Locked Amount	MANDATORY	MUST INPUT	NEED CHECK
Remarks	NON-MANDATORY	MUST INPUT	NEED CHECK

Servicing Type-31: Unblock Fund

In the case of Unblock Fund, at first LOD Authorizer has to input and another authorizer will authorize the reverse mood. LOD Authorizer will go to the main menu of 'Account', then click on sub menu 'Account Maintenance' and select 'Account Maintenance'. A box will be seen on screen and input account number. Again a box will be appeared where authorizer need to choose 'Unblock Funds' and click reverse mode to unblock the declared amount. 2nd Authorizer go to the same menu and select 'Block/Unblock Funds' for authorization.

Servicing Type-32: Remove Inactive Marker (Dormant Account Activation)

Instruction: We follow BRPD Circular :23, dated: 28.12.2021

Process: LOD Inputter will go to the main menu of 'Account', then click on sub menu 'Account Maintenance' and select 'Account Maintenance'. A box will be seen on screen and input account number. Again a box will be appeared where inputter need to choose 'Reset Inactive Flag' to activate the dormant account. If the account is **active** a message will be shown on screen like 'Account is not inactive'. Whereas, the account is **inactive**, a box will be seen where inputter has to input today's date in the space of 'Reset Date'. Such as:

T24 CBS: All Fields of Account Maintenance			
FIELDS	HO-MAKER	HO-CHECKER	
	REMARKS	INPUT STATUS	AUTHORIZE
Reset Date	NON MANDATORY	MUST INPUT	NEED TO CHECK

Note : Process need to be added (COO regarding the dormant account activation)

Servicing Type-33: Deposit Amendment

Instruction: We follow get explicit approval from Business Head for Tenor Change of Any FD account and for Rate Change need to get explicit consent from MD & CEO Sir.

Process: In this option LOD can change the Tenor and Interest rate in T24 CBS. LOD Inputter will go to the main menu of 'Deposit/Scheme' and select sub menu 'Amend Deposit/Scheme'. A box will be seen on screen and input Deposit/Fixed Deposit number. Again a box will be appeared where inputter has to input the following data:

T24 CBS: All Fields of Deposit/Scheme			
HO-MAKER			HO-CHECKER
AMEND DEPOSIT/SCHEME	REMARKS	INPUT STATUS	AUTHORIZE
● Tenor Change			
1. Maturity Date	MANDATORY	INPUT REQUIRED	NEED TO CHECK
2. Deposit Term	MANDATORY	INPUT REQUIRED	NEED TO CHECK
3. Rollover Term	MANDATORY	INPUT REQUIRED	NEED TO CHECK
4. Rollover Interest Rate	MANDATORY	INPUT REQUIRED	NEED TO CHECK
● Rate Change:			

● Schedules			
5. Schedules	MANDATORY	INPUT REQUIRED	NEED TO CHECK
6. Calculation Base	MANDATORY	INPUT REQUIRED	NEED TO CHECK
7. Type of Schedule.1	MANDATORY	INPUT REQUIRED	NEED TO CHECK
8. Frequency	MANDATORY	INPUT REQUIRED	NEED TO CHECK
9. Fixed Interest Rate.1	MANDATORY	INPUT REQUIRED	NEED TO CHECK
● Liquidation A/C Change			
10. Add/Remove	MANDATORY	CASE BASIS	NEED TO CHECK
11. Liquidation A/C	NON-MANDATORY	CASE BASIS	NEED TO CHECK

Servicing Type-34: Standing Order

LOD Inputter will go to the main menu of 'Standing Order' and select 'Balance Maintenance with STO'. A box will be seen on screen where the following Standing Order will be seen:

- Fixed Amount Transfer
- Maintain Minimum Balance
- Maintain Maximum Balance

Fixed Amount Transfer: This standing order is used to transfer a fixed amount in a particular period.

T24 CBS: Standing Order			
FIELDS	HO-MAKER	HO-CHECKER	
	REMARKS	INPUT STATUS	AUTHORIZE
Amount	MANDATORY	MUST INPUT	NEED CHECK
Frequency	MANDATORY	MUST INPUT	NEED CHECK
End Date	NON MANDATORY	INPUT ON CASE BASIS	NEED CHECK
Benef. Acct No	MANDATORY	MUST INPUT	NEED CHECK
Payment Details.1	NON MANDATORY	INPUT ON CASE BASIS	NEED CHECK

Maintain Minimum Balance: This standing order is used to maintain minimum balance.

T24 CBS: Standing Order			
FIELDS	HO-MAKER	HO-CHECKER	
	REMARKS	INPUT STATUS	AUTHORIZE
Amount	MANDATORY	MUST INPUT	NEED CHECK
Frequency	MANDATORY	MUST INPUT	NEED CHECK
End Date	NON MANDATORY	INPUT ON CASE BASIS	NEED CHECK
Debit Account	MANDATORY	MUST INPUT	NEED CHECK
Payment Details.1	NON MANDATORY	INPUT ON CASE BASIS	NEED CHECK

Maintain Maximum Balance: This standing order is used to maintain maximum balance.

T24 CBS: Standing Order			
FIELDS	HO-MAKER	HO-CHECKER	
	REMARKS	INPUT STATUS	AUTHORIZE

Amount	MANDATORY	MUST INPUT	NEED CHECK
Frequency	MANDATORY	MUST INPUT	NEED CHECK
End Date	NON MANDATORY	INPUT ON CASE BASIS	NEED CHECK
Credit Account	MANDATORY	MUST INPUT	NEED CHECK
Payment Details.1	NON MANDATORY	INPUT ON CASE BASIS	NEED CHECK

Branch End

1. In case of any deficiency communicated by LOD inputter or authorizer through **Pi**, Branch to take necessary steps to update the document for account servicing/maintenance. If the deficiency is dependent on the Branch (Ex: Original Seen Not done, Branch Sign Seal missing) LOD holds the document for one working day. After that servicing / maintenance request & documents are sent back to respective branch. If the deficiency is dependent on customer & customer fails to provide documents within stipulated time (**As per Deferral Policy**) then CSO terminates the Account servicing/maintenance process and inform LOD, HO through **Pi**.
2. After servicing, Branch gets confirmation from LOD through **Pi**. At the end of process, CSO preserves the Service Request form and other related documents.

**** Instruction Circular No: 2018/53 Dated July 08, 2018 of AML & CFT Division on "Procedure for Customer/Account Information Update or Change" must be followed for Account Servicing.**

7.2 Incorporating and Updating Email Address of Prime Bank Account through Contact Center

Call Center end:

1. Customer can download the **Contact Information Update Form** from our website and take a printout.
2. After filling up the Form and signing, he/she will take an image/photo of the Form by a scanner or capture a photo by mobile phone camera in a way so that while reviewing the Application Form from email, it can be easily readable.
3. For the customer who doesn't have any printer facility, an easier way with guidance of writing an Application by handwriting to be available in our website.
4. In website, there will be a sample Application format for hand writing purpose. Customer will follow the guidance and write an application in a paper (A4/Legal/Any suitable format) as per provided format
5. Customer will communicate Contact Center.
6. Contact Center will advise customer to visit the specific URL where the Contact Information Update Form is available and request to download the Form and take a printout to fill up and sign.
7. If customer doesn't have printer facility, Contact Center will assist customer to visit the URL where sample Application Format (A) along with necessary Guidance (B) will be available. Agent will guide customer how to write the Application by own.
8. Customer will be requested to take a white paper (A4, Legal or any suitable paper size) and write down the Application as per provided guidance by hand writing.
9. Customer will take a photo or scan the filled up/written Application.

10. Then, email to contactcenter@primebank.com.bd from the email address which he/she wants to register.
11. Upon receiving the email, Contact Center will match the registered mobile number mentioned in "Written in Application" and available in "CIC Module".
12. If the mobile number is matched, then Contact Center will call to customer to the registered mobile number for customer ownership verification.
13. If found valid, then Contact Center will forward the email along with attached Application to our LOD to incorporate or update the email address upon verifying Signature.
14. After receiving Contact Center's email with the attachment, LOD will perform SV (Signature Verification) and if found valid, then they will incorporate or update email address in T24 system.
15. Accordingly, customer to be notified over SMS/email that his/her email address is updated/added in Bank account.
16. Contact Center also to be notified by LOD team that the escalated request has been resolved so that Contact Center may also communicate customer.

LOD End:

LOD Inputter will go to the main menu of '**Customer**'/Account and select '**Servicing Customer**'/Servicing Account to input the provided data according to customer requirement (through call center) and providing information related to account maintenance (as mentioned earlier in this chapter as Servicing Type)

7.3 Periodical KYC Review

- i. LOD will collect Information from IT division and confirm to upload in PI.
- ii. Branch will download the list on regular basis and take necessary action to update KYC of Customer.
- iii. Beside this LOD will share the list with RM (C&IB, TB, Emerging market, CBD, Payroll and Agent Banking Team) yearly.
- iv. After receiving the required documents, Branches/divisions will upload the documents in PI
- v. LOD Inputter will go to the main menu of '**Customer**'/Account and select '**Servicing Customer**'/Servicing Account to input the provided data according to customer requirement (through call center) and providing information related to account maintenance (as mentioned earlier in this chapter as Servicing Type)
- vi. LOD Authorizer complete Authorization or return (if any discrepancy found) to branch through PI
- vii. LOD will generate a report & send fortnightly (15th and 30th day of current month) to the respective Branches/divisions with define the reason of returning and list of documents required.
- viii. LOD and AML will also recheck the documents if there is any scope of narrow down the requirement complying with the Laws/Circulars.
- ix. Branches will check the return cases in PI & resubmit the workflow with required documents

- x. Branches/Divisions will confirm the list of pending KYC of non-responsive customers up to current month and system/IT/Cards will send SMS/email/letter.
- xi. With the assistance of AML and LOD, IT will send the approved text of SMS/Email (Bangla/English) to non-responsive customers to their respective registered Mobile & email address of CBS (TEMENOS T24), as per the list.
- xii. Letter will also send to customer's T24 registered address, where Mobile Phone Number & email address were not found.

Chapter 8: Regulatory Response

8.1 Response to Regulatory Bodies (NBR, CIC, Customs, LTU, Police, CID)

- i. Receive letter of various different regulatory bodies like etc from **MD Secretariat/ICCD**
- ii. **Operations Division:** Operations Division follow the following process upon receiving:
 - a. Search globally through our Prime DASHBOARD
 - b. IF matches mail to concern branch for providing relevant documents as per requirement of the governing authority
 - c. Upon receiving documents from Branch reply to concern authority along with the supporting documents.

- d. If no account is found reply NIL report to concern authority.
- e. In case of freeze/Post No Debit letters mail to all branches and if any account matches then mail specially to the concern Branch and LOD service desk for taking necessary steps.
- f. In case of unfreeze letters mail to all branches.
- iii. Branch send Operations Division the required documents (like AOF, Statement, all supporting documents, copy of cheques and PO etc). It is mentionable here Branch is the custodian of all documents related with accounts

8.2 Schedule of Charges (SOC):

- i. According to Bangladesh Bank Circular Bank has to submit the SOC every half yearly to Bangladesh Bank
- ii. Operations Division mail to all Division for approved SOC
- iii. After collecting SOC from concern Division compile and upload it through Marketing Division in our Bank's website
- iv. After uploading Operations Division circulate an information circular to all Branches and Divisions
- v. Send the SOC to Bangladesh Bank along with a forwarding.

8.3 Account maintenance Fee:

- i. To mark waive of some specific accounts like collection accounts, government accounts and other special waived accounts operation Division mail to all Branches, Monarch, FMD, NRB Operations, Prime Bank Foundation for providing the waived account list.
- ii. Upon Branch Reply Inputter mark waive in T24 R16 CBS. For that inputter will go to Monitoring and Controlling Tools Menu. Click Input Charge Waiver option, insert account number and mark Half Yearly Service Charger and click commit option.
- iii. Authorizer will authorize the account from the same menu.

8.4 Reply to Embassy:

- i. For statement verification UK Embassy mails operations Division for the authenticity of the statement and the NOC if provided.
- ii. Operations Division mails to concern Branch for the authenticity of the provided statement and the letter.
- iii. Upon Branch reply provide feedback to UK Embassy through return e-mail.

8.5 Central Procurement Tender Unit (CPTU) Portal:

- i. Operations Division take necessary steps to renew agreement between CPTU and Prime Bank Limited.
 - a) Operation Division change new Branch Admin in the CPTU Portal
 - b) ITI&P change the tagged e-mail IDs against the generic e-mails for CPTU
 - c) Sent a monthly statement of CPTU SND account to Director General of CPTU
- ii. Branch is the custodian of all documents. In special cases if Governing authority asks to send any official then concern Branch sends an official along with supporting documents.

8.6 Statement submission to Bangladesh Bank

8.6.1 Monthly Metallic Coin: As per guideline of DCM letter No- 12/2015, Date- 12-Nov-2015, BB Letter No- EISHA: 114/2018/43, Date- 22-Nov-2018), Submission Date- 7th day of the following month

- i. Operations Division follow the following process:
 - OPS Official send mail to Branches, SMEs month end.
 - OPS Official receive data from all Branches, SMEs through mail/hard copy.
 - Cross checking Branches' Data with the copy of Cash Register Book collected from Branches & SMEs.
 - Preparing Statement accumulating Branches' Data.
 - Mail Soft Copy and send Hard Copy of Statement to Bangladesh Bank with in deadline.
 - Operations Division may seek additional documents or waive as per decision of Management.
- ii. Branch send Operations Division the required data of Coin Position of month end as per format of Bangladesh Bank along with copy of Cash Book of month end). It is mentionable here Branch is the custodian of all coins documents related with Monthly Statement.

8.6.2 Monthly Mutilated Notes Statement: As per guideline of DCM letter No- 12/2015, Date - 12-Nov-2015, BB Letter No- EISHA: 23(Policy-Tafsili)/2018-2277, Date: 24-JUN-2018), Submission Date- 28th day of the following month.

- i. Operations Division follow the following process:
 - a. OPS Official send mail to Branches, SMEs month end.
 - b. OPS Official receive data from all Branches, SMEs through mail/hard copy.

- c. Cross checking Branches' Data with copy of register provided by branches, SMEs.
 - d. Preparing Statement accumulating Branches' Data.
 - e. Mail Soft Copy and send Hard Copy of Statement to Bangladesh Bank with in deadline.
 - f. Operations Division may seek additional documents or waive as per decision of Management
- ii. **Branch:** Branch send Operations Division the required data of Mutilated Notes Position of month end as per format of Bangladesh Bank along with copy of Cash Book/Kacha Register of month end. It is mentionable here Branch is the custodian of all Mutilated

8.6.3 Monthly LTU VAT Statement submission to NBR : As per Prime Bank Instruction Circular No- 52/2012, Date: 24.-Jun-2012), Submission Date- Within the following month:

- i. Operations Division follow the following process
 - OPS Official send mail to Utility Bill receiving Branches, SMEs month end.
 - OPS Official receive data from Utility Bill receiving Branches, SMEs through mail/hard copy.
 - Cross checking Branches' Data with copy of Chalan, E-Chalan, PO, BEFTN provided by Branches, SMEs.
 - Preparing Statement accumulating Branches' Data.
 - Send Hard Copy of Statement to NBR with in deadline.
 - Operations Division may seek additional documents or waive as per decision of Management.
- ii. Branches send Operations Division the required data of LTU VAT Position of month end as per format of NBR along with copy of Chalan, E-Chalan, PO, BFTN. It is mentionable here Branch is the custodian of all LTU VAT documents related with Monthly Statement.

8.6.4 Quarterly Sale & Purchase of Banking Instruments Statement : As per Prime Bank Instruction Circular No- 13/2007, Date: 08.-March-2007, BRPD Letter No. 02 Date: 19 February 2007), Submission Date- 15th day of the following month of Quarter end

- i. Task (s) of LOD
 - OPS Official send mail to all Branches, SMEs Quarter end.
 - OPS Official receive data from all Branches, SMEs through mail/hard copy.
 - Cross checking Branches' Data.
 - Preparing Statement accumulating Branches' Data.
 - Send Hard Copy of Statement to NBR.
 - Operations Division may seek additional documents or waive as per decision of management.
- ii. Branches send Operations Division the required data **Quarterly Sale & Purchase of Banking Instruments** of quarter end as per format of Bangladesh Bank

8.6.5 Yearly 10 Years & above Unclaimed Deposits : As per Prime Bank SOP, Version 1, November-2021 & BRPD Circular No. 10/2018, Date: 12 September, 2018, Submission Date- Within the following month of Year end

i. Task (s) of LOD

- OPS Official send mail to Branches, SMEs of 10 years above aged Branches, SMEs Year end.
- OPS Official receive data from 10 years above aged Branches, SMEs through mail/hard copy.
- Cross checking Branches' Data.
- Preparing Statement accumulating Branches' Data.
- Mail Soft Copy and send Hard Copy of Statement to Bangladesh Bank.
- Operations Division may seek additional documents or waive as per decision of Management

ii. Branches send Operations Division the required data of 10 years & above Unclaimed Deposits of year end as per format of Bangladesh Bank. It is mentionable here Branch is the custodian of all Unclaimed Deposits documents/data related with Yearly Statement

8.7 Online Waiver Marking in T24CBS

i.Task (s) of LOD :

- Receive mail from Branch, Division.
- Verify from Branch and T24CBS.
- Input in T24 CBS
- Mail to Branch/Division of HO informing input in T24 CBS.
- Operations Division may seek additional documents or waive as per decision of Management.

ii. Branches/Divisions send Operations Division request for waiving Online Charge through mail/hard copy along with approval of waive from competent Authority and supporting documents.

8.8 Circulations of Lost Instruments of other Banks/NBFIs:

- i. Operations Division Receive mail/Letter of other Banks/NBFIs
- ii. Circulation to Branches/Divisions of HO through mail.

8.9 Circulations of Unclaimed Instruments of Prime Bank Ltd to other Banks/NBFIs:

- i.Operations Division Receive mail/Letter of other Banks/NBFIs
- ii.Circulation to Branches/Divisions of HO through mail.

8.10 Sending Statement of Dollar Endorsement against Passport of Customers of different branches to Indian High Commission for Visa purpose.

- i. Receive mail from different branches with data of Dollar Endorsement against Passport for Indian Visa Purpose.
- ii. Preparing Statement accumulating Branches' Data.
- iii. Mail Soft Copy of Statement to Indian High Commission.

8.11 Foreign Account Tax Compliance Act (FATCA) Reporting :

The Foreign Account Tax Compliance Act (FATCA) is a 2010 [U.S. federal law](#) requiring all non-U.S. foreign financial institutions (FFIs) to search their records for customers with indicia of a connection to the U.S. It is mandatory documents for all account holders to maintain account with Bank.

Activities related to FATCA

- i. LOD is act as Admin of FATCA.
- ii. Yearly Reporting to U.S treasury Department.
- iii. Guidance Branch, Division & Subsidiaries regarding Identification, Marking & Documentation.
- iv. Renewal of documents related to Responsible Officer (RO).
- v. Respond the request received from different Foreign Bank, Exchange House, Any other Authority according to their requirement. Subject to consent from competent authority.
- vi. Check FATCA notice, comply the same and respond accordingly to Internal Revenue Service, USA Treasury Department, USA accordingly subject to consent from competent authority.
- vii. Comply the instruction received from Bangladesh Bank & Regulatory authority from time to time.
- viii. Comply any other instruction receive from IRS, USA from time to time.

Reporting to USA Treasury Department:

- i. Collect FATCA declaration form along with USA documents and information from Branch, Division through e-mail.
- ii. Cross check the documents and information's. Upload the same through IT, subject to consent from competent authority

8.12 Collect Lien Confirmation from other Bank and Non-Bank Financial Organization on behalf of the Bank:

- i. Collect Request letter of the concern Bank and information from Branch, relevant Division, through e-mail
- ii. Cross check the documents and information's.
- iii. Respond the same through Courier/ e-mail/by hand subject to consent from competent authority.
- iv. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.13 Point of Contract (POC) of Election Commission:

- i. Operations department is act as Admin of Election Commission Portal.
- ii. Point of Contract on behalf of Bank.
- iii. Renewal of Agreement.
- iv. Vetting Agreement.
- v. User Creation, Reset & Deletion.
- vi. Reset Password.

- vii. Make payment of Yearly subscription fees.
- viii. Make payment of month Bill.
- ix. Coordination between Digital Banking and EC for compliance and smooth operation of Agent Banking.
- x. Coordination between CAD and EC for compliance and smooth operation of Thump Impression proposed Software.
- xi. Comply any other instruction received from EC, Regulatory authority, Bangladesh Bank.

Renewal of Agreement:

- i. Receive request letter from EC along with compliance documents from Election Commission
- ii. Cross check the documents and information's.
- iii. Vetting the documents with the help of our Legal Division.
- iv. Make payment the yearly fees and charges.
- v. Arrange to sign off the agreement subject to consent from competent authority.
- vi. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.14 Approval of Duplicate Instruments against FDR, MBDS, DBDS, PO, MTDR, MMBDS, MDBDS, Account 150%, MIC, etc.

- i. Collect Branch request/ Customer request along with GD/ Indemnity, subject to status of custodian/documents available at Branch and information from Branch, relevant Division, through e-mail
- ii. Cross check the documents and information's.
- iii. Respond the same through Courier/ e-mail/by hand subject to consent from competent authority.
- iv. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.15 Provide Lien Confirmation to other Bank and Non-Bank Financial Organization:

- i. Collect Request letter from Branch/ Division and information from Branch, relevant Division, through e-mail
- ii. Cross check the documents and information's.
- iii. Respond the same through Courier/ e-mail/by hand subject to consent from competent authority.
- iv. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.16 Verification of Authenticity of documents received from Law enforcement authority, internal authority, Branch, Division, External authority, Bangladesh Bank etc:

- i. Request letter/ email, Documents received from Internal authority, Branch, Division, External authority, Bangladesh Bank etc.
- ii. Cross check the documents and information's.
- iii. Respond the same through Courier/ e-mail/by hand subject to consent from competent authority.

- iv. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.17 Authorizer of waiver of Online charges / Adhoc Charges / Maintenance Fees/ Excise Duty in T24 (R16) CBS:

- i. Request letter/ email documents received from internal authority, Branch, Division, etc.
- ii. Cross check the documents, Approval and information's.
- iii. Authorize in T24 (R16) CBS.
- iv. Respond the same accordingly through e-mail.
- v. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.18 Vetting Documents received from Law enforcement authority, Internal authority, Branch, Division, External authority, Bangladesh Bank etc:

- i. Request letter/ email, documents received from Internal authority, Branch, Division, External authority, Law enforcement authority, Bangladesh Bank etc.
- ii. Cross check the documents and information's.
- iii. Vetting documents with the help of our Legal Division.
- iv. Respond the same through Courier/ e-mail/by hand subject to consent from competent authority.
- v. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.19 Settlement of different exceptional issues according to the request received from Internal authority, Branch, Division & External authority:

- i. Request letter/ email, documents received from Internal authority, Branch, Division & External Authority.
- ii. Cross check the documents and information's.
- iii. Respond the same through courier / e-mail/by hand subject to consent from competent authority.
- iv. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.20 Guidance Branch & Division to settle their issue considering Bangladesh Bank Guidelines & Prime Bank Policy:

- i. Request letter/ email, documents received from Branch & Division.
- ii. Cross check the documents and information's.
- iii. Respond the same through Courier/ e-mail/ over telephone, subject to consent from competent authority.

- iv. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.21 Provide Lien Confirmation to other Bank and Non-Bank Financial Organization:

- i. Collect Request letter from Branch/ Division and information from Branch, relevant Division, through e-mail
- ii. Cross check the documents and information's.
- iii. Respond the same through Courier/ e-mail/by hand subject to consent from competent authority.
- iv. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.22 Verification of Authenticity of documents received from Law enforcement authority, internal authority, Branch, Division, External authority, Bangladesh Bank etc:

- i. Request letter/ email, Documents received from Internal authority, Branch, Division, External authority, Bangladesh Bank etc.
- ii. Cross check the documents and information's.
- iii. Respond the same through Courier/ e-mail/by hand subject to consent from competent authority.
- iv. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.23 Authorizer of waiver of Online charges / Adhoc Charges / Maintenance Fees/ Excise Duty in T24 (R16) CBS:

- i. Request letter/ email documents received from internal authority, Branch, Division, etc.
- ii. Cross check the documents, Approval and information's.
- iii. Authorize in T24 (R16) CBS.
- iv. Respond the same accordingly through e-mail.
- v. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.24 Vetting Documents received from Law enforcement authority, Internal authority, Branch, Division, External authority, Bangladesh Bank etc:

- i. Request letter/ email, documents received from Internal authority, Branch, Division, External authority, Law enforcement authority, Bangladesh Bank etc.
- ii. Cross check the documents and information's.
- iii. Vetting documents with the help of our Legal Division.
- iv. Respond the same through Courier/ e-mail/by hand subject to consent from competent authority.
- v. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.25 Settlement of different unusual issues according to the request received from Internal authority, Branch, Division & External authority:

- i. Request letter/ email, documents received from internal authority, Branch, Division & External Authority.
- ii. Cross check the documents and information's.
- iii. Respond the same through courier / e-mail/by hand subject to consent from competent authority.
- iv. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

8.26 Guidance Branch & Division to settle their issue considering Bangladesh Bank Guidelines & Prime Bank Policy:

- i. Request letter/ email, documents received from Branch & Division.
- ii. Cross check the documents and information's.
- iii. Respond the same through Courier/ e-mail/ over telephone, subject to consent from competent authority.
- iv. Operations Division may seek additional documents OR able to omit / waiver documents, subject to consent from competent authority.

Chapter 9: Required Documents List

Personal A/C:

A. Current/Al-Wadeeah Current Account (AWCA)

1. Two copies of recent passport size photograph (Lab print) duly attested by the introducer.
2. A/C to be introduced by Prime Bank Limited account holder.
3. Photocopy of national ID card/Passport/Driving License of Account holder.
4. Photocopy of national ID/ Passport/Driving License of Nominee duly attested by the A/C holder.
5. One copy of recent passport size photograph of the nominee duly attested by the A/C holder.
6. Copy of TIN certificate (if necessary).
7. Photocopy of utility bill of current month (Electricity, WASA, Gas, and Telephone).
8. Income related document such, as photocopy of valid Job ID & Pay Slip/Salary Certificate/Appointment Letter (for service holders)/ Valid Trade License (for business men).
9. Photocopy of valid Job ID & Pay Slip/Salary Certificate/Appointment letter of husband in case of housewife.
10. KYC and TP Form (TP should be consistent with income level).
11. A minimum balance of Tk. 5,000/= (Taka Five Thousand) requires to open this account.

B. Savings/Mudaraba Savings Account (MSA)

i) Individual Account:

1. Two copies of recent passport size photograph (Lab print) duly attested by the introducer.
2. A/c to be introduced by Prime Bank Limited account holder.
3. Photocopy of national ID card/Passport/Driving License of Account holder.
4. Photocopy of national ID card of nominee duly attested by the A/C holder.
5. One copy of recent passport size photograph of the nominee duly attested by the A/C holder.
6. Copy of TIN certificate (if necessary).
7. Photocopy of utility bill of current month (Electricity, WASA, Gas, Telephone).
8. Income related document such as photocopy of valid Job ID & Pay Slip/Salary Certificate/Appointment Letter (for service holders)/Valid Trade License (for businessmen).
9. Photocopy of valid Job ID & Pay Slip/Salary Certificate/Appointment Letter of husband in case of housewife.
10. KYC and TP Form (TP should be consistent with income level).
11. A minimum balance of Tk. 1,000/= (Taka One Thousand) requires to open this account.

ii) My First Account/ Mudaraba First Account (Account will be operated by the Guardian)

1. Two copies of recent passport size photograph of the student duly attested by the introducer.
2. One copy of recent passport size photograph of the Guardian duly attested by the Introducer.
3. One Copy recent passport size photograph of the nominee/ If Nominee differs from Legal Guardian then photograph of the nominee to be attested by Legal Guardian.
4. A/C to be introduced by Prime Bank Limited account holder.
5. Income related document of Legal Guardian such as photocopy of valid Job ID & Pay Slip/Salary Certificate/Appointment Letter (for service holders)/Valid Trade License (for business man).
6. Photocopy of utility bill of current month (Electricity, WASA, Gas, Telephone) of Legal Guardian.
7. Birth Certificate & school ID/Receipt of tuition fees of the student of current month
8. Photocopy of national ID /Passport/Driving License of A/C Operator (Legal guardian) & Nominee.

9. KYC and TP Form.

10. A minimum balance of Tk. 100/= (Taka One Hundred) requires to open this account.

iii) Minor Account

1. Two copies of recent passport size photograph of the minor duly attested by the introducer.
2. Two copies of recent passport size photograph of the Guardian duly attested by the Introducer.
3. Minor of 12 years age up to 18 years shall be allowed to open this account.
4. One Copy of recent passport size photograph of the nominee/ If Nominee differs from Legal Guardian then photograph of the nominee to be attested by Legal Guardian
5. Photocopy of utility bill of current month (Electricity, WASA, Gas, and Telephone) of Legal Guardian.
6. Birth Certificate/ Chairman Certificate of the Minor.
7. Photocopy of national ID/ Passport/Driving License of A/C Operator (Legal guardian) & Nominee.
8. Income related document of Legal Guardian such as photocopy of valid Job ID & Pay Slip/Salary Certificate /Appointment Letter (for service holders)/Valid Trade License (for business men).
9. Account shall be non-borrowing in nature. Under no circumstances there shall be any overdraft in the Account.
10. In case of death of the minor, his legal heirs would be the beneficiary of the account and the minor as an account holder can in normal process close the account.
11. KYC and TP Form.
12. A minimum balance of Tk. 1,000/= (Taka One Thousand) requires to open this account.
13. There shall not be any restriction for deposit amount.

iv) Shukonna / Mudaraba Shukonna Deposit Account:

1. Two copies of recent passport size photograph (Lab print) duly attested by the introducer.
2. A/C to be introduced by Prime Bank Limited account holder.
3. Photocopy of national ID card/Driving License/Passport (both of Account holder & Nominee).

4. One copy of recent passport size photograph of the nominee duly attested by the A/C holder.
5. Copy of TIN certificate (if necessary).
6. Photocopy of utility bill of current month (Electricity, WASA, Gas, Telephone).
7. Income related document such as photocopy of valid Job ID & Pay slip/Salary Certificate/ Appointment Letter (for service holders)/Valid Trade License (for business men).
8. KYC and TP Form (TP should be consistent with income level).
9. A minimum balance of Tk.1,000/= (Taka One Thousand) requires to open this account.

C. Short Notice Deposit/ Mudaraba Short Notice Deposit Account

1. Two copies of recent passport size photograph (Lab print) duly attested by the introducer.
2. A/C to be introduced by Prime Bank Limited account holder.
3. Photocopy of national ID card/Passport/Driving License of Account Holder.
4. Photocopy of national ID (Passport/Driving License of Nominee duly attested by the A/C holder.
5. One copy of recent passport size photograph of the nominee duly attested by the A/C holder.
6. Copy of TIN certificate (if necessary).
7. Photocopy of utility bill of current month (Electricity, WASA, Gas or Telephone).
8. Income related document such as photocopy of valid Job ID & Pay slip/Salary Certificate/Appointment Letter (for service holders)/Valid Trade License (for businessmen).
9. KYC and TP Form.
10. A minimum balance of Tk. 25,000/= (Twenty Five Thousand) requires to open this account.

Proprietorship

a) Current/ Al-Wadeeah Current Account (AWCA) & Short Notice Deposit (SND)/ Mudaraba Short Notice Deposit Account:

1. Two copies of recent passport size photograph duly attested by the Introducer.
2. National ID card/Passport/Driving License (Photocopy) of Account Holder.
3. A/C to be introduced by Prime Bank Limited account holder.
4. Photocopy of Valid Trade license.
5. Copy of TIN.
6. Visiting Card.
7. Trade seal.
8. One copy recent passport size photograph & national ID/ Passport/Driving License of the nominee duly attested by the A/C Holder with Seal.
9. Proprietorship declaration in Letter Head Pad.
10. Rental Agreement (if any)
11. Utility Bill of current month of present business addresses (Electricity, WASA, Gas, Telephone).
12. KYC and TP Form.
13. A minimum balance of TK. 5,000/= (Taka Five Thousand) required to open Current Account.
14. A minimum balance of Tk. 25,000/= (Taka Twenty Five Thousand) required to Open SND Account.

b) Savings Account/Mudaraba Savings Account (MSA): N/A

Partnership A/C:

a) Current/ Al-Wadeeah Current Account(AWCA) & Short Notice deposit/Mudaraba Short Notice Deposit Account:

1. Two copies of passport size photograph of the account holder(s)/person(s) who will operate the A/C duly attested by the introducer
2. A/C to be introduced by Prime Bank Limited account holder.
3. Certified copy of valid trade license
4. Notarized copy of partnership deed (If Non Registered Firm) duly signed by all partners (Stamp Tk. 500/= for capital less than 25,000/= and stamp Tk. 2,000/= for capital Tk. 25000/= & above)
5. Partnership account agreement duly signed by all partners
6. Copy of registered partnership deed certified by Registrar of firms (If Registered Firm)
7. Resolution to open & operation of A/C
8. Trade seal
9. Permission in 18A (B Bank F Ex guidelines) in case of GSA or any company as agent of foreign principal.
10. Photocopy of NID / valid passport/nationality certificate issued by the ward commissioner or chairman etc. of all the Partners.
11. Utility Bill of current month of present business address (Electricity, WASA, Gas, Telephone).
12. Rental agreement (if any)
13. TIN certificate
14. VAT Registration Number (If any)
15. KYC & TP Form.
16. Initial deposit should be minimum Tk.5,000/= at the time of opening Current Account.
17. Initial deposit should be minimum Tk. 25,000/= at the time of opening SND Account.

b) Savings Account/Mudaraba Savings Account (MSA): N/A

Private Limited Company:

a) **Current/ Al-Wadeeah Current Account(AWCA) & Short Notice deposit/ Mudaraba Short Notice Deposit Account:**

1. Two copies of passport size photograph of the account holder(s)/person(s) who will operate the A/C duly attested by introducer.
2. Introducer should be Prime Bank Account holder
3. Separate personal information form of all the signatories
4. Valid Trade license (Photocopy)
5. Company TIN (Photocopy)
6. National ID card/Passport/Driving License (Photocopy) of directors.
7. Utility Bill of current month of present business address (Electricity, WASA, Gas, Telephone).
8. Rental Agreement (If any)
9. Visiting Card
10. Seal (designation wise) of Signatories who will operate the account.
11. Board resolution for opening & operation of the account duly attested by the Managing Director/Chairman
12. Certified copy of Letter of Incorporation
13. Certified copy of Memorandum of Association & Articles of Association duly signed or authenticated at each page by the Managing Director/Chairman
14. Form xii (in case of transfer of Directorship).
15. List of Directors with name, father's name, mother's name, spouse's name, date of birth & signature (up to date) in letterhead pad of the company duly certified by the Chairman or Managing director
16. Copy of Certificate of Chief Controller of Insurance (in case of Insurance Company)
17. Permission in 18A (Bangladesh Bank Foreign Exchange guidelines) in case of GSA or any company as agent of foreign principal.
18. VAT registration Number (If any)
19. KYC and TP Form.
20. Initial deposit of Tk. 5,000/= required to open Current Account

21. Initial deposit of Tk. 25,000/= required to open SND Account

b) Savings Account/Mudaraba Savings Account (MSA): N/A

Public Limited Company:

a) Current/ Al-Wadeeah Current Account(AWCA) & Short Notice deposit/Mudaraba Short Notice Deposit Account:

1. Two copies of passport size photograph of the account holder(s)/person(s) who will operate the A/C duly attested by introducer.
2. Introducer should be Prime Bank Account holder.
3. Separate personal information form of all the signatories
4. Valid Trade license (Photocopy).
5. Company TIN (Photocopy).
6. National ID card/Passport/Driving License (Photocopy) of directors.
7. Utility Bill of current month of present Business address (Electricity, WASA, Gas, Telephone).
8. Rental Agreement (If any)
9. Visiting Card.
10. Seal (designation wise) of Signatories who will operate the account.
11. Board resolution for opening & operation of the account duly attested by Managing Director/Chairman.
12. Certified copy of Letter of Incorporation.
13. Certified copy of Memorandum of Association & Articles of Association duly signed or authenticated at each page by the Managing Director/Chairman.
14. Certified copy of Certificate of Commencement of business duly signed or authenticated at each page by the Managing Director/Chairman.
15. List of Directors with name, father's name, mother's name, spouse's name, date of birth & signature (up to date) in letterhead pad of the company duly certified by the Chairman or Managing director.
16. Form xii (in case of transfer of Directorship).
17. Copy of Certificate of Chief Controller of Insurance (in case of Insurance Company)
18. Permission in 18A (Bangladesh Bank Foreign Exchange guidelines) in case of GSA or any company as agent of foreign principal.
19. VAT registration Number (If any)

20. KYC and TP Form.

21. Initial deposit of Tk. 5,000/= requires to open Current Account

22. Initial deposit of Tk. 25,000/= requires to open the SND Account

b) Savings Account/Mudaraba Savings Account (MSA): N/A

N.G.O/Club/Society/School/College:

a) Current /Al-Wadeeah Current Account(AWCA): N/A

b) Savings Account/Mudaraba Savings Account (MSA):

1. Two copies of passport size photograph of the account holder(s)/person(s) who will operate the A/C duly attested by introducer.
2. Photocopy of NID/ valid passport/nationality certificate issued by the ward commissioner or chairman of signatories.
3. Separate personal information form of all the signatories.
4. Account introduced by Prime Bank Limited account holder.
5. Registration certificate from respective Ministry/Directorate.
6. Certified copy of Memorandum of Association & Articles of Association duly attested by the chairman/secretary.
7. Resolution for opening & operation of the account duly attested by the chairman/secretary.
8. Up to date list of office Bearers/Governing Body/Managing Committee duly certified by the chairman/secretary.
9. Certificate of Registration from N.G.O Bureau (in case of NGOs funded by overseas donor Agencies)
10. Copy of P.O.A. to represent the N.G.O. & open any Bank account in Bangladesh.(N.G.O abroad registered)
11. Seal (designation wise) of Signatories who will operate the account.
12. KYC and TP Form.
13. Rental Agreement (If any).

14. Initial deposit of Tk. 1,000/= is required to open the account.

c) Short Notice deposit/ Mudaraba Short Notice Deposit Account: N/A

Trust:

a) Current/ Al-Wadeeah Current Account (AWCA): N/A

b) Savings /Mudaraba Savings Account (MSA):

1. Two copies of passport size photograph of the account holder(s)/person(s) who will operate the A/C duly attested by the introducer.
2. Photocopy of NID / valid passport/nationality certificate issued by the ward commissioner or chairman of signatories
3. A/c introduced by Prime Bank Limited account holder.
4. Separate personal information form of all the signatories.
5. Up to date list of members of the Trustee Board.
6. Certified copy of Deed of Trust.
7. Certified copy of the Resolution of the Trustee Board for opening & operation of the Account.
8. Seal (designation wise) of Signatories who will operate the account.
9. KYC and TP Form.
10. Rental Agreement (If any)
11. Initial deposit of Tk. 1,000/= requires to open the account.

c) Short Notice deposit/ Mudaraba Short Notice Deposit Account: N/ A

Joint venture Account:

Corporations/Partnership/Limited/Limited Liability Company

a) Current/ Al-Wadeeah Current Account (AWCA) & Short Notice Deposit(SND)/ Mudaraba Short Notice Deposit Account:

1. Two copies of passport size photograph of the account holder(s)/person(s) who will operate the A/C duly attested by Introducer.
2. Photocopy of NID/ valid passport/nationality certificate issued by the ward commissioner or chairman of signatories.
3. Introducer should be Prime Bank Account holder.
4. Separate personal information form of all the signatories.
5. Photocopy of Valid Trade License (Both Company).
6. Photocopy of Company TIN (Both Company).
7. Utility Bill of current month (Electricity, WASA, Gas, Telephone).
8. Rental Agreement (If any)
9. Visiting Card.
10. Seal (designation wise) of Signatories who will operate the account.
11. Board resolution for opening & operation of the account duly attested by Managing Director/Chairman.
12. Copy of registered partnership deed certified by Registrar of firms (If Registered Partnership Firm).
13. Certified copy of Letter of Incorporation.
14. Certified copy of Memorandum of Association & Articles of Association duly signed or authenticated at each page by the Managing Director/Chairman
15. List of Directors with name, father's name, mother's name, spouse's name, date of birth & signature (up to date) in letterhead pad of the company duly certified by the Chairman or Managing director

16. Form xii (in case of transfer of Directorship).
17. VAT registration Number (If any)
18. Copy of passport along with Valid Visa/work permit (issued by Board of Investment) duly attested (In case of Foreign Passport customer needs to provide the copy of "No Visa Required for Bangladesh" page.
19. Last Tax Return Paper (In case of Foreign Company).
20. Joint Venture Agreement
21. KYC and TP Form.
22. Initial deposit of Tk. 5,000/= required for opening Current Account
23. Initial deposit of Tk. 25,000/= required for opening SND Account

b) Savings /Mudaraba Savings Account (MSA): N/A

Foreign Currency Account

Personal Account:

1. Two copies of recent passport size Photograph (Lab print) duly attested by the introducer.
2. A/C to be introduced by Prime Bank Limited account holder.
3. Photocopy of Passport/Driving License of Account holder.
4. One copy of recent passport size photograph and photocopy of Passport/Driving License of nominee duly attested by the A/C holder.
5. Copy of TIN certificate (if necessary).
6. Photocopy of utility bill of current month (Electricity, WASA, Gas, Telephone) Letter of Authority for operating the account.
7. QA-22 (if the applicant is foreign national resident in Bangladesh except foreign embassies, legations, consulates and foreign Government officials in Bangladesh).
8. Copy of passport along with valid visa/work permit duly attested (In case of Foreign Passport customer needs to provide the copy of "No Visa Required for Bangladesh" page.)
9. Proof of employment/income (Employment Certificate/Pay Slip/Employment Contract mentioning annual income/ Bank Statement mentioning monthly salary or last Tax return Paper).
10. Copy of TIN Certificate (Expatriate Employees)
11. KYC and TP Form

Non-Personal Account:

1. Two copies of recent passport size photograph (Lab print) of the Signatory(s) duly attested by the introducer.
2. A/c to be introduced by Prime Bank Limited account holder.
3. Photocopy of Passport/Driving License of Account holder.
4. One copy of recent passport size photograph and photocopy of Passport of nominee duly attested by the A/C holder.
5. Copy of TIN certificate (if necessary).
6. Photocopy of utility bill of current month (Electricity, WASA, Gas or Telephone) of current Business

address.

7. Account opening & operating authority from The Ministry of foreign affairs of the respective countries (For Diplomatic mission)/Head Quarter (For UN Organizations)
8. Copy of P.O.A. to represent the company & open any Bank account in Bangladesh (Foreign organizations & consulting firms).
9. Resolution or Extract of Resolution for opening the Account and Authorization for its operation should be certified as stated in the Articles of Association or by The Chairperson (Foreign organizations & consulting firms).
10. Certified copy of Memorandum & Articles of Association of the company (Foreign organizations & consulting firms).
11. Permission on 18 B in case of local branch / Representative office/ Liaison office of a foreign firm other than the contractor (Foreign organizations& consulting firms).
12. Copy of approved contract between foreign donors/ international donor agencies and local/ joint venture contracting firms (If any).
13. Copies of Registration in Bangladesh with Board of Investment/Bangladesh Bank for Foreign/ Joint Venture Firms.
14. Bond License issued by the Custom Authorities for Diplomatic Bonded Warehouse.
15. Copy of TIN Certificate.
16. KYC and TP Form.

Note-8, 9 &10 must be attested by the Bangladesh High Commission in that country

Non Resident Investors Taka Account

Personal Account:

1. Copy of passport along with valid visa/work permit duly attested (In case of Foreign Passport customer needs to provide the copy of "No Visa Required for Bangladesh" page).
2. Proof of employment/income, (Employment Certificate/Pay Slip/Employment Contract mentioning annual income/ Bank Statement mentioning monthly salary or last Tax return Paper).
3. Six copies passport size photograph of the applicant attested by the introducer.
4. Five copies of passport size photograph of the nominee(s) which must be attested by the applicant.
5. Photocopy of national ID/Driving License/Passport of Nominee duly attested by Account Holder.
6. Duly completed account opening forms, BO account forms, BO account nominee form, Trade account opening forms, Power of Attorney & Tripartite Agreement.
7. Above mentioned documents sent from abroad by the customer must be verified and attested by any reputed International Bank/Notary Public/Bangladesh High Commission or Consulate general's office.
8. KYC and TP Form

Non- Personal Account:

1. Copy of passport along with valid visa/work permit of Signatory(s) duly attested (In case of Foreign Passport customer needs to provide the copy of "No Visa Required for Bangladesh" page).
2. Last Tax return Paper.
3. Six copies passport size photograph of the applicant/Signatory(s).
4. Duly completed account opening forms, BO account forms, BO account nominee form, Trade account opening forms, Power of Attorney & Tripartite Agreement.
5. Above mentioned documents sent from abroad by the customer must be verified and attested by any reputed International Bank/Notary Public Bangladesh High Commission or Consulate general's office.
6. Resolution or Extract of Resolution for opening the Account and Authorization for its operation should be certified as stated in the Articles of Association or by The Chairperson (Foreign organizations & consulting firms).
7. Certified copy of Memorandum & Articles of Association of the company (Foreign organizations & consulting firms).

8. Copy of P.O.A. to represent the company & open any Bank account in Bangladesh (Foreign organizations & consulting firms).
9. Copy of approved contract between foreign donors/ international donor agencies and local/ joint venture contracting firms.(If any)
10. Permission on 18 B (Bangladesh Bank Foreign Exchange Guidelines) in case of local branch / Representative office / Liaison office of a foreign firm other than the contractor (Foreign organizations & consulting firms).
11. Photocopy of utility bill of current month (Electricity, WASA, Gas or Telephone) of current Business address.
12. KYC and TP Form.

Note: 6, 7 & 8 must be attested by the Bangladesh High Commission in that country

Bangladeshi Mission in abroad will duly verify above all papers or by any other reputable bank or by any other person who is known to AD in Bangladesh.

NRTA A/C (Savings Type):

1. Two copies of recent passport size photograph (Lab print) duly attested by the introducer.
2. A/c to be introduced by Prime Bank Limited account holder.
3. Copy of passport along with valid visa/work permit duly attested (In case of foreign Passport customer needs to provide the copy of "No Visa Required for Bangladesh" page.
4. Proof of employment/income (Employment Certificate/Pay Slip/Employment Contract mentioning annual income/ Bank Statement mentioning monthly salary or last Tax return Paper).
5. One copy of recent passport size photograph of the nominee duly attested by the A/C holder.
6. Copy of TIN certificate (if necessary).
7. Photocopy of national ID/Driving License/ Passport of Nominee.
8. KYC and TP Form (TP should be consistent with income level).
9. A minimum balance of Tk.1,000/= (Taka One Thousand) requires to open this account.
10. Above mentioned documents sent from abroad by the customer must be verified and attested by any reputed International Bank/Notary Public/Bangladesh High Commission or Consulate general's office.

Resident Foreign Currency Deposit (RFCD) Account:

1. Two copies of recent passport size photograph (Lab print) duly attested by the introducer.

2. A/C to be introduced by Prime Bank limited account holder.
3. Photocopy of national ID card/Passport/Driving License of Account holder.
4. One copy of recent passport size photograph and photocopy of national ID/Passport/Driving License of nominee duly attested by the A/C holder.
5. Copy of TIN certificate (if necessary).
6. Photocopy of utility bill of current month (Electricity, WASA, Gas or Telephone).
7. Income related document such as photocopy of valid Job ID & Pay Slip/Salary Certificate/Appointment Letter (for service holders)/Valid Trade license (for business man).
8. Foreign Currency Declaration Form (FMJ) (if amount exceeds USD 5000).
9. Written declaration from applicant that amount of Foreign exchange brought in is not receipt against export of Goods/ commission due from abroad arising from business in Bangladesh.
10. Photocopy of valid visa with Departure and Arrival page.
11. KYC and TP Form.

Non-Convertible Taka Account (NCTA)/ Convertible Taka Account (CTA):

Eligibility for opening NCTA & CTA:

1. Foreign Organizations/Nationals.
2. Diplomatic missions.
3. UN organizations.
4. Non-profit international bodies.
5. Foreign contractors and consultants engaged for specific project under the Govt. or semi Govt, or semi Govt. agencies.
6. Expertise employees of the above noted missions/organizations those are resident in Bangladesh.
7. Foreign airlines and shipping lines operation in Bangladesh.

Special Features:

Shadow Account of FC Account (Collection Account)

1. No signature is required.

2. No cheque book issued.

Required documents for approach:

1. Approval of Bangladesh Bank.
2. Approach letter of NRB Banking Department, International Division to Branch Management.
3. Circular of NRB Banking Department, International Division.
4. Copy of Agreement with Prime Bank Limited.
5. Office Note of Branch

Convertible Taka Account

Documentation for Diplomatic Missions:

1. Completed Personal Information & Account opening Form.
2. Resolution or Extract of Resolution for opening the Account and Authorization for its operation should be certified from The Ministry of foreign affairs of the respective countries.
3. Personal Information of all the signatories.
4. Form QA-22 for all signatories in duplicate (One copy for B Bank submission).
5. Transaction Profile (as per AML guidelines).
6. Copy of passport /copy of the driving license of the Account Holder/Signatories.
7. Photographs of the Account Holders/Signatories.
8. Work Permit of the Account Holder/Signatories.

Documentation for UN Organizations:

1. Completed Personal Information & Account opening Form.
2. Resolution or Extract of Resolution for opening the Account and Authorization for its operation should be certified from their respective Head Quarters.
3. Personal Information of all the signatories.
4. Form QA-22 in duplicate (One copy for B Bank submission).
5. Transaction Profile (as per AML guidelines).
6. Photographs of the Account Holders/Signatories.
7. Work permit of the Account Holders /signatories.
8. Copy of passport/copy of driving license of the Account Holders /signatories.

Documentation for Foreign organizations & consulting firms:

1. Completed Personal Information & Account opening Form.
2. Copy of P.O.A. to represent the company & open any Bank account in Bangladesh.
3. Resolution or Extract of Resolution for opening the Account and Authorization for its operation should be certified as stated in the Articles of Association or by The Chairperson.

4. Certified copy of Memorandum & Articles-of Association of the company.
5. Form QA-22 for all signatories in duplicate (One copy for Bangladesh Bank submission).
6. Permission on 18 B (as per Bangladesh Bank Foreign Exchange guidelines) in case of local branch / Representative office/ Liaison office of a foreign firm other than the contractor.
7. Transaction Profile (as per AML guidelines).
8. Copy of passport /copy of driving license of the signatories.
9. Work permit of the signatories.
10. Photographs of the signatories

Note- 2, 3 & 4 must be attested by the Bangladesh High Commission In that country.

Documentation for expatriate employees:

1. Completed Personal Information & Account opening Form.
2. Introduction by local employer.
3. Copy of work permit & valid visa:
4. Copy of TIN certificate (number).
5. Form QA-22 in duplicate (One copy for Bangladesh Bank submission).
6. Transaction Profile (as per AML guideline).
7. Photocopy of passport/copy of the driving license if any.
8. Photographs of the applicant. (Duly attested by the introducer).

Documents required for opening of Corporate/ Other than individual customer

N.G.O. (Registered Abroad)

1. Completed Personal Information & Account opening Form.
2. Copy of P.O.A. to represent the N.G.O. & open any Bank account in Bangladesh.
3. Resolution or Extract of Resolution for opening the Account and Authorization for its operation should be certified as stated in the Articles of Association / By-laws / Constitution or by The Chairperson.
4. Certified copy of the Constitution/ By-laws/ Trust Deed/ Memorandum & Articles of Association
5. Certificate of Registration from N.G.O Bureau (in case of NGOs funded by overseas donor Agencies).

6. Q A-22 for all signatory in duplicate (One copy for B Bank submission).
7. Transaction Profile (as per AML guidelines).
8. Copy of passport /copy of driving license of the signatories.
9. Photographs of the signatories.
10. Full permanent/present address of the signatories.

Note-2, 3 & 4 must be attested by the Bangladesh High Commission In that country

Limited Liability Company (Incorporated in Bangladesh)

1. Completed Personal Information & Account opening Form
2. Resolution or Extract of Resolution for opening the Account and Authorization for its operation should be certified as stated in the Articles of Association or by The Chairperson
3. Certified copy of Memorandum & Articles of Association of the company certified by R.J.S.C.
4. Certificate of Incorporation
5. Valid Trade license
6. List of Directors with their address
7. Certified copy of Form XII.
8. Certificate of Commencement of business (in case of Public Limited Company).
9. Copy of Certificate of Chief Controller of Insurance (only in case of Insurance Company).
10. Permission in 18A (Bangladesh Bank Foreign Exchange Guidelines) in case of GSA or any company as agent of foreign principal.
11. Transaction Profile (as per AML guidelines).
12. Photographs of the signatories.
13. Copy of valid passport/voter ID card/Photocopy of driving license.

Project Account (If the Contractor Is Registered Outside Bangladesh)

1. Completed Personal Information & Account opening Form.
2. Agreement between Government or other autonomous bodies & The Contractor.
3. Copy of P.O.A. to represent the company & open any Bank account in Bangladesh.

4. Resolution or Extract of Resolution for opening the Account and Authorization for its operation should be certified as stated in the Articles of Association or by The Chairperson.
5. Certified copy of Memorandum & Articles of Association of the company.
6. Q A- 22 for all signatory in duplicate (One copy for Bangladesh Bank submission).
7. Transaction Profile (as per AML guidelines).
8. Photographs of the signatories.
9. Copy of passport/copy of driving license of the signatories.
10. Note: (# 3 & 4 must be attested by the Bangladesh High Commission in that country)

Partnership Firm

1. Completed Personal Information & Account opening Form.
2. Resolution or Extract of Resolution for opening the Account and Authorization for its Operation duly certified by The Managing Partner or as stated in the partnership deed.
3. Copy of valid trade license.
4. Copy of registered partnership deed certified by Registrar of firms (If Registered Firm).
5. Copy of partnership deed certified by the Managing Partner (If Non Registered Firm).
6. List of partners with their present & permanent address.
7. Permission in 18A (Bangladesh Bank Foreign Exchange guidelines) in case of GSA or any company as agent of foreign principal.
8. Transaction Profile (as per AML guidelines).
9. Photographs of the signatories.
10. Copy of passport/copy of voter ID/copy of driving license of the signatories.
11. Recent (not older than 6 months) utility bill as proof of address, (if utility bill not in name of customer, customer should declare that he resides here.)

Sole Proprietorship Firm

1. Completed Personal Information & Account opening Form.
2. Copy of valid trade license.

3. Sole proprietorship declaration.
4. Permission in 18A (Bangladesh Bank Foreign Exchange guidelines) in case of GSA or any company as agent of foreign principal.
5. Transaction Profile (as per AML guidelines).
6. Photographs of the signatory duly attested by the introducer.
7. Copy of passport/copy of Voter ID /copy of driving license (as identity).
8. Recent (not older than 6 months) utility bill as proof of address (if utility bill not in name of customer, customer should declare that he resides here).

Account (CD/SB/SND) Closing Checklist

1. Closing Application (In case of Non Personal - in company pad) supported by branch staff and approved by BOM/HOB.
2. Receive and Destroy unused Cheque Book
3. Receive and Destroy ATM Card
4. Check all A/C Closing charges amount (including closing, Excise Duty, Bundle Charge, ATM Charge, VAT)
5. Photocopy of personal information page of AOF attested by branch official
6. Customer A/C signature verified by branch official.
7. In case of Minor A/C (Minor signature and Operator signature is obtained).
8. Deceased A/C (Death Certificate, Grave Yard Certificate, Succession Certificate in case of non-declaration of nominee).

FD/Scheme Closing Checklist

1. Closing application supported by branch staff and approved by BOM/HOB.
2. Attach original FD/ Scheme Receipt.
3. Attach photocopy of ETIN Certificate (if any).
4. Photocopy of personal information page of AOF attested by branch official.
5. Customer A/C signature verified by branch official.
6. Any live loan, Lien, standing order, blocked amount, regulatory freeze order etc.
7. Deceased A/C (Death Certificate, Grave Yard Certificate, Succession Certificate in case of non-declaration of nominee).

Form(s) to be used for customer/Account Information Update or Change Request

Form Name	Remarks
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PIF (Applicant's Personal Information)	P7-P8 of Personal/Non-personal Account Opening Form
Account opening Application Form (Non-personal)	P1-P3 of Non-personal Account Opening Form
Transaction Profile	P12 of Personal/Non-Personal Account Opening Form
Account opening Form: Nominee's information	P9-P10 Personal/Non-Personal Account Opening Form

Note: Photocopy of forms/printed PDF forms with customer original signature is acceptable

Customer/Account Information Update or Change

Particulars of Information	Name of Documents to be Obtained
Customer's Name (Correction, Nick Name Add/Delete)	<ol style="list-style-type: none"> 1. Customer signed PIF containing the correct name. 2. Accepted Identification Document copy as per existing account opening procedure containing correct name 3. Copy of Notarized Affidavit printed on 300 TK Non-Judicial Stamp with photo attestation by Notary Public, if applicable.
Photo Update (customer/signatory/nominee/directors/others)	<ol style="list-style-type: none"> 1. Customer application with justification. 2. Passport size recent color photo (with attestation if applicable).
Name of father/mother/spouse	<ol style="list-style-type: none"> 1. Customer signed PIF contains the particular name(s). 2. Accepted Identification Document copy as per existing account opening procedure containing the name(s). 3. Supporting document/proof of spouse name is not mandatory.
Date of Birth (DOB)	<ol style="list-style-type: none"> 1. Customer signed PIF containing the correct DOB. 2. Accepted Identification document copy as per existing account opening procedure contains DOB.

For Personal Information <ul style="list-style-type: none"> ● Occupational details ● Monthly income ● Any type of address ● Identification Document (NID/PP/E-TIN/Birth Certificate/Driving License/Others ● Nationality ● Resident Status 	<ol style="list-style-type: none"> 1. Customer signed PIF contains the particular changed/updated information. 2. Supporting documents/proof for the relevant information to be taken as per existing Account Opening Procedure.
For Non-personal information <ul style="list-style-type: none"> ● Business details (type of business & product/service, total no. of employee, annual turnover, net worth etc.) ● Any type of Address ● Trade license no ● Registration no ● E-TIN ● VAT Registration Number 	<ol style="list-style-type: none"> 1. Customer signed Account Opening Application Form (non-personal) containing the particular changed/ updated information. 2. Supporting documents/proof for the relevant information to be taken as per existing Account opening procedure.
Transaction Profile	<ol style="list-style-type: none"> 1. Transaction Profile form signed by the customer. 2. <ol style="list-style-type: none"> a) Personal Accounts - Latest occupational details with monthly income to be mentioned in PIF signed by customer (if applicable). b) Non-personal Accounts—Business or source(s) of fund details with annual turnover to be mentioned in Account Opening Application Form signed by customer if applicable. 3. Supporting documents/proof of source(s) of fund and monthly income/annual turnover to be taken as per existing Account Opening Procedure.
Contact Number	<ol style="list-style-type: none"> 1. Customer signed PIF contains the updated contact number. 2. In case of mobile number, it is to be verified the mentioned number (active or not) in presence of the customer if possible.
Email Address	<ol style="list-style-type: none"> 1. Customer signed PIF contains the updated email address.

Nominee information	<ol style="list-style-type: none"> 1. Account Opening Form: Nominee's information to be filled up and signed by Nominee & Customer. 2. Photo and supporting documents/proof for the particular information to be taken as per existing Account Opening Procedure.
Signature update/change	<ol style="list-style-type: none"> 1. Customer application with justification. 2. Signature card with updated signature.
Mandate Change	<ol style="list-style-type: none"> 1. Mandate form to be filled up for personal account. 2. Supporting documents/proof to be taken as per existing Account Opening Procedure.
Signatory/Director Information	<ol style="list-style-type: none"> 1. Customer application with justification. 2. Supporting documents/proof to be taken as per existing Account Opening Procedure.

Customer Confirmation over Phone

Background

Customer/account related information under bank record is highly confidential and customer verification must be preceded by a security details check before taking confirmation over phone from customer while receiving any request or sharing any information. It is acceptable to make phone calls to customer's contact numbers that are available in PBL's record.

Procedure to Security Checks

To obtain customer confirmation over phone for the request of information change/update, concerned officer must verify 2 static & 1 dynamic information of the customer.

Examples of static questions are given below:

- Date of Birth
- Mother's Name
- Contact Address (Residence or Work)
- Contact Number (Mobile or Land phone)
- Current Employment Details (if mailing & work address differs)
- Account Opening Branch

Examples of Dynamic questions are given below:

- Last 2 transactions
- Last deposit/withdrawal amount

- Last issued cheque amount
- Loan amount (if availed)
- Loan or DPS Installment (if availed)

Concerned officer will proceed for necessary action once he/she receives positive ID confirmation and consent from the customer for the change. This confirmation must be recorded in customer's application/request form as **"Confirmation over phone"** and signed by the verifying officer with seal.