

## Our Services:

Account Opening

Cash Deposit

Cash withdrawal

Fund Transfer

Utility bill collection

Ancillary services and others

## Problem Facing in Daily Activities

### TP related issue:

1. যে পরিমান TP প্রয়োজন তার থেকে বেশি পরিমানে রিকোয়েস্ট পাঠানো হয়।
2. আউটলেট থেকে এই ( Credit, Debit, Transfer Debit) তিনটি রিকোয়েস্ট পাঠায়। কিন্তু Transaction হয় একটি।
3. অনেক সময় আউটলেট থেকে Sorce of Fund এর ডকুমেন্ট দিতে চায় না।
4. মেইল না করেই ফোনের মাধ্যমেই অনেকে টিপি আপডেট করতে চায়।

## **Refill related**

1. Repeated Voucher
2. Seal date & Voucher date mismatch
3. Transaction Complete, Already Paid before -- minutes ago.
4. Deposit amount/ Bank name/ A/c No mismatch with Voucher.
5. Backdated Voucher/ Already paid voucher uploaded
6. Double claim for the same voucher but a request from a different outlet name.

## **Back Office transaction-related issues:**

1. IBC Process / Salary through IBCA-
  - Inactive accounts for salary payment
  - Other Bank Cheque collection OBC
2. Agent Balance Transfer from mother account to link account-
  - When we approved agent balance transfer, we found an insufficient account balance.
  - Link account (Branch account) TP problem.
3. Salary Process- Agent/CSO sent wrong or double mail to process salary
  - Wrong EFTN & RTGS posting issue- To resolve this problem, mail is required from agent; they send mail with wrong information (account number, amount) after communicating again.
4. Positive Pay Instruction
  - Most of the agents are not conscious to fill up the positive pay instruction form. Sometimes they send documents without date, cheque number & Proper signature of account holder.
5. Paywell ID creation & Paywell Related Services-
  - Some of our agents are send wrong information for Paywell ID Creation & sometimes they forget their Paywell ID & Password.
6. Lapses of documents with A/C

Document/Information sent for correction, but most of the time, agents or CSO correction do those A/C without any correction;

### **Deceased account:**

Processing deceased files wrongly (lapses of documents, wrongly preparing application & indemnity bond, etc.)

### **Signatory Changes:**

Lapses/Wrong resolution/Forwarding letter from competent authority as per memorandum/rules & regulation/Constitution, etc.

### **Information Changes:**

Problems:

01. Lapses of proper documents for update/changes related documents, address, occupation, title, basic information, signatory, basic information, nominee information etc. and
02. Submitting fake documents as supporting documents for occupation change, address change & title change
03. Sending wrong/no request in ABS
04. Preparing applications wrongly for updates/changes account information
05. Occupation & sector codes mismatched due to opening multiple accounts using a single customer ID
06. Difficult to match customer's live photo with his PP size photo in case of live photo change
07. Image resolution is a systematic problem for documents, live photos, nominee's photos & documents change.

### **A-Challan: Problems**

01. Incomplete A-Challan request
02. Amount mismatch between ABS & govt. server
03. Name mismatch between ABS & Govt. Server.

### **Dormant Account active**

1. Select cash pay always
2. Customer's fingerprint not valid
3. Backdated documents

### **Contact number update problems**

1. Always try to give a WhatsApp number
2. Customers are not available on the internet
3. Signature mismatch in system with the mail application

**A/C open related problem & Solution:**

1. After sending any account for correction most of the time Agent/CSO sent back the account without doing any rectification.
2. In case of Non-NID maximum forms are not filled up properly, due to information gap or document lapses
3. Signing Authority of the Signatory/ Signatories has been obtained and authenticated.
4. When an A/C is open we did not find the related document.

**The listed documents that are required to Current/ SND account:**

For an individual customer

- a) Tin certificate, if applicable

For partnership

- a) For registered partnership, certificate of registered of the firm along with duly certified copy of the partnership Deed.

Public & private company

- a) Latest list of the Directors with address & phone number along with form XII

Association/club/Society/Trust/Charity organization/Educational Institutions/Mosque/ Madrasah:

- a) Certified true copy constitution and By-Laws/ Memorandum and Articles of Association/Trust Dead.
- b) Certified true copy of the certificate or Registration/Permission from the concerned Government Department(s).