

# **ANNUAL REPORT**

**Customer Services Division  
(2012-2013)**

## **ENGLISH VERSION**

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# Governor's Speech

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With the objectives like protecting the interests of the customers and depositors, safeguarding the customers from being harassed in getting services from banks, strengthening the public confidence and reliability on banks by standardizing the quality of services, brightening the image of banks and consolidating the banks-customers relationship, a desk called "Help Desk" was launched under the then Foreign Exchange Inspection & Vigilance Department in the head office of Bangladesh Bank in March, 2011. Subsequently its name was changed to "Customers' Interests Protection Centre" (CIPC). CIPC gets popularity among the public very fast and for its rapid customer-friendly services the bank customers respond strongly and therefore within less than two years ( in July, 2012 ) "Customers' Interests Protection Centre" turns into a full-fledged department named Financial Integrity & Customer Services Department (FI&CSD). It is undoubtedly good news. In the present system it is the commitment of the banking sector to provide hassle free services to the customers and I think, Financial Integrity & Customer Services Department can play an important role in fulfilling this commitment. By this time FI&CSD has proved its worthiness in fulfilling the expectations of the increasing bank customers of the country. I am happy to know that FI&CSD, like the previous year, is going to publish an annual report (2012-2013) on its one year's activities.

My expectation is that in near future this department will be established as an emblem of trust and confidence to every client and customer of the banks and financial institutions of Bangladesh and it will play vital role in redressing their grievances. My heartiest felicitations to all concerned officials of this department.



**Dr. Atiur Rahman**  
Governor

## Deputy Governor's Speech

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To Bangladesh Bank, as the supervising and controlling authority of banks and financial institutions of the country, the issue of protecting the interest of the depositors & customers of banks and financial institutions, along with maintaining the stability of the financial system, is very important. Prior to this, Bangladesh Bank as the central bank, used to perform all necessary policy-related and operational activities to maintain a stable but developing monetary and financial system of the country. But then there was no specific department or centre to monitor and develop the standard of services rendered by the banks and financial institutions. At present, to keep pace with the standard of banking services in the developed as well as developing countries of the world, the matter of developing and monitoring of the customer services, rendered by the banks and financial institutions of Bangladesh, has got much importance. And therefore, to upgrade the standard of banking services and to uphold the image of the banking sector of the country in the world, a 'Help Desk' under the then Foreign Exchange Inspection & Vigilance Department of Bangladesh Bank, Head Office was established in 2011. Afterwards, it was renamed as Customer Interest Protection Centre (CIPC). Though the CIPC primarily started functioning in a small periphery with its limited manpower, it gained vast popularity within the shortest period. At the threshold of the demand of the increasing bank-customers and to accelerate its activities to make it more public oriented the Centre was turned into a full-fledged department named Financial Integrity and Customer Services Department which is really a good news to the customers of the banks and financial institutions. Since inception of the new department it has been working for strengthening the financial integrity of the banking system as well as for developing the standard of customer services. I am glad to know that for the second time the department is going to publish an annual report on the basis of its activities in the financial year 2012-2013. I believe, the transparency and accountability of the department will increase for the publication of the report and it will also consolidate the confidence of the customers or public to a great extent.



**Sitangshu Kumar Sur Chowdhury**  
Deputy Governor

## Executive Summary

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With a view to combating the harassment of the customers in getting banking services and for maintaining their confidence and satisfaction on banking sector the Governor of Bangladesh Bank, vide an order on 16-03-2011, at first established 'Help Desk' under the then Foreign Exchange Inspection & Vigilance Department, Head Office, Bangladesh Bank in March, 2011. Later, on 05/09/2011, the name of Help Desk was changed into "Customers' Interests protection Center" abbreviated as CIPC where 03(three) Deputy Directors and 07(seven) Assistant Directors were working under the direct supervision of a DGM. CIPC gets popularity among the people very fast and for its rapid customer-friendly services the bank customers respond strongly and therefore within less than two years ( in July, 2012 ) "Customers' Interests Protection Centre" turns into a full-fledged department named 'Financial Integrity & Customer Services Department' (FI&CSD). At present, under this department there are three sub-divisions namely Customer Services Division, Vigilance & Anti-fraud Division and Technical Services Division. Of these three divisions The Customer Services Division acts like the previous CIPC. Besides, to cover the people of all areas of the country "CIPC" is working in 09 (nine) branch offices of Bangladesh Bank and "Complaint Cells" have also been set up in all the Head Offices and Regional Offices of the scheduled banks and Non-bank Financial Institutions. FI&CSD receives complaints from the complainants through phone, fax, SMS, websites, mail/email and gives replies to the queries of the people of home and abroad during the office hours round the week except weekly and government holidays. For this purpose a short code "16236" has been introduced and the number is being circulated periodically in the electronic and the print media. Within two years only FI&CSD has undoubtedly proved its worth by successfully achieving the goals, it has been established for. There is no denying of the fact that the department has been able to fulfill, at least partially, the desired need of banking services of the people by solving more than 5,000 complex problems and answering thousands of queries. This department tries to solve the problems within 03 (three) working days by analyzing the information gathered through telephone or e-mail. If the case is a more complex one, it gathers required information through onsite inspection conducted by the Vigilance & Anti-fraud Division. In a country like ours where the banking system is beset with innumerable problems, it is not important how many complaints are resolved, rather the importance lies in its being successful in reaching the message to the people of every corner of the country that now there is, at least, a place to get solution of the unnecessary harassment in getting banking services. Now people hold a positive attitude towards FI&CSD for its quick problem solving trend. So, to honor the belief and expectation of the people FI&CSD will continue its endeavor to develop the standard of banking services of the country to international level.

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## 1. Introduction:

In the modern world, bank is not only a profit making institution but also an organization for providing financial services to the people. So, the matter of customer service is considered as the prime factor in banking industry. As the supervising and controlling authority of banks and financial institutions of the country Bangladesh Bank has kept a keen eye on the standardization of customer service along with maintaining stability in the financial market. With a view to ensuring hassle free smooth banking service for innumerable clients of both home and abroad and to uphold the standard of services of our banks at international level honorable Governor, vide an order on 16-03-2011, at first established 'Help Desk' under Foreign Exchange Inspection & Vigilance Department, Head Office, Bangladesh Bank. 'Help Desk' starts its activities with 02(two) Assistant Directors and its work force is increased to 4(four) headed by a DGM in June 2011. Later, the name of Help Desk is changed into "Customers' Interests protection Center" abbreviated as CIPC. Afterwards in July 2012 a new department named Financial Integrity and Customer Services Department (FI&CSD) was formed in combination of Customers' Interests protection Center and Vigilance Division.

At present 01(one) Joint Director, 4(four) Deputy Directors and 04(four) Assistant Directors are working in the CSD under the direct supervision of a DGM from 10:00 am to 6:00 pm to give replies to the queries of the people and also to act upon the complaints of the banks' customers.

## 2. Terms of References of Customer Services Division (CSD):

The Customer Services Division has the following Units:

- A. Customer Service Policy Unit
- B. Grievance Redressal Unit
- C. Dissemination and Communication Unit
- D. General Unit

### A. Functions of the Customer Service Policy Unit:

- Formulating the guidelines to determine the role of the Board of Directors and the necessary structures and activities in the area of Customer Services and Consumer Protection.
- Formulating, revising and developing the policy and procedures related to the resolution of customers' complaints from BB's side, as well as minimum standards of performance by the banks and other Regulated Entities (REs) when a customer complaint is received by BB.
- Analysing all types of customer service related policies as submitted by banks and other REs to determine compliance with BB standards.
- Formulating policy and guidelines on consumer rights, including interest rate and fee disclosures.
- Preparing RIT for the collection of information in order to assess the standard of the customer services of the banks.
- Circulating the customer services related policies and directives to banks and other REs, departments /offices of Bangladesh Bank and all the concerned parties.

## **B. Functions of the Grievance Redressal Unit :**

- Taking necessary action on the written complaints:
  - Filtration of the complaints.
  - Invitation of the opinion/comments/explanation of the concerned banks on the complaints.
  - Analyzing the opinion/comment/explanation sent by the concerned banks and to put up the cases with recommendations.
  - Implementation of the decision.
- Transferring the complaints to the “Vigilance and Anti Fraud Division” if it requires a field level investigation.
- Preparing the summary and statement of the complaints received by the Department and submitting the same to the Governor on a monthly basis.
- Maintaining all time communication with the FICSD of the branch offices of Bangladesh Bank, monitoring their activities, and preparing the consolidated statement on the basis of the monthly statements of complaints received from the branch offices, analyzing and transmitting the same to the G.M and implementing an appropriate, timely, and relevant decision.
- Monitoring the “Complaint Cells” of scheduled banks and other REs and preparing the report after analysis of the quarterly reports received from the scheduled banks and other REs, transmitting the same to the higher authority and implementing the decision.
- To arrange tri-partite meeting with the General Manager of the Department (FICSD) in the chair to urgently resolve any critical complaint. The tri partite means the accused bank/RE, the complainant and Bangladesh Bank.
- Carrying out other related works.

## **C. Functions of the Dissemination and Communication Unit :**

- Receiving the complaints sent over/by telephone, mobile, e-mail and fax during office time on all the working days (except weekends or government holidays).
- Transferring the received complaints to the Grievance Redressal Unit to resolve the same.
- Responding to the incoming calls in time and giving answers to the query of the public.
- In the cases where it is not possible to give the right answer to the query of the public instantly, the Unit will obtain the right answers from the concerned Sections/Departments and inform the inquirer as soon as possible.
- Maintaining liaison with the banks and other REs, Departments/Offices of Bangladesh Bank and other concerned authorities such as BAB, ABB etc. for resolution of the complaints and protection of the interest of the customers.

- ❑ Performing the works of publication, public relations and communication with the media, including the creation and maintenance of dedicated pages on the Bangladesh Bank website..
- ❑ Performing other related works.

#### **D. Functions of General Unit**

General Unit performs the supporting/general activities of the Department.

### **3. Working procedure of Customer Services Division :**

The activities of CSD have been designed in a way to accomplish the tasks quickly and easily but having a far reaching effect. CSD, at Bangladesh Bank, Head Office, closely monitors the complaints arising out of the harassment, faced by the customers in getting services from banks. Besides, “Complaint Cells” have also been set up in all the Head Offices and Regional Offices of the scheduled banks and Non-bank Financial Institutions and in the branch offices of Bangladesh Bank also have Customer Interest Protection Centre (CIPC). Complainants can lodge their complaints to their nearest regional offices of the banks or NBFIs. Again they can also put the issue to the nearest branch office of Bangladesh bank. If the branches cannot solve the issue, they may send it to the CSD in Bangladesh Bank’s Head office. Regional Offices of the banks and NBFIs send quarterly statements to their Head Office a copy of which is sent to the CIPC of the nearest branch of Bangladesh Bank. Complaint Cells in the banks’ head offices compile and consolidate the statements, received from their regional offices and then send the consolidated quarterly statements to the CSD in Bangladesh Bank’s Head office, Dhaka. Similarly, Bangladesh Bank’s branch offices also prepare monthly statements incorporating the total number of received complaints, resolved cases and the unresolved cases and send it to the CSD of its Head Office, Dhaka. In this way CSD is monitoring the complaints of the customers across the country. At the same time, CSD in Bangladesh Bank Head Office, Dhaka directly receives complaints against banks or NBFIs and takes quick initiative to resolve those either by communicating with the banks/NBFIs or by conducting inquiry in the concerned institutions.

### **4. Medium and timing of receiving complaints:**

CSD receives complaints from the complainants through phone, fax, SMS, websites, mail/email, round the week except weekly and government holidays during the office hours. The Center also receives complaints directly from the complainants.

### **5. Logistics :**

The CSD is equipped with required logistics so that the complainants from home and abroad can easily communicate with it and lodge their complaints to the division quickly. Every desk of the center has been provided with a desktop computer with internet connection. The center has got a fax machine too. Moreover, the center has been allocated a short code “16236” from BTRC which is open for all. This short code is connected with 5(five) T&T direct lines in auto-hunting system. As a result, anyone can easily communicate with the Center through this short code. It’s a remarkable advancement in providing services to the financial service seeking people and safeguarding their interest. The honorable Governor has expressed his desire to expand this telephone/call based service more in future. It is expected that the division will be able to provide more satisfaction with increased logistic support in the near future.

## **6. Answering to Questions:**

It is to be noted that the activities of CSD are not only limited to receiving complaints from the people but it also covers answering the customers' numerous queries related to banking and financial services. People of different stratum of the society are asking multifarious questions to the officers of the Center over telephone or cell phone every day and they are instantly responding to those questions. If any question cannot be answered instantly, concerned officer informs the questioner later after collecting the information from the respective department of the bank. Frequently Asked Questions (FAQ) have been collected from different departments of Bangladesh Bank so that the officers can enrich themselves and promptly answer various questions. In this way answering the queries of people at home and abroad CSD is working hard for paving the path of financial services to general people.

## **7. Publicity:**

The CSD also takes initiative to publicize its activities to the general public along with answering the queries of the customers and resolving the written complaints. CSD has launched a short code number 16236 so that the people of all walks can easily lodge their complaints or can get the answers to their queries from the Division just dialing a short code number. In order to publicize the number to the public CSD has taken the following measures:-

- On last 19-01-2012 the short code (16236) was formally inaugurated by the Governor in the presence of all banks' representatives and journalists of print & electronic media in a ceremony, held in the conference hall of the bank and from the same day the short code was also advertised both in print & electronic media ( BTV, Channel I, ATN Bangla & Radio).
- Necessary measures have been taken to append the STICKER containing the short code (16236) at the cash counter of each branch of Banks & Financial Institutions so that the customer can easily lodge their complaints when they are harassed.
- Arrangement has also been made to keep the DESK DISPLAY containing the short code (16236) on the table of the front desk officer of each branch of Banks & Financial Institutions.
- The short code number is delivered to all the mobile phone users through SMS with the help of BTRC.
- The Phone & FAX number, e-mail ID, address of the CSD are also published in the web-site of Bangladesh Bank. Besides, a complainant can immediately lodge his grievances just filing up the electronic complaint form in the web-site of Bangladesh Bank.
- Apart from these, in the 132th meeting of EMT, dated 14-03-2012 a decision has been taken to advertise the short code number in the Television & frequently read National Dailies in every three months interval to make the people know the activities of the CSD to the public. The decision has also been executed by this time.

## **8. Activities of "Customer Services Division " at Bangladesh Bank, Head Office, Dhaka:**

Customer Services Division (CSD) receives complaints over telephone, mobile, e mail, mail, fax and SMS from all over the country and abroad. CSD team is working to protect the interests of the bank customers who were once afraid of the decorated chamber of the bank authority. Since inception up to

30 June, 2013 the summary of the complaints received in the CSD is shown in the following table:

**Table-1: Complaints dealt by CSD: At a glance**

Period	Complaints over Phone	Written Complaints	Total Complaints	Resolved	Unresolved	Resolution Rate
March 28, 2011 to June 30, 2013	2343	4801	7144	5597	1547	78.35%

The above table shows that CSD receives 2343 complaints over phone and 4801 complaints in written form. It has taken action instantly and resolved 5597 cases and remaining 1547 cases are under investigation. The rate of resolution is 78.35 %.

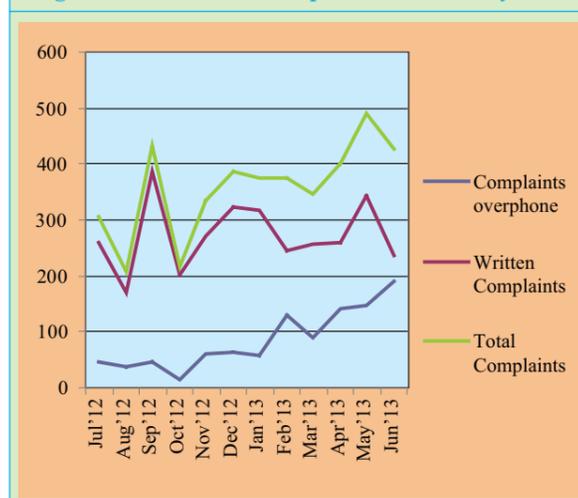
**Month-wise Statement of complaints:**

The Month-wise Statement and the trend of the complaints received in the financial year 2012-2013 are shown below:

**Table 2: Month-wise Statement of complaints**

Month	Complaints over phone	Written Complaints	Total Complaints
Jul'12	47	259	306
Aug'12	37	170	207
Sep'12	47	386	433
Oct'12	14	201	215
Nov'12	62	272	334
Dec'12	64	322	386
Jan'13	57	317	374
Feb'13	130	245	375
Mar'13	89	258	347
Apr'13	141	261	402
May'13	146	344	490
Jun'13	190	237	427
<b>Total</b>	<b>1024</b>	<b>3272</b>	<b>4296</b>

**Figure-01: Trend of Complaints received by CSD**

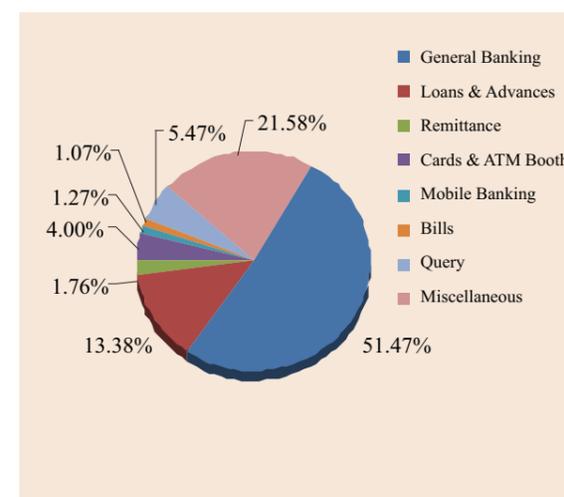


The above table & figure exhibit that the number of received complaints over phones was the lowest (14) in the month of October/2012 of the last financial year but it increased gradually in the next months and the highest number of complaints (190) was received in the month of June/2013. On the other hand, the highest number of written complaints was received in the month of September/2012. Although the number of complaints in October/2012 was reduced to some extent; it increased further in the month of November/2012. Then, the trend of complaints up to June/2013 was almost the same with slight variations. The trend of total complaints (over phones & written) is also similar. Notable that the number of complaints is showing an increasing trend and this may be due to the increased public awareness created by means of the publication of functions of CSD both in print and electronic media.

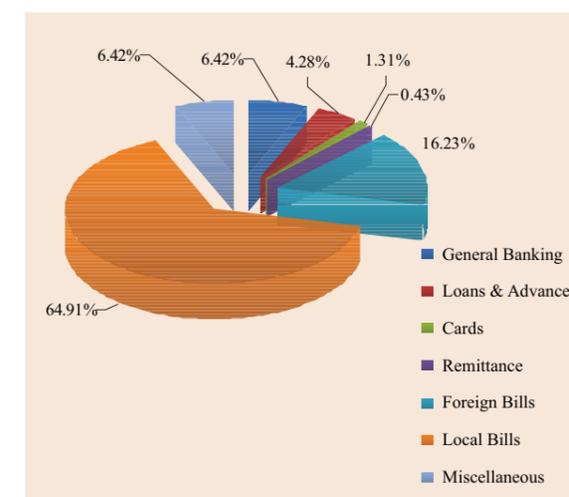
**9. Category-wise complaints received in the financial year 2012-2013:**

Complaints of varieties of nature are received in CSD. The analysis of the complaints received over phone shows that maximum complaints are about general banking (51.47%). Then, 13.38% of the complaints is about loans & advances, 1.76% about remittance, 1.07% about bills, 4.00% about cards & ATM Booth, 1.27% mobile banking and 21.58% others. On the other hand, the analysis of the complaints, received in written form, shows that most of the complaints are about non-payment of accepted bills against L/Cs that constitute 81.14% (64.91% local bills + 16.23% foreign bills). Then, 6.42% of the complaints are about General Banking, 4.28% about Loans & Advances, 0.43 % about remittance, 1.31% on cards and 6.42% on others. The above analyses are shown in the two pie charts juxtaposed below:

**Figure-2: Complaints received over phones**



**Figure 03: Complaints received in written form**



**10. The comparative statistics of the complaints received and resolved by the CSD in the financial year 2012-2013:**

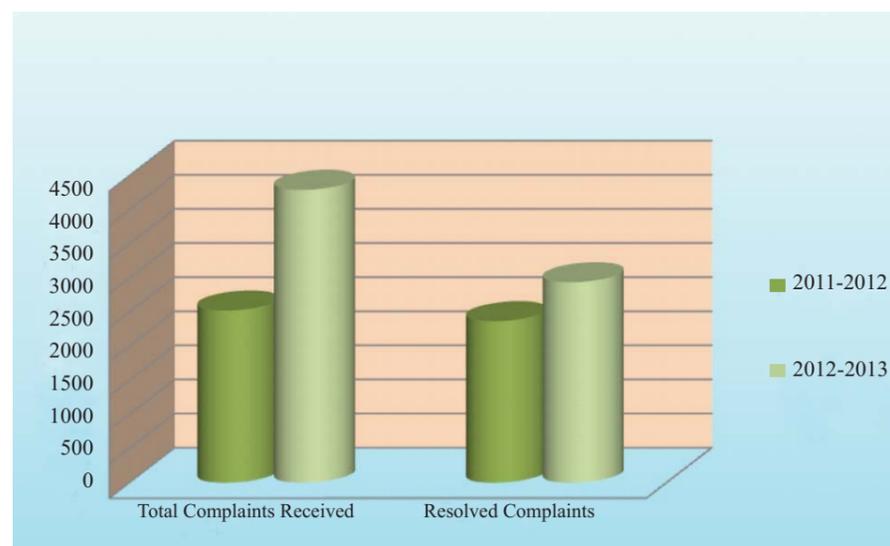
**Table 03:**

Subject	Financial Year 2011-2012	Financial Year 2012-2013
Complaints Received	2526	4296
Complaints Resolved	2370	2941
Rate of Complaints Resolved	93.82%	68.46%

The above table shows that in the financial year 2012-2013 the amount of complaints increased by 70% than the previous financial year 2011-2012. On the other hand, though the rate of resolution of the complaints declined in the financial year 2012-2013, the total amount of complaints increased by 571 than the previous financial year. The comparative statistics of the Complaints received and

resolved by the CSD in the financial year 2012-2013 is also shown in the following diagram:

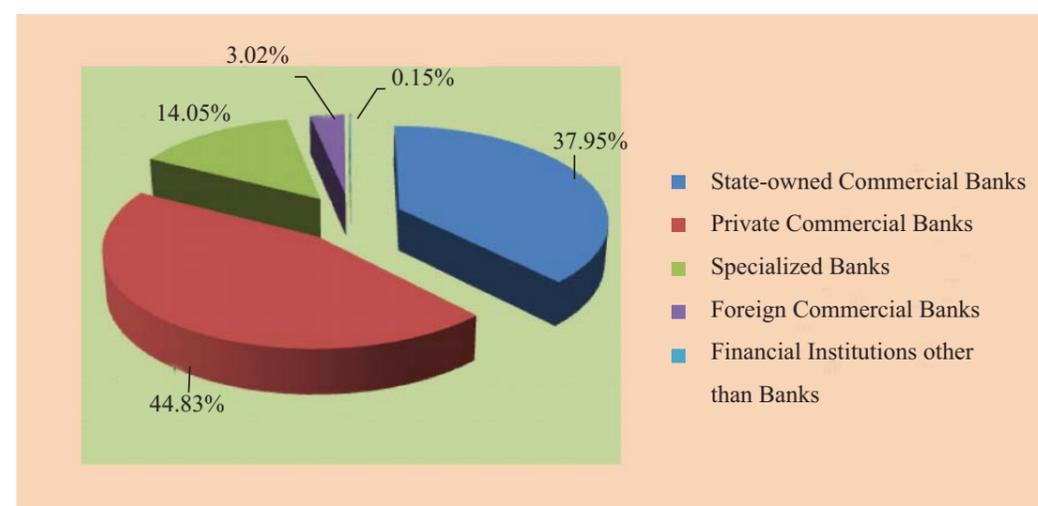
Figure 04:



#### 11. Statistics of Bank group-wise complaints:

The figure indicates that the complaints against 30 Private Commercial Banks are more than those of 4 state owned banks by 6.88%. It is simply because the number of Commercial Banks is more than that of the state owned banks.

Figure-05: Statistics of Bank group-wise complaints



#### 12. Statistics of Bank-wise written complaints received in the financial Year 2012-2013:

Table-4: Bank-wise statement of written complaints

Name of the banks	Total Complaints received	Resolved	Unresolved	Rate of Resolution (%)
Sonali Bank Ltd.	594	302	292	50.84
Janata Bank Ltd.	328	217	111	66.16
Bangladesh Krishi Bank	296	161	135	54.39
Agrani Bank Ltd.	163	132	31	80.98
Rupali Bank Ltd.	161	29	132	18.01
Prime Bank Ltd.	133	40	93	30.08
BASIC Bank Ltd.	131	120	11	91.60
Jamuna Bank Ltd.	121	51	70	42.15
Islami Bank Bangladesh ltd.	109	50	59	45.87
Standard Bank Ltd.	97	41	56	42.27
Premier Bank Ltd.	84	53	31	63.10
EXIM Bank Ltd.	81	39	42	48.15
Southeast Bank Ltd.	79	76	3	96.20
BRAC Bank Ltd.	67	55	12	82.09
Mercantile Bank Ltd.	64	51	13	79.69
Social Islami Bank Ltd.	54	41	13	75.93
NCC Bank Ltd.	53	16	37	30.19
Al Arafah Islami Bank Ltd	51	21	30	41.18
Standard Chartered Bank	50	50	0	100
National Bank Ltd.	44	25	19	56.82
Bank Asia Ltd.	40	29	11	72.50
Eastern Bank Ltd.	39	36	3	92.31
Pubali Bank Ltd.	36	29	7	80.56
Bangladesh Commerce Bank Ltd.	34	14	20	41.18
IFIC Bank Ltd.	33	15	18	45.45
Dutch-Bangla Bank Ltd.	30	30	0	100.00
United Commercial Bank Ltd.	30	23	7	76.67
Bangladesh Development Bank Ltd.	30	9	21	30.00
One Bank Ltd.	28	16	12	57.14
Shahjalal Islami Bank Ltd.	28	17	11	60.71
National Bank of Pakistan	27	22	5	81.48
First Security Islami Bank Ltd.	22	14	8	63.64
HSBC	20	15	5	75.00
Trust Bank Ltd.	17	10	7	58.82
Uttara Bank Ltd.	14	9	5	64.29
AB Bank Ltd.	14	12	2	85.71
Dhaka Bank Ltd.	11	6	5	54.55
Mutual Trust Bank Ltd.	11	11	0	100.00
The City Bank Ltd.	7	1	6	14.29
ICB Islamic Bank Ltd.	5	5	0	100.00
Rajshahi Krishi Unnayan Bank	2	1	1	50.00
Habib Bank Ltd.	1	1	0	100.00
Other Financial Institutions	5	5	0	100.00

The table-4 shows that in respect of volume of complaints, the highest number of complaints has been received against the Sonali Bank Ltd. (594). Then two other state-owned banks namely Janata Bank Ltd.(328) and Bangladesh Krishi Bank Ltd.(296) are in the second and third position respectively. Agrani Bank Ltd. and Rupali Bank Ltd., two other state-owned banks, are in the fourth and fifth position respectively. Among the private banks the highest number of complaints has been received against Prime Bank Ltd.(133) which is in the sixth position in overall comparison. Then comes the name of BASIC Bank Ltd.(131), Jamuna Bank Ltd (121) & Islami Bank Bangladesh Ltd. (109) etc. Among the foreign banks the highest number of complaints has been received against Standard Chartered Bank Ltd.(50) .

But in respect of the rate of resolution The City Bank Ltd. is at the bottom (14.29%). Then, comes Rupali Bank Ltd. (18.01%). In respect of total unresolved cases Sonali Bank Ltd. is in the first position with 292 unresolved cases and Bangladesh Krishi Bank is in the second position with 135 unresolved cases. Since the complaint Cells of Sonali Bank Ltd and Bangladesh Krishi Bank are not as active as they were expected to be, they take longer time to resolve the complaints they receive.

### 13. Statistics of complaints received by the Branch Offices of Bangladesh Bank (in financial year 2012-2013):

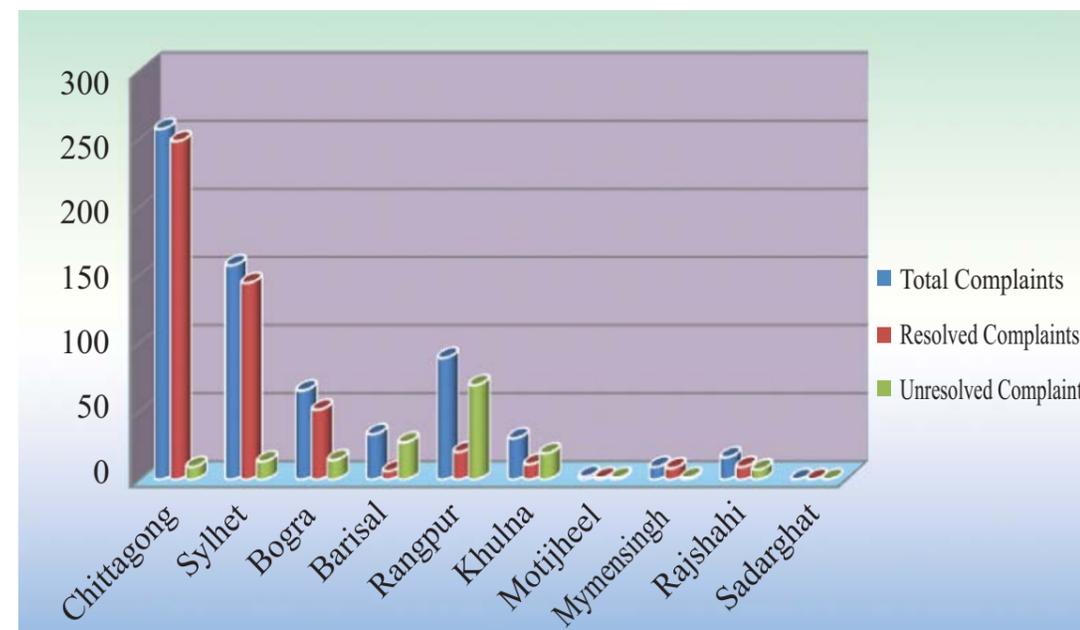
Apart from the Customer Service Division of Head Office, the CIPCs, established in the 10 branch offices of Bangladesh Bank, also deal with the complaints of the people or the bank customers of their respective jurisdictions. They report to the Customer Service Division of Head Office about their activities by sending a monthly statement containing the total number of received complaints, resolved cases and the unresolved cases. Summary of the statements of 10 branch offices of Bangladesh Bank is shown in the following table-5:

**Table-5: Statistics of complaints received by the branch offices of Bangladesh Bank**

Office	No. of Complaints received over Phone	No. of Written Complaints Received	Total No. of Complaints	No. of Complaints Resolved	Unsolved/ Under Investigation
Chittagong	156	101	257	248	9
Sylhet	99	58	157	144	13
Rangpur	1	88	89	20	69
Bogra	20	45	65	51	14
Barisal	0	33	33	6	27
Khulna	1	29	30	11	19
Rajshahi	4	12	16	9	7
Mymensingh	0	9	9	8	1
Motijheel	0	2	2	1	1
Sadarghat	0	0	0	0	0
<b>Total</b>	<b>281</b>	<b>377</b>	<b>658</b>	<b>498</b>	<b>160</b>

From the table-5, it is seen that among the nine branch offices of Bangladesh Bank, CIPC of Chittagong Office is dealing with huge complaints (257). Sylhet office and Bogra office are in the second and third position. Of the branch offices, CIPCs of Motijheel and Sadarghat offices are not very active because of the presence of CSD in the head office at Dhaka. The graphical picture of the above table-5 is given below:

**Figure 7: Complaints dealt by the branch offices of Bangladesh Bank**



### 14. Some examples of success stories:

#### STORY 01: Embezzlement of money by the Bank Officials from the Customer's Account.

Mukul Rani Roy from B. Baria lodged a complaint against Agrani Bank, Salimgonj Branch, B. Baria that she had been maintaining an account with that branch and the balance of her account stood at Tk. 33,273.52 up to 2004. Subsequently the balance increased to Tk.39,000.00. There was no transaction in that account for a long time. After a long time Mukul Rani went to the branch for withdrawal of money from her account. But surprisingly the branch manager informed her that the account did not have any balance as somebody had withdrawn the money from her account. Finding no solution from the concerned bank the complainant came to Bangladesh Bank for justice. Having got the complaint FICSD of Bangladesh Bank suggests Agrani Bank to investigate the case and inform us accordingly. Being instructed by Bangladesh Bank Agrani Bank investigated the matter and informed us that Mr. Shafiuul Hasan, one of their employees, had embezzled the money. Eventually Agrani Bank recovered the money from the accused officer and refunded it to the complainant's account. The accused officer had also been suspended by the concerned bank authority.

#### **STORY 02: Withdrawal of money by using the debit card of another customer.**

Mr. Sayeed Rana Mostofie is a savings account-holder of Gulshan branch of a private bank. Using the debit card of that account he withdrew Tk. 35000.00 from the ATM on 24/02/2012 in two transactions and left the card in the booth obliviously. But by the use of this left card 04 transactions amounting Tk.57,603.88 were executed by someone on 24/02/2012 at night and on the next day. After getting transaction execution SMS in his cell phone, he came to know the fact of leaving the card in the ATM booth and immediately informed the matter to the card division of his bank. Though the transactions of the card were stopped, the bank refused to take responsibility of the already transacted amount before reporting the matter to them. Having no other way, he lodged a complaint to the Customer Services Division (CSD). As per the complaint CSD invited the opinion/explanation of the concerned bank along with the video footage of ATM booth of that time. Analyzing the banks opinion and the video footage, the person related to the forgery was identified that he was a customer of another private bank. As per the instruction of this division the transaction of his account was stopped by his bank and in the presence of all concerned parties the matter was resolved by the bank by issuing a pay-order to the complainant and they informed us accordingly.

#### **STORY 03: Attempt to embezzle money by forging Cheque.**

A news was published in the daily newspaper named "Daily Khuai" on 24.08.2012 having the headline " An attempt to withdraw Tk 3.00 lacs fraudulently from Rupali Bank, Anayetganj Branch." The complaint, as stated in the news paper, was that a young man presented a cheque of Mr. Salfar Mian , A/C No-4345 amounting taka 3.00 lacs to the cash counter of the bank branch. The cashier of the counter found that there was no sufficient balance in the account. Though there was seal and signature of branch manager in the cheque, those were not original. So it was suspected that it might be a fraud cheque and the cheque was therefore retained in the bank branch . By this time the young man fled away from the branch. In this background a vigilance team of Bangladesh Bank, Sylhet office conducted an inquiry in that bank branch and it was found that the cheque which was presented to the cash counter in the name of Salfar Mian was not actually issued for Mr Salfar Mian by the bank branch ie the cheque series do not relate to Salfar Mian's cheque book. Rather it was a stolen cheque from vault. Besides, it was also proved that total 9.50 lacs Taka was withdrawn and embezzled in different time from the same bank branch using four different cheques from another account. The vigilance team of Bangladesh Bank, Sylhet office confirmed and traced the involvement of bank official with this fraudulent activity. On the basis of this report FI&CSD advised Rupali Bank to take administrative and punitive action against the accused official. The matter is under process. said circular. However, the bank contacted the customer over phone and requested him to provide necessary documents of his residential status. Finally the bank credited the deducted amount to his account within two days only. This is one example of similar several events, handled by CSD.

#### **STORY 04: Realization of excess charge from IBP/inland bill purchase account by the bank.**

Shadapur Textile Mills, a client of Social Islami Bank Ltd. Dania Rasulpur Branch, lodged a complaint to Bangladesh Bank that their bank deducted excess service charge for inland bill purchase (IBP). Upon query from CIPC of Bangladesh Bank, Social Islami Bank Ltd. Dania Rasulpur Branch replied that they had deducted different charges such as Wakalat Fees & Service Charge etc. of total Tk. 7,97,589.00 from the account of Shadapur Textile Mills as per their Head office's instruction/circular. But CIPC found dissimilarity between the charge fixed by Social Islami Bank for IBP and that of BRPD Master Circular NO. 19 dated 22/12/2009. Then FICSD instructed the bank to rectify the IBP related charge as per BRPD circular and refund the excess charge deducted from IBP account of Shadapur Textile Mills. As per the instruction of FICSD, SIBL refunded Tk. 5,29,793.90 to the client's account that was deducted as the excess charge, and also corrected their Schedule of Charges and upgraded the related software.

#### **STORY 05: Harassing the customer by means of dishonouring cheque in false ground.**

Advocate Mashrur Chowdhury a valued customer of Habib Bank Ltd, Sylhet submitted a complaint to Bangladesh Bank stating that he presented a cheque amounting Taka 30.00 lacs against his bank A/C with a view to purchase company share of Baraka Potenga Power Limited . The manager of the bank branch dishonoured the cheque showing a false reason of specimen signature variation. As a result the customer failed to purchase the said company share, he was financially loser and he felt insulted & humiliated. The complainant again presented another cheque amounting Tk. 10.00 lacs to the same bank branch. The branch manager again returned the cheque showing the same false reason of signature variation with record. The complainant claimed that he was financially loser at this event too. Apart from this, his nominated advocate and colleague, Mr Mahfuzur Rahman sent a legal notice to the branch manager and the operational manager. But they did not acknowledge the notice; rather they sent back the notice by the postal peon with mutual discussion with him. This was another reason of his embarrassment. The complainant sent a CD record of his discussion with peon. In such a situation a special inquiry was conducted by Bangladesh Bank on this regard. The inspectors of Bangladesh Bank found the truth of the complaint and it was proved that the branch manager dishonoured and returned the cheques willingly showing a lame excuse of signature variation. Only branch manager was responsible for such harassment and embarrassment of the customer. So, finally being suggested by Bangladesh Bank Habib Bank Ltd took administrative and punitive action ( such as deprivation of annual incentive bonus, degrading annual performance report etc) against the accused official (branch manager).

**STORY-06: Harassing the customer by causing delay in collection of cheque.**

Mr. Serajul Haque Sarker was a head master of a high school of Kurigram. He deposited a cheque of Dinajpur Education Board amounting Tk. 3,075.00 on 14/11/2011 to his savings account maintained with a branch of a state owned commercial bank. But after going to the bank to withdraw the amount on 14/05/2012 he came to know that the cheque amount was not deposited in his account. He was informed by the manager that the cheque had been lost. The manager gave assurance to the customer again and again to take necessary action and did nothing for him but passing the time. At last Mr. Haque lodged a complaint to the Customer Services Division (CSD). After making a phone call to the concerned branch CSD came to know that the accused manger had already been transferred from that branch and as per the telephonic instruction of this Division the cheque amount was deposited to the account of the complainant on the next day in his presence and inform to the Division.

**STORY-07: The DD deposited to the customer's account is lost by the bank.**

Mrs. Najma Begum from Gaibandha lodged a complaint against the manager of Agrani Bank Ltd., Phulchari Ghat Branch, Gaibandha that she had deposited a Demand Draft (DD) of Tk. 32,680, issued by Citibank N. A. to her account with Agrani bank, Phulchari Ghat Branch, Gaibandha for encashment. But the DD was not encashed and the amount was not credited to her account in time. She contacted the branch several times but the branch manager did not give any positive reply. After a long time the branch informed her that the DD had been lost and therefore she needed to get a duplicate DD issued by Citibank N.A. If a bank loses any instrument from their end, the bank should take the initiative for issuing a duplicate one from the issuing bank. But here the bank without taking any initiative for the solution of the problem harassed the client for a long time. However, upon instruction from CIPC the Bank Manager at last took initiative for collecting the duplicate DD of Tk. 32,680.00 from Citibank N.A and credited the same amount to the account of Najma Begum. Thus the problem is finally resolved.

#### **STORY-08: Sanctioning loan without justifying the genuineness of deeds.**

The complainant, Mr Jasim Uddin, submitted a complaint against Islami Bank Bangladesh Ltd. (IBBL), Amborkhana Branch, Sylhet stating that he had taken a house building loan amounting Taka 2.00 lac in the year 2003 against the mortgaged deed of his residential plot at 104/3 Kajol Shah Road, Sylhet. He had duly repaid the total loan with interest as per the schedule of repayment from the year 2003 to 2006. Even he was given back the deed of mortgaged land by the bank branch after the fully adjustment of his loan. But suddenly one day in June, 2012 a surveyer of IBBL went to his house to survey his residential plot. At this he restrained the surveyer from surveying and told him that he had no loan with IBBL, Sylhet. Thence the surveyer informed that Mr Abdul Hamid, proprietor of M/S Aparupa had taken a CC loan amounting Taka 25.00 lacs from IBBL against his land document in 2003. Having discussed with branch Manager he could know that proprietor of M/S Aparupa had taken loan by creating a forged land document of Mr Jasim and attached a fake photograph of Mr Jasim instead of his actual photo. So he submitted a complaint to Bangladesh Bank's complaint cell. In such a situation a vigilance team of Bangladesh Bank conducted an inspection and inquiry into this matter. Our vigilance team found and authenticated the complaint that Mr Abdul Hamid, Proprietor of M/S Aparupa had taken a loan (Investment) amounting Tk 25.00 Lacs against two fake/forged document of 34 decimal land of Mr Jasim Uddin, 3rd party, from IBBL Sylhet branch with co-operation of IBBL official. The administrative and disciplinary action against the accused official of IBBL is under process.

#### **STORY-09: Cheating by means of using mobile banking system.**

Mr. Rajib Kundu, a resident of Nilphamari district, got a message through his mobile on 04-04-2013 that his friend Mr. Chandan Kumar Roy, living in Dhaka, needs Tk. 20,000/- urgently to carry his mother's dead body from Dhaka to Nilphamari and therefore he (Mr. Chandan) requests him to send the said amount through b-Kash number 01745-5----4. Mr. Kundu instantly tried to communicate with Mr. Roy over phone but being failure to reach him he sent the amount on good faith to the above mentioned B-Kash number vide a B-Kash agent. On the other hand Mr. Chandan, having seen the miss call alert sign on his mobile, called Mr. Rajib Kundu back and asked him about the reason of calling. At this the secret is revealed. Mr. Roy informed him that his mother's death news was quite false. Therefore Mr. Kundu could realize that he had fallen in a trap. However, after the revelation of the fact in the same day Mr. Chandan from the Customer Services Division of FI&CSD informs Brac Bank Ltd. of the fact and suggests them to freeze the above mentioned B-Kash Account instantly so that the swindler may not withdraw the money from the account. FI&CSD also instructs Brac Bank Ltd to identify the fraud and to return the money back to the sender Mr. Rajib Kundu. However, for the quick intervention of this Department of Bangladesh Bank the cheated amount of Tk. 20,000.00 was given back to Mr. Kundu by Brac Bank Limited. But, the cheat could not be identified as the documents and address used in time of opening B-kash account were all fake.

## 15. Thank Letters received from home and abroad:

### 1. SIEMENS Bangladesh, Dhaka

Please be informed that our Principal Mssrs. Siemens AG, Germany has finally received the payment from the L/C opening bank. It was really a prompt and an express action taken by your side against our complain letter submitted to your office. It is undoubtedly and unquestionably a salient example of reacting against an issue which had been pending to be resolved for quite a long period of time. This is truthfully praiseworthy and we salute this and hope that you will continue rendering this kind of support in future to all parties concerned. We express our heartiest gratitude and thanking from the deep of our heart.

### 2. Md. Ashiqur Rahman,

Ashuganj Fertilizer & Chemical Co. Ltd., Ashuganj, Brahmanbaria.

আমি ১০০/- টাকা মূল্যমান বাংলাদেশ প্রাইজবন্ডের ৬৭-তম ড্রয়ের ৫ম পুরস্কার দীর্ঘদিন না পাওয়ায় আপনার নিকট ১০/০২/১৩ ইং তারিখে আবেদন জানাই। আপনার সদয় দৃষ্টির কারণে তড়িৎ গতিতে আমার উক্ত পুরস্কারের টাকা আমার ব্যাংক একাউন্টে জমা হয়। একারণে আমি যারপরনাই খুশি। এমতাবস্থায়, আমার ১০০/- টাকা মূল্যমান বাংলাদেশ প্রাইজবন্ডের ৬৭-তম ড্রয়ের ৫ম পুরস্কারের ১০,০০০/- টাকা প্রাপ্তিতে আপনাকে বিশেষ ধন্যবাদ ও কতজ্ঞতা প্রকাশ করছি এবং একই সাথে এই বিষয়ে আমার আর কোন অভিযোগ নাই।

### 3. John Sinclair, Email: john@sinclairinc.com.

I am pleased to inform you that the above captioned matter has been resolved and the fund has been released. Furthermore, several members of the management team from the Premier Bank has personally reached out to my mother and apologized for causing delay and inconvenience. I appreciate your help in this matter.

### 4. Zubair Rony, Gulshan, Dhaka.

Thanks for your clarify and I understand the bank A/C opening regulation. However, she is a regular house wife (not working personnel) and she wants to open a normal bank A/C for everyday purpose like Credit card and so on.

### 5. Jahangir Alam, Abu Dhabi.

Thanks for your reply. I have bought this bond from Abu Dhabi.

## 16. Conclusion:

Completing one year of its operation Customers' Interests Protection Center, the brain child of our honorable Governor, has Just stepped into the second year and it has also been converted to a full-fledged Department named Financial Integrity and Customer Services Department (FICSD). Within this short time only FICSD has undoubtedly proved its worth by successfully achieving the goals for which it has been established. There is no denying of the fact that the FICSD has been able to fulfill, at least partially, the desired need of banking services to the people by solving more than 5,000 complex problems as well as answering thousands of queries. In a country like ours where the banking system is beset with innumerable problems, it is not important how many complaints are resolved, but the importance lies in its being successful to broadcast the message to the people of every corner of the country that there is a place to get solution of the unnecessary harassment in getting banking services. Now, the Financial Integrity and Customer Services Department (FICSD) is well known to the public and people hold a positive attitude towards FICSD for its quick problem solving trend. So, to honor the belief and expectation of the people FICSD will continue its endeavor to develop the standard of banking services of the country to international level.