

MIDAS Financing Limited

Midas Centre, 10th & 11th Floor, House# 05, Road# 05, Road# 16 (OLD 27), Dhanomondi, Dhaka

Citizen Charter

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|-------|---------------------------------------|--------------------------|---|---|--|---|---|---|
| SL No | Name of the Service | Mode of Rendered Service | Necessary Documents and Place of Availability | Fees & Charges of the service & Payment Method | Required time of providing the Service | Assigned Official- Product/Service (Name, Designation, Phone Number & Mail) | Assigned Official- Customer Service (Name, Designation, Phone Number & Mail) | Assigned Official- Complaint Cell (Name, Designation, Phone Number & Mail) |
| 1 | Loan against Lien of Securities (LLS) | Short-Term Loan | <p>Documents Required for LLS Loan:</p> <ol style="list-style-type: none"> 1. Application duly filled up 2. 2 copies of photographs, 3. NID, 4. Portfolio Statement 5. TIN certificate (for loan Tk.5.00 Lac and above) <p>The CIB report of the applicant Company must be clean</p> <ol style="list-style-type: none"> 6. Deed of Agreement 7. Personal Guarantee 8. Demand Promissory Note 9. Sale/Buy Order 10. Letter of Continuity 11. Any other documents as deemed necessary by MFL. <p>Place: LLS Unit, Concerned Broker Company and borrower himself/herself.</p> | <p>Loan Limit: Tk.35.00 Lac for individual and Tk.1.00 Crore for Broker Company</p> <p>Processing Fees: 1.00% on Sanction Amount</p> <p>Charging & Repayment: Daily basis charge calculation, Quarterly Chargeable and payable.</p> <p>Application Fee: Tk.500.00</p> <p>CDBL Charge & Other charges : At Actual</p> | 5 working days | <p>Name: Mr. Md. Saidur Rahman, Designation: Senior Manager, Phone: 01974134492 Mail: saidur@mfl.com.bd</p> | <p>Name: Mr. Md. Alamgir Hossain Designation: Junior Officer Phone number: 01721620246 Email:alomgir.71@mfl.com.bd</p> | <p>Name: Mr. Shameem Ahmed, Designation: Head of Admin, HR & Estate Management, Phone: 01974119499 Email:shameem@mfl.com.bd</p> |
| 2 | MFL Guarantee Service (MFLGS) | Guarantee Service | <p>Documents Required for Guarantee: The applicant(s) must be a Broker House and as a broker house the following documents must be held:</p> <ul style="list-style-type: none"> • Memorandum and | <p>Guarantee Limit : Up to Tk.300,000,000/-</p> <p>Service charge:@ 0.025%- 0.1% on Guarantee Amount</p> | 5 working days | <p>Name: Mr. Md. Saidur Rahman, Designation: Senior Manager, Phone: 01974134492 Mail: saidur@mfl.com.bd</p> | <p>Name: Mr. Md. Alamgir Hossain Designation: Junior Officer, Phone number: 01721620246 Email:alomgir.71@mfl.com.bd</p> | <p>Name: Mr. Shameem Ahmed, Designation: Head of Admin, HR & Estate Management, Phone: 01974119499 Email:shameem@mfl.com.bd</p> |

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| | | | <p>Articles of Association</p> <ul style="list-style-type: none"> • Stock-Broker License • DP (Depository Participant) Certificate • TIN Certificate • Membership Certificate • Trade License <p>The CIB report of the applicant Company must be clean</p> <ol style="list-style-type: none"> 1. Personal Guarantee of all the Directors 2. Counter Guarantee by the applicant company with Board Resolution 3. Demand Promissory Note 4. Letter of Undertaking 5. Letter of Continuity 6. Letter of Lien. 7. Security Margin @ 5.00% (Negotiable) 8. Creation of 1st Charge/PariPassu Security Sharing Agreement 9. Any other documents as deemed necessary by MFL. <p>Place: LLS Unit, Concerned Broker Company and borrower</p> | <p>Rate of Commission: 0.75%-1.50% p. a. on the amount of guarantee to be paid upfront.</p> <p>Documentation Fees: At Actual</p> | | | | |
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| 3 | MIDI Loan | Term Loan | 1. Photocopy of Trade License, 2. NID/Smart Card 3. Photograph 4. Bank Statement 5. Sales & purchase Statement 6. Rental/Possession Deed, 7. Spouse Guarantee 8. Third party guarantee of Two persons 9. e-TIN (MIDI Department) | 1. Application Fee of Tk.300/-, 2. CIB inquiry Charge of Tk.600/-, 3. Appraisal Fees .5% of Loan amount, 4. Documentation Charge of Tk.5,000/- | 5 to 10 working days | Name: Mr. Md. Enamul Haque Khan <i>Designation:</i> Sr. Manager <i>Phone:</i> 01974-093667, <i>Email:</i> enamul@mfl.com.bd Name: Ms. Priti Rani Roy, Manager <i>Phone:</i> 01985-551907, <i>Email:</i> priti_roy@mfl.com.bd | Name: Ms. Salina Akhtar, <i>Designation:</i> Junior Officer, <i>Phone:</i> 01753922155 <i>Mail:</i> selina@mfl.com.bd Name: Ms. Sharifa Bari <i>Designation:</i> Assistant Officer (Customer Service) <i>Phone number:</i> 01718-723612 <i>Email:</i> sharifa@mfl.com.bd | Name: Mr. Shameem Ahmed, <i>Designation:</i> Head of Admin, HR & Estate Management, <i>Phone:</i> 01974119499 <i>Email:</i> shameem@mfl.com.bd |
| 4 | Auto Loan | Term Loan/Lease | 1. NID/Smart Card 2. Photograph 3. Bank Statement 4. Income & Expenditure Statements 5. Quotation of Vehicle 6. e-TIN 7. Spouse Guarantee 8. Third party guarantee of One person (Auto Loan Department) | 1. Application Fee of Tk.300/-, 2. CIB inquiry Charge of Tk.600/-, 3. Appraisal Fees .5% of Loan amount, 4. Documentation Charge of Tk.5,000/- | 3 to 7 working days | Name: Mr. Md. Enamul Haque Khan <i>Designation:</i> Sr. Manager <i>Phone:</i> 01974-093667, <i>Email:</i> enamul@mfl.com.bd Name: Mr. Md. Jaynal Abedin, <i>Designation:</i> AM <i>Phone:</i> 01985-551977, <i>Email:</i> jaynal@mfl.com.bd | Name: Ms. Salina Akhtar, <i>Designation:</i> Junior Officer, <i>Phone:</i> 01753922155 <i>Mail:</i> selina@mfl.com.bd Name: Ms. Sharifa Bari <i>Designation:</i> Assistant Officer (Customer Service) <i>Phone number:</i> 01718-723612 <i>Email:</i> sharifa@mfl.com.bd | Name: Mr. Shameem Ahmed, <i>Designation:</i> Head of Admin, HR & Estate Management, <i>Phone:</i> 01974119499 <i>Email:</i> shameem@mfl.com.bd |
| 5 | SED Loan | Term Loan/Lease Finance/Short Term Loan/Corporate | 1. Trade License 2. Bank Statement 3. Financial Statement 4. Rental/Possession Deed 5. e-TIN * Other documents as per requirement of MFL (SED Department) 6. Legal Opinion 7. 3 rd party valuation | Application Form: Tk.300/- Service Fee: 0.5% of the facility amount (Min-Tk.5,000/- and Max-Tk.50,000/-) Documentation Charge: 0.5% of the facility amount (Min-Tk.5,000/- and Max-Tk.200,000/-) | 10 to 20 working days (Depending upon EC/Board Meeting) | Name: Mr. Md. Jaynal Abedin, <i>Designation:</i> AM <i>Phone:</i> 01985-551977, <i>Email:</i> jaynal@mfl.com.bd Name: Mr. Md. Al Imran Hussain <i>Designation:</i> Officer <i>Phone:</i> 01712-975739, <i>Email:</i> imranbd@mfl.com.bd | Name: Ms. Salina Akhtar, <i>Designation:</i> Junior Officer, <i>Phone:</i> 01753922155 <i>Mail:</i> selina@mfl.com.bd Name: Ms. Sharifa Bari <i>Designation:</i> Assistant Officer (Customer Service) <i>Phone number:</i> 01718-723612 <i>Email:</i> sharifa@mfl.com.bd | Name: Mr. Shameem Ahmed, <i>Designation:</i> Head of Admin, HR & Estate Management, <i>Phone:</i> 01974119499 <i>Email:</i> shameem@mfl.com.bd |

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| | | | report. | Payment through: Cheque/ Pay Order | | | | |
| 6 | Housing Loan Scheme | Term Loan | <ol style="list-style-type: none"> 1. Passport size photograph 2. Positive Identification (NID, Passport, SSC certificate) 3. e-TIN and Return Certificate 4. CIB information form and Undertaking 5. Profession related documents (Joining letter/letter of introduction, Trade License, MOA, Professional Certificate, Ownership documents for Land Lord) 6. Income related documents (Salary certificate, Bank statements, Rental deed) 7. Existing Loan related Information (Sanction Letter, Loan statements with performance letter) 8. Property Related all documents including MAP with Approval letter from concern authority) 9. Details estimation cost of the project/ sale agreement with seller, developer | Application Form: 0.5% of the loan (Min-2,000/- Max- 5,000/-) Service Fee: 0.5% of the loan (Min-10,000/- and Max- 200,000/-) Early Settlement Charge: 2% of the outstanding loan Issuance of any certificate 250/- Photocopy of Documents 250/- CIB Inquiry charge 1,000/- Mode of Payment/ installment: Account Payee Cheque/ Pay Order | 15 to 30 working days | Name: Mr. Anisur Rahman Designation: Manager Phone: 01843257034 Email: anisur@mfl.com.bd Name: Imran Raihan Designation: Executive Officer Phone: 01985551923 Email: imran@mfl.com.bd | Name: Ms. Salina Akhtar, Designation: Junior Officer, Phone: 01753922155 Mail: selina@mfl.com.bd Name: Ms. Sharifa Bari Designation: Assistant Officer (Customer Service) Phone number: 01718-723612 Email: sharifa@mfl.com.bd | Name: Mr. Shameem Ahmed, Designation: Head of Admin, HR & Estate Management, Phone: 01974119499 Email: shameem@mfl.com.bd |

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| | | | 10. Legal & 3 rd party valuation report Housing Loan Scheme Department | | | | | |
| 7 | Term Deposit Scheme | Deposit Collection and Loan against Deposit | Treasury and Deposit Unit | Deposit Interest paid on maturity through Cheque/BEFTN | One (01) Day after receiving of deposit amount via cheque clearing. | Name: Mr. Md. Saidur Rahman, Designation: Senior Manager, Phone: 01974134492 Mail: saidur@mfl.com.bd | Name: Mr. Md. Fakhru Islam Designation: Officer Phone number: 01814945101 Email: fakhru@mfl.com.bd | Name: Mr. Shameem Ahmed, Designation: Head of Admin, HR & Estate Management, Phone: 01974119499 Email: shameem@mfl.com.bd |
| 8 | Monthly Deposit Scheme | Deposit Collection and Loan against Deposit | Treasury and Deposit Unit | Deposit Interest paid on maturity through Cheque/BEFTN | One (01) Day after receiving of deposit amount via cheque clearing. | Name: Mr. Md. Saidur Rahman, Designation: Senior Manager, Phone: 01974134492 Mail: saidur@mfl.com.bd | Name: Mr. Md. Fakhru Islam Designation: Officer Phone number: 01814945101 Email: fakhru@mfl.com.bd | Name: Mr. Shameem Ahmed, Designation: Head of Admin, HR & Estate Management, Phone: 01974119499 Email: shameem@mfl.com.bd |
| 9 | Monthly /Quarterly Income Deposit Scheme | Deposit Collection and Loan against Deposit | Treasury and Deposit Unit | Deposit Interest paid on maturity through Cheque/BEFTN | One (01) Day after receiving of deposit amount via cheque clearing. | Name: Mr. Md. Saidur Rahman, Designation: Senior Manager, Phone: 01974134492 Mail: saidur@mfl.com.bd | Name: Mr. Md. Fakhru Islam Designation: Officer Phone number: 01814945101 Email: fakhru@mfl.com.bd | Name: Mr. Shameem Ahmed, Designation: Head of Admin, HR & Estate Management, Phone: 01974119499 Email: shameem@mfl.com.bd |
| 10 | Double Money Deposit Scheme | Deposit Collection and Loan against Deposit | Treasury and Deposit Unit | Deposit Interest paid on maturity through Cheque/BEFTN | One (01) Day after receiving of deposit amount via cheque clearing. | Name: Mr. Md. Saidur Rahman, Designation: Senior Manager, Phone: 01974134492 Mail: saidur@mfl.com.bd | Name: Mr. Md. Fakhru Islam Designation: Officer Phone number: 01814945101 Email: fakhru@mfl.com.bd | Name: Mr. Shameem Ahmed, Designation: Head of Admin, HR & Estate Management, Phone: 01974119499 Email: shameem@mfl.com.bd |
| 11 | Triple Money Deposit Scheme | Deposit Collection and Loan against Deposit | Treasury and Deposit Unit | Deposit Interest paid on maturity through Cheque/BEFTN | One (01) Day after receiving of deposit amount via cheque clearing. | Name: Md. Saidur Rahman, Designation: Senior Manager, Phone: 01974134492 Mail: saidur@mfl.com.bd | Name: Mr. Md. Fakhru Islam Designation: Officer Phone number: 01814945101 Email: fakhru@mfl.com.bd | Name: Mr. Shameem Ahmed, Designation: Head of Admin, HR & Estate Management, Phone: 01974119499 Email: shameem@mfl.com.bd |
| 12 | Millionaire Deposit Scheme | Deposit Collection and Loan against Deposit | Treasury and Deposit Unit | Deposit Interest paid on maturity through Cheque/BEFTN | One (01) Day after receiving of deposit amount via cheque clearing. | Name: Md. Saidur Rahman, Designation: Senior Manager, Phone: 01974134492 | Name: Mr. Md. Fakhru Islam Designation: Officer Phone number: 01814945101 Email: fakhru@mfl.com.bd | Name: Mr. Shameem Ahmed, Designation: Head of Admin, HR & Estate Management, Phone: 01974119499 |

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| | | | | | | Mail: saidur@mfl.com.bd | | <i>Email:</i> shameem@mfl.com.bd |
| 13 | Reports &MIS information | As per requirement | ICT Department | N/A | Depends on the nature of the service | <i>Name: Ms. Helena Begum, Designation:</i> Senior Manager, 01556357104, mis@mfl.com.bd | <i>Name: Mr. Md. Masud Rana, Designation:</i> Sr. Officer Phone: 01815710505 Mail: masud@mfl.com.bd | <i>Name: Mr. Shameem Ahmed, Designation:</i> Head of Admin, HR & Estate Management, <i>Phone:</i> 01974119499 <i>Email:</i> shameem@mfl.com.bd |
| 14 | Business Software and Database Related Support | In House and As per requirement | ICT Department | N/A | Do | <i>Name: Ms. Neesha Naimeen, Designation:</i> Manager, 01710852406, neesha@mfl.com.bd | <i>Name: Mr. Md. Masud Rana, Designation:</i> Sr. Officer Phone: 01815710505 Mail: masud@mfl.com.bd | <i>Name: Mr. Shameem Ahmed, Designation:</i> Head of Admin, HR & Estate Management, <i>Phone:</i> 01974119499 <i>Email:</i> shameem@mfl.com.bd |
| 15 | CIB & NID verification | Do | ICT Department | N/A | Do | <i>Name: Ms. Mousumi Sabnam, Designation:</i> Officer, 01732295935, cib@mfl.com.bd | <i>Name: Ms. Salina Akhtar, Designation:</i> Junior Officer, Phone: 01753922155 Mail: selina@mfl.com.bd <i>Name: Ms. Sharifa Bari Designation:</i> Assistant Officer (Customer Service) <i>Phone number:</i> 01718-723612 <i>Email:</i> sharifa@mfl.com.bd | <i>Name: Mr. Shameem Ahmed, Designation:</i> Head of Admin, HR & Estate Management, <i>Phone:</i> 01974119499 <i>Email:</i> shameem@mfl.com.bd |
| 16 | In House Support Service: Hardware/ Network/System related services | Do | ICT Department | N/A | Do | <i>Name: Mr. Md. Masud Rana, Designation:</i> Sr. Officer Phone: 01815710505 Mail: masud@mfl.com.bd | <i>Name: Mr. Md. Masud Rana, Designation:</i> Sr. Officer Phone: 01815710505 Mail: masud@mfl.com.bd | <i>Name: Mr. Shameem Ahmed, Designation:</i> Head of Admin, HR & Estate Management, <i>Phone:</i> 01974119499 <i>Email:</i> shameem@mfl.com.bd |
| 17 | Providing legal opinion on security related land documents, preparing charge documents, title search and execution of mortgage deed and Power of Attorney | Written and Counseling | MIDAS Financing Ltd. and relevant Govt. Offices | Not available | 10 AM – 6 PM | <i>Name: Mr. Shikander Mahmood Designation:</i> Manager (Law & Documentation) Cell No.01727855078 Email:sikander@mfl.com.bd | <i>Name: Md. Saddam Hossen Designation:</i> Officer(Law &Documentation) Cell No.01737-718312 E-mail: saddam_law@mfl.com.bd | <i>Name: Mr. Shameem Ahmed, Designation:</i> Head of Admin, HR & Estate Management, <i>Phone:</i> 01974119499 <i>Email:</i> shameem@mfl.com.bd |

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| | with different Sub-Registry Office | | | | | | | |
| 18 | Issuance of legal notice, Filing of cases in different cases and follow-up the same and maintaining lco-operation with panel lawyer To prepare case report and send the same to Ministry of Finance and Bangladesh Bank. | Written | | | 10 AM – 6 PM 10 AM – 6 PM | Name: Mr. Shikander Mahmood Designation: Manager(Law &Documentation) Cell No.01727855078 Email:sikander@mfl.com.bd | Name: Md. Saddam Hossen Designation: Officer(Law &Documentation) Cell No.01737-718312 E-mail: saddam_law@mfl.com.bd | Name: Mr. Shameem Ahmed, Designation: Head of Admin, HR & Estate Management, Phone: 01974119499 Email: shameem@mfl.com.bd |
| 19 | To appear before the court in the cases filed by MFL and to monitor of the same , negotiation with client in different legal issues and providing legal opinion on land matters | Written and Counseling | | | 10 AM – 6 PM | Name: Md. Saddam Hossen Designation: Officer (Law & Documentation) Cell No.01737-718312 E-mail: saddam_law@mfl.com.bd | Name: Mr. Jahirul Haque, Designation: Junior Officer, Phone: 01758632907 Email: Jahirul.haque@mfl.com.bd | Name: Mr. Shameem Ahmed, Designation: Head of Admin, HR & Estate Management, Phone: 01974119499 Email: shameem@mfl.com.bd |
| 20 | Help to prepare case status report and arrange to send Ministry of Finance and BB Checking of charge documents and Providing opinion before disbursement of the loan | Written written | | | | Name: Md. Saddam Hossen Designation: Officer (Law &Documentation) Cell No.01737-718312 E-mail: saddam_law@mfl.com.bd | Name: Mr. Jahirul Haque, Designation: Junior Officer, Phone: 01758632907 Email: Jahirul.haque@mfl.com.bd | Name: Mr. Shameem Ahmed, Designation: Head of Admin, HR & Estate Management, Phone: 01974119499 Email: shameem@mfl.com.bd |
| 21 | Estate Management | Activities related to rental issues, | N/A | According to the requirement | N/A | Name: Md. Asaduzzaman Designation: Manager | Name: Ms. Salina Akhtar, Designation: Junior Officer, | Name: Mr. Shameem Ahmed, |

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| | | maintenance & service issues of MIDAS Centre and other branch offices of MFL. | | | | Phone number: 01678121809 Email: asad@mfl.com.bd | Phone: 01753922155 Mail: selina@mfl.com.bd Name: Ms. Sharifa Bari Designation: Assistant Officer (Customer Service) Phone number: 01718-723612 Email: sharifa@mfl.com.bd | Designation: Head of Admin, HR & Estate Management, Phone: 01974119499 Email: shameem@mfl.com.bd |