

## MIDAS Financing PLC

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

### Citizen Charter

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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)	C	<p><b>Documents Required for LLS Loan:</b></p> <ol style="list-style-type: none"> <li>1. Application duly filled up</li> <li>2. 2 copies of photographs,</li> <li>3. NID,</li> <li>4. Portfolio Statement</li> <li>5. TIN certificate (for loan Tk.5.00 Lac and above)</li> </ol> <p><b>The CIB report of the applicant Company must be clean</b></p> <ol style="list-style-type: none"> <li>6. Deed of Agreement</li> <li>7. Personal Guarantee</li> <li>8. Demand Promissory Note</li> <li>9. Sale/Buy Order</li> <li>10. Letter of Continuity</li> <li>11. Any other documents as deemed necessary by MFL.</li> </ol> <p>Place: LLS Unit, Concerned Broker Company and borrower himself/herself.</p>	<p><b>Loan Limit:</b> Tk.35.00 Lac for individual and Tk.1.00 Crore for Broker Company</p> <p><b>Processing Fees:</b> 1.00% on Sanction Amount</p> <p><b>Charging &amp; Repayment:</b> Daily basis charge calculation, Quarterly Chargeable and payable.</p> <p><b>Application Fee:</b> Tk.500.00</p> <p><b>CDBL Charge &amp; Other charges :</b> At Actual</p>	5 working days	<p><b>Name: Mr. Md. Saidur Rahman,</b> <b>Designation: Asst. General Manager,</b> Phone: 01974134492 Mail: saidur@mfl.com.bd</p>	<p><b>Name: Mr. Md. Nazrul Islam</b> <b>Designation: Asst Manager</b> <b>Phone number: 01912280821</b> <b>Email:nazrul@mfl.com.bd</b></p>	<p><b>Name: Mr. Md.Seraj Uddin</b> <b>Designation: Head of HR,</b> <b>Phone: 01816109773</b> <b>Email: <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a></b></p>
2	MFL Guarantee Service (MFLGS)	Guarantee Service	<p><b>Documents cRequired for Guarantee:</b> 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"> <li>• Memorandum and</li> </ul>	<p><b>Guarantee Limit :</b> Up to Tk.300,000,000/-</p> <p><b>Service charge:@</b> 0.025%- 0.1% on Guarantee Amount</p>	5 working days	<p><b>Name: Mr. Md. Saidur Rahman,</b> <b>Designation: Asst. General Manager,</b> Phone: 01974134492 Mail: saidur@mfl.com.bd</p>	<p><b>Name: Mr. Md. Nazrul Islam</b> <b>Designation: Asst Manager</b> <b>Phone number: 01912280821</b> <b>Email:nazrul@mfl.com.bd</b></p>	<p><b>Name: Mr. Md.Seraj Uddin</b> <b>Designation: Head of HR,</b> <b>Phone: 01816109773</b> <b>Email: <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a></b></p>

1 SL No	2 Name of the Service	3 Mode of Rendered Service	4 Necessary Documents and Place of Availability	5 Fees & Charges of the service & Payment Method	6 Required time of providing the Service	7 Assigned Official- Product/Service (Name, Designation, Phone Number & Mail)	8 Assigned Official- Customer Service (Name, Designation, Phone Number & Mail)	9 Assigned Official- Complaint Cell (Name, Designation, Phone Number & Mail)	
			<p>Articles of Association</p> <ul style="list-style-type: none"> <li>• Stock-Broker License</li> <li>• DP (Depository Participant) Certificate</li> <li>• TIN Certificate</li> <li>• Membership Certificate</li> <li>• Trade License</li> </ul> <p><b>The CIB report of the applicant Company must be clean</b></p> <ol style="list-style-type: none"> <li>1. Personal Guarantee of all the Directors</li> <li>2. Counter Guarantee by the applicant company with Board Resolution</li> <li>3. Demand Promissory Note</li> <li>4. Letter of Undertaking</li> <li>5. Letter of Continuity</li> <li>6. Letter of Lien.</li> <li>7. Security Margin @ 5.00% (Negotiable)</li> <li>8. Creation of 1<sup>st</sup> Charge/PariPassu Security Sharing Agreement</li> <li>9. Any other documents as deemed necessary by MFL.</li> </ol> <p><b>Place:</b> LLS Unit, Concerned Broker Company and borrower</p>	<p><b>Rate of Commission:</b> 0.75%-1.50% p. a. on the amount of guarantee to be paid upfront.</p> <p><b>Documentation Fees:</b> At Actual</p>					

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			itself					
3	<b>MIDI Loan</b>	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	<b>Name: Mr. Md. Enamul Haque Khan</b> <b>Designation:</b> Asst General Manager <b>Phone:</b> 01974-093667, <b>Email:</b> <a href="mailto:enamul@mfl.com.bd">enamul@mfl.com.bd</a>	<b>Name: Puja Paul</b> , <b>Designation:</b> Officer, (Customer Service) <b>Phone:</b> <b>01681919529</b> <b>Mail:</b> <a href="mailto:puja@mfl.com.bd">puja@mfl.com.bd</a>	<b>Name: Mr. Md. Seraj Uddin</b> <b>Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
4	<b>Auto Loan</b>	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	<b>Name: Mr. Md. Enamul Haque Khan</b> <b>Designation:</b> Asst General Manager <b>Phone:</b> 01974-093667, <b>Email:</b> <a href="mailto:enamul@mfl.com.bd">enamul@mfl.com.bd</a>	<b>Name: Puja Paul</b> , <b>Designation:</b> Officer, (Customer Service) <b>Phone:</b> <b>01681919529</b> <b>Mail:</b> <a href="mailto:puja@mfl.com.bd">puja@mfl.com.bd</a>	<b>Name: Mr. Md. Seraj Uddin</b> <b>Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
5	<b>SED Loan</b>	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 <sup>rd</sup> 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)	<b>Name: Mr. Md. Enamul Haque Khan</b> <b>Designation:</b> Asst General Manager <b>Phone:</b> 01974-093667, <b>Email:</b> <a href="mailto:enamul@mfl.com.bd">enamul@mfl.com.bd</a>	<b>Name: Puja Paul</b> , <b>Designation:</b> Officer, (Customer Service) <b>Phone:</b> <b>01681919529</b> <b>Mail:</b> <a href="mailto:puja@mfl.com.bd">puja@mfl.com.bd</a>	<b>Name: Mr. Md. Seraj Uddin</b> <b>Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>

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			report.	Payment through: Cheque/ Pay Order				
6	<b>Housing Loan Scheme</b>	Term Loan	<ol style="list-style-type: none"> <li>1. Passport size photograph</li> <li>2. Positive Identification (NID, Passport, SSC certificate)</li> <li>3. e-TIN and Return Certificate</li> <li>4. CIB information form and Undertaking</li> <li>5. Profession related documents (Joining letter/letter of introduction, Trade License, MOA, Professional Certificate, Ownership documents for Land Lord)</li> <li>6. Income related documents (Salary certificate, Bank statements, Rental deed)</li> <li>7. Existing Loan related Information ( Sanction Letter, Loan statements with performance letter)</li> <li>8. Property Related all documents including MAP with Approval letter from concern authority)</li> <li>9. Details estimation cost of the project/ sale agreement with seller, developer</li> </ol>	<p>Application Form: 0.5% of the loan (Min-2,000/- Max- 5,000/-)</p> <p>Service Fee: 0.5% of the loan (Min-10,000/- and Max- 200,000/-)</p> <p>Early Settlement Charge: 2% of the outstanding loan</p> <p>Issuance of any certificate 250/-</p> <p>Photocopy of Documents 250/-</p> <p>CIB Inquiry charge 1,000/-</p> <p>Mode of Payment/ installment: Account Payee Cheque/ Pay Order</p>	15 to 30 working days	<p><b>Name: Mr. Md. Enamul Haque Khan</b></p> <p><b>Designation:</b> Asst General Manager</p> <p><b>Phone:</b> 01974-093667,</p> <p><b>Email:</b> <a href="mailto:enamul@mfl.com.bd">enamul@mfl.com.bd</a></p>	<p><b>Name: Puja Paul ,</b></p> <p><b>Designation:</b> Officer, (Customer Service)</p> <p>Phone: <b>01681919529</b></p> <p>Mail: <a href="mailto:puja@mfl.com.bd">puja@mfl.com.bd</a></p>	<p><b>Name: Mr. Md.Seraj Uddin</b></p> <p><b>Designation:</b> Head of HR,</p> <p><b>Phone:</b> 01816109773</p> <p><b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a></p>

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			10. Legal & 3 <sup>rd</sup> party valuation report <b>Housing Loan Scheme Department</b>					
7	<b>Term Deposit Scheme</b>	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.	<b>Name: Mr. Md. Badrul Anowar Rahman,</b> <b>Designation:</b> Senior Manager, Phone: 01712-100-600 Mail: <a href="mailto:badrul@mfl.com.bd">badrul@mfl.com.bd</a>		<b>Name: Mr. Md.Seraj Uddin</b> <b>Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
8	<b>Monthly Deposit Scheme</b>	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.	<b>Name: Mr. Md. Badrul Anowar Rahman,</b> <b>Designation:</b> Senior Manager, Phone: 01712-100-600 Mail: <a href="mailto:badrul@mfl.com.bd">badrul@mfl.com.bd</a>		<b>Name: Mr. Md.Seraj Uddin</b> <b>Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
9	<b>Monthly /Quarterly Income Deposit Scheme</b>	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.	<b>Name: Mr. Md. Badrul Anowar Rahman,</b> <b>Designation:</b> Senior Manager, Phone: 01712-100-600 Mail: <a href="mailto:badrul@mfl.com.bd">badrul@mfl.com.bd</a>		<b>Name: Mr. Md.Seraj Uddin</b> <b>Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
10	<b>Double Money Deposit Scheme</b>	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.	<b>Name: Mr. Md. Badrul Anowar Rahman,</b> <b>Designation:</b> Senior Manager, Phone: 01712-100-600 Mail: <a href="mailto:badrul@mfl.com.bd">badrul@mfl.com.bd</a>		<b>Name: Mr. Md.Seraj Uddin</b> <b>Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
11	<b>Triple Money Deposit Scheme</b>	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.	<b>Name: Mr. Md. Badrul Anowar Rahman,</b> <b>Designation:</b> Senior Manager, Phone: 01712-100-600 Mail: <a href="mailto:badrul@mfl.com.bd">badrul@mfl.com.bd</a>		<b>Name: Mr. Md.Seraj Uddin</b> <b>Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
12	<b>Millionaire Deposit Scheme</b>	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.	<b>Name: Mr. Md. Badrul Anowar Rahman,</b> <b>Designation:</b> Senior Manager, Phone: 01712-100-600 Mail: <a href="mailto:badrul@mfl.com.bd">badrul@mfl.com.bd</a>		<b>Name: Mr. Md.Seraj Uddin</b> <b>Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
						Mail: <a href="mailto:saidur@mfl.com.bd">saidur@mfl.com.bd</a>		

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13	<b>Reports &amp; MIS information</b>	As per requirement	ICT Department	N/A	Depends on the nature of the service	<b>Name: Ms. Helena Begum, Designation:</b> Asst.General Manager, 01556357104, mis@mfl.com.bd		<b>Name: Mr. Md.Seraj Uddin Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
14	<b>Business Software and Database Related Support</b>	In House and As per requirement	ICT Department	N/A	Do	<b>Name: Ms. Neesha Naimeen Designation:</b> Senior Manager, 01710852406, neesha@mfl.com.bd		<b>Name: Mr. Md.Seraj Uddin Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
15	<b>CIB &amp; NID verification</b>	Do	ICT Department	N/A	Do			<b>Name: Mr. Md.Seraj Uddin Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
16	<b>In House Support Service: Hardware/ Network/System related services</b>	Do	ICT Department	N/A	Do			<b>Name: Mr. Md.Seraj Uddin Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
17	<b>Providing legal opinion on security related land documents, preparing charge documents, title search and execution of mortgage deed and Power of Attorney</b>	Written and Counseling	MIDAS Financing PLC.and relevant Govt. Offices	Not available	10 AM – 6 PM	<b>Name: Mr. Shikander Mahmood Designation:</b> Sr.Manager (Law & Documentation) Cell No.01727855078 Email:sikander@mfl.com.bd	<b>Name: Md. Saddam Hossen Designation:</b> Officer(Law &Documentation) Cell No.01737-718312 E-mail: saddam_law@mfl.com.bd	<b>Name: Mr. Md.Seraj Uddin Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>

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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	<b>Name: Mr. Shikander Mahmood</b> <b>Designation:</b> Sr.Manager(Law &Documentation) Cell No.01727855078 Email:sikander@mfl.com.bd	<b>Name: Md. Saddam Hossen</b> <b>Designation:</b> Officer(Law &Documentation) Cell No.01737-718312 E-mail: saddam_law@mfl.com.bd	<b>Name: Mr. Md.Seraj Uddin</b> <b>Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
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	<b>Name: Md. Saddam Hossen</b> <b>Designation:</b> Asst. Manager (Law & Documentation) Cell No.01737-718312 E-mail: saddam_law@mfl.com.bd	<b>Name: Mr. Jahirul Haque,</b> <b>Designation:</b> Junior Officer, Phone: 01758632907 <b>Email:</b> Jahirul.haque@mfl.com.bd	<b>Name: Mr. Md.Seraj Uddin</b> <b>Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
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				<b>Name: Md. Saddam Hossen</b> <b>Designation:</b> Asst Manager (Law &Documentation) Cell No.01737-718312 E-mail: saddam_law@mfl.com.bd	<b>Name: Mr. Jahirul Haque,</b> <b>Designation:</b> Junior Officer, Phone: 01758632907 <b>Email:</b> Jahirul.haque@mfl.com.bd	<b>Name: Mr. Md.Seraj Uddin</b> <b>Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>
21	Estate Management	Activities related to rental issues,	N/A	According to the requirement	N/A	<b>Name: Md. Asaduzzaman</b> <b>Designation:</b> Sr.Manager		<b>Name: Mr. Md,Seraj Uddin</b>

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		maintenance & service issues of MIDAS Centre and other branch offices of MFL.				<b>Phone number:</b> 01678121809 <b>Email:</b> <a href="mailto:asad@mfl.com.bd">asad@mfl.com.bd</a>	<b>Name: Puja Paul ,</b> <b>Designation:</b> Officer, (Customer Service) <b>Phone: 01681919529</b> <b>Mail:</b> <a href="mailto:puja@mfl.com.bd">puja@mfl.com.bd</a>	<b>Designation:</b> Head of HR, <b>Phone:</b> 01816109773 <b>Email:</b> <a href="mailto:seraj@mfl.com.bd">seraj@mfl.com.bd</a>