



**Commercial Bank of Ceylon PLC**  
Bangladesh Operations

**Head Office**

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# Citizen's Charter

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## **1. Commercial Bank of Ceylon PLC: At a Glance**

### **1.1 A History of 100 Years:**

“Sri Lanka’s Best Bank” has a rich history of banking in the country, dating back to before it even won independence. The birth of Com Bank dates back to the 1920s’ – during the British colonial period – during which trade, commerce and enterprises opened up, and thrived. In 1920, The Eastern Bank opened a branch at Chatham Street, Colombo little realizing they were laying the foundation to what was to become a byword in Sri Lankan banking. After gaining independence in 1948, trade continued to flourish and as a consequence, the share capital of Eastern Bank Ltd was acquired by the Chartered Bank in 1957. A decade later, in 1969, Commercial Bank of Ceylon was duly incorporated in Ceylon. After the second Constitution was adopted in 1978, and under a liberalized economy, offshore banking was established, and in 1979 Commercial Bank opened its first Foreign Currency Banking Unit to promote off-shore banking business. In 2003, it ventured into overseas markets, when it took over operations of Credit Agricole Indoseuz in Bangladesh – its first overseas foray. At present, Commercial Bank of Ceylon Bangladesh Operations has achieved key milestones and an inspiration to many.

### **1.2 Value:**

Trust and integrity have been key value components when meeting the expectations of every stakeholder. As such, Commercial Bank has molded an exceptionally talented team of employees helping them reach their fullest potential. Precisely understanding the needs of customers, the bank has provided new and imaginative schemes that has altogether redefined convenience in financial services and revolutionized the nature of banking.

### **1.3 Vision:**

To be the Bank of Excellence in Service and Commitments.

### **1.4 Mission:**

To deliver optimum value to Customers, Employees Shareholders & The Nation while ensuring good Corporate Governance.

## 2. Network of Branch, SME Service Center & Specialized Banking Center (as of June, 2025)

The bank is operating its Bangladesh Operations with a total number of 11 Branches, 02 Sub-Branches, 06 SME Centers & 03 Specialized Banking Centers.

<b>1. Branch Network</b>	<b>Number</b>
A) Dhaka	09
B) Chattogram	01
C) Sylhet	01
<b>2. SME Service Center</b>	<b>Number</b>
A) Dhaka	04
B) Chattogram	02
<b>3. Specialized Banking Center</b>	<b>Number</b>
A) Dhaka Off-Shore Banking Unit	01
B) CEPZ Off-Shore Banking Unit cum Sub-Branch	01
C) Digital Banking & Card Center	01
<b>4. ATM Booth</b>	24

Details with Location and phone number of the Branches, SME Service Centers, Specialized Banking Centers & ATM booths can be found in bank's website [www.combank.net.bd](http://www.combank.net.bd)

## 3. Service Time

Days	Office Time*	Transaction Time*
Sunday to Thursday	10:00 AM to 06:00 PM	10:00 AM to 04:00 PM
Holiday Banking (Fri-Sat)**	09:30 AM to 13:00 PM	09:30 AM to 13:30 PM
Evening Banking***	Closed as per BBK directive to reduce power consumption	

\* As per BBK directives

\*\* Dhanmondi Branch, Dhaka

\*\*\* Gulshan Branch, Dhaka

## 4. Services

### 4.1 Civil Services

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Account opening (Current Account, Savings Account)	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form.  All branches.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch
2	Shamriddhi Account <u>Key Feature:</u> Higher rate of return according to the balance in account	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form.  All branches.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch
3	Dot Com children's savers account (Age up to 18 years) <u>Key Feature:</u> -For minors & youth -Higher interest rate than CASA	Through respective Branch	02 Copy of passport size photo, NID of parents, birth registration certificate of the student, student ID, Photo of nominee, Account opening form.  All branches.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
4	FreeCom Savings Account <u>Key Feature:</u> Hassle free with no yearly charge (except TAX) on CASA & credit card by maintaining minimum balance of BDT 0.1 M	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form.  All branches.	N/A	Within 15 (fifteen) Minutes	Manager of respective Branch
5	Bonus Savings Account <u>Key Feature:</u> Combines flexibility of savings account and high interest as FDR	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form.  All branches.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch
6	Women's Savings Account- Ananya <u>key Feature:</u> -Higher interest rate than regular CASA	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form.  All branches.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch
7	Deposit Schemes (Monthly DPS scheme, Fixed Deposit scheme, High5 FD etc)	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form.  All branches.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch
8	Dollar Smart &	Through	02 Copy of	Fee will be	Within 15	Manager of

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Dollar Smart Plus Deposit Account <u>Key Feature:</u> Earn higher rate of return from foreign currency deposit	respective AD Branch.	passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form.  All branches.	charged according to the commission & charges schedule.	(fifteen) Minutes	respective Branch
9	Money Market Account (MMA)	Through respective Branch	02 Copy of passport size photo, NID/ other identifier, Photo of nominee, Supporting document of income, Account opening form.  All branches.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Manager of respective Branch
10	Loan to Person (Personal Loan, Auto Loan, Home Loan, Festival Loan, Term Loan, Credit Card etc.)	Respective Branch processes the credit proposal through credit risk department for management approval	Loan application form, Related supporting documents for loan proposal, 02 Copy of passport size photo, NID/ other identifier, TIN etc.  All branches.	Interest rate will be as per the Bank's lending rate and Fee will be charged according to the commission & charges schedule.	05 (Five) Working Days	Manager of respective Branch
11	Commercial Loan and Industrial Loan (Term Loan, STL, MTL, WC Loan etc.)	Respective Branch processes the credit proposal through credit risk department for management sanctioning	Loan application form, Related supporting documents for loan proposal, 02 Copy of passport size photo, NID/ other identifier, TIN etc.  All branches.	Interest rate will be as per the Bank's lending rate and Fee will be charged according to the commission & charges schedule.	15 (Fifteen) Working Days	Manager of respective Branch
12	Small and Medium Enterprise Loan	Respective Branch	Loan application form, Related	Interest rate will be as per	07 (Seven) Working	Manager of respective

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	(Overdraft,STL, MTL, LC, LATR, Bill Purchase, Stimulus Loan etc.)	processes the credit proposal through credit risk department for management sanctioning	supporting documents for loan proposal, 02 Copy of passport size photo, NID/ other identifier, TIN etc.  All branches.	the Bank's lending rate and Fee will be charged according to the commission & charges schedule.	Days	Branch
13	Refinance Scheme Loan	Respective Branch processes the credit proposal through credit risk department for management sanctioning	Loan application form, Related supporting documents for loan proposal, 02 Copy of passport size photo, NID/ other identifier, TIN etc.  All branches.	Interest rate will be as per the Bank's lending rate and Fee will be charged according to the commission & charges schedule.	07 (Seven) Working Days	Manager of respective Branch
14	Trade Financing	Through AD Branches	Application form, Related supporting documents for loan proposal . Applicant must be customer of the bank  All branches.	Interest rate will be as per the Bank's lending rate and Fee will be charged according to the commission & charges schedule.	Within 24 (Twenty-Four) Hours	Manager of respective Branch
15	Bank Guarantee (Local and Foreign)	Respective AD Branch processes the credit proposal through credit risk department for management sanctioning	For local Guarantee : application form, Related supporting documents. Applicant must be customer of the Bank .  For Foreign Guarantee : application and NID/other identifier. All branches.	Interest rate will be as per the Bank's lending rate and Fee will be charged according to the commission & charges schedule.	Within 24 (Twenty-Four) Hours	Manager of respective Branch



SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
16	Inward Remittance	Deposit in customer's account and encashment	Form "C" (if applicable)/ Documents confirming purpose/ Valid ID. AD Branches.	N/A	Within 24 (Twenty-Four) Hours for wage remittance	Foreign exchange in-charge of respective AD branch
17	Outward Remittance	Payment of Student file, tuition fees etc through AD branch	Form "TM" (if applicable)/ Student file, tuition fee, technical fee, application, invoice, etc. AD Branches.	Fee will be charged according to the commission & charges schedule.	Within 24 (Twenty-Four) Hours	Foreign exchange in-charge of respective AD branch
18	Foreign Currency Exchange and Passport Endorsement	Through responsible officer of AD Branch	Application with visa/air ticket AD Branches.	Fee will be charged according to the commission & charges schedule.	Within 15 (fifteen) Minutes	Foreign exchange in-charge of respective AD branch
19	Debit Card Issue (Applicable to account holders)	Through respective branches with the assistance of Card Center	Application form, NID and photo. All Branches.	Fee will be charged according to the commission & charges schedule.	07 (seven) Working Days	Respective Branch Manager
20	ATM Service	ATM booth	Availability of Debit card or Credit card	Fee will be charged according to the commission & charges schedule.	Real Time transaction	Responsible officer of Card Center
21	BEFTN	Transfer from own account to another domestic bank account	Necessary application form related to the service. All Branches.	Free of charge	Same day or within 24 (twenty four) hours of working day	Respective Branch Manager
22	BACH	Transfer from own account to another domestic bank	Clearing cheque related to the service. All Branches.	As per schedule of charges	Same day or within 24 (twenty four) hours	Respective Branch Manager

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
		account			of working day	
23	RTGS	Transfer from own account to another domestic bank account	Necessary instruction related to the service. All Branches.	As per schedule of charges	Within 10 (ten) Minutes	Treasury Back Office
24	NPSB	Transfer from own account to another domestic bank account	Necessary application form related to the service. All Branches.	Instant	Same day or within 24 (twenty four) hours of working day	Head of Digital Banking
25	Locker Service	To secure customer essentials	Application form and photo. Branches: Gulshan, Sylhet and Narayanganj	As per tariffs and charges	Within 30 (thirty) Minutes	Respective Branch Manager
26	Transfer of money to expired customer's nominee/ successor's account	Based upon necessary information and collection	Legal documents and death certificate from authorized authority. All Branches	Free of charge	Within 03 (three) working days	Respective Branch Manager
27	Replacement of torn and dirty notes	As per BBK guidelines	Torn and dirty notes brought by customers. All Branches.	Free of charge	Instant/ as per BBK guidelines	Respective Branch Manager
28	Dedicated Women Entrepreneur Desk to provide related information	All Branches	As per Bank's operational guidelines and BBK guidelines.  All branches	Free of charge	Real Time Service	Responsible branch officer for the dedicated desk
29	Dedicated SME Desk to provide related information	All Branches	As per Bank's operational guidelines and BBK guidelines.  All branches	Free of charge	Real Time Service	Responsible branch officer for the dedicated desk
30	Internet Banking	OTP service to authorize transaction,	Mobile phone number to be provided with the	Free of charge	Within 03 (three) minutes	Respective Branch Manager

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Officer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Alert sent via SMS after every transaction	application form while opening an account.  All Branches			
31	Customer service and complain management cell	Head of Branch Via internal control and compliance department	As per BBK guidelines. Complain box set in every branch.	Free of charge	Within 07 (seven) working days	Head of Personal Banking/ Head of Corporate Banking
32	Provide information through Bank's website	Bank's website	<a href="http://www.combank.net.bd">www.combank.net.bd</a>	Free of charge	Real Time	Responsible IT officer
33	Bank Statement/ Certificate	All Branches	All Branches	As per Tariff & charges	Within 15 (fifteen) Minutes	Respective Branch Manager

#### 4.2 Institutional Services

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Offer (Name, Title, Phone and Email)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Sanchay Patra issue and en-cash	Through respective Branch by following BBK directives	SP application form, 02 Copy of passport size photo, NID/ other identifier, Photo of nominee etc.  Cash counter of respective branch.	Free of Charge	Within 30 (thirty) Minutes	Respective Branch Manager
2	Prize Bond purchase and en-cash	Through respective Branch by following BBK directives	Cash counter of respective Branch	Free of Charge	Within 15 (fifteen) Minutes	Respective Branch Manager
3	Internship	Through head office approval to branches	Applicant's approval from educational	Free of Charge	Requirement basis (as and when	Human Resources Department

			institution, photo. Time period 03 months. Human Resources Department		required)	
4	Treasury service	As per BBK guidelines	Ascertain foreign exchange rate, stock market and money market	Free of Charge	Within 30 (thirty) Minutes	Head of Treasury Division

### 4.3 Internal Services

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Offer (Name, Title, Phone and Email
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Opening of new Branch, Sub- Branch, and ATM booth	Approval and NOC from Bangladesh Bank	Submission of application form for new branch/ ATM booth with survey report, proposed rental and landlords proposal.	Free of Charge	As per BBK guideline	Management Committee
2	Purchase of goods, services and work orders	As per existing policy of the bank	Approval of concerned authorities, submission of application form and tender notice (if required)	Free of Charge	Within 3 (three) working days	Head of the concerned department of head office
3	Assigning higher grades and Pay scale, Bonus, elimination of pay- disparity	By issuing office orders/ internal circulars	Through concerned authorities orders. Human Resources Department.	Free of Charge	Based on Managemen t decision	Human Resources Department
4	Complete police verification of Bank officers/ employees	Documentatio n of satisfactory police report in service file	Submission of application and supporting documents in prescribed police verification form. Human Resources Department	Free of Charge	Within 7 (seven) working days	Human Resources Department
5	Home Loan favoring Bank Officers/ employees	Through sanction letter for housing construction loan to	Application with necessary documents to appropriate authority	As per prescribed rate	Within 7 (seven) working days	Human Resources Department

SL	Service Name	Service Delivery Method	Required Documents and Location	Service Pricing and Payment Methods	Period of Services	Responsible Offer (Name, Title, Phone and Email
(1)	(2)	(3)	(4)	(5)	(6)	(7)
6	Payment approval of PF to retiree executives/ officers/ employees	employees As per requirement of concerned department	Human Resources Department Service file, release letter	Free of Charge	Within 3 (three) working days	Human Resources Department
7	Payment approval of gratuity to retiree executives/ officers/ employees	As per requirement of concerned department	Service file, release letter	Free of Charge	Within 3 (three) working days	Human Resources Department
8	Tax deduction of Bank employees	Through Challan	Clearance paper form branch. All Branches.	Free of Charge	Within 15 (fifteen) Minutes	Human Resources Department
9	Recreation Leave	Peace recreation leave	Application with necessary documents to appropriate authority.	Free of charge	Within 15 (fifteen) minutes (as per pre plan)	Human Resources Department
10	Earned leave	Earned leave through sanction letter	Application with necessary documents to appropriate authority.	Free of charge	Within 15 (fifteen) minutes (as per pre plan)	Human Resources Department
11	Issue of NOC regarding passport	Through application of officers and employees	Application with necessary documents to appropriate authority.	Free of charge	Within 1 (one) working day	Human Resources Department
12	Training	Subject wise in house and online training, workshops, practical training as per the qualification/ needs of the officers/ employees	Schedules and necessary information is provided accordingly by the respective authority	Free of charge	As and when required.	Human Resource Department
13	ID Card/ Visiting Card	As per application	Photo, application	Free of Charge	Within 3 (three) working days	Human Resources Department

### 5. Needful to be done by the service aspirants

Sl	To be done in order to receive desired/ expected Service
1	Submission of application with all the required documents for the desired service
2	Payment of the required service fee in due process according to the service price and payment method
3	Follow the mobile message and email instructions as applicable
4	Be present on the scheduled date for the meeting before the scheduled time
5	Refrain from making unnecessary persuasion

### 6. If the promised service is not provided to service aspirants

Sl	When to contact	Contact Person	Contact Address	Settlement Time
1	If responsible person fails to provide desired service or solution	Grievance Redressal Officer	<p><b><u>Corporate Branch:</u></b>  <b>Name:</b> Mustafa Ekram Aolad  <b>Designation:</b> Head of Branch  <b>Phone:</b> 01844080454  <b>Email:</b>  <a href="mailto:mustafaekramaolad@combankbd.com">mustafaekramaolad@combankbd.com</a></p> <p><b><u>Motijheel Branch</u></b>  <b>Name:</b> Mohammed Wajedul Hoque Khan  <b>Designation:</b> Head of Branch  <b>Phone:</b> 01819229366  <b>Email:</b> <a href="mailto:wajedulhoque@combankbd.com">wajedulhoque@combankbd.com</a></p> <p><b><u>Agrabad Branch:</u></b>  <b>Name:</b> Asem Chowdhury  <b>Designation:</b> Head of Branch  <b>Phone:</b> 01819375320  <b>Email:</b> <a href="mailto:asemchowdhury@combankbd.com">asemchowdhury@combankbd.com</a></p> <p><b><u>Gulshan Branch:</u></b>  <b>Name:</b> Sharmin Islam  <b>Designation:</b> Head of Branch  <b>Phone:</b> 01841064444  <b>Email:</b> <a href="mailto:sharminislam@combankbd.com">sharminislam@combankbd.com</a></p> <p><b><u>Dhanmondi Branch:</u></b>  <b>Name:</b> Abu Jami Md. Waji  <b>Designation:</b> Head of Branch  <b>Phone:</b> 01815160693  <b>Email:</b> <a href="mailto:abujami@combankbd.com">abujami@combankbd.com</a></p> <p><b><u>Uttara Branch:</u></b>  <b>Name:</b> Abdulla Al Mahboob  <b>Designation:</b> Head of Branch</p>	Fastest possible time

**Phone:** 01811480741  
**Email:** [abdullamahboob@combankbd.com](mailto:abdullamahboob@combankbd.com)

**Sylhet Branch:**

**Name:** Saad Ahmed Chowdhury  
**Designation:** Head of Branch  
**Phone:** 01841099274  
**Email:**  
[saadahmedchowdhury@combankbd.com](mailto:saadahmedchowdhury@combankbd.com)

**Narayanganj Branch:**

**Name:** Shobrata Kumar Roy  
**Designation:** Head of Branch  
**Phone:** 01844146736  
**Email:** [shobratakumarroy@combankbd.com](mailto:shobratakumarroy@combankbd.com)

**Panthapath Branch:**

**Name:** Md. Rakibul Hasan  
**Designation:** Head of Branch  
**Phone:** 01840294646  
**Email:** [rakibulhasan@combankbd.com](mailto:rakibulhasan@combankbd.com)

**Mirpur Branch:**

**Name:** Kazi Md. Anwarul Haque  
**Designation:** Head of Branch  
**Phone:** 01817094070  
**Email:** [kazimdhaque@combankbd.com](mailto:kazimdhaque@combankbd.com)

**Tejgaon Branch:**

**Name:** Md. Saydul Islam  
**Designation:** Head of Branch  
**Phone:** 01817148626  
**Email:** [saydulislam@combankbd.com](mailto:saydulislam@combankbd.com)

**Old Dhaka SME:**

**Name:** Md. Rezaul Islam  
**Designation:** Head of Branch  
**Phone:** 01713032519  
**Email:** [rezaulislam@combankbd.com](mailto:rezaulislam@combankbd.com)

**Pragati Sarani SME:**

**Name:** Mohd. Jahidul Hasan Kabir  
**Designation:** Head of SME Centre  
**Phone:** 01817148623  
**Email:** [jahidulkabir@combankbd.com](mailto:jahidulkabir@combankbd.com)

**Shantinagar SME:**

**Name:** Biplob Chakraborty  
**Designation:** Head of SME Centre  
**Phone:** 01817148625  
**Email:** [biplobchakraborty@combankbd.com](mailto:biplobchakraborty@combankbd.com)

**Tongi SME:**

			<b>Name:</b> Md. Al-Amin <b>Designation:</b> Head of SME Centre <b>Phone:</b> 01834879241 <b>Email:</b> <a href="mailto:alamin@combankbd.com">alamin@combankbd.com</a>  <b>Jubilee Road SME:</b> <b>Name:</b> Mohammed Imran Hossain <b>Designation:</b> Head of SME Centre <b>Phone:</b> 01818471332 <b>Email:</b> <a href="mailto:imranhossain@combankbd.com">imranhossain@combankbd.com</a>  <b>CDA Avenue SME:</b> <b>Name:</b> Soumitra Chowdhury <b>Designation:</b> Head of SME Centre <b>Phone:</b> 01819245304 <b>Email:</b> <a href="mailto:soumitrachowdhury@combankbd.com">soumitrachowdhury@combankbd.com</a>	
2	If the grievance redressal officer fails to provide the solution within the stipulated time	Appellate Officer	<b>Name:</b> Shakir Khusru <b>Designation:</b> Head of Internal Control and Compliance <b>Phone:</b> +880 2226606622 <b>Email:</b> <a href="mailto:shakirkhusru@combankbd.com">shakirkhusru@combankbd.com</a>	Fastest possible time
3	If the appellate officer fails to provide the solution within the stipulated time	Complaint Handling Cell of Bank	<b>Name:</b> Kasun Herath <b>Designation:</b> Deputy Chief Executive Officer & Chief Operating Officer <b>Phone:</b> +880 2226606626 <b>Email:</b> <a href="mailto:kasunherath@combankbd.com">kasunherath@combankbd.com</a>	Fastest possible time