

OVERALL  
FINANCIAL  
welfare of  
customers



FROM  
URGENT  
needs to  
future  
stability



MOHAMMAD MASOOM  
Managing Director & CEO, Citizens Bank

Being a new bank in a stiffly competitive market scenario, we focused on launching individual deposit accounts with competitive rates of return for our savings account holders. In accordance with our institutionally ingrained objective to ensure the overall financial welfare of our most valued clients across different segments, we have formulated a good array of financial products. The prominent ones are as follows:  
Deposit Products: i) Citizens Mashik Ay Songsthan, ii) Citizens Arthik Utkorsota, iii) Citizens Millionaire, iv) Citizens School Savers and v) Citizens Nirapod Orjon (for senior citizens)  
Loan Products: i) Citizens Abason, ii) Citizens Dream Drive, iii) Citizens Ettayadi and iv) Citizens Lifestyle  
Apart from these, additional financial welfare-oriented products are available based on feedback reports.  
Citizens Bank does not prefer to be a conventional lender; rather, we prioritize providing financial solutions by extending credit facilities and customizing the requirements of clients across different segments. Our bank incorporates the tagline “Today, Tomorrow, Together,”

underpinning that we always remain beside our clients during both their good and bad days. We always extend assistance to bail our borrowing customers out of financial debacles, provided that they are not willful defaulters.  
We intend to get involved with the customer's business plan as part of our effort to materialize

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maximize their financial benefits.  
From the very inception, we have attached importance to becoming one of the most acceptable tech-savvy banks by ensuring adequate convergence between finance and technology, i.e., fintech. Keeping this objective in view, we have IT-enabled the following range of services, which we launched from the very first day of our commercial operations. The prominent ones include:  
•e-KYC account opening through web and Android mobile apps  
•Internet Banking & Mobile Apps “Citizens Fast” with the following value-added services: Fund Transfer, BEFTN, RTGS, NPSB, Wallet Fund Transfer (bKash, Nagad, Rocket, etc.), FDR & Scheme Account Opening, Mobile Top-Up, Positive Pay Instruction, Stop Payment Request, etc.  
•Deployment of 24/7 call center services  
•SMS alert services  
•ATM/CRM transactions and other services  
We are also committed to adopting even more sophisticated IT-enabled services as part of our sincerest efforts to be at the forefront of financial technology.

KAZI AHSAN KHALIL  
Managing Director & CEO, Meghna Bank

Meghna Bank offers a wide range of deposit and investment products that cater to both conventional and Islamic banking customers. For our conventional savings accounts, we have several specialized options. The Sreyoshi Savings Account is an insurance-backed account designed specifically for women. We also offer the Platinum Savers Savings Account, which provides high interest rates and is insurance-backed as well. For younger customers aged 18 to 25, we have the Youngster Plus Savings Account, which features daily interest payments and half-yearly interest payouts. Additionally, there is the Fifty Plus Savings Account, tailored for customers over 50, offering daily interest with monthly payouts.  
Furthermore, since 2021, we have expanded into Islamic banking with our Al-Mustaqueem Meghna Islamic Banking division. We offer an array of Shariah-compliant deposit products, such as the Mudarabah Monthly Profit Deposit Scheme and various specialized savings accounts tailored to specific needs, including the Mudarabah Hajj Savings Account and the Mudarabah Cash Waqf Deposit Account. Our Islamic investment options include home

financing and auto financing solutions, all competitively priced and customizable to suit our customers' requirements.  
Our focus is on providing comprehensive support that addresses both immediate financial challenges and long-term stability. We assist customers in managing their

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across the country, allowing us to provide streamlined mortgage options. Our pre-approved home loan service helps avoid delays in the approval process, and we offer longer tenors to ensure that monthly payments align comfortably with our customers' incomes.  
In terms of retirement planning, we offer various deposit products designed to provide assured monthly income, contributing to our customers' financial stability. Our Deposit Pension Schemes (DPS) are particularly beneficial, allowing for systematic savings that yield attractive interest rates. Upon maturity, customers can reinvest their accumulated funds into other investment options, such as fixed deposits or Monthly Income Schemes, tailored to their individual financial goals.  
One of our key initiatives to enhance the digital banking experience is “Meghna Pay,” our Mobile Financial Services (MFS) offering, which allows us to reach even the most remote areas of the country. This digital wallet empowers marginalized communities to manage their financial transactions effectively, fostering financial literacy and providing access to essential banking services.



গ্রন্থি  
হোম লোন



গ্রন্থি  
পারিসংখ্যিক লোন



গ্রন্থি  
ফ্যামিলি সাপোর্ট ফ্রিস



গ্রন্থি  
ফিন্যান্স ডিপোজিট



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অফশোর  
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৩ মাস থেকে  
৫ বছর মেয়াদে  
৮.৫৫% পর্যন্ত  
মুনাফা


অর্জিত মুনাফা  
সম্পূর্ণ করমুক্ত

প্রবাসীর পক্ষে  
দেশে স্বজনরাও  
অ্যাকাউন্ট  
খুলতে পারেন

জিরো  
ব্যাংকিং চার্জ

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