

Delta Brac Housing Finance Corporation Ltd

Service Standard

Sl. No.	List of Service	Initiating Level (Customer Service Point)	Disposal Level	Timeline / Deadline
Loan				
1	Loan Sanctions	Loan Operations Department & Credit department	Loan Operations Department and credit department	1. Employed Profile: 6 working days; 2. Self Employed Profile: 12 working days; <i>**Both subject to receiving all the necessary documents</i>
2	Disbursement of Loans	Loan Operations Department	Loan Operations Department	14 working days from the date of Sanction
3	Legal Issues (RM / Mutation / Redemption etc)	Customer Service Department (CSD)	Customer Service Department (CSD) / Legal Department	Depends on the concerned Government Office / Authority
4	Early Payment	Customer Service Department (CSD)	Customer Service Department (CSD)	From 1st to 24th day of the loan cycle month
5	Post Dated Cheques (PDC) queries	Recovery Department	Recovery Department	Instant
6	Recovery related queries / issues	Recovery Department	Recovery Department	3 working days
7	Security change / release	Customer Service Department (CSD)	Customer Service Department (CSD)	14 working days
8	Different types of Certificates (Balance / Repayment / Tax etc)	Customer Service Department (CSD)	Customer Service Department (CSD)	3 working days
9	Other queries	Customer Service Department (CSD)	Customer Service Department (CSD)	Case to case basis
Deposit				
1	Information / Query about Deposit products	Deposit Department	Deposit Department	Instant
2	Deposit form fill up and receiving	Deposit Department	Deposit Department	Instant
3	Make Deposit and inform customer after chq clearance	Deposit Department	Deposit Department	on the 3rd working from receiving the deposit cheque
4	Delivery deposit receipt.	Deposit Department	Deposit Department	on the 3rd working from receiving the deposit cheque
5	Renewals	Deposit Department	Deposit Department	On maturity date
6	LAD (loan against deposit)	Deposit Department	Deposit Department	Instant
7	Repayment of deposit (profit/ principal amount) as per customer's instruction	Deposit Department	Deposit Department	On due date
8	Provide different types of certificates as per request (Tax/ balance/ solvency etc)	Deposit Department	Deposit Department	Same Day