

Review of CSR Initiatives in Banks (2008 & 2009)



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Bangladesh Bank
April 2010

**Review of
Corporate Social Responsibility
(CSR) Initiatives in Banks
(2008 & 2009)**



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This report is a review of the Corporate Social Responsibility (CSR) initiatives of banks in Bangladesh during the years 2008 and 2009. It is intended to help individual banks and financial institutions further intensify and develop their CSR engagements and practices, in light of peer group initiatives and Bangladesh Bank guidelines issued in DOS Circular No 01 dated 01 June, 2008 (Annex-I).

Bangladesh Bank intends to publish this review annually on a regular basis, tracking progress in mainstreaming of CSR activities in the banking sector with adoption of socially and environmentally responsible organizational goals, policies and practices that are fast becoming global standards in “socially responsible competition” towards fostering inclusive economic and social growth.

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***Department of Off-site Supervision
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Foreword

I am happy to introduce to readers this first issue of Bangladesh Bank's (BB's) annual review of Corporate Social Responsibility (CSR) practices in the financial sector in Bangladesh. As elsewhere, awareness of issues in socially and environmentally responsible business and organizational practices is increasing among users of financial services in Bangladesh. Banks and financial institutions will therefore be well advised to adopt CSR practices in formal, structured manner in line with global norms. Socially and environmentally responsible practices will, besides fulfilling the moral obligations involved, also help preserve competitive edge in client bases sensitive to these concerns. Further, the disadvantaged population segments aided by social responsibility initiatives will hopefully constitute their future new client bases.

This publication reviews recent CSR activities of banks, in light of the BB guidance circular issued in June 2008 for mainstreaming CSR practices in the financial sector in Bangladesh. Subsequent issues will review the activities of non-bank financial institutions as well. The incipient practices in banks as reviewed here are understandably deficient in stakeholder consultation based formal structure, in completeness of coverage (particularly in adoption of energy efficient 'carbon neutral' internal processes and practices), and in comprehensiveness of reporting. Bangladesh branches of foreign banks can usefully contribute to enrichment of CSR practices in the financial sector in Bangladesh by bringing in and sharing with local peers the CSR practices of their home country offices. The financial sector in turn can contribute hugely by catalyzing CSR practices in their real sector corporate clients, promoting inclusive economic and social development.

I hope this publication and its future issues will be useful for banks and financial institutions in learning from each other's examples, and from observations recorded in the review. BB policy support measures for CSR initiatives aimed at fuller financial inclusion are already in place, in the form of refinance lines at bank rate against loans for agriculture, small enterprises, renewable energy and effluent treatment projects; and BB remains open to ideas and suggestions about possible further support and assistance options.

Dr. Atiur Rahman
Governor

A. Highlights of recent engagements of banks in CSR practices

- Out of forty eight scheduled banks in Bangladesh, forty six had engagement in CSR practices in some form or other in 2009.
- In terms of direct monetary expenditure, engagements of banks in CSR initiatives are increasing, particularly following issuance of BB guidance (DOS Circular No 01 Dated 1st June 2008):

Year	2007	2008	2009
CSR expenditure (Million Taka)	226.4	410.7	553.8

- CSR expenditures of banks have thus far largely been in the form of passive grants and donations. Banks were particularly responsive to emergency support needs of population groups affected in natural and manmade disasters.
- Apart from one-off grants and giveaways, some banks have engagements in longer term continuing support commitments, in areas of education and healthcare.
- Besides the passive engagements by way of grants/donations (Table 1, Section B, page 2), banks are now getting actively engaged in socially responsible business operations, by way of increased lending to under-served economic sectors like agriculture and SMEs, towards fuller financial inclusion and faster poverty eradication.
- *Banks are yet to adopt practices of prior stakeholder consultations* (an important element indicated in BB's guidance circular) in drawing up their CSR programs.
- Some banks have reported embracing commitment for environmental sustainability in own and client businesses. Their actions have not however gone beyond compliance with relevant government laws and regulations. *Proactive initiatives of helping arrest environmental degradation, like adoption of more energy efficient, and harmful emission/effluence reducing internal practices and processes have been largely absent in the CSR initiatives*, even of branches of foreign banks with such practices in their home offices.
- Banks are yet to adopt separate reporting of their CSR activities in comprehensive formats such as the GRI.

B. CSR practices in banks : an analytical review

CSR expenditures by banks

The banking sector of Bangladesh has a long history of involvement in benevolent activities like donations to different charitable organizations, to poor people and religious institutions, city beautification and patronizing art & culture, etc. Recent trends of these engagement indicates that banks are gradually organizing these involvements in more structured CSR initiative format, in line with BB Guidance in DOS circular no. 01 of 2008.

The June 2008 BB Guidance circular suggested that banks could begin reporting their CSR initiatives in a modest way as supplements to usual annual financial reports, eventually to develop into full blown comprehensive reports in GRI format.

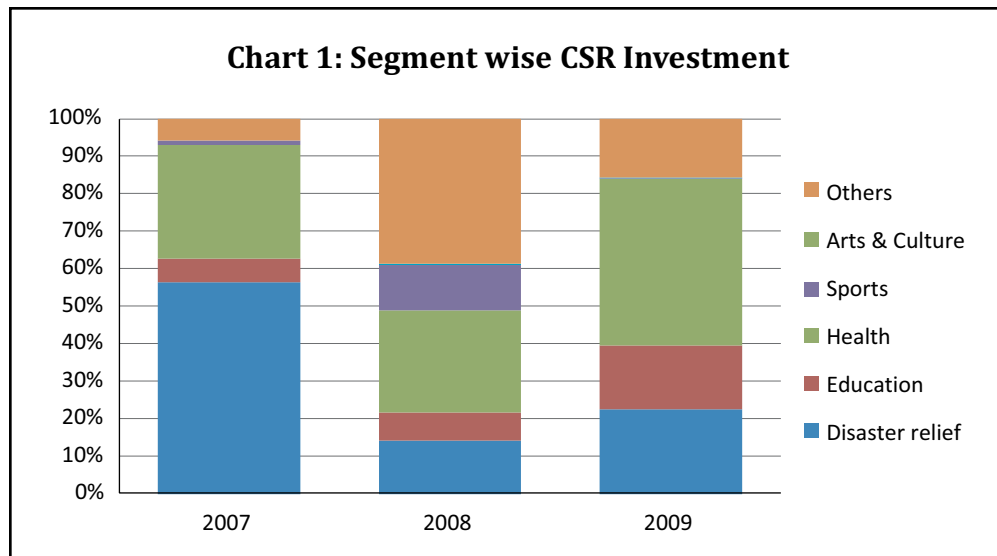
Information on CSR expenditure available from annual reports of banks, compiled together, bring up the following picture of sectoral patterns :

Table 1: Sectoral pattern of CSR expenditure reported by banks			
Taka in million			
Segments	2007	2008	2009
Disaster relief	127.7	58.6	125.1
Education	14.3	30.5	94.8
Health	68.6	112.1	245.5
Sports	02.7	49.8	1.2
Arts & Culture	0.0	0.8	0.3
Others	13.1	158.9	86.9
Total	226.4	410.7	553.8

In the year 2007, large concentration in the field of disaster relief, both in participation and expenditure wise, was observed mainly because of the cyclone 'Sidr'. Whereas, in the year 2009, the 'Education' and 'Health' sectors were getting more attention and appeared to be the most popular area for CSR activities as huge investments are being made by several banks in these segments. These shifts point to the responsiveness of the banking community to the changing need of the society.

Following are some notable features observed from the CSR activities carried out by the banks :

- In a natural calamity-prone area like Bangladesh, there remains an existing and distinctive CSR agenda focused on the business contribution to tackling social crises in the affected area. Disaster relief and rehabilitation became the segment where the highest number of banks participated to help ease the sufferings of the affected people. In the current context, a desired move from the traditionally popular fields of education or health.
- In the education segment, more and more banks have taken long-term or renewable scholarship programs for under-privileged but meritorious students for the persuasion of their studies instead of providing one time recognition awards to good performers.
- Some banks choose to provide continued financial support for maintaining operating costs of health care organizations. A bank undertook a continuous program called ‘Smile Brighter Program’ to perform as many operations possible per year on cleft-lipped boys and girls to bring back smile on their face.
- Several banks have taken steps and introduced investment schemes to cater the needs of self-employment and poverty alleviation under which micro-finance is channeled to the target groups, such as poor farmers, landless peasants, women entrepreneurs, rootless slum people, handicapped people, etc.



- A few banks have taken steps to introduce Interest-free Education Loan to poor and meritorious students to help bear monthly educational expenditure including food, accommodation etc. The loan is distributed to the selected students in monthly installments till their completion of studies upto the Masters Degree level.

- A good number of banks have created separate Foundation/Trusts as non-profitable, non-governmental organization, solely devoted to the cause of charity, social welfare and other benevolent activities towards the promotion CSR objectives. These banks are providing a certain percentage of the pre-tax profit/net profit each year towards its CSR activities.

Institutionalizing CSR at corporate level

The BB guidance circular suggested embracing of CSR with decisions taken at the highest corporate level (board of directors of the bank), and to choose action programs and performance targets through a consultative processes involving the internal and external stakeholders concerned. As seen in the following table, 12 PCBs and 3 FCBs reported to have embraced CSR with decision at the highest corporate level, none of the SCBs and DFIs reported to have done anything in this regard. A total of 16 out of 30 PCBs and 1 out of 9 FCBs have formed separate Foundations or Trusts as non-profitable, non-governmental organization, solely devoted to the cause of charity, social welfare and other benevolent activities towards the promotion CSR objectives. These banks have also resolved to provide a certain percentage of the pre-tax profit/net profit each year towards its CSR activities. However, none of the banks reported to have adopted action programs and performance targets through consultative processes involving the internal and external stakeholders concerned as suggested in the guideline of June 1, 2008.

Table 2: Institutionalizing CSR at corporate level				
Compliance issue	SCBs (4 Nos.)	DFIs (5 Nos.)	PCBs (30 Nos.)	FCBs (9 Nos.)
Embraced CSR with decision at the highest corporate level (board of directors)	0	0	12	3
Set up separate body/division/unit in order to mainstreaming CSR activities	0	0	16	1
Adopted action programs & targets through consultative processes involving internal and external stakeholders	0	0	0	0

Ingraining CSR practices within the organization & client businesses

Against the suggestion in the BB guidance circular for ingraining environmentally and socially responsible practices within the organization, only four banks (1 DFI and 3 PCBs) reported having taken steps for adoption of socially and environmentally responsible practices in their own internal operations. The DFI mentioned that they have taken actions towards providing a modern, healthy and safe workplace and creating an environment conducive to learning and development. Regarding reducing the environmental impact as a result of their operation and business activity, 1 DFI and 3 PCBs reported to have taken positive actions towards it.

Table 3: Ingraining CSR practices in the banks and their client businesses				
Compliance issue	SCBs (4 Nos.)	DFIs (5 Nos.)	PCBs (30 Nos.)	FCBs (9 Nos.)
Adopted socially and environmentally responsible practices in own internal operations	0	1	3	0
<i>Providing a modern, healthy and safe workplace and creating a learning and development environment</i>	0	1	0	0
<i>Reduce the bank's environmental impact as a result of its operation and business activity</i>	0	1	3	0
Foster CSR in their client businesses assessing the social and environmental impacts of the projects seeking finance	1	2	8	0
<i>Ensuring compliance of regulatory environmental and social requirements</i>	1	2	8	0
<i>Engaging with clients in assessing project's social and environmental impacts beyond the regulatory requirements</i>	0	0	1	0

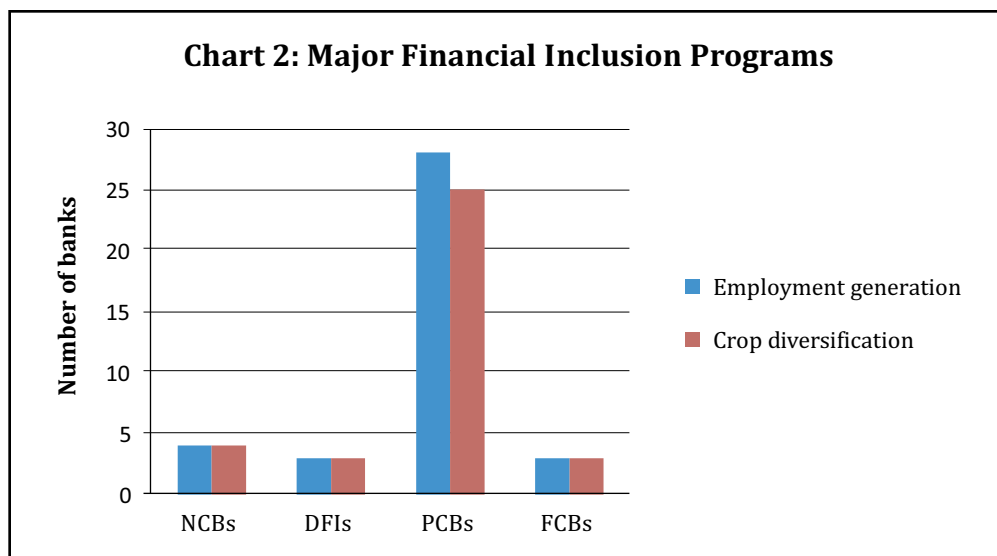
As shown in the above table, 1 SCB, 2 DFIs and 8 PCBs have taken steps to foster CSR in their client businesses in various economic sectors, assessing the social and environmental impacts of the enterprises/projects seeking finance. These banks reported that they try to ensure compliance with environmental standards while financing industrial projects, and that they have formulated environment policies in accordance with guidelines issued by the Government, in terms of which the environmental impacts are considered at the time of conducting Credit and Lending Risks Analysis. Projects likely to have adverse impact on environment are strongly discouraged by them. Some banks have also introduced guidelines requiring assessment of environmental and social impacts of the projects to ensure that operations of the projects would be eco-friendly. It is understood that, banks in Bangladesh in general try to ensure that enterprises/projects seeking finance comply with the environmental and social requirements that are compulsorily mandated by laws and regulations. However, most of the banks did not report this in their annual reports.

Financial Inclusion

The CSR guidelines issued by Bangladesh Bank put special emphasis on reaching out with financial services to the less well-off population segments of the community in order to speed up financial inclusion of the large socially disadvantaged rural and urban population segments; drawing them in with appropriate financial service packages and with financing programs innovatively designed to generate new employment, output and income.

It was observed that 4 SCBs, 3 DFIs, 29 PCBs and 3 FCBs have responded positively to this call and undertaken programs for speeding up financial inclusion of the large socially disadvantaged rural and urban population segments. Out of these programs-

1. 4 SCBs, 3 DFIs, 28 PCBs and 3 FCBs were engaged in self-employment credit and Small and Medium Enterprise (SME) lending programs, taken up solo or in association with locally active Micro Finance Institutions (MFIs). These programs were mainly designed to create productive new on-farm/off-farm employment. The banks also formally recognized their philanthropic obligation towards the promotion and development of small and medium industries sector.
2. 1 DFI has financed programs for installation of biomass processing plants and for Effluent Treatment Plants (ETPs) in manufacturing establishments.



3. In order to provide support to small landholder farmers of Bangladesh who play a crucial role in the development of the country, 4 SCBs, 3 DFIs, 25 PCBs and 3 FCBs have disbursed agricultural loans mainly through their rural branches for diversified production of crops, oilseeds, spices, vegetables, fruits etc. by rural households, financing the growers directly or through suitable intermediaries in the value chain, and have provided credit support for combinations of farming activities. Concurrently, credit lines are also extended to different NGOs to support the initiatives for agricultural development and alleviation of poverty in the rural areas.
4. Two banks reported taking up initiatives aimed at prompt delivery of remittances from migrant workers to recipients in remote rural households, or programs for card based/ mobile phone based delivery of financial services to such households.

Among bank financed self-employment & SME projects; dairy, fishery, poultry, goat rearing & cow fattening projects and financing of NGOs for enhancing the flow of micro-credit under NGO Linkage Loan were more prominent. Among the four classes of bank, DFIs were the most important participant in the SME sector. From chart 3 below it can be seen that, during the year 2008, the DFIs had the dominant share of SME credit outstanding during 2008 and 2009. Involvement of SCBs in SME lending do not show signs of stable upward trend. The engagement of PCBs however, have been in significant upward trend. Involvement of FCBs even though small in absolute size, is also showing signs of steady increase.

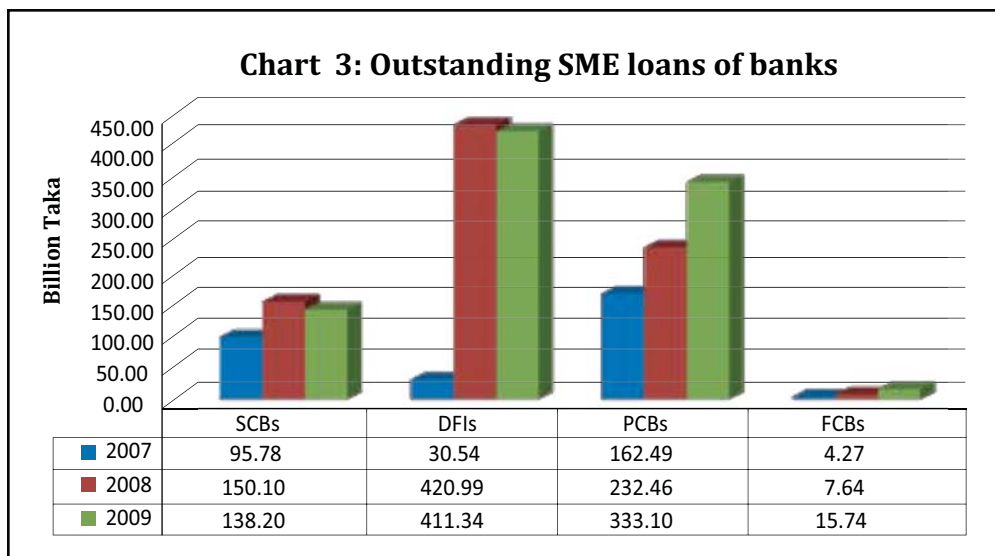
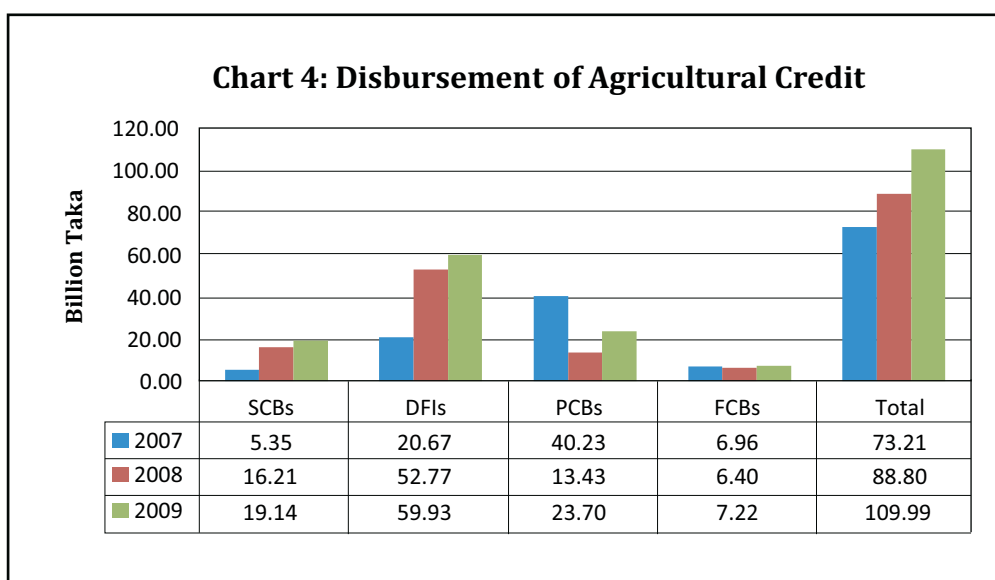
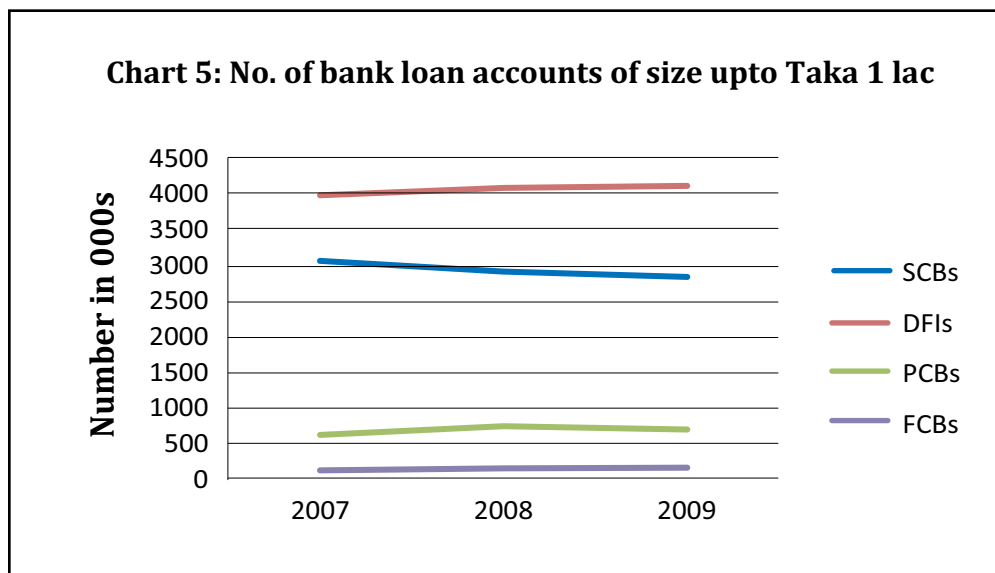


Chart 4 shows the trends of outstanding agricultural credit. Here again, the DFIs have dominant role, because of statutory obligation of two DFIs (BKB, RAKUB).



The volume of credit outstanding is no firm evidence of extent of financial inclusion per se however, chart 5 plots the trend of number of small sized bank loan accounts, a plausible proxy for increase in number of agricultural and small enterprise loan accounts and hence for financial inclusion. Trend lines in the chart indicate that the positive results from the CSR and other current initiatives for broadening financial inclusion are yet to show up with prominence.



Social and environmental improvement

The banks had significant community investments by way of donations to initiatives of Civil Society Organizations (CSOs), NGOs and institutions involved in health, education and culture; for social and environmental improvement including nutrition, health and education in the disadvantaged population segments. The following table shows participation of banks in various areas of community development :

Table 4: Community investment for social & environmental improvement				
Compliance issue	SCBs (4 Nos.)	DFIs (5 Nos.)	PCBs (30 Nos.)	FCBs (9 Nos.)
Banks having community investments by way of donations to CSOs, NGOs or others	3	2	30	8
1. Education	3	2	22	5
2. Health	1	3	25	4
3. Disaster relief	3	2	5	8
4. Sports	3	1	14	3
5. Art and Culture	2	1	6	4
6. Environment	0	0	4	1
7. Others	2	1	16	3

It was observed that, Education and Health were the more popular area of participation by the banks in community development. A total of 3 SCBs, 2 DFIs, 22 PCBs and 5 FCBs have made donations to various educational institutions for their cause. In the health sector, 1 SCB, 3 DFIs, 25 PCBs and 4 FCBs patronized a number of health care organizations by way of financial support to them. Disaster Relief also received due attention as 3 SCBs, 2 DFIs, 25 PCBs and 8 FCBs have provided donations to Relief and Rehabilitation Programs for the people affected in different natural calamities.

On the other hand, as shown in the following table, only 12 banks out of 30 PCBs and 3 banks out of 9 FCBs have conducted direct social interventions, both as sustainable/continuous projects or occasional/remedial measures. These banks actually tried to enrich economic and social indicators of the society by way of reducing poverty, giving standard health care service, proper nutrition, and ensuring environment friendly society for the present and future generation. However, none of the SCBs or DFIs conducted any direct social interventions. The following areas were covered by the banks that had direct social intervention programs :

1. Having considered education as a tool for social change, 8 PCBs and 1 FCB have chalked out programs with a view to remove the access barrier of some of many economic hardship-hit estimable students to their desired level of education by providing scholarship, fellowship, infrastructural development, etc.
2. Since a large number of poor people in our country are deprived of the opportunity to cure their health problem, 4 PCBs and 2 FCBs have established permanent health projects to reduce their sufferings.

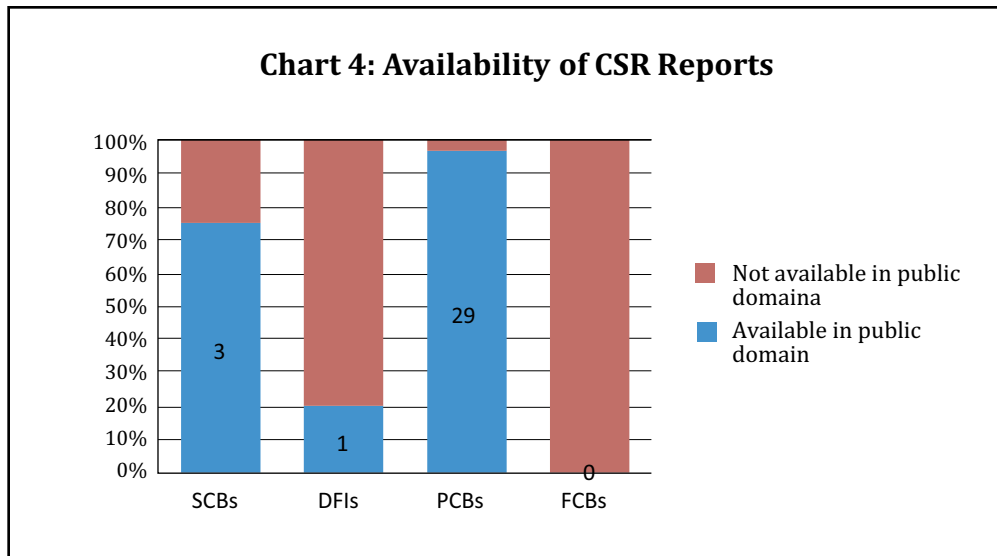
Table 5: Direct social & environmental interventions				
Compliance issue	SCBs (4 Nos.)	DFIs (5 Nos.)	PCBs (30 Nos.)	FCBs (9 Nos.)
Banks conducting direct social interventions, both as occasional measures or sustainable projects	0	0	12	3
1. Education	0	0	8	1
2. Health	0	0	4	2
3. Disaster relief	0	0	5	1
4. Sports	0	0	0	0
5. Art and Culture	0	0	1	1
6. Environment	0	0	1	1
7. Others	0	0	0	1

3. Bangladesh lies in a natural calamity-prone area where floods, cyclones and other natural calamities often occur. Some Banks have always been at the service of the people afflicted by the natural calamities. 5 PCBs and 1 FCB have taken direct steps to provide aid and rehabilitation program they considered necessary to the group of people affected in different natural disaster.

4. 1 PCB and 1 FCB have some projects covering Art & culture aspects.
5. 1 PCB and 1 FCB have environmental project to combat the devastating effects of environmental changes for Green House affects due to Global warming.

Reporting CSR initiatives

The following figure shows that, 3 SCBs (75%), one DFI (20%) and 29 PCBs (97%) have reported their CSR initiatives as supplements to usual annual financial reports in accordance to the directive of Bangladesh Bank.



In case of FCBs, only audited financial statements are prepared for the host country, and their annual reports are published from their parent country. As a result, disseminating their CSR activities as supplements to usual annual financial report do not apply. It was also observed that :

1. 1 SCB, 1 DFI and 13 PCBs have reported the CSR activities separately as a chapter in the annual report to make it available in the public domain for perusal by stakeholders.
2. 1 SCB and 11 PCBs have provided details in those supplements. They have reported the action programs along with amount of investment made in each program.
3. 2 SCBs, one DFI and 4 PCBs have included a future plan in the annual financial reports.

None of the banks have issued separate reports of their CSR programs and activities in comprehensive standard formats such as the GRI. Additional information had to be asked for in compiling this review, over and above the information provided in annual reports of banks. For convenience of all involved, banks and financial institutions will be well advised to take steps for more elaborate reporting in comprehensive standard formats.

C. CSR statements in annual reports of banks

AB Bank Limited : AB's commitment to CSR is a journey, in the course of which it aims to align its business values, purpose and strategy with the social and economic needs of its stakeholders, whilst embedding responsible and ethical business policies and practices into all its endeavors.

Agrani Bank limited : The bank has a deep commitment, loyalty and a high sense of responsibility to the nation and the people. As part of its CSR activities, the bank contributes greatly to the nourishment of the country's arts, crafts, culture and sports.

Al-Arafah Islami Bank Limited : CSR is an integral part of the bank's corporate culture and ethics. The bank responds positively in every sphere of social activities while delivering innovative solutions to its valued customers and helping different areas of social activities through its CSR activities.

Bank Asia Limited : Bank Asia always continues its efforts to look beyond short-term quantitative gains, and to concentrate on issues that make the institution socially responsible and have given all out efforts towards sustainable balanced growth. It considers socially responsible activities as an important part of its culture, identity and business practice. So, it contributes to improve the livelihood opportunities of the less fortunate, provision of facilities for education and health, protection of the environment, and encouragement of cultural and social activities in the rural as well as urban areas.

BASIC Bank Limited : BASIC Bank Limited – a state owned scheduled bank, adjudged as one of the soundest banks in Bangladesh is running on slogan “**Serving People for Progress**”. The slogan manifests the commitment of the bank to comply its social responsibility. Recognizing the importance of CSR and being a socially responsible organization BASIC Bank conducts its CSR in two ways, one is policy driven to finance and the other is by participation in the social work directly.

BRAC Bank Limited : BRAC Bank, through its CSR activities, is trying to build better relationships with all stakeholders by paying closer attention to how to fulfill its social, economic, environmental and ethical responsibilities. CSR practice allows the bank to align its operations with standards and expectations that are increasingly important to its shareholders, employees, customers and communities where it operates.

CITI Bank NA : Corporate Social responsibility is also known as Corporate Citizenship or Sustainability Citizenship in Citi. Citi is striving to create a positive impact on society and the environment through its core business activities, diversity efforts, volunteerism and Citi Foundation philanthropy.

Dhaka Bank Limited : DBL involves itself in charity, social welfare and other benevolent activities towards the promotion of the objective of its foundation which would act as a catalyst in creating awareness on development issues and as a facilitator for building bridges with the common goal of sustainable development of the society, providing direct assistance to various development projects and people.

Box 1: Keep the Heart Beating

Palash, born in 2005 and child of a village barbar, was suffering from heart disease since he was one month old. Despite their poor condition, his parents tried their level best for his treatment and went to the nearby doctors day after day. At one stage, a hole in Palash's heart was detected and the investigating doctor recommended them to go to a neighboring country for treatment. But afterwards, because of their financial condition, the doctor advised them to go to National Heart Foundation (NHF) instead.

After few routine medical check-ups at NHF, the hole in Palash's heart was confirmed and the authority told that the treatment will cost around Taka120,000. As they were unable to pay such a huge amount, the NHF authority suggested Palash's parents to seek help from any charitable organization.



One month later, NHF authority communicated again with Palash's parents and told them that Prime Bank Foundation has decided to bear the cost of treatment. Within a few days, a successful cardiac surgery was carried out by the NHF team of doctors and Palash became fully cured. Palash and his parents are now grateful to Prime Bank Foundation for bringing their smile back again.

Prime Bank Foundation with the help of National Heart Foundation (NHF) supported the total costs of cardiac surgeries of 12 children in 2007. These children had congenital/acquired heart diseases and needed the surgery for their survival but their parents could not afford the costs just because of their poor financial condition. Under Keep the Heart Beating project, they did not had to pay any money at any stage of the total process starting from pre-operation investigation/medication through the operation and post-operative medicine including follow-up.

Dutch Bangla Bank Limited : DBBL as a responsible corporate body has been playing a pioneering role in implementing social and philanthropic programs to help disadvantaged people of the country. Education, healthcare, human resource development, conservation of nature, creation of social awareness, rehabilitation of distressed people and such other programs are some of the important areas where the bank carries out its social and philanthropic activities.

Eastern Bank Limited : The main objective of EBL's CSR policy is to foster the education sector and any activity that relates to the development of education system in Bangladesh. Other than this, at the time of national requirement, EBL would generously come forward with helping hands to serve the humanity.

Box 2: Smile Brighter

January 2006. Rupa, daughter of Md. Badaruddin of Lalbagh, Dhaka became mother for the first time. But there was no smile in anyone's face because the child was born with cleft lip and palate. Rupa was just searching answer of the question: why she is being punished?

The child was named Ibrahim. Because of his cleft lip and palate, sometimes people called Ibrahim 'Ghost'. Rupa always tried to put her son out of everybody's sight and deliberately avoided all social gatherings.

After nine months, Rupa, being worried about his son's future, went to a doctor and came to know that the cleft lip/palate problem is curable through operation. But as she is a school teacher earning only Tk.1,500 per month, it was not possible for her to bear the cost of such operation. In the meantime, she came to know that through "Smile Brighter" program, Dutch Bangla Bank Limited is working with these vulnerable groups to bring back smile on their face and to enable them to have a normal life. She sought help from DBBL for the treatment of her son. Afterwards, operations to cure Ibrahim's cleft lip and palate were done successfully by a famous Plastic Surgeon.

Now Ibrahim is three and half years old. He is no more an impaired child. None makes cruel comment on him now. He is living like every other children of the society. His mother is also happy now and believes that DBBL gave a new life to her son.



EXIM Bank Limited : The bank's CSR activities mainly involve contribution towards building up an enlightened and prosperous nation. In view of it, it has taken patronization of education as its core CSR activity, whereas disaster management and alleviation of poverty is much emphasized.

First Security Islami Bank Limited : FSIBL keeps on discharging its CSR activities as a part of social entity for the greater interest of the entire society. The bank has always extended its support to the development of the community through promotion of sports, culture, health & educational programs, disaster relief etc.

HSBC : The new strategy of HSBC Bangladesh emphasizes the current focus on education for underprivileged children and supporting the environment. These two focus areas have been allocated at least 75% of the budget while the rest are used to support the needy, disability issues of the society and local culture.

IFIC Bank Limited : IFIC is working to follow responsible business practices in all of its functions and operations and will strive to implement the same at its stakeholders, beneficiaries and other business partners.

Islami Bank Bangladesh Limited : IBBL, a first generation private commercial bank of the country is discharging social responsibility by creating employment opportunities for and ensuring healthy working environment and financial securities.

Jamuna Bank Limited : Jamuna Bank is committed to discharge its duties for the service of downtrodden people of the society. The bank's CSR activities are about addressing the needs of all the stakeholders in an apposite and meaningful manner.

Janata Bank Limited : The bank is aware of the responsibilities of corporate citizenship, as such, it believes that it is its responsibility to help improve the living standard of the poor people, to try to alleviate poverty from the society and to contribute in the field of education, health care, sports etc.

Mercantile Bank Limited : MBL is fully committed to conduct its business activities in economically, environmentally and socially sustainable manner. It fosters the motive in mind to build a long-term good relationship with the customers, shareholders, the regulatory bodies and other stakeholders of the bank.

Mutual trust Bank Limited : MTBL firmly believes that the stakeholders of the bank are not only its sponsors, shareholders, depositors and other customers of the bank, but also the common people of the country including the less privileged and special people. As such, the bank plays an important and participative role, whenever any natural crisis befalls the nation. MTB regularly contributes to the development efforts of the government and other recognized agencies including charitable, educational and healthcare institutions, throughout the country, manifested through donations, sponsorships etc.

National Bank Limited : NBL recognizes that its activities have an impact on the environment in which the bank and its subsidiaries do business. The bank also realizes that the basis for any good business is trust and that society expects the highest standards of the bank when it comes to the question of ethics and CSR.

NCC Bank Limited : NCC Bank has always given due importance to its responsibility to the society. In order to institutionalize its duty to the society, the bank has established a foundation.

One Bank Limited : The bank has decided to constitute One Bank Foundation to enable the Bank to undertake CSR more proactively by taking planned initiatives and serve the needy and distressed community at large.

Premier Bank Limited : The bank is earnestly committed to its Corporate Social Responsibilities and out of these responsibilities it is conducting various charitable, social welfare and development activities.

Box 3: Project Dignity

Citigroup and Grameen Trust launched “Project Dignity” to help beggars: Citigroup and Grameen Trust formed partnership to reach thousands of beggars in Bangladesh and show how microcredit can also benefit the poorest of the poor. Project Dignity aims to improve living standards for more than 2,500 beggars across the country and help them to find ways to lift themselves out of poverty.



The Citigroup Foundation’s three-year grant of US\$250,000 to enable Grameen Trust to replicate and expand Grameen Bank’s Struggling Members program through Grameen Trust’s partner network in Bangladesh, and has the potential to be replicated in other parts of Asia.

Prime Bank Limited : The bank is contributing to create an enabling environment for the underprivileged and excluded-people to access the basic services they need and to minimize social injustice.

Pubali Bank limited : The bank is very much committed to its corporate social responsibility. The bank believes that without awareness of social responsibility and keeping performance in accordance to the need, no country can attain sustainable development. The bank shows its obligation for upliftment of backward part of socio-economic segments.

Shahjalal Islami Bank limited : With a view to providing financial assistance to the poor and needy people of the society and also for the welfare of the community, the bank has established a separate foundation. Its objective is to provide health care, relief & rehabilitation, education, humanitarian activities etc.

Social Investment Bank Limited : SIBL has been responding spontaneously to the social commitment. As a part of CSR, the bank paves the way of doing welfare of mankind and provides financial assistance to different beneficiaries.

Southeast Bank Limited : The bank’s Corporate Social Responsibility is about addressing the needs of all the stakeholders in a way that advances its business and make appositve and meaningful contribution to the society.

Box 4 : Climate Change : Its impacts and responses

Bangladesh Bank Training Academy organized a seminar on 'Climate Change: Its impacts and responses' at its auditorium on 26 December 2009. Palli Karma-Sahayak Foundation (PKSF) Chairman Qazi Kholiquzzaman Ahmad presented the key note paper in the seminar covering Bangladesh's role in the Copenhagen Summit in Denmark. He informed the participants that Bangladesh has successfully presented its concerns in the Summit. All the participant countries have admitted that the situation is deteriorating quickly. The summit has also paved the way for reaching a settlement on the climate issue in Mexico next year. He also informed the gathering that, Bangladesh has already prepared a climate change strategy and action plan on how the country would proceed and manage the issue. Bangladesh Bank Governor Dr. Atiur Rahman was present in the seminar; he urged the banks not to provide loans to polluting industries. The central bank will no longer encourage banks to provide loans to factories still damaging the environment," he said while addressing the seminar.



Standard Bank Limited : As part of its commitment to create real value in the society that is constantly developing, Standard Bank is determined to be a good corporate organization in every corner of its community, clients, employees and other stakeholders in the places where it works and live. The bank holds itself accountable for the social, environmental and economic impacts of its operations.

The City Bank Limited : City Bank committed to the project "Making sense of Corporate Social Responsibility", which will be the umbrella for all the City Bank's social activities. To discharge its Corporate Social Responsibilities, City Bank supports various kinds of social activities.

Trust Bank Limited : Corporate Social Responsibility holds the bank accountable for the social, environmental and economic impact of its operations. TBL designs its policies and business practices to reflect the highest standards of corporate governance.

Uttara Bank Limited : Uttara Bank considers socially responsible activities an important part of its culture, identity and business practice. It has a deep commitment, loyalty and a high sense of responsibility to the nation and its people. As part of its CSR, the bank contributes greatly to the nourishment of the country's arts, culture and sports and to combat all natural calamities.

A n n e x u r e

DOS Circular No. 01 dated 1 June 2008

Website: [www. Bangladesh-bank.org](http://www.Bangladesh-bank.org)
www. Bangladeshbank.org.bd

**Department of Off-site Supervision
Bangladesh Bank
Head Office
Dhaka**

DOS Circular No. 01

Date: 1 June 2008

Chief Executives/ Managing Director

All Scheduled Banks and Financial Institutions in Bangladesh

Dear Sirs,

**Mainstreaming Corporate Social Responsibility (CSR)
in banks and financial institutions in Bangladesh**

1. Introduction

1.1: Globally, the notion of Corporate Social Responsibility (CSR) is fast gaining acceptance as the contribution that businesses can and should make voluntarily towards environmentally sustainable and socially equitable development. Besides the usual financial reporting, 'non-financial' or 'sustainability' reporting is accordingly also fast gaining usage.

Stated briefly, CSR is about (i) taking stock of the economic, social, and environmental impacts of a business, (ii) mitigating the negative impacts and bolstering the benign impacts, (iii) taking up action programs and community investments to reduce social exclusion and inequality and to address the key sustainable development challenges ('meeting the needs of the present generation without impairing the ability of future generations to meet theirs' is a generally accepted meaning of 'sustainable development').

Because of their ethical and public interest dimensions, many of the desired social and environmental practices are compulsorily mandated by laws and regulations (e.g., safe and healthy work environment, equal opportunity and fair treatment in respect of gender and ethnicity in hiring and career advancement, avoidance of forced labor or child labor, and so forth). CSR programs and actions go beyond such mandatory compliances into voluntary engagements to promote equitable, sustainable development. Besides the self evident ethical case, a strong business case for CSR (as investment in a strategic asset or distinctive capability, rather than an expense) is also getting clearer with developing practice; seen as benefiting a business by :

- building reputation, brand value, customer loyalty, employee motivation and retention;
- mitigating risks in own operations and in assessing suppliers and clients;
- cutting down wastes (of energy, raw materials etc.), driving up efficiency;
- gaining new markets for products and services, in the communities/ social groups benefited by the CSR actions.

1.2: It would be of strategic, longer run competitive advantage for banks and financial institutions in Bangladesh to embrace CSR in their management approaches and operations, with initiatives chosen in broad-based, extensive stakeholder engagement. Besides adoption of socially and environmentally responsible practices in own internal operations, banks and financial institutions can make major CSR contribution by speeding up financial inclusion of the large socially disadvantaged rural and urban population segments; drawing them in with appropriate financial service packages and with financing programs innovatively designed to generate new employment, output and income. The following could be some priority areas, among the broad range of possible useful initiatives :

- Self-employment credit and small and Medium Enterprise (SME) lending programs, taken up solo or in association with locally active Micro Finance Institutions (MFIs), designed to create productive new on-farm /off-farm employment, such initiatives are of particular urgency for regions with endemic high seasonal unemployment (e.g, the manga afflicted Northern districts);
- Financing programs for installation of biomass processing plants (e.g. biogas plants), solar panels in rural households, for waste recycling plants in locations populated by urban poor, and for Effluent Treatment Plants (ETPs) in manufacturing establishments;
- Credit programs for diversified production of crops, oilseeds, spices, vegetables, fruits etc. by rural households, financing the growers directly or through suitable intermediaries in the value chain. Credit support for combinations of farming activities (like co-production of a minor crop with a major one, fish/duck farming with aman rice of deepwater variety in low lying fields), may also be well worthwhile;
- Mobile phone based/ local MFI outlet supported programs promptly delivering remittances from migrant workers to recipients in remote rural households; programs for card based/ mobile phone based delivery of financial services to such households;
- Financing programs supporting folk crafts, folk musical and performing arts, aimed at promoting domestic tourism and markets in cultural products/events besides income and employment for the population groups involved.

With the employment and new income generated by successfully executed programs, the targeted population segments can eventually constitute big new client bases for financial products and services.

1.3: Banks and financial institutions are also well positioned to foster CSR in their client businesses in various economic sectors, engaging with them in assessing the social and environmental impacts of the enterprises/projects seeking finance. For smaller enterprises, the PKSf has developed a set of guidelines (Revised and Updated Guideline for Management of Microenterprise Environmental Health and Safety (EHS) Risks, PKSf, August 2004) for this purpose. For larger projects (valued at USD10 million or higher), the Equator Principles, a set of guidelines developed under the aegis of the IFC, are being used by a large number of leading international banks.

2. Source materials useful in drawing up CSR programs and sustainability reports

2.1. The Sustainability Reporting Guidelines developed by the Global Reporting Initiative (GRI), a major international effort, provides a general framework for sustainability reporting by corporates in all economic sectors. Two Financial Services Sector Supplements [SPI-Finance 2002 for social performance indicators, and UNEP FI for environmental performance indicators are used with the Sustainability Reporting Guidelines in reporting sustainability performance (CSR performance) of banks and financial institutions including insurance companies. The Collevocchio Declaration on Financial Institutions and Sustainability enunciate six principles (commitments to sustainability, to do

no social or environmental harm, responsibility, accountability, transparency, sustainable markets and governance). These principles and the performance indicators discussed in the Reporting Guidelines and the Sector Supplements (downloadable from websites mentioned in References at annexure-A) may suitably be used for drawing up the to-do lists (i.e., the CSR programs) with targets and timelines.

3. Initiating CSR programs in banks/financial institutions

3.1: Embracing CSR has to begin with decision at the highest corporate level (board of directors), and adoption of action programs and performance targets chosen in consultative processes involving the internal and external stakeholders concerned. A first time CSR program of a bank or financial institution would be likely to include action plans for :

- i) Ingraining environmentally responsible practices within the organization;
- ii) Engaging with borrowers in scrutiny of the environmental and social impacts of their proposed undertakings (along the PKSF 2004 or Equator Principles 2006 guidelines, as relevant);
- iii) Reaching out with financial services to the less well off population segments of the community (with own initiatives along lines indicated at paragraph 1.2 above); and
- iv) Community investments by way of donations to initiatives of Civil Society Organizations (CSOs), NGOs and institutions involved in health, education and culture; for social and environmental improvement including nutrition, health and education in the disadvantaged population segments (most banks and financial institutions in Bangladesh already have significant outlays of such charitable expenditures, these can fit in appropriately as elements in the new structured CSR programs).

3.2: Foreign banks in Bangladesh having structured CSR programs (in line with their home country practices) can come forward to usefully mentor the new, incipient CSR initiatives of local banks. Networking and joint initiatives in CSR programs among banks and financial institutions may be useful in some cases in devising more inclusive, comprehensive programs of necessary critical size.

3.3: Reporting of the CSR initiatives can begin in a modest way as supplements to usual annual financial reports, eventually to develop into full blown comprehensive reports in the GRI format. Like the statutory financial reports, the CSR reports are expected to be available in the public domain for perusal by stakeholders.

4: Monitoring of CSR performance

While adoption is voluntary and not mandatory, Bangladesh Bank shall monitor CSR adoption and CSR performance of banks and financial institutions, as an additional dimension of their management performance.

Contents of this circular may please be brought up for board level discussion and decision as deemed appropriate.

Meanwhile, please acknowledge receipt.

Yours Faithfully,
sd/-
(Md. Mofiz Uddin Chowdhury)
General Manager
Phone: 880-2-7120376

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Annexure 2

CSR expenditures by banks

Amount in Taka

Name of Bank	2007	2008	2009
Sonali Bank Limited	-	10,500,000.00	-
Rupali Bank Limited	-	-	-
Janata Bank Limited	-	5,000,000.00	-
Agranai Bank Limited	6,000,000.00	-	3,500,000.00
BKB	-	-	-
BSB	-	-	-
RAKUB	-	-	500,000.00
BSRS	-	-	-
BASIC Bank Limited	5,000,000.00	400,000.00	-
Eastern Bank Limited	9,500,000.00	1,000,000.00	6,738,669.00
Bank Asia Limited	13,820,000.00	6,920,000.00	1,000,000.00
Dutch Bangla Bank Limited	39,206,500.00	171,016,500.00	159,206,500.00
IFIC Bank Limited	11,988,000.00	10,559,000.00	-
Mutual Trust Bank Limited	5,000,000.00	-	3,500,000.00
Jamuna Bank Limited	14,217,894.00	1,451,338.00	4,576,813.00
BRAC Bank Limited	-	7,360,000.00	21,569,660.00
Pubali Bank Limited	27,491,500.00	24,492,600.00	18,883,200.00
Premier Bank Limited	8,400,000.00	7,507,800.00	11,570,000.00
Uttara bank Limited	10,000,000.00	8,900,000.00	3,080,000.00
South East Bank Limited	22,414,000.00	14,654,375.00	-
NCC Bank Limited	-	11,000,000.00	4,380,000.00
National Bank Limited	-	47,269,000.00	68,404,000.00
Trust bank Limited	9,520,000.00	1,000,000.00	46,750,000.00
Bangladesh Commerce Bank Ltd.	-	100,000.00	2,870,000.00
Mercantile Bank Limited	14,615,000.00	12,170,000.00	9,276,000.00
Dhaka Bank Limited	9,400,000.00	22,400,000.00	22,926,000.00
AB Bank Limited	-	-	-
The City Bank Limited	-	-	4,980,000.00
Prime Bank Limited	-	-	-
One Bank Limited	-	-	8,609,500.00
United Commercial Bank Limited	-	-	-

Name of Bank	2007	2008	2009
Standard Bank Limited	-	6,000,000.00	-
Social Islami Bank Limited	-	-	-
First Security Islami Bank Limited	400,000.00	1,000,000.00	-
EXIM Bank Limited	-	19,300,000.00	-
Islami Bank Bangladesh Limited	-	-	116,270,000.00
Al-Arafah Islami Bank Limited	-	12,500,000.00	8,030,000.00
Shahjalal Islami Bank Limited	19,501,000.00	-	10,237,000.00
ICB Islamic Bank Limited	-	125,000.00	-
Standard Chartered Bank Limited	-	-	-
CITI NA	-	-	-
HSBC	-	200,000.00	16,400,000.00
Habib Bank Limited	-	-	-
Commercial Bank of Ceylon	-	-	-
Woori Bank	-	-	-
Bank Al-Falah Limited	-	7,000,000.00	-
National Bank of Pakistan	-	-	-
State Bank of India	10,000.00	875,000.00	525,000.00
Total	226,483,894.00	410,700,613.00	553,782,342.00

‘-’ = Not reported’

Some CSR activities reported by banks

AB BANK LIMITED

Education

- AB Bank limited assisted 20 blind students to participate in a specialized ICT training program. A contribution of Tk. 10.00 lac was made for phase-1 of the program. Upon successful completion of phase-1, 8 visually impaired students were able to find gainful employment in various offices.
- The Bank contributed a further Tk. 12.41 lac in August 2009 to BODA towards providing Braille support for visually impaired students.

Social Welfare

- AB Bank's "Save the River" campaign appeared in national dailies in July 2009.
- Supported the awareness campaign of ADHUNIK- 'Amra Dhumpan Nibaron Kori' aimed at youths of the country.
- Supported an exhibition organized by SAARC Women's Association, Dhaka to set up a life saving ventilator for the ICU unit at the Shishu Hospital.
- Contributed to Zonta International Club to raise funds for "Shishu Bikash Kendro" for 160 under privileged children.
- Contributed Tk. 5 lac to 'Chhayanat', a cultural organization, to partly support the construction of an auditorium.
- Arranged to publish a supplement in one of the national newspaper commemorating "International Day of the Misuse of Drug and it's Illegal Trade" organized by Home Ministry.
- Periodically participating in such national campaigns as "World Environment Day" organized by Ministry of Environment and Forests, "World Breastfeeding Week" organized by Bangladesh Breastfeeding Foundation, "National Fishery Week" organized by Ministry of Fisheries and Livestock etc.



- CSR activities also include contribution for the treatment of prominent cultural artists, donation for procurement of training room equipment for Dhaka Stock Exchange Training Academy, etc.

Sports

- Signed an agreement with Bangladesh Table Tennis Federation in April 2008 for arranging National Table Tennis Championship for four years and contribute an amount of Tk. 7.9 lac each year. Further agreement has been executed under which AB Bank to pay Tk. 15.13 lac per year for scouting new talents.



AGRANI BANK LIMITED

- Donation to construct three wards at Ahsania Mission Cancer Hospital.
- Donation to Bangladesh Shishu Academy.
- Sponsored City beautification program.

AL-ARAFAH ISLAMI BANK LIMITED

Health

- Donation to establish a Kidney Dialysis Unit in the AIBL Foundation.
- Published leaflet for Bangladesh Thalassaemia Hospital.
- Donation to Other Hospitals.

Disaster relief

- Donation to Prime Minister's Welfare Fund.
- Donated for Aila affected people.

Social welfare

- To reduce unemployment introduced Manpower Development and Employment Program.
- Established AIBL English Medium Madrasha, AIBL Library, donations to Universities.

BANGLADESH COMMERCE BANK LIMITED

Financial Inclusion

- Disbursed term loan to BRAC (NGO) for alleviation of poverty and agro-based farming projects.

Social welfare

- Donated to UCEP to establish a school at Sylhet.
- Donated Tk. 1.00 Lac to an organization named “Center for the Rehabilitation of the Paralyzed”.

BANGLADESH KRISHI BANK

Financial Inclusion

- Financing activities relating to poverty alleviation, creating self-employment, reducing gender discrimination, women empowerment, environmental development, increasing social awareness, development of the handicaps, development of the rootless slum people etc.
- Sanctioned loan of Tk. 20.00 Crore with easy-conditions to an NGO named “Bureau Bangladesh” under “BKB-NGO Linkage Wholesale Microcredit Program”.
- Huge investment has been made in Mymensingh for fishery applying intensive/half-intensive system.
- Started implementation of Special Fishery Loan Program for other potential areas of the country.
- Loan program for landless/marginal peasants.
- Special micro credit program for the development of the handicaps.
- Financing at concessional interest rate for the socio-economic development of the country.

BANGLADESH SHILPA RIN SANGSTHA

Social welfare

- Provided relief during natural disasters including flood, cyclone etc.
- Providing after death financial assistance for funeral of the working employees of organization.
- Providing scholarships to the meritorious sons/ daughters of the employees and education allowance for the poor employees.
- Donation for the construction of Ahsania Mission Cancer Hospital.

BANK AL-FALAH LIMITED

Disaster relief

- Distributed additional relief materials to the flood, 'Sidr' affected people at the villages in Sirajganj & Bogra.

Health

- Sponsored in part the National Children Immunization Program organized by Ministry of Health.
- Sponsored in full the Employees immunization Program.
- Every employee of Bank Alfalah gets the benefit of life insurance.

Social welfare

- Sponsored Women-Entrepreneurship Program: 2006, 2007, 2008 and 2009 alongside 'WEAB'.
- Sponsored the development & production of musical CDs of favorite songs by our national poet Kazi Nazrul Islam.
- Sponsored career planning, CV writing & interviews skills in collaboration with Jobs-ICT.

BANK ASIA LIMITED

Bank Asia contributes to the development efforts of the government and other recognized agencies including charitable, educational and healthcare institutions, throughout the country.

Education

- Under Bank Asia's "Higher Studies Scholarship" scheme, poor but meritorious students of rural areas where the bank has branches are awarded scholarships for their higher studies in several core subjects. The scholarships are given basing on the SSC and HSC exam results and the duration of the scholarship is generally 4 to 5 years. Under the program, students receive Tk.2,000 per month and a lump sum grant of Tk.10,000 is given annually to purchase books and for payment of tuition fees. This scheme was introduced in 2005, presently a grand total of 80 students are enjoying benefit of this scheme.
- Help poor students in rural areas by establishing and operating Computer Learning Centers (CLC) in different schools in providing a technological platform for students. Already 13 CLCs have been established in different rural schools and are in full operation. About 1,000



students have enrolled so far in these CLCs out of which 900 students have already obtained certificates. The bank is also going to setup another 15 CLCs from where more than 3,000 students are expected to receive education in computer technology every year.

Health

- In the year 2005, Bank Asia started a program in collaboration with Bangladesh Eye Hospital (BEH) to help the underprivileged children by performing ophthalmologic operation of all born blind children of Bangladesh. So far, a total of 929 children have been operated.
- The bank arranges free Eye Camps in the rural areas where free treatments including spectacles are provided to a large number of school going poor boys and girls and other people of the localities concerned.
- The bank has donated an amount of Tk. 2.00 million to Islamia Eye Hospital (IEH) for the construction of a children ward at the hospital premises.
- Donated Tk. 1.5 million for purchasing an ambulance for a hospital run by Bir Shreshta Matiur Rahman Foundation.
- Financial support to Thengamara Mohila Sobuj Shangha for their hospital at Bogra, Centre for rehabilitation of the Paralyzed (CRP) and to Acid Survivors Foundation.
- The bank also arranges voluntary blood donation campaign on various national occasions where the officers of the bank and general people participated spontaneously.



Financial Inclusion

- Credit lines are extended to different NGOs to support the initiatives for agricultural development and alleviation of poverty in the rural areas.
- Introduced 'Palli Shawnirvor' and 'Kormoshangsthan Prokolpo' under which microfinance is channeled to the target groups. So far, the bank has extended loans in these sectors amounting to Tk. 460.67 million up to September 30, 2008 through NGOs and rural branches.

BASIC BANK LIMITED

BASIC Bank has been implementing social and philanthropic programs to help disadvantaged people of the country. Microfinance, Healthcare, Sports, Environment, Creation of social awareness, Rehabilitation of distressed people to mitigate human sufferings are some of the important areas where the bank carries out its social and philanthropic activities.

Financial Inclusion

- BASIC bank is statutorily obligated towards the promotion and development of small and medium industries sector. As per mandate of memorandum, 50% of loanable fund of the bank is to be invested in small and medium industry.

Health

- The Bank is patronizing some health care organizations by the financial support. In 2009 the bank has donated SANDHANI & Lions Eye Hospital for the free treatment Campaign in different places of our country. The bank has also donated money directly for some Acid Victims.

Environment

- As a part of CSR contribution BASIC Bank adopts environment friendly practices in its operation. In its business operation BASIC Bank always considers the effects of bank's financed projects on environment. This issue has been included in the process of project appraisal.
- Fuel driven vehicles are a major cause of air pollution and fuel procurement is a major source of expenditure of foreign currencies. Keeping these dual issues in mind the bank has been financing CNG refueling projects. So far BASIC Bank financed 23 CNG refueling projects of which 09 in 2008.

Sports

- In 2005, jointly with Bangladesh Chess Federation, undertook an extensive plan to increase the popularity of Chess by organizing new talent hunt program "BASIC Bank National Junior Chess Championship". From 2005 to 2009 the bank sponsored the 26th, 27th, 28th and 30th BASIC Bank National Junior Chess Championship.
- BASIC sponsors the "BASIC Bank Inter-district National Women Handball Tournament" The Bank has also sponsored the National & International BASHAAP Championship in 2008.
- The Bank sponsored Aga Khan School Football Tournament in 2006 & Co-sponsored the Inter School Debate Competition-2009 which was organized by the Motijheel Govt. Girls High School.

Social welfare

- The bank has been actively participating in awareness creation activities for inhabitation of drug, National Family Planning Day, International World Environmental Day, National Tree Plantation Week, and National Fisheries Day.

Education

- 'BASIC Bank Gold Medal' was introduced by the bank for the meritorious students of the Department of Banking, University of Dhaka.
- BASIC Bank has been accommodating internship facility for the fresh and meritorious graduates from public and private universities and different business school to give them on job and practical experience about banking. In 2008 a total of 144 students were given same facility.
- The bank is also patronizing the Alumni Association of different department of different Universities for their annual programs.

BRAC BANK LIMITED

Health

- Donation made to extend BRAC Bank short Stay Ward at ICDDR,B.
- Donated to Kidney Foundation Hospital.
- Sponsored Photography Exhibition & Publishing a Book for Thalessemia Awareness Program.
- Sponsored 3rd South Asia Regional Conference on Autism.

Social welfare

- Sponsored 10th Anniversary of Acid Survivors Foundation-International Conference of the survivors of Acid Violence.
- Sponsored SAARC Women's Association Dhaka Chapter.
- Supplement sponsored 4th Convocation of BRAC University.
- Sponsored 2nd International Conference on Genocide, Truth & Justice.
- Sponsored 10th Daily Star O & A Level Performance Awards.
- Sponsored Junior Tennis initiatives to Bangladesh Tennis Federation.
- Sponsored Inter School Soccer Tournament.
- Donated to Bangladesh Wintering Water Fowl Census & Bird Festival.

CITI BANK NA

Citi Bank NA's CSR strategy runs through its core business activities, diversity efforts, volunteerism and Citi Foundation philanthropy. Microfinance, Healthcare, Sports, Environment, Creation of social awareness, Rehabilitation of distressed people to mitigate human sufferings are some of the important areas where the bank carries out its social and philanthropic activities.

Financial Inclusion

- Co-lead Arranger of BRAC's micro-credit receivables Securitization, a groundbreaking transaction, denominated in Bangladesh Taka, to provide an aggregate of BDT 12.6 billion (US\$180 million equivalent) of financing for BRAC over a period of six years.
- BRAC, a leading non-governmental organization, entered into a term financing of Tk 1.40 billion with Citibank NA, Bangladesh with the support of Overseas Private Investment Corporation (OPIC) of the USA. The Tk. 1.40 billion in local currency facility aimed to be utilized to finance the expansion of BRAC's micro-finance program, agriculture, rural development and small and medium enterprises lending portfolios.
- Citigroup and Grameen Trust launched "Project Dignity" to help beggars: Citigroup and Grameen Trust formed partnership to reach thousands of beggars in Bangladesh and show how microcredit can also benefit the poorest of the poor. Project Dignity aims to improve living standards for more than 2,500 beggars across the country and help them to find ways to lift themselves out of poverty. The Citigroup Foundation's three-year grant of US\$250,000 would enable Grameen Trust to replicate and expand Grameen Bank's Struggling Members program through Grameen Trust's partner network in Bangladesh
- Citi 'Micro entrepreneurship Award' is a global initiative that recognizes individual micro entrepreneurs and organizations for their extraordinary efforts in gaining self-sufficiency through the innovative use of microfinance. The goals of the awards are: to promote micro entrepreneurs and micro enterprises and increase awareness about the financial service needs, and to recognize the success stories of the entrepreneurs and put the spotlight on local micro entrepreneurs who are helping lift the economic fortunes of their communities, and bringing more capital into their developing economies.



Education

- Citibank supported country's first ever Book-reading Program for the World Literature Center and Liberation war Museum.
- In 2006 Citibank contributed computers to Barisal Cadet College.
- Citi Bangladesh in collaboration with the University of Dhaka's Institute of Business Administration (IBA) held the "Global Financial Crisis & Risk Management" seminar that attracted more than 150 graduate and MBA students.
- First case competition combining students from business and IT disciplines to form teams that being engaged in developing IT and software solutions for finance sector.
- 'Citi Light of the Future' program to help improve the reading/writing abilities, literary knowledge and communication skills of school going children in Bangladesh.
- Scholarship Program for Women Education to provide poor meritorious female students, who are in need of financial assistance with scholarships to carry on their studies, unravel their knowledge and explore their talent.
- Engaged in the creation of the first Asian University for Women.
- Citi Financial Quiz Competition.
- Citi Financial IT Case Competition.

Social welfare

- "Sidr" Relief Distribution Campaign.
- 'Shikor' – Documentary on the life and creations of Baul Shah Abdul Karim.
- Citibank and Shakti Foundation for Disadvantaged Women organized a special business linkage fair with the participation of many women entrepreneurs across the country.
- Initiated the first lending program for Shakti Foundation in the area of Microcredit.
- Supported the country's first floating hospital in Bangladesh.
- Citibank sponsored the documentary titled '1971' made by the veteran film director – Tanvir Mokammel, a research-based documentary on liberation war of Bangladesh.

COMMERCIAL BANK OF CEYLON

Health

- Donated to Islamia Eye Hospital for the completion of the children eye care unit.
- Donated to Bangladesh Thalassaemia Hospital.

Education

- Donated to Bangladesh Protibondhi Foundation to construct a school for poor and disable children at Savar.
- Donated books and stationery to the poor student of school.

Disaster relief

- Donated to “Prothom Alo Relief Fund” to help ‘Sidr’ victim.
- Donated relief materials for Flood & landslide victims in Chittagong.

Financial Inclusion

- Financing NGOs for distribution of Agro loan, establishment of SME Center (for financing self-employed, small, & medium enterprises).

DHAKA BANK LIMITED

Dhaka Bank Ltd. has formed a five member CSR committee headed by the Managing Director to oversee the overall activities and management of the CSR fund of the bank. Dhaka Bank Foundation, established in 2002 as a non-profitable, non-governmental organization, is solely devoted to the cause of charity, social welfare and other benevolent activities towards the promotion of the objective of the foundation. Dhaka Bank has taken the decision to provide 2% of the pre-tax profit each year as its CSR activities.

Health

- Donation of passenger lifts and two haemodialysis machines to BIRDEM Hospital and Tk. 1.2 million per year from 2006 for supporting operating costs.
- Donation of Tk. 10 million to Centre for Women and Child Health Hospital for setting up pathological laboratory.
- Setting up of a 10-bed ward at the proposed Ahsania Mission Cancer and General Hospital, sponsoring Society for the Welfare of Autistic Children (SWAC).
- Donating to Bangladesh Eye Hospital, Sponsorship for Shield Trust.

Disaster relief

- Among Dhaka Bank’s contribution as corporate social responsibility, a few initiatives are donation to Asiatic Society of Dhaka.
- Relief operation for flood victims at a cost of Tk. 5.0 million.
- The bank distributed 10 kg rice, 1 kg pulse, and 1 kg salt to each of the 10,000 distressed families of Araihasar, Sirajdikhan and Belkuchi.

Social welfare

- Renovation of the auditorium of Dhaka Reporters Unity.
- Sponsoring of Anti Drug Debate Festival, Distribution of winter cloths by the employees of the bank.
- Sponsoring of Bangladesh Under-19 cricket team.
- Awareness creation for Road Safety, Blood Donation, Eye Donation, Prevention of AIDS.
- Provided financial assistance for Educational Development Trust of Scholastica to support and nurture academically gifted students.
- Sponsorship for BADC School.

Environment

- Sponsored the city beautification program initiated by Dhaka City Corporation by refurbishing Dhaka Bank Fountain in front of Ministry of Foreign Affairs and Dhaka Bank Park in front of Dhaka Bank Head Office, beautification at Jashimuddin Crossing at Uttara costing 1.5 m, and also in front of Dhaka Bank Head Office costing 1.2 m.

DUTCH BANGLA BANK LIMITED

Dutch Bangla Bank Limited (DBBL) has been playing a pioneering role in implementing social and philanthropic programs to help disadvantaged people of the country. Education, healthcare, human resource development, conservation of nature, creation of social awareness, rehabilitation of distressed people and such other programs to mitigate human sufferings are some of the important areas where the bank carries out its social and philanthropic activities.

Dutch-Bangla Bank Foundation, established in June 2001, carries out humanitarian activities like rehabilitation of the destitute and neglected section of the society. DBBL provides 5 percent of its gross profit to the foundation every year.

Education

- DBBL is providing scholarships to students, especially for those who can not continue their study due to financial constraints as well as to the meritorious and needy students every year since 2003. The bank awards around 300 new scholarships of Tk. 1,000 per month every year along with continuing scholarships for those studying at HSC level. So far around 745 scholarships have been awarded in this level. The Graduation level scholarships of Tk. 2,000 per month are renewable for their entire academic period of graduation level and about 876 scholarships have been awarded in this level. The bank also awards 50 fellowships of Tk. 5,000 per month every year to the researchers having Masters Degree and those studying at different public universities at M. Phil, PhD or post-doctoral level. About 129 fellowships have been awarded so far.

- As part of its corporate social responsibility, DBBL donated more than Tk. 10 crore to Dhaka University for constructing a research centre (Centre for Advanced Research in Arts & Social Science Bhaban). The research centre, first of its kind in Bangladesh, aims to play a vital role in higher study in human and social sciences. Researchers and scholars from home and abroad will be awarded scholarships and fellowships for conducting higher study.
- Donated to establish a modern Braille printing press to Bangladesh National Society for the Blind for publishing Braille books for the blind students.
- Donated reference books to the library of different educational institutions like BSMMU, Dhaka University etc.
- Donated a pick-up van to Botanic Garden of Bangladesh Agriculture University for collection, conservation and utilization of rare and endangered plant species of Bangladesh etc.

Health

- Cleft-lip problem is not only a health problem but it affects the whole family along with the victim. Since 2003 DBBL is working with these vulnerable groups under its **Smile Brighter Program** to bring back smile on their face and to enable them to start normal life. This is a continuous program aiming to perform as much operation possible per year. Total 5,000 poor cleft-lipped boys and girls have so far been successfully operated across the country till date.
- DBBL Foundation provides financial support for operative treatment of rural and poor women who have been suffering from Vaso Vaginal Fistula (VVF) and other related problems with a view to ensure their healthy and productive life. A total of 86 patients have so far been successfully operated across the country till date.
- In 2008, DBBL took an initiative of conducting surgery on some 12,000 poor cataract patients across the country. So far some 2000 poor cataract patients have so far (during 2008 & 2009) been successfully operated across the country under the **Cataract operation for underprivileged rural people** program.
- Under DBBL's **Medicine and nutrition support for HIV/AIDS patients program**, 50 HIV/AIDS patients including women and children are being provided with ARV (Anti-Retro-Viral) medicines, vitamins and nutritious food supplement and clinical supports.
- DBBL provides free rural medical services for rural poor people specially mother and children through rural branches such as Shimrail, Donia, Gazipur Chowrasta, Boardbazar, Savar Bazar, Baburhat, Patherhat, Hathazari branch etc. Medical officers are providing advices and prescriptions to poor patients of surrounding areas of these branches.
- DBBL donated generous amount of money to different health organizations for medical instruments and medical infrastructural development such as operation theatres, laboratory, hospital building, etc.



Disaster relief

Bangladesh faces various kinds of natural calamities like cold, flood, storm, cyclone etc. in every year. Considering the sufferings of common people DBBL has introduced following special programs for the people of the affected areas :

- Financial support for rehabilitation of land slide victims of Chittagong.
- For rehabilitation of devastating flood victims.
- For rehabilitation of cyclone 'Sidr'-hit people.
- Twenty lacs blankets for cold-hit people of northern region of Bangladesh.
- Water purifying tablets, oral saline & Cholera saline for the Flood victims.
- To ensure hygienic sanitation system DBBL provided 460 numbers of sanitary latrines for the inhabitants of Angorpota and Dahagram enclave. DBBL also provided support for ensuring pure drinking water by providing 50 hand tube wells for them.

Sports

DBBL provides financial support for promoting the sports and culture of Bangladesh. Some mentionable events were :

- Sponsoring inaugural Test Match between Bangladesh and India.
- Financial support to Bangladesh Hockey Federation.
- Sponsoring Dutch-Bangla Bank President cup Golf Tournament.
- Sponsoring Dhaka Sports Carnival-2007.
- Donation to Bangladesh Olympic Association.

Social welfare

- For the development of the vulnerable segments of Bangladesh, DBBL assisted to rehabilitate the acid and dowry victim women by providing one-time financial assistance for establishing small scale agro-based rural economic enterprise to be self reliant. Total 884 women received financial assistance from DBBL.
- DBBL provides financial support for rehabilitation of physically handicapped, mental impaired, visually impaired, hearing impaired, autistic and street children by ensuring education and vocational training.
- DBBL runs mass awareness programs on different burning issues through print and electronic media. Some remarkable issues are as follows: Save the Nation from curse of Dowry, Stop Acid violence, Prevent Drug Abuse, Tree plantation and preservation of environment, Right of disable children etc.
- Financial support to 'Nirapad Sarak Chai' for helping the victims of road accident and mass campaign for prevention of traffic accident.
- City beautification and preserving environment to develop an eco-friendly society for healthy human life.

EASTERN BANK LIMITED

The objective of EBL's CSR policy is to promote education and extend help to any activity that relates to the development of education system in Bangladesh. At the time of national requirement, EBL generously came forward with helping hands to serve the humanity.

Disaster relief

- Donation and distribution of 50,000 liter clean drinking water and medicines at the 'Aila' affected areas of Satkhira & Khulna. An EBL team visited the remote areas by motorized boats and directly distributed the water and medicines to the affected population of the areas.



- Donation of Tk. 25 lac for the flood affected people in 2007.
- Donation of Tk. 50 lac for the cyclone "Sidr" affected people in 2007.

Education

- EBL Dhaka University Alumni Association (DUAA) inspiration got materialized in 2008. A no. of 228 students from each academic year of each departments of University of Dhaka received awards for their academic achievements.
- Donated several desktop and laptop computers to different departments of University of Dhaka.
- Donation to Rajshahi University Physics Department for arranging seminars.

Health

- Donation to Bangladesh Pharmaceutical Association for organizing rural level medical training.
- Donation to Bangladesh Physiotherapy Association for scientific seminar to develop Physiotherapist in Bangladesh.
- Chittagong Eye Infirmary for free treatment service to poor patients; Shondhani, Bangladesh Medical Unit for Blood Donation Program; Faridpur Heart Foundation for buying equipments.
- Seminar on Nephrology jointly organized with Raffles' Hospital, Singapore for EBL Customers for health awareness.
- Health awareness seminars and discussion sessions jointly with Apollo Hospitals and Blood Donation Campaigns at different branches.

Social welfare

- Donation of Tk. 20 lac to “Adorn Publications” for publishing “Mohan Ekushey Subornojoyonti Grontho” written on rich heritage of language movement and culture of Bangladesh.
- Donation of Tk. 10 lac to Bangladesh Protibondhi Foundation for building its own power generation plant for their ongoing Reahabilitation center.
- Donation to ‘Prerona’, an organization for publishing children’s book for blind children.
- Donation to Lions Foundation for social activities.
- Donation to Forestry Department, Ministry of environment for running awareness campaigns on forest preservation.
- Donation to ‘Uddipon Biddalaya’, an institute working with underprivileged children.
- Donated to Dhaka Metropolitan Police for arranging “Traffic Awareness Month 2008; Forest Ministry for arranging Tree Week.

EXIM BANK LIMITED

Education

- As many as 1000 students from around 150 reputed educational institutions across the country are being provided with scholarship in two levels-school level and university level. They are taken under this program to be taken care of for the whole educational life subject to their fulfillment of the eligibility criteria.
- Quard or interest free loan is provided to poor and meritorious students to help bear monthly educational expenditure including food, accommodation etc. The quard is distributed to the selected students in monthly installments till their accomplishment of the Masters Degree. 138 poor and meritorious students from a number of reputed educational institutions are being provided with quard.

Disaster relief

- During cold spells, the bank’s foundation team goes to the northern area of the country and distributes blankets and other necessaries to help them survive cold.
- During flood hundreds of thousands of people are left out of economic activities. Since the inception of the bank it responded generously to the call of the flood-affected people.
- Bangladesh lies in a natural calamity-prone area. EXIM Bank has always been at the service of the people afflicted by those natural calamities.
- In 2005, the bank distributed rikshaws among the tornado victim families in Netrokona with a view to helping them return to income generating activities through self-employment.

Social welfare

- A good deal of the bank's charity is done for developing infra-structure of educational institutions, hospitals etc. or providing equipments for them.
- It also donates equipments like computers, furniture etc. to educational institutions. It donates ambulances for different hospitals of the city.
- EXIM Bank sponsors different cultural programs and sports all the year round. It also helps arrange different national and international seminars as a sponsor.
- EXIM Bank planted trees on the road-median from Bangla Motor Crossing to Hotel Sheraton Crossing. For plantation of the trees and proper maintenance of them, it has spent about Tk. 1.20 million.
- To make the capital a modern city, the bank has join hands with the government. For secured movement of the urban people, it has built a foot bridge over Kazi Nazrul Islam Avenue at Paribagh at a cost of Tk. 150.00 million. Construction of two other foot over-bridges, one at Tejgon and the other at Karwan Bazar is being planned.

FIRST SECURITY ISLAMI BANK LIMITED

Education

- Donation to Sonatola Pilot High School, Barnamala Adarsha School, DU Management Dept. etc.

Social welfare

- Donation to Bangladesh Deaf Sports Federation, History of greater Khulna & Culture, Kriralok, Brihattar Noakhali Kantha, DU Journalist Association, Gulshan Ladies Community Club, Bangladesh Muktijoddha Shangshad, etc.
- Donation to Gazipur Probin Kallyan Samity, Islami Economic Research Bureau, Apex Club of Ramna, Chittagong Samity, Bankers Forum, etc.

HSBC

Education

- **HSBC** provided funds to facilitate studies and to ensure bright future for the meritorious students of Rajarbag Police Line Higher Secondary School.
- Provided funds to Green Disabled Foundation (GDF) for the operating expenditure of the school along with a recommendation that the school bring some new initiatives in future.
- Provided funds to SEID Trust for the salary of one physical therapist for 2008 to the unprivileged children with intellectual and multiple disabilities of SEID Trust and provided funds to Disabled Welfare Society for the purchase of Braille writing instruments for the society.

Social Welfare

- Centre for Disables Concern arranged a talent hunt program for the children with special needs of greater Chittagong which included a grand rally, drawing competition, cultural program and other events. This was sponsored by HSBC and attended by over 200 students from all over Chittagong.
- Provided funds to Sneho Education and Health Development Foundation for its nutrition project in Savar serving 100 children.
- Donated computers to the students of Gulshan Literacy Programme and Disabled Welfare Society.
- HSBC provided free Hepatitis B vaccinations to the orphan children of “Sarkari Shishu Poribar” through Liver foundation of Bangladesh.
- HSBC staff organized lunch for 200 street children at a shelter of Aparajeyo Bangladesh, orphans of Sir Salimullah Muslim Orphanage, etc.



Disaster relief

- HSBC undertook a 2-phased initiative to provide support to the people affected by hurricane 'Aila'. In the initial phase, HSBC provided immediate relief to the affected areas of Khulna, Shatkhira, Potuakhali, Borguna, and Bhola. The relief materials included rice, lentil, potato, orsaline, sari, lungi, children's clothes, high-energy biscuits and water.
- Based on the observations and the subsequent report provided to the top team, HSBC Bangladesh is now working on the next course of action for the 2nd phase.
- HSBC built 120 houses in Pirojpur and Barguna for the 'Sidr' affected people. Following the handover of 110 houses in Pirojpur and 10 Houses in Barguna in the Second Phase, HSBC Distributed rickshaws, sewing machines, live stocks, tree plants, seeds, fishing nets and boats to 120 families who received the houses.
- The bank held a 'Sidr' charity concert in Chittagong to raise funds for the 'Sidr' affected people.



Environment

- Environment Champions, an awareness building campaign, was organized to raise awareness about the environment among the students of Bangladesh.
- On World Environment Day, HSBC Bangladesh carried out a large scale tree plantation (more than 1000 trees) program at the Osmani Udayan, one of the largest parks in Dhaka City.
- HSBC launched 'Go Green' campaign to celebrate World Environment Day. Under this campaign, customers would get special discount on the CNG conversion loan and a Certificate.
- The team from Bangladesh won the Jade Award in the HSBC Young Entrepreneur Awards 2008-09 at Regional Grand Finale in Hong Kong. Their business case was about solving the imminent water crisis of Megacity Dhaka by harvesting rainwater, and providing clean, drinkable water for everyday use in domestic and commercial structures.
- HSBC supported the United Nations' World Environment Day (WED) event by launching 'Be Part of the Solution' campaign. HSBC employees went to a nearby park and cleaned up the park of debris & wastes and deposited the items to the nearby waste facility. In addition, staff also planted about 600 trees in the park to provide a greener look.



Art and Culture

- Sponsored the 'HSBC-Prothom Alo Basha Protijog' final round, held at Viqarunnessa Noon High School & College.
- Sponsored the program titled 'HSBC Kali O Kolom Young Poet and Writers Award' with a cash prize of Tk.100,000 for the winning submissions of original literary works.
- A photo exhibition was held at Drik Gallery and displayed works of three famous photographers of Bangladesh.
- HSBC launched a Dhaka city map containing major landmarks and historical places of Dhaka city. A seminar was arranged in recognition to Dhaka's 400 years celebration where eminent historians of Bangladesh shared their views on the celebration.
- Arranged the Young Entrepreneurs Awards 2008 (YEA), a business plan writing competition.

HABIB BANK LIMITED

Social welfare

- Donated fund for 'Sidr' affected people.
- Co-sponsored different sports events like international crickets, golf and chess tournaments.

IFIC BANK LIMITED

Poverty reduction, improvement of health, increase in education level especially of the poor, and minimizing socioeconomic inequalities have been the major focus of IFIC's CSR agenda. Bangladesh is frequently hit by disasters, particularly cyclones, floods, mud slides and droughts. IFIC Bank Ltd., like other banks in Bangladesh, made a large expenditure in disaster relief because of 'Sidr' and 'Aila' in the year 2007 and 2009.

ISLAMI BANK BANGLADESH LIMITED

Islami Bank Bangladesh Limited (IBBL) operates various welfare activities directly and through Islamic Bank Foundation (IBF). Besides, IBBL has devised several special deposit and investment products for the less fortunate segment of the country as part of its CSR activities.

Financial Inclusion

- The rural poor are encouraged to make savings of at least Tk. 10 per week and allowed to maintain Mudarabah Savings Account (RDS) at IBBL. It also allows opening Mudarabah Special Savings Scheme (pension scheme)' with a minimum monthly installment of only Tk. 100.
- Small Business Investment Scheme (SBIS) has been taken up for self-employment of educated youths and to provide investment facilities to small businessmen and entrepreneurs without collateral security.
- Rural Development Scheme (RDS), to create income generating and productive self employment opportunities through extension of security-free micro investment facilities in agriculture and off-farm activities. The poor beneficiaries are also provided with health and education support under profit-free quard scheme.
- Micro Industries Investment Scheme (MIIS) taken to encourage establishment of micro industries in different areas of the country by the potential entrepreneurs.

Disaster relief

- During various natural disasters, IBBL came forward with activities for the victims directly and through donating into government funds.

Education

- IBBL awards scholarships among the meritorious wards of the bank officials and the meritorious students of Banking & Finance Department of Dhaka University, Chittagong University and Manarat International University.

JAMUNA BANK LIMITED

The bank authority established Jamuna Bank Foundation for performing CSR activities.

Financial Inclusion

- The board sanctioned a fund of Tk. 10.00 Crore for disbursement of agro loan to the marginal peasants through well reputed NGOs.

Education

- Providing monthly scholarship to 60 social-advantage deprived students having GPA 5.0 at SSC & HSC exam.
- Scholarships to Underprivileged Student.
- Scholarship to the children of JBL Employee.

Disaster relief

- Donated a mentionable amount to the government during various natural disasters.
- Provided financial assistance to the famous artists for the treatment of incurable diseases.
- Donated to Prime Minister's Relief Fund.

Health

- Free Eye Camp.

JANATA BANK LIMITED

Education

- Financing to self-employment & SME for social development, poverty alleviation and overall economic development.
- Financing to dairy, fishery, poultry, goat rearing and cow fattening projects.
- Women entrepreneurship development program, self-dependent loan program, small businessmen development loan project, diversified supervision loan program.
- Funding program to NGOs for enhancing the flow of micro credit under NGO Linkage Loan.

Disaster relief

- Donations to government relief fund during any natural disaster ('Sidr', cyclone, flood) for the victims and providing special loan program at lower interest rate for employment.
- Donation for 'Aila' victims in 2008.

Social welfare

- Donation to Bangla Academy for annual General Meeting in 2009.
- Donation to Asiatic Society for publishing Children's Banglapedia.
- Sponsored International Mother Language Day celebration by UGC.
- Donation to Bangladesh Weightlift Federation.
- Donation to Motijheel Girls High School, Belgachi Bikolpo Degree College, Rajbari.
- Donation to Schizophrenic treatment center "Day Care Centre" in 2009.
- Financing to different sector corporations at concessional interest rate for the socio-economic development of the country.
- Donation to Ahsania Mission Cancer Hospital.

MERCANTILE BANK LIMITED

In order to perform CSR, the bank has formed a foundation namely "Mercantile Bank Foundation" that plays its role mainly by extending social beneficial services. The foundation strives to preserve and promote cultural heritage and support artistic expression. Each year the bank donates 1% of its operating profit to the foundation for continuing CSR activities.

- MBL contributes handsomely in the areas of disaster relief, health, education and social welfare.
- It also provides fund for state-of-art research, as well as for innovative projects in the area of Bengali Literature & language, social insertion and disability.
- MBL gives award to 8 eminent personalities in every year as recognition of their outstanding contribution in 8 different fields.

MUTUAL TRUST BANK LIMITED

MTBL plays an important and participative role, whenever any natural crisis befalls the nation. MTBL regularly contributes to the development efforts of the government and other recognized agencies including charitable, educational and healthcare institutions, throughout the country, manifested through donations, sponsorships etc.

Disaster relief

- Donated Tk. 1 million for the cyclone 'Aila' affected people to the Prime Minister's Relief & Welfare Fund.

Education

- MTB distributed scholarships in 2008 to 54 poor but meritorious students of the University of Dhaka.
- The bank extended financial assistance to East west University, University of Dhaka History Society.

Social welfare

- The bank also extended financial assistance to Bangla Academy, Disabled Foundation, Lion's Club District 315B, Rotary Club of Dhaka Central, IBA Alumni Association, Bhawaiya Sangeet Shilpi etc.
- Sponsored International Theatre Festival, Annual Sports of Glorious School, International Symposium on Climate Change, Seminar on Food Security in South Asia organized by the University of Dhaka & Ohio State University.

NATIONAL BANK LIMITED

Education

- Established National Bank Public School & College.
- Providing scholarships to the meritorious students.
- Donated to Dhaka University to construct Senate Building.
- Donated to Dhaka University for Convocation.

Financial Inclusion

- Continuing Disbursement of agro-credit to marginal peasants at lower interest rate.
- Provided a lucrative amount of loan to "Borendra Bohumukhi Unnayan" to increase the agro-production and development of socio-economic position.
- Strengthened the credit facility provided to small & medium industries for employment generation.
- Continuing Disbursement of agro-credit to marginal peasants at lower interest rate.
- Loan for fisheries since 1994 in Mymensingh, Khulna & Jessor. A dedicated branch is opened at Valuka of Mymensingh.
- Disbursed Collateral free loan to poor people named micro loan.

Disaster relief

- Donated for the landslide victims in Chittagong.
- Donated to Prime Minister's Welfare Fund for 'Aila' victims.

Sports

- Donation to Bangladesh Football Federation, Bangladesh Olympic Association, National Shooting Federation.
- Sponsored Volleyball league-2008.
- Sponsored Citycell Federation Cup, Citycell B-League.

Social welfare

- Donated to Asiatic Society, Center for National Culture, Central Kochikachar Mela, Liberation War Museum.
- Donated to Mother & Child Hospital, a Haemodialysis Machine for the treatment of kidney patients to BIRDEM.

NATIONAL CREDIT & COMMERCE BANK LIMITED

Established NCC Bank Foundation in 2007 devoted to the cause of charity, social welfare and other benevolent activities towards the betterment of the society. The Board of Directors of the bank has pledged to contribute 1% of operating profit to this Fund every year.

Disaster relief

- Distributed blankets to the destitute people of southern part of the country.
- Donation to Aila affected people.

Education

- Scholarship to 5 meritorious student of faculty of Business studies (DU).
- Sponsored a science fair at Vikarunnessa Noon School.
- Distributed teaching materials to poor students of Dahagram and Angorpata enclaves.
- Donation to construct a semi-paka building at Darul Ulum Debahata Kaumi Madrasa & Orphanage.
- Donation to construct 1st floor at Feni South East College.
- Donation to construct class room at Mahbubul Haque High School, Mohammadia Hefzakhana, Orphanage, Nurani Islami Kindergarten.
- Donation to construct academic building at Nurunewaz High school.
- Donation to construct a semi-paka building at Nurpur Khaeria Ebtedai Madrasha.

Sports

- Sponsored Bank Inter district Volleyball Tournament 2007.
- Sponsored NCC Bank Vatiary Golf Tournament & DU convocation since 2007.
- Published attractive souvenir regarding ICC World Cup Cricket & World Cup Football.
- Sponsored Bangladesh Cycling Federation.

Others

- Through NCC Bank Foundation subsidy has been extended to a City Hospital.
- Extended credit facilities under flexible terms for cultivating maize in the Country's northern part.

ONE BANK LIMITED

The bank is setting up ONE Bank Foundation to undertake CSR more proactively by taking planned initiatives and serve the needy and distressed community at large.

Disaster relief

- The bank undertook the tasks of assisting poor in various forms such as helping victims of natural disaster by providing food, shelter and self-employment where possible.
- Contributed to the Prime Minister's Relief Fund for 'Aila' victims.



Environment

- The bank vowed to be environmentally and socially responsible within the organization by focusing on the well-being and sustained development of the people working in the bank as well as their aspirations, efforts and achievement and further capacity building.
- The bank has been keeping watch on the environmental and social impact of proposed undertakings. The Bank take confirmation of compliance by clients by way of Clearance Certificate from Department of Environment to the effect that concerned projects will not have any adverse impact on environment.

Sports

- Donated vehicles for development of sports like cricket.
- Sponsored JMB (Jamuna Multi-purpose Bridge) Cup Football Tournament (2008 & 2009) on the occasion of National days.

Social Welfare

- Stipends to poor but meritorious students, adult schools, vocational training centers as well as building infra-structures etc.
- Sponsored billboards containing the Citizen's Charter at different Police stations & provided raincoats & umbrellas for policemen and road barriers & traffic canopies.
- Sponsored painting exhibition at Shilpokola Academy.
- Arranging free eye camps and other health related assistance.
- Donations to initiatives of Civil Society Organizations (CSOs), NGOs and institutions involved in health, education and cultural sectors for social and environmental improvement including nutrition, health and education in the disadvantaged population segments.
- Introduced School banking to promote the savings habit among the children.



PREMIER BANK LIMITED

Health

- Sponsoring National Vitamin A + Campaign conducted by the Government in May, 2008.
- Sponsoring Breast Feeding Week: 01-07 August, 2008 conducted by Breastfeeding Foundation.
- Sponsoring Bangladesh Physiotherapy Association on occasion of 3rd National Conference of the organization in November 2008.

Sports

- Sponsoring 03 national events to Bangladesh Basketball Federation for Tk. 15.00 lac.
- Sponsoring Bangladesh Sports Writers' Association for Tk. 6.00 lac on the occasion of Annual Award Giving Ceremony of the organization in November 2008.

Social welfare

- Sponsoring International Day against Drug Abuse and illicit trafficking 2008.

- Sponsoring Fisheries development Campaign-2008 organized by Dept. Fisheries, Bangladesh in September 2008.
- Donation to Birshrestha Motiur Rahman Foundation, 'Kendrio Khelaghar Asor'.

PRIME BANK LIMITED

Prime Bank Limited (PBL) contributes 3% of net profit before tax as donation to "Prime Bank Foundation" for undertaking projects in health & education. Prime Bank Foundation has made an ignition required to remove the access barrier of some of many economic hardship-hit estimable students to their desired level of education.

Education

- The underprivileged but meritorious students are being provided with financial support in the form of monthly stipends for the persuasion of their graduation/post-graduation level studies in the country's public sector universities and medical/engineering/agriculture colleges.
- In 2007, a total of 170 poor but meritorious students studying in country's 32 educational institutions were selected for PBF stipends who would continue to receive an amount of Tk. 1500 per month starting from October 2007 on an ongoing basis.
- In 2008, a total of 120 poor but meritorious students were selected for PBF stipends. Because of increased cost of living, the amount of monthly stipend has been increased to Tk.1800. In 2009, number of awardees increased to 198.
- Prime Bank is assisting for the management development activities of Dhaka University Senate.
- Donation to purchase educational materials for less privilege students for 10 schools at Tangail district.

Financial Inclusion

- PBL's exposure to SME Sector Tk. 1,900.00 Crore & above, Sponsored workshop on Small & Medium Enterprise on February 2008,

Health

- Under Dristy Daan Project, 1,258 poor/ultra poor cataract patients were identified and operated. In addition, 779 persons with refractive error were prescribed spectacles after relevant examinations done at eye camp and 207 patients were given spectacles free of cost.
- Through 'Keep the Heart Beating Project' the total costs of the cardiac surgeries of 12 children with congenital/acquired heart diseases are contributed.
- Contributed for the construction of the hospital building of Rangpur Diabetic Association and a Passenger cum Bed lift for Sylhet Diabetic Association Hospital.
- Sponsored "The World Blood donor's day" organized by Sandhani, a voluntary institution of medical and dental students.

PUBALI BANK LIMITED

Disaster Relief

- The bank also distributed corrugated iron sheet worth of Tk 5.0 million in the most affected area for rehabilitation of distressed people.

Health

- Pubali Bank also donated an amount of Tk 40 million to Ahsania Mission Cancer Hospital.

Education

- Bank donated Tk. 5.0 million for giving scholarship to the meritorious student of the bank's employees.
- Donated Tk. 1.00 Lac to UCEP Bangladesh & donated Tk. 25 thousand to Swanirvar Bangladesh.

RAJSHAHI KRISHI UNNAYAN BANK

Financial Inclusion

- Providing loan for poultry & dairy, encouraging & financing the entrepreneurs for establishing Bio-gas plants.
- Financing to activities relating to poverty alleviation, creating self-employment, reducing gender discrimination, women empowerment, environmental development, increasing social awareness, development of the handicap, development of rural cottage industry etc.
- Introducing a special fishery loan program named "RAKUB Motshya Polli" for intensive fishery.

SHAHJALAL ISLAMI BANK LIMITED

Disaster relief

- Donated warm clothes for the winter-affected people in the northern part of the country during 2007.
- Donated rice, dal, candle light, saline, water purifying tablets and others to the flood victim on 2007.
- Distributed emergency relief items to 'Sidr' affected areas during 2007-2008.

Education

- Provided scholarship among 110 poor but meritorious students passed SSC & HSC examination in 2006.

SOCIAL INVESTMENT BANK LIMITED

Disaster relief

- During the winter time SIBL staffs give warm clothes to the poor people.

Health

- Helping the poor patients suffering from cataract & low vision, cleft lip/palate & acid burning etc. by arranging camps at their door steps in different places of the country.
- Distributing spectacles among the poor patients suffering from cataract & low vision during Holy Ramadan since 2005.
- Executives and Officers spontaneously participated in the Voluntary Blood Donation Program jointly organized with Sandhani during 2006 and Bangladesh Thalassaemia Hospital during 2007.

Social welfare

- Financial support has been extended to different Mosques, Madrashas, Orphanages & Voluntary Social Organizations (e.g., Center for Rehabilitation of the Paralyzed, Sight Savers International, Kidney Foundation, Bangladesh Cancer Foundation Hospital, Jatiya Andho Kalyan Samity, Comilla, Mosabbir Cancer Care Centre).

SONALI BANK LIMITED

As part of its CSR, Sonali Bank Ltd. is continuing donations to different organizations which support social welfare.

Disaster relief

- Donated Tk. 10,500,000 for the "Sidr" affected people. Donation to PM's Relief & Welfare Fund worth Tk. 2,500,000 for the 'Aila' affected people.

Education

- Donation to Dhaka University, Nazrul University, Shahjalal University of Science & Technology, Vikarunnasa Noon School etc.

Social welfare

- Donation to American Alumni Association, Hunger Free World, Bangabondhu Shangskritik Jot, Ahsania Mission Cancer Hospital, Weight Lift Federation, Asiatic Society of Bangladesh. Sponsored BISIC Boishakhi Fair, National Vaccination Day.

SOUTHEAST BANK LIMITED

Education

- Sponsored 9th International Conference on Computer & Information at Independent University Bangladesh.
- Sponsored 44th Convocation Ceremony of Dhaka University.
- Sponsoring Golden Jubilee program of Azimpur School & College.
- Donation to Dhaka University Alumni Association.
- Sponsored NSU All Asian Inter-varsity Debating Championship.
- Donation to Abbas Uddin Khan Model College.

Social welfare

- Sponsored International Conference on Global Climate organized by DU.
- Donation to 30th Commonwealth journalists Association, Pathak Samabesh, Rotary Club of Dhanmondi, Islamic Banks Consultative Forum.
- Donation for constructing a brick house to Disahri Foundation.
- Donated to Society for Assistance to Hearing Impaired children.
- Donation to Bangladesh Thelassaemia Hospital.
- Donation to Autistic Children Welfare Foundation Bangladesh.
- Donation to Bangladesh Amateur Boxing Federation.

STANDARD BANK LIMITED

Financial Inclusion

- Aid granted to ACSR (an international NGO) for the programs of Social Reconciliation, Humanitarian, Social welfare, Poverty eradication, Rehabilitation of Distressed & Discriminated Woman. Distributed Tk. 116.17 Crore to SME sector up to June 2008.

Disaster relief

- Donation for constructing a Multi-usable Maszid-Cum-Cyclone shelter at "Sidr" affected area.

Health

- An ambulance has been donated to Anzuman-E-Mofidul Islam, Chittagong and Lions Eye Institute & Hospital, Dhaka.
- Donations given to Ahsania Cancer Hospital, Dhaka and Harun Eye Foundation Hospital, Chittagong.
- A Haemo-dialysis Machine donated to National Kidney Foundation for treatment of poor patients.

STANDARD CHARTERED BANK

Standard Chartered Bank (SCB) has been implementing social and philanthropic programs to help disadvantaged people of the country. Healthcare, Sports, creation of social awareness, rehabilitation of distressed people to mitigate human sufferings are some of the important areas where the bank carries out its social and philanthropic activities.

Health

- **Seeing is Believing (SiB)**, a global initiative to help tackle avoidable blindness, is a partnership between Standard Chartered Bank and the International Agency for Prevention of Blindness (IAPB). Through SiB, Standard Chartered Bank has pledged to invest USD one million over five years in the Dhaka Urban Comprehensive Eye Care project (DUCEC) that will serve over 270,000 visually impaired people.



- SCB organized six seminars titled “Confronting AIDS Challenge in the 21st Century: The student Community” to educate over 1,000 students from six different universities in Dhaka to spread awareness about HIV/AIDS amongst the younger generation.
- Standard Chartered built an operation theatre and a children’s ward at Islamia Eye Hospital, organized workshops to build mass awareness in prevention of HIV/AIDS.



Sports

- In 2009, 11th SCB National School Chess Tournament saw 263 youngsters including 12 from India and 4 from Nepal participate in this annual event, in partnership with Bangladesh Chess Federation.
- SCB is sponsoring the Young Learners Club of the British Council for the last 10 years, the diverse contests and programs organized by YLC facilitate children not only to recognize their hidden talent but also to nurture them.
- 1st SCB National School Kabaddi Tournament '09 saw participation from 24 schools from across the country.

- SCB sponsored the National Marathon Team, to participate in The Greatest Race on Earth 08/09, a challenging marathon relay series which run across four of the world's most exotic cities-Nairobi, Singapore, Mumbai and Hong Kong.
- SCB contributed to the development of youths with projects such as Standard Chartered Young Tigers School Cricket and Standard Chartered School Chess tournaments.

Social welfare

- SCB collaborated with The United Nations World Food Program (WFP) and other partners in 2008 and 2009 for 'Fight Hunger: Walk the World'-the largest and most visible public demonstration in support of ending child hunger worldwide
- SCB joined Helen Keller International to create awareness amongst the local ethnic community about National Vitamin-A Plus Campaign-2008 and 2009.



- Formed the 'Standard Chartered-Financial Express Corporate Social Responsibility Award Trust' in 2005 to promote CSR among entrepreneurs and businesses.
- Supported **Acid Survivor's Foundation Ball** 2008 in raising awareness to prevent acid violence in Bangladesh, Sponsored the UNAIDS Media Awards 2007; to recognize media professions for an exceptional contribution to society either through writing or reporting on HIV and AIDS in a socially responsible manner and motivating journalists to increase awareness about the deadly disease.

Disaster relief

- Donated Tk. 9 Lac to Red Cross & Red Crescent Societies, Bangladesh to help ease the sufferings of the flood affected people.
- The bank contributed US \$ 50,000 to the British Business Group for the reconstruction and rehabilitation of Majhir Chor area.

STATE BANK OF INDIA

Disaster relief

- Donated Tk. 500,000 to the Prime Minister's relief & Welfare Fund towards Rehabilitation of "Aila" Affected people of Bangladesh.
- Contribution Tk. 10,000.00 to Foreign Investors Chamber of Commerce & Industry toward Disaster Relief Fund.

Social welfare

- Donation Tk. 8,10,000.00 to Rama Krishna Mission, Dhaka for purchase of a car to help the mission to carry out various relief operations, social services to the poor people of Bangladesh.
- Donation Tk. 65,000.00 to Rama Krishna Mission, Dhaka toward part of its spiritual service to mankind.

THE CITY BANK LIMITED

City Bank supports various kinds of social activities through monetary support for sports and culture, sponsoring at various welfare events, sponsoring for education, as well as donation and so on.

Environment

- Beautification and preserving environment at Lake Side park, Baridhara to develop an eco-friendly society for healthy human life in collaboration with Baridhara Society.
- 'Ajker Padma', an environment preserving program.
- Conducting 'Fresh Air Excursion' programs for children.

Health

- Patronizing Bangladesh Thalasemia Hospital, Center for Rehabilitation of Paralyzed.

Disaster relief

- Conducted relief operation for "Sidr" affected People.
- Donated to Dhaka Stock Exchange Relief Fund.
- Donated to Prime Minister's Relief Fund for cyclone victim.

Social welfare

- Patronizing SEID Trust (Special Education for Intellectually Disabled).
- Patronizing Chandina Mohila Degree College.
- Patronizing Prime Welfare Organization.
- Patronizing Zonta International, Dhaka Club.
- Bank provided donation to individuals/employees for treatment purpose.

THE TRUST BANK LIMITED

Trust Bank created a Special Reserve Fund by transferring a certain percentage of profit to carry out its CSR activities. Education, Disaster relief, sports, environment and minimizing socioeconomic inequalities have been the major focus of Trust Bank's CSR agenda.

Disaster relief

- The employees contributed a certain percentage from their salaries to the pool of fund for conducting relief operations in the areas by natural calamities/catastrophes like "Sidr" and 'Aila'.

Education

- A technical training institute affiliated to Bangladesh Technical Education Board has been established to prepare technically skilled human resources to meet both domestic and overseas demands. The training institute imparts different vocational trainings to both serving/retired army personnel and unemployed youths of the country.
- Trust Bank assists 'Shena Shohayok School', established for disabled and autistic children and it also grants stipend to poor but meritorious students of different educational institutions.

Environment

- In the process of appraisal of any project and working capital of funding, Trust Bank takes into cognizance whether the concerned project/undertaking will create any environmental hazard or not. To make the project environmentally viable it prioritizes the leveraging of compliant factors in the project.
- The bank also focuses on other factors of compliance such as to whether there is the existence of child labor on the payroll of the concerned project undertaking.



Sports

- The bank sponsors different events at national level. Recently, it has sponsored Taekwondo competition (marshal art) held at the national level.
- Starting from 2008, Trust Bank is providing an annual donation worth of Tk. 100,000 to Taekwondo Federation to meet their various expenses.

Financial Inclusion

- Micro Finance Scheme had been launched in the bank at its very inception at soft terms and conditions for the least privileged and lower income bracket segment in the defense service.
- The bank also has SME lending activities and designed specific products befitting the requirement of women entrepreneurs.

Social welfare

- The Bank is paying Tk. 3,000 per month to one of ten top artist of 'Khude Gunraj' for financial assistance. The payment has been started from March 2009 and will continue up to ten years.
- Establishing healthcare centers for the underprivileged section of the society.

UNITED COMMERCIAL BANK LIMITED

As part of its CSR, United Commercial Bank Ltd. is continuing donations to different organizations which support social welfare.

Disaster relief

- Donation to Prime Minister's Relief Fund for Tornado victims in 2004, and 'Aila' victims.
- Donation to Victims of Landslide, Chittagong.

Health

- Donation to Riverboat Hospital project.
- Donation to ORBIS.
- Donation to 'Chattagram Maa O Shishu Hospital'.
- Donation to SIED Trust for providing physiotherapy support to underprivileged children.
- Sponsored Immunization Campaign.

Social welfare

- Donation to Election Commission for preparing Voter & National ID.
- Sponsored New Voter Campaign.
- Donation to TRY Foundation.
- Arrangement of job fair.
- Donation to Monga affected people.
- Sponsored Tree plantation program for maintaining ecological balance.

Sports

- Donation to Bhatary Golf & country club, Chittagong for construction of Halfway house.
- Games & Sports sponsorship (ICC T20 World Cup & Athletic Federation).

UTTARA BANK LIMITED

As part of its CSR, the bank contributes to the nourishment of the country's arts, culture and sports and to combat natural calamities.

Disaster relief

- UBL donated Tk. 10.0 million to Prime Minister's Relief Fund for severely affected-people in the year 2007.

Financial Inclusion

- The bank introduced a scheme named "Women Entrepreneurship Development Scheme" to encourage women entrepreneurs in SME sector in 2008.
- Besides, the bank continued to disburse loans for income generating activities and poverty alleviation.

Environment

- Under beautification of Dhaka City program, the bank financed in the sculpture of national bird "Doel" which is known as "Doel square" in front of Karzon Hall of Dhaka University.

BANGLADESH BANK

Staff welfare

- A 2.00 crore fund is created by the special power of Bangladesh Bank Governor which is called "Employee Welfare Fund". Out of the profit of this fund following financial assistance are given to the bank employees and their children.
 - 80% of the profit is used to give scholarships for brilliant result in SSC and HSC level.
 - 5% of the profit is used to create a Medical Assistance Fund.
 - 15% of the profit is used to give stipends to children of any deceased employee and to any handicapped children of its employee. This scholarship is for class II to HSC level to carry out their study.

Childcare support

- **Day-care Center for children of bank employee :** Bangladesh Bank established a day-care center for the offspring of its employee. The center is under direct supervision of the welfare section of its Motijheel Office. 32 children can be accommodated in the center. 65% of total cost of this center is borne by Bangladesh Bank.

