



**Sustainable Finance Department
Bangladesh Bank
Head Office
Dhaka**



SFD Circular Letter No. 01

10 April 2022

Date: -----

27 Chaitra 1428

Managing Directors/Chief Executive Officers
All Scheduled Banks and Financial Institutions in Bangladesh

Dear Sir,

Reporting Format for CSR Activities of Banks and FIs

A revised CSR reporting format has been prepared for banks and financial institutions in conformity with SFD Circular No.01, dated 09 January 2022. This revised reporting format replaces the previous reporting format attached with GBCSRD Circular Letter No. 06, dated 10 June 2015.

You are advised to submit a half-yearly statement regarding initiatives in CSR programs undertaken by your organization as per the attached revised format (January-June based half-yearly statement within the last working day of July and July-December based within the last working day of January).

Enclosure: As stated

Yours sincerely,

(Khondkar Morshed Millat)
General Manager
Phone: 9530320
Email: morshed.millat@bb.org.bd

Statement on Corporate Social Responsibility (CSR) Initiatives

Name of the Bank/FI: _____

For the Period: _____

A. CORPORATE GOVERNANCE

Please provide a short description of the initiatives of institutionalizing corporate governance framework for the purpose of safeguarding the interests of shareholders and adding value to customers, shareholders, partners, and employees, alike.

B. POLICY ISSUES

SL. No.	Issues	Yes/No (If applicable)	Data
1	Is BB's latest policy (SFD Circular No. 1/2022) acquainted with the Board/competent authority?	Y/N	If 'yes', please provide - (i) a copy of the updated policy & (ii) a copy of board approval.
2	Is there any net profit after tax as of the previous year?	Y/N	If 'yes', please mention the amount.
3	Is CSR related ToR being complied with?	Y/N	
4	Is there any external implementing agency/third party/foundation assigned to conduct CSR activities?	Y/N	If 'yes', please mention the name of the external implementing agency/third party/foundation and CSR disbursement amount through them.
5	Is there any MOU signed between the bank/FI and the foundation/third party?	Y/N	If 'yes', please provide a copy of the MOU.
6	Is CSR budget approved by the board/competent authority?	Y/N	If 'yes', please provide a copy of CSR budget approved by the board and mention if the budget is approved half-yearly or annually.
7	Is there any CSR allocation in favor of any entity/directors/senior management members of the bank/FI/trustees of its foundation?	Y/N	
8	Is there any end use monitoring mechanism as per paragraph 14.7 of SFD Circular No. 1, dated 9 January 2022?	Y/N	If 'yes', please provide a detailed end use monitoring report.
9	Are all end use monitoring records available for inspection by internal/external audit and BB supervision officials as per paragraph 14.8 of SFD Circular No. 1, dated 9 January 2022?	Y/N	
10	Is there any screening process of CSR projects?	Y/N	If 'yes', please provide an attachment.
11	Is there any safety and wellness initiative taken for the employees? *	Y/N	If 'yes', please mention the list of the employees and the amount of financial assistance for safety measures.
12	Is there any additional CSR expenditure other than the annual CSR budget approved by the Board?	Y/N	If 'yes', please mention the amount, event, and purpose of it. Provide a copy of revised CSR budget and the board approval.

* Safety and wellness initiatives taken for the employees in case of emergency situation.

C. QUALITATIVE ISSUES FOR SUSTAINABILITY RATING

SL. No.	Components	Yes/No (If applicable)	Data
Policy			
1.	Due Diligence check list for CSR project?	Y/N	If 'yes', please provide a copy.
2.	Any undue intervention by the BoD for CSR approval?	Y/N	
3.	Penalty imposed for non-compliance of CSR issues?	Y/N	If 'yes', please provide a list of the action(s).
4.	Minimum (20%) women employees in the work place?	Y/N	
5.	Separate transportation facilities for women employees?	Y/N	
6.	Harassment policy in the work place, reviewed or not?	Y/N	
7.	Participation in Daycare Center; Own/Combined?	Y/N	
8.	Minimum (25%) of CSR Expenditure in rural areas?	Y/N	
Disclosure			
9.	CSR Activities Disclosed in Annual Report?	Y/N	
10.	CSR Activities Disclosed in Print/Electronic Media?	Y/N	
In House CSR Activities			
11.	Scholarship for employee's children? **	Y/N	If 'yes', please mention their list and the amount of scholarship.
12.	Medical facilities for employees or their dependents? ***	Y/N	If 'yes', please mention their list and the amount of financial assistance for medical facilities.
13.	Safety measures in the work place?	Y/N	

** Scholarship can be provided to employee's children if the employee/staff is from lower grade.

*** Medical facilities can be provided to employees or their dependants if they are in extremely dire situation.

D. BUDGETARY ISSUES

Sl. No.	Topics	Amount (in crore tk.)
1	Operating profit in the previous calendar year	
	a) Operating profit in the first half of the previous calendar year	
	b) Operating profit in the second half of the previous calendar year	
2	Net profit after tax in the previous calendar year	
3	Total CSR budget approved by the Board	
4	Total CSR expenditure in the current half-yearly period	
5	Total CSR expenditure in the previous half-yearly period	
6	In case of Shariah based Islami Banks -	
	a) CSR expenditure from net profit after tax	
	b) CSR expenditure from compensation realized account, Zakat fund, doubtful income, and alike	
7	In case of Foreign Banks -	
	a) CSR expenditure from net profit after tax	
	b) CSR expenditure from other sources of fund (foreign grants etc.)	
8	Number of CSR projects	
9	Number of CSR events	

E. CSR EXPENDITURE

Sl. No.	Sectors/Initiatives	Percentage of total CSR expenditure	Required rate as per SFD Circular 1/2022
1	Education		30%
2	Health		30%
3	Environment and Climate Change Mitigation & Adaption		20%
4	Other sectors		20%

Sl. No.	Sectors/Initiatives	Purpose/sub-sector	No. of beneficiaries	Amount of CSR expenditure (in crore tk.)			
				By own network	By Foundation	By NGO/MFI/GOVT & alike	Total
1	Education (Provide detail as per Annex-1)						
2	Health (Provide detail as per Annex-2)						
3	Environment and Climate Change Mitigation & Adaption (Provide detail as per Annex-3)						
4	Other sectors						
4.1	Income Generating Activities						
4.2	Disaster Management						
4.3	Infrastructure Development						
4.4	Sports and Culture						
4.5	Other						
		Total					

- In case of the sector 4, please specify the purpose / sub-sector as per **SFD Circular No. 1, dated 9 January 2022** with supporting documents.

ANNEXURE-1

EDUCATION

(Amount in crore tk for six decimal digits)

Activity	Name of institution & area	Number of projects/ events	Number of beneficiaries	Amount (in crore tk for six decimal digits)
1. Scholarship/stipends	-			
a) Scholarship/stipends for the employee's children	-			
b) Scholarship/stipends for other than the employee's children	-			
2. Job focused vocational training	-			
3. Educational support towards mentally/ physically/ visually challenged children's	-			
4. Awareness raising / financial literacy related programs	-			
5. Related research issues	-			

6. Construction for upgrading of facilities in academic/ technical/ vocational training institutions				
7. Procurement of any study / research equipment / materials/ICT and science laboratories				
8. Other * (Please specify)				
Total				

* **Other:** Specify any other activity as per SFD Circular No. 1, dated 9 January 2022 or any other necessary activity set by BB.

ANNEXURE-2

HEALTH

Activity	Number of projects/ events	Number of beneficiaries	Amount (in crore tk for six decimal digits)
1. Preventive healthcare support towards a group of people			
2. Curative healthcare support towards a group of people / individual patients			
3. Cost of running of hospitals/diagnostic/clinics etc.			
4. Preventive public health and hygiene initiatives			
5. Safety and wellness initiatives for employees (in emergency situation)			
6. Free medicine/health equipment to individual / a group of patients			
7. Related research issues			
8. Other * (Please specify)			
Total			

* **Other:** Specify any other activity as per SFD Circular No. 1, dated 9 January 2022 or any other necessary activity set by BB.

ANNEXURE-3

ENVIRONMENT AND CLIMATE CHANGE MITIGATION & ADAPTION

a) Activities as per chapter 6.3 of SFD Circular No. 1/2022

Activity	Name of institution & area	Number of projects/ events	Number of beneficiaries	Amount (in crore tk for six decimal digits)
1. Contribution to solar energy/power plants				
2. Assistance for the affected fishermen/livestock				
3. Tree plantation and coastal forestation programs				
4. Implementing pure drinking water and sanitation programs / developing efficient water irrigation and water management systems				
5. Construction and maintenance of roads, bridges, culverts, houses, cluster				

villages, growth centers, cyclone shelter, embankments, polders, submersible dykes, etc.				
6. Development of urban drainage/storm sewerage system				
7. Climate change related research work				
8. Other * (Please specify)				
Total				

* **Other:** Specify any other activity as per **SFD Circular No. 1, dated 9 January 2022** or any other necessary activity set by BB.

b. Socially Responsible Financing (SRF) – Amount in concessional rate

Activity	Loan amount	Weighted average Cost of fund (%)	Stated interest rate (%)	Interest concession (%)	Amount of interest loss (in crore tk for six decimal digits)
1. Climate resilience and disaster management					
2. Financing in green/clean transportation projects					
3. Financing in govt. approved eco-tourism projects					
4. Other * (Please specify)					
Total					

* **Other:** Specify any other activity as per **SFD Circular No. 1, dated 9 January 2022** or any other necessary activity set by BB.

Prepared by

Name:
 Designation:
 Contact No. (Official Phone & Mobile No)
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Authorized by SFU Head

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