

Sustainable Banking

6.1. Bangladesh Bank (BB) has been integrating 'sustainability' into core banking practices through green banking, corporate social responsibility, financial inclusion and financial education. The society and environment oriented banking practices gradually created the concept of sustainable banking. Thus BB has been pursuing policy and instructions in all possible areas of sustainable banking for banks and non-bank financial institutions (NBFIs). Sustainable banking mainly focuses on three broad categories-green banking, corporate social responsibility and financial inclusion.

A. Green Banking

6.2 Bangladesh Bank has set examples for others by pioneering green banking initiatives while BB has been proactively guiding the banks and NBFIs for diverse sustainable banking initiatives since 2011. In such aspect, green banking initiatives of BB broadly categorised into the following aspects: policy initiatives, monitoring the green banking activities of banks and NBFIs, refinancing facilities from BB in diverse green products/sectors and BB's own initiatives for environmental management.

A.1. Policy Initiatives

6.3 First policy instruction of BB regarding green banking was the issuance of guidelines on Environmental Risk Management (ERM) for all banks and NBFIs in January 2011. In

Table 6.1 Green finance in different products in FY16 (million Taka)

Category of green finance	SCBs	DFIs	PCBs	FCBs	NBFIs	Total
Renewable energy	44.4	4.2	1605.0	182.0	3660.2	5495.7
Energy efficiency	10.1	0.0	2394.3	0.6	125.3	2530.3
Solid waste management	0.0	0.0	12.2	0.0	0.0	12.2
Liquid waste management	26.3	0.0	4326.5	36.2	449.0	4838.0
Alternative energy	160.0	0.0	164.8	0.0	9.2	334.0
Fire burnt brick	1003.8	25.3	5353.9	0.0	775.0	7157.9
Non fire block brick	0.0	0.0	169.8	0.0	40.0	209.8
Recycling & recyclable product	99.1	0.0	4179.6	80.0	518.8	4877.4
Green industry	380.0	0.0	4106.2	283.6	256.0	5025.8
Safety and security of factory	0.0	0.0	1817.1	34.8	95.5	1947.4
Others	290.1	0.6	467.9	151.7	19.3	929.6
Total	2013.7	30.1	24597.4	768.8	5948.2	33358.2

Source: Sustainable Finance Department, BB.

Table 6.2 Direct and indirect green finance in FY16 (million Taka)

Type of banks/NBFIs	Direct green finance	Indirect green finance	Total green finance	Sector wise contribution
SCBs	2013.7	1234.5	3248.2	0.6
DFIs	30.1	0.0	30.1	0.01
PCBs	24597.4	379887.5	404485.0	80.4
FCBs	768.8	77547.3	78316.1	15.6
NBFIs	5948.2	11193.8	17142.0	3.4
Total	33358.2	469863.1	503221.3	100.0

Source: Sustainable Finance Department, BB.

February 2011, a policy guideline for green banking was issued to the scheduled banks. A policy guideline for green banking was issued to NBFIs in August 2013 and to the new banks (scheduled in 2013) in September 2013. To expedite the ongoing initiatives of banks and NBFIs at a faster pace for sustaining

the environment compatible to climate change risk, a minimum target of direct green finance has been set at 5 percent of the total loan disbursement/investment from January 2016 onwards for all banks and NBFIs. Banks and NBFIs have been instructed to form a 'Climate Risk Fund' according to the above mentioned policy guidelines for green banking. To ensure the movement towards sustainability against the climate change, banks and NBFIs shall allocate at least 10 percent of their corporate social responsibility budget for climate risk fund and this funding can be done in both ways—by providing grants or financing at reduced rate of interest. Meanwhile, banks and NBFIs have been instructed to set up solid waste management system, rainwater harvesting and solar power panel in their newly constructed or arranged building infrastructure.

A.2. Green Finance

6.4 A total amount of Taka 503.2 billion was disbursed during FY16 by 46 banks and NBFIs involved in green finance. Sector-wise contribution of the total green finance shows that the PCBs played the main role (80.4 percent) followed by FCBs (15.6 percent), NBFIs (3.4 percent), SCBs (0.6 percent) and DFIs (0.01 percent). Product-wise, and direct and indirect green finance by banks are given in Table 6.1 and Table 6.2 respectively.

A.3. Environmental Risk Management (ERM)

6.5 Environmental risk can be a facilitating element of credit risk because of its connectivity with environmental condition and climate change. Environmental Risk Rating (ERR) is obligatory above the threshold as mentioned in guidelines on ERM for banks and NBFIs. ERR is applicable for the projects

Table 6.3 Environmental risk rating of banks and NBFIs in FY16

Type of banks/ NBFIs	No. of projects applicable for EDD	No. of projects rated	No. of rated projects financed	Amount disbursed in rated projects (million Taka)
SCBs	2154	1967	1916	48404.3
DFIs	49	38	50	2354.1
PCBs	62371	52182	46531	1944815.5
FCBs	3240	2974	1717	134839.3
NBFIs	2893	3014	2562	112344.7
Total	70707	60175	52776	2242757.8

Source: Sustainable Finance Department, BB.

as well as the credit facility that fall above the threshold limit. All banks conducted environmental risk rating in FY16. The number of projects applicable for Environmental Due Diligence (EDD) during the year was 70707. Total amount of Taka 2242.8 billion was disbursed in 52776 rated projects out of 60175 rated projects in FY16 (Table 6.3).

A.4. Climate Risk Fund and Green Marketing

6.6 In FY16, total amount of utilisation from climate risk fund and for green marketing by banks were Taka 455.7 million and Taka 53.5 million respectively. For the NBFIs total amount of utilisation from climate risk fund was Taka 3.9 million and total expenditure for green marketing was Taka 2.7 million in FY16.

A.5. Online Banking and Energy Efficiency

6.7 At the end of FY16, 55 out of 56 banks had online branches which was the same as the previous year. At the same time, 75.1 percent of total branches were online branches compared to 68.1 percent of total branches at the end of previous fiscal year. Green banking policy has pursued the

banks to establish branches powered by solar energy. The number of branches powered by solar energy stood at 493 at the end of FY16 which was 416 at the end of the previous fiscal year.

A.6. BB's In-house Environmental Management

6.8 BB installed solar power system on its rooftop for energy efficiency and chiller based central air conditioning system for reducing CFC emission. BB initiated the process to measure the carbon footprint of its own. E-recruitment, documentation management system, leave management system, online salary and account statement, personal file update system, online office orders, electronic pass for visitors and many others have been introduced through BB intranet. All the departments of BB's head office and its nine branch offices have already been brought under a computer network (LAN/WAN), connecting more than 3500 PCs. BB has introduced open data initiative for all through its dynamic website which is being/updated at all time. Most of the regulatory reporting from banks and NBFIs are collected through web upload and Enterprise Data Warehouse (EDW) system. Bangladesh Automated Cheque Processing System (BACPS), Bangladesh Electronic Fund Transfer Network (BEFTN), Credit Information Bureau Online and Enterprise Resources Planning (ERP) have been started operation. Bangladesh Bank has also started e-procurement.

A.7. BB's Refinance Schemes for Green Products/Sectors

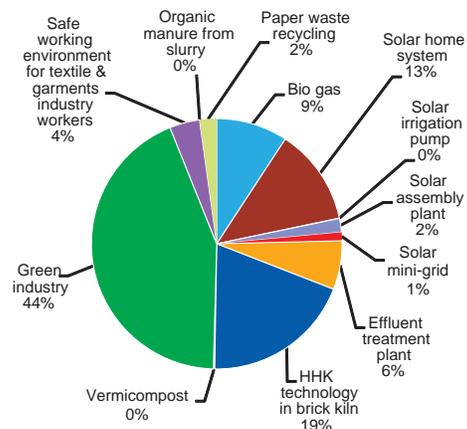
6.9 To broaden the financing avenue for green products like solar energy, bio-gas plant and effluent treatment plant, etc., BB

Table 6.4 Disbursement trend of BB refinance scheme for green products

	(million Taka)				
Green product category	FY12	FY13	FY14	FY15	FY16
Bio gas	133.2	113.6	212.8	83.3	84.8
Solar home system	10.5	40.2	32.2	87.5	114.7
Solar irrigation pump	8.4	0.0	17.9	26.5	0.6
Solar assembly plant	248.8	122.7	49.6	148.1	16.3
Solar mini-grid	0.0	0.0	0.0	0.0	10.0
Effluent treatment plant	22.2	57.4	10.0	0.0	58.0
HHK technology in brick kiln	55.0	172.2	59.0	47.0	177.8
Vermicompost	0.0	0.0	0.0	1.1	1.6
Green industry	0.0	0.0	0.0	0.0	400.0
Safe working environment for textile & garments industry workers	0.0	0.0	0.0	0.0	35.7
Organic manure from slurry	0.0	0.0	0.0	0.0	0.2
Paper waste recycling	0.0	0.0	0.0	0.0	20.0
Total	478.1	506.1	381.5	393.5	919.7

Source: Sustainable Finance Department, BB.

Chart 6.1 Shares of green products in refinancing in FY16



Source: Sustainable Finance Department, BB.

constructed a revolving refinance scheme amounting to Taka 2.0 billion from its own fund for six green products in 2009. Till FY16, BB has enhanced the product line under this scheme from 6 to 50 and segregated these products into 11 categories which include renewable energy, energy efficiency, solid waste management, liquid waste management, alternative energy, fire burnt

brick, non fire block brick, recycling & recyclable product, green industry, ensuring safety and work environment of factories and miscellaneous. The cumulative amount refinanced under the scheme up to June 2016 stood at Taka 2811.7 million. Total disbursement of refinance scheme for green products through BB increased by 133.7 percent to Taka 919.7 million in FY16 which was Taka 393.5 million in FY15. The disbursement trend of this fund is given in Table 6.4 and Chart 6.1. In September 2014, BB introduced a refinance scheme funded by liquidity of Shariah based banks and NBFIs in excess of their requirement which will be explicitly utilised for direct green finance of the said banks and NBFIs. These banks and NBFIs can utilise this fund for financing in 50 products identified under BB refinance scheme. Under this scheme, four banks and one NBFIs have signed participation agreement with BB till 30 June 2016.

A.8. ADB Supported 'Financing Brick Kiln Efficiency Improvement Project'

6.10 To improve the efficiency of the brick kiln through efficient use of technology and energy including reducing Green House Gas (GHG) and Suspended Particulate Matter (SPM) on relending facilities namely "Financing Brick Kiln Efficiency Improvement Project" was established in BB financed by Asian Development Bank (ADB) in 2012. In this disbursement process, total amount of loan from ADB was about USD 50.0 million or equivalent Taka. It has two parts–Part A: USD 30.0 million (approximately)/equivalent Taka will be provided for conversion of Fixed Chimney Kiln (FCK) to Improved Zigzag Kiln and Part B: about USD 20.0 million/equivalent Taka for establishment of new

Vertical Shaft Brick Kiln (VSBK), Hybrid Hoffman Kiln (HHK) and Tunnel Kiln. Relending facilities are extended to the participating financial institutions (PFIs) in this purpose. 35 banks and 19 NBFIs so far have signed participation agreement with Bangladesh Bank. Up to June 2016, BB has released a total of USD 16.21 million (Taka 1.26 billion) to five PFIs against their financing for eight sub projects. Liquidation application has been completed through ADB for the said amount. ADB has extended the project up to 31 March 2017.

A.9. Long Term Financing Facility Under Financial Sector Support Project (FSSP)

6.11 BB intends to provide long term financing for private sector firms, mainly midsize manufacturing firms under the Financial Sector Support Project (FSSP) financed by the International Development Association (IDA). This financing would be offered in US dollar and provided to the PFIs authorised by BB to deal in foreign exchange on lending/refinancing to the private sector firms. An environmental and social management framework (ESMF) has been developed to ensure the sustainability of financing of this facility.

A.10. Green Transformation Fund (GTF)

6.12 The latest step of BB in fostering sustainable finance is to create GTF. In February 2016, BB has announced its intention to create a new longer term refinancing window naming GTF of USD 200 million. The fund will be used to ensure sustainable growth in export oriented textile and leather sectors conducive to transformation of green economy in the country. It is intended to facilitate access to

financing in foreign exchange by all manufacturer-exporters in export oriented textiles & textile products and leather manufacturing sectors to import capital machinery and accessories for implementing environment-friendly initiatives. The initiatives include water use efficiency in wet processing; water conservation and management; and renewable energy and energy efficiency.

B. Corporate Social Responsibility

6.13 On 22 December 2014, BB issued an indicative guideline for allocation and end use monitoring of CSR engagements of the financial sector. The guideline clearly states the administrative setup, budgetary allocation, expected range/coverage of CSR activities and end use monitoring process of CSR expenditures and activities.

B.1. BB's Own CSR Activities

6.14 BB has established 'Bangladesh Bank Disaster Management and Corporate Social Responsibility Fund' by transferring Taka 50 million from its annual profit each year to conduct its own CSR activities in different areas such as education, health, environment, empowerment, human resources development, etc. Later the fund was extended to Taka 100 million in 2015. BB has sanctioned Taka 75.9 million (contribution from BB profit and bank interest) in FY16 from the fund which was Taka 51.3 million in FY15. The fund allocated for different sectors during FY16 is shown in Table 6.5.

B.2. CSR Activities of Banks and NBFIs

6.15 Total amount of CSR expenditure by banks and NBFIs in FY16 was Taka 5607.7 million while the amount was Taka 5400.7 million in FY15. In FY16, the sector-wise

Table 6.5 Expenditure details of the BB disaster management & corporate social responsibility fund in FY16

(million Taka)	
Sectors	Amount
Education	23.5
Health	9.8
Environment	7.8
Human resources development/ capacity building	10.7
Financial inclusion/ women empowerment	15.1
Others	9.0
Total	75.9

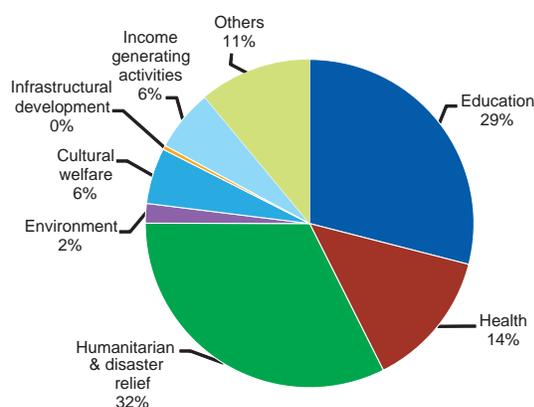
Source: Sustainable Finance Department, BB.

Table 6.6 CSR expenditure of banks and NBFIs

(million Taka)				
Sectors	Banks		NBFIs	
	FY16	Sectoral share	FY16	Sectoral share
Education	1611.4	29.0	8.4	16.3
Health	755.0	13.6	9.6	18.5
Humanitarian & disaster relief	1802.7	32.5	6.2	12.1
Environment	106.9	1.9	2.4	4.7
Cultural welfare	306.7	5.5	0.9	1.8
Infrastructural development	22.7	0.4	0.0	0.0
Income generating activities	339.2	6.1	0.0	0.0
Others	611.5	11.0	24.0	46.6
Total	5556.1	100	51.6	100

Source: Sustainable Finance Department, BB.

Chart 6.2 Sector-wise CSR expenditure of banks in FY16



Source: Sustainable Finance Department, BB.

expenditure scenario of banks and NBFIs are stated in Table 6.6.

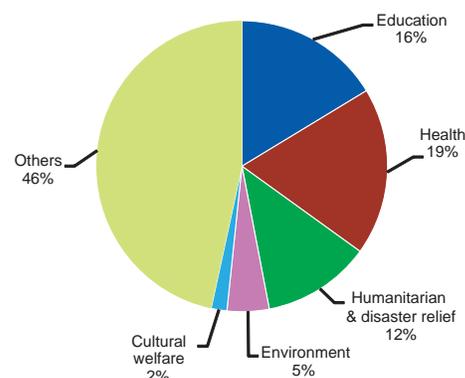
6.16 Banks continued to maintain major share in education, health and humanitarian & disaster relief. Education, health, humanitarian & disaster relief contributed to 29.0, 13.6 and 32.5 percent respectively of the total CSR activities. Expenditure on income generating activities for poor, cultural affairs and environment were 6.1, 5.5 and 1.9 percent respectively. As infrastructural development in underprivileged area is relatively new concept, banks expenditure in this area was not significant. Notable specific share of expenditure in CSR programmes of banks in FY16 are shown in Chart 6.2

6.17 NBFIs reported direct CSR expenditure of Taka 51.6 million in FY16. Unlike banks, the major share of CSR expenditure by NBFIs went to others sector (46.6 percent) in FY16. However, they spent 16.3, 18.5 and 12.1 percent of their total CSR expenditure in education, health, humanitarian & disaster relief sectors respectively during this period. Environment and cultural affairs got less priority as they spent on these sectors 4.7 and 1.8 percent only in FY16. NBFIs did not spend for infrastructural development in underprivileged area and income generating activities for poor in FY16. Sectoral shares of CSR expenditure by NBFIs in FY16 are stated in Chart 6.3.

C. Financial Inclusion

6.18 As part of financial inclusion initiatives BB has extended formal banking services to less privileged people in urban and rural areas. BB has identified the target group of people and advised the banks for opening No-Frill Accounts (NFAs) for them.

Chart 6.3 Sector-wise CSR expenditure of NBFIs in FY16



Source: Sustainable Finance Department, BB.

Table 6.7 Total Number of NFAs for farmers and other than farmers as of end June 2016

	SCBs	DFIs	PCBs	FCBs	Total
Farmers	4542565	3944043	446821	0	8933429
Beneficiaries under social					
safety net programme	3140976	859341	98	0	4000415
Freedom fighters	216139	2863	1042	0	220044
Small life insurance policy					
holder (Taka 100 A/C)	67405	5377	1159	0	73941
National service programme	15269	11568	3221	0	30058
Hardcore poor	1358897	731214	6822	0	2096933
City corporation					
cleaning workers	9703	0	216	0	9919
Distressed rehabilitation	1055	0	159	0	1214
Food & livelihood security	61789	1859	740	0	64388
Physically challenged persons	100452	28167	67	0	128686
RMG workers	41327	178	267206	0	308711
Others	235294	25663	4752	0	265709
Total	9790871	5610273	732303	0	16133447

Source: Financial Inclusion Department, BB.

C. 1. NFAs for Farmers and Other than Farmers

6.19 BB instructed the SCBs and DFIs to open NFAs for farmers in January 2010. Up to FY16 BB has gradually issued instructions to these banks for opening nine categories of NFAs other than farmer's account. BB has also provided instruction to all banks to open NFAs for readymade garment workers and

workers of small footwear & leather product industries. From FY15, all banks were instructed to open NFAs for physically challenged persons.

6.20 As of end June 2016, sector-wise distribution of NFAs shows that SCBs, DFIs, and PCBs have opened 8933429 farmer's account, followed by beneficiaries under social safety net programme (4000415 accounts), hardcore poor (2096933 accounts), RMG workers (308711 accounts), others Taka 10 account (265709 accounts) freedom fighters (220044 accounts), physically challenged persons (128686 accounts), small life insurance policy holder Taka 100 account (73941 accounts), food & livelihood security (64388 accounts), national service programme (30058 accounts), city corporation cleaning workers (9919 accounts) and distressed rehabilitation (1214 accounts). But, FCBs did not open any NFA for the above mentioned categories. Thus, total number of all categories of accounts by the SCBs, DFIs, and PCBs stood at 16133447. Total outstanding balance of NFAs of all type of banks for farmers against this accounts stood at Taka 1929.3 million. On the other hand, total balance of all categories of account reached at Taka 10520.34 million. Total number of NFAs and outstanding balance for farmers and non-farmers as of end June 2016 are reported in Table 6.7 and 6.8.

C.2. School Banking

6.21 In order to broaden and deepen the financial inclusion through including the students under age of 18, BB has advised to the scheduled banks to introduce school banking activities in 2010. Since then, banks have started to provide banking services to

Table 6.8 Total outstanding balance of NFAs for farmers and other than farmers as of end June 2016

	SCBs	DFIs	PCBs	FCBs	Total
Farmers	323.3	565.2	1040.8	0.0	1929.3
Beneficiaries under social safety net programme	503.85	1223.35	.21	0.0	1727.4
Freedom fighters	1698	3.2	24.98	0.0	1726
Small life insurance policy holder (Taka 100 A/C)	58.5	5.5	5.2	0.0	69.2
National service programme	73.8	807.7	60.27	0.0	941.8
Hardcore poor	841.7	1864.1	9.58	0.0	2715.4
City corporation cleaning workers	2.6	0.0	13.41	0.0	16.0
Distressed rehabilitation	17.7	0.0	0.3	0.0	18.0
Food & livelihood security	6.34	0.1	0.82	0.0	7.26
Physically challenged persons	81	30.2	.67	0.0	111.9
RMG workers	24.1	.5	1147.72	0.0	1172.3
Others	73.78	6	5.78	0.0	85.5
Total	3704.67	4505.85	2309.82	0.0	10520.34

Source: Financial Inclusion Department, BB.

Table 6.9 School banking account and outstanding as of end June 2016

Type of banks	Number of accounts	Outstanding (million Taka)
SCBs	322761	948.8
DFIs	207578	196.1
PCBs	650378	7585.1
FCBs	1462	74.1
Total	1182179	8804.1

Source: Financial Inclusion Department, BB.

students through savings account and deposit scheme. The main objective of school banking is to promote savings behaviour among school goers and to orientate them with banking literary and modern banking technology. To enhance the school banking activities of the banks, BB issued a comprehensive guideline in October 2013. Under this guideline, any school student aged 6-18 years can open school banking account through parents or legal guardians by depositing minimum Taka 100. Total outstanding balance of school banking stood at Taka 8804.1 million against 1182179

accounts at the end of June 2016. The update status as of end June 2016 of school banking is reported in Table 6.9.

C.3. Banking for Working/Street Children

6.22 After introducing various types of banking services for farmers and some other underprivileged people, BB advised all scheduled banks to bring street children under institutional financial support on 9 March 2014 to open custodial account with NGO by Taka 10 as minimum opening balance and no service charge/fee for working/street children. These initiatives would help street children to develop their savings habits and eventually help them step towards better future. Concerned NGO will be fully responsible for the operation of the children accounts and the well-being of the account holders. Till June 2016, 16 banks signed bi-lateral agreement with different registered NGOs for offering the services. The progress statement of working/street children programme of banks as of end June 2016 is reported in Table 6.10.

C.4. Agent Banking

6.23 Bangladesh Bank issued agent banking guidelines in December 2013 for the banks with a view to safety, security and soundness of the proposed alternative delivery channel for banking services for non-privileged, underserved population and the poor segment of the society, especially from geographically remote location. Agent banking has opened doorway to provide banking services through an outlet by banks where branch establishment is extremely difficult or not feasible. To facilitate the agent banking activities, a guidance note for approval and operation of agent banking activities of banks

Table 6.10 Working/street children accounts and outstanding as of end June 2016

Name of banks	Name of listed NGO	Number of accounts	Total (million Taka)
Sonali Bank Ltd.	Uddipon	5	6.0
Janata Bank Ltd.	EBCR Project	150	75.0
Agrani Bank Ltd.	Uddipon	353	31.0
Rupali Bank Ltd.	Manab Sheba & Samajik UnnayanSangostha, SUF	1056	960.0
Bangladesh Krishi Bank	Uddipon	163	27.0
Bank Asia Ltd.	BRAC, Oporajayo Bangladesh, Uddipon	191	223.6
Marcantile Bank Ltd.	Oporajayo Bangladesh	201	102.7
Mutual Trust Bank Ltd.	Assistance for Slum Dwellers(ASD)	34	1.0
National Bank Ltd.	Community Participation and Development (CPD)	19	13.0
NCC Bank Ltd.	Uddipon	15	1.3
One Bank Ltd.	Prodipon, Shajeda Foundation	232	159.4
Pubali Bank Ltd.	Oporajayo Bangladesh, BRAC, NariMaytri	546	400.0
City Bank Ltd.	Prodipon	150	120.0
Trust Bank Ltd.	Mashas	280	72.0
Al-Arafah Islami Bank Ltd.	Assistance for Slum Dwellers (ASD)	38	8.2
Uttara Bank Ltd.	Poriborton	32	1.1
Total		3465	2201.2

Source: Financial Inclusion Department, BB.

was issued in June 2014. Till June 2016, 12 banks have got approval from BB for agent banking services and 10 banks have started operation. Till June 2016, number of agents stood at 789 and number of outlets was 1281. Currently there are more than 258471 account holders maintaining accounts with agent banking.

C.5. BB Refinance Scheme for Taka 10 Account Holders

6.24 With a view to bring the financially deprived grass root population under formal financial services and to gear up the banking activities of Taka 10 accounts, BB constructed a revolving refinance fund in May 2014. The size of fund is Taka 2.0 billion. Highest limit of refinance facility is Taka 50000.0 under this scheme and participating banks will be provided interest subsidy under certain conditions. To avail refinance facility till

30 June 2016, 32 banks have signed participation agreement with Bangladesh Bank and disbursed amount stood at Taka 297.46 million in FY16.

C.6. NRB Database

6.25 Foreign remittance sent by NRBs has significant contribution to the economic development of Bangladesh. Gross remittance earning decreased by 2.52 percent to USD 14931.16 million in FY16 compared to USD 15315.92 million in FY15. In order to document the remittance senders, BB has taken an initiative to collect the information of NRBs and maintain that in a dynamic, interactive and online database. Any NRB can open an account in this database through BB website and upload his/her information. This database will play as a communication platform for BB and NRBs as well. For Bangladesh Bank, this database helps to promote and uphold investment information arranged for NRBs by government, to create awareness on proper remittance channel and method, important financial or economic moves of government in which NRBs can participate. NRBs can submit complaint, query or feedback through this database. They also use this database to link between themselves and search other NRBs according to country, profession, etc. Till June 2016, 359 NRBs registered in the NRB Database of BB. At present, Bangladesh Bank with other stakeholders is taking initiatives to boost inward remittances via regular banking channel. To motivate expatriates for sending more remittance Bangladesh Bank has introduced "Bangladesh Bank Remittance Award" since 2013. In 2016, Bangladesh Bank awarded 26 Individual as best remitters in both

skilled and unskilled categories, five best bond investors and four best NRB owned exchange houses as best remitters for the year 2015 to recognise their contribution to the country.

C.7. Financial Education

6.26 Bangladesh Bank has taken various initiatives to bring the larger portion of financially excluded population under formal financial services. BB has developed a web-link titled "Financial Literacy" in BB webpage to undertake diverse financial education initiatives since FY14 in a rigorous manner. These include creation of a dynamic and interactive web portal, already prepared two television commercials and ten radio broadcasting commercials, and awareness creating press layouts. This web-link contains story books, games, videos, text, a financial calculator for computing information on different financial services, products and delivery channels. BB is also working with the Ministry of Education to pace the Financial Literacy and Education (FLE) programme in the school and college levels.

Special Events: Banking Fair

6.27 With the slogan 'To build a banking nation', a five day long 'Banking Fair Bangladesh 2015' was held for the first time in Bangladesh during 24-28 November 2015 in Bangla Academy premises. On this very special event many FLE programmes took place like day long programmes for vulnerable adults, school going students, open participants and child labourers. Thousands of people visited the fair every day during the period and were enlightened by the various FLE programmes.