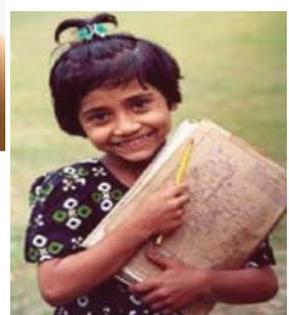


Review of CSR Activities of Financial Sector- 2012

August 2013



ECONOMICAL
RESPONSIBILITY



ETHICAL
RESPONSIBILITY



ECOLOGICAL
RESPONSIBILITY



BANGLADESH BANK





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August 2013



BANGLADESH BANK



Overall Supervision

M. Mahfuzur Rahman
Executive Director

Md. Khurshid Alam
General Manager

Team of Editors

Khondkar Morshed Millat
Deputy General Manager

Qazi Mutmainna Tahmida
Deputy Director

Asif Iqbal
Assistant Director

Green Banking and CSR Department

Bangladesh Bank

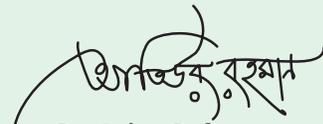
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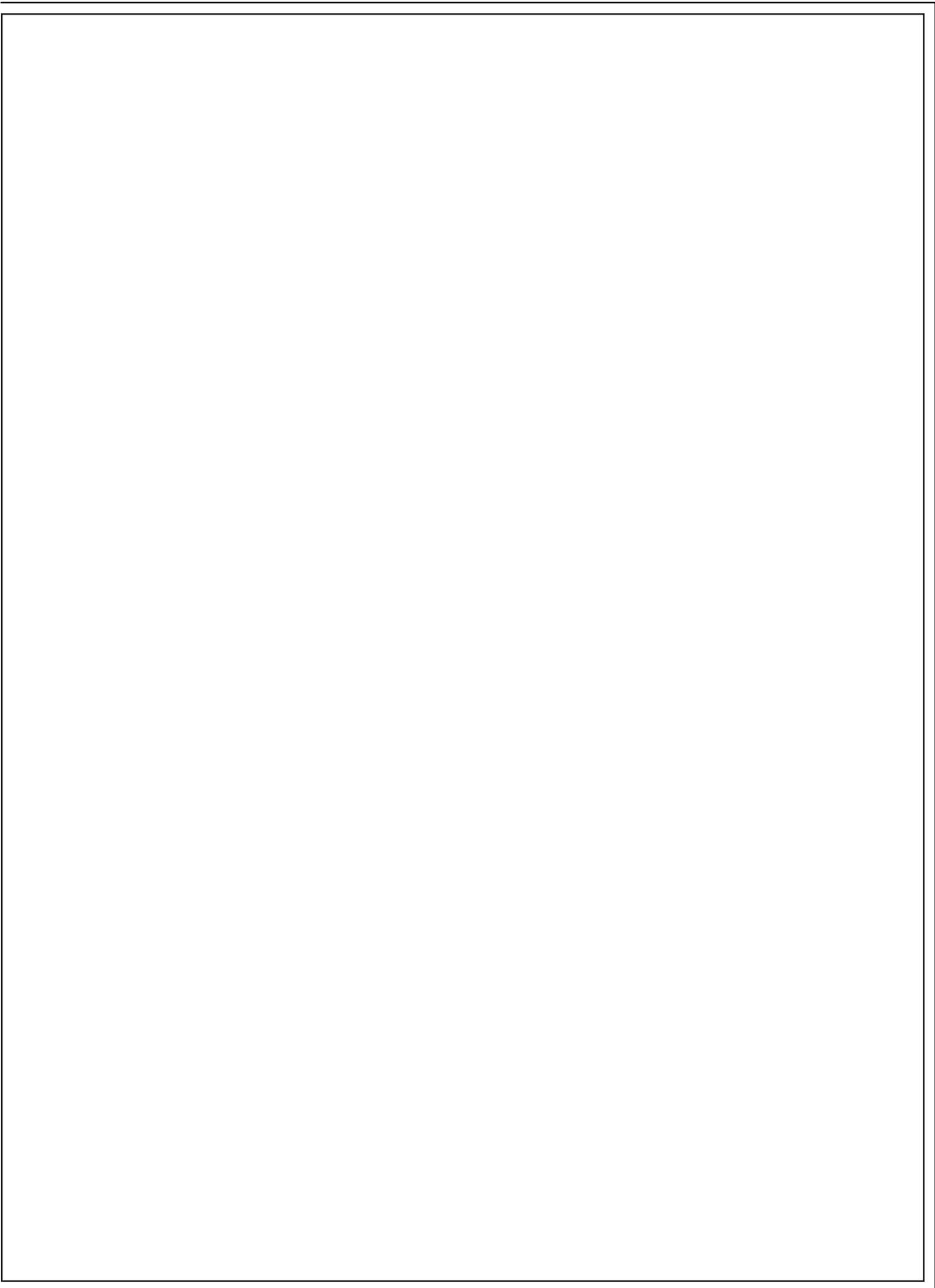


Message from Governor

I am happy to see this 2012 issue of the annual CSR Review for the first time covering the CSR activities of our entire financial sector including the non bank financial institutions, the three earlier issue covered activities only of the banks. The steady deepening and broadening of the financial sector's CSR engagements depicted in successive issues of the annual Review demonstrate the intended mainstreaming of social responsibility in corporate ethos and objectives of our bank and non bank financial institutions. It is heartening to see that this socially responsible motivational reorientation our financial sector is going beyond direct charitable expenditure for disaster relief and community services on to enthusiastic engagements in financial inclusion initiatives promoting inclusive growth, with innovative use of mobile phone/smart card based off branch service delivery through licensed micro finance institutions and other locally active area agents.

As with earlier issues, I look forward to this issue of the Review proving useful to bank and non bank financial institutions in learning from each other's examples, besides being of interest for general readers, development activists and researchers.


Dr. Atiur Rahman





Foreword

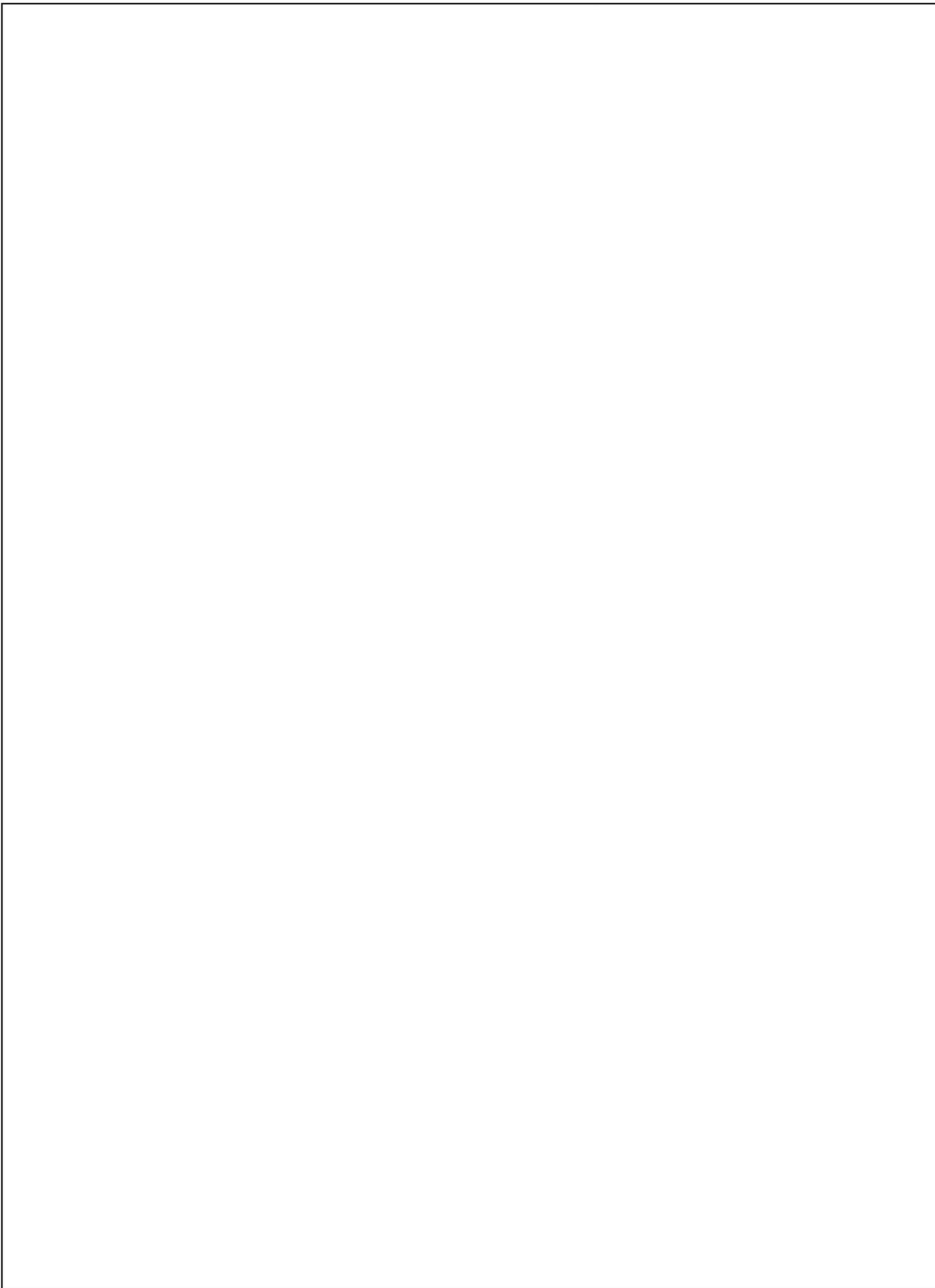
Sustainable development of a country is connected with the socially responsible behavior of both banks and non banks. The CSR activities of both banks and Non Bank Financial Institutions (NBFIs) bestow valuable impact to ensure sustainable and responsible banking. CSR of banks and NBFIs steers ethical banking practices, environmental awareness and a commitment to communities.

This first ever annual review of CSR initiatives of financial sector is the outcome of Bangladesh Bank's continual effort of improvising the CSR disclosure in an aggregate fashion. The comprehensive incorporation of CSR practices of NBFIs along with the banks has widened the coverage of this review.

I am confident that banks and NBFIs will do better by deepening their connections with customers, clients and communities, and by listening, collaborating, helping and responding to the real need of the society. This review will thus help to stimulate valuable insights and ideas for the shareholders and professionals of banks and NBFIs, academicians, policy makers, development professionals and all other stakeholders.

Finally, I would like to thank Green Banking and CSR Department for their concentration and contribution in preparing this review.

Shitangshu Kumar Sur Chowdhury
Deputy Governor





Abbreviations and Acronyms

AEPZ = Adamjee Export processing Zone
BACPS = Bangladesh Automated Cheque Processing System
BB= Bangladesh bank
BEFTN = Bangladesh Electronic Fund Transfer Network
BNFWA = Bangladesh Navy Family Welfare Association
BKB= Bangladesh Krishi Bank
CSOs= Civil Society Organizations
CSR= Corporate Social Responsibility
EDM = Electronic Direct Mails
EDW = Enterprise Data Warehouse
ETPs= Effluent Treatment Plants
FCBs= Foreign Commercial Banks
FLS = Food and livelihood security
GLP = Gulshan Literacy Program
GoB= Government of Bangladesh
HWP = HSBC Water Project
IGV = Integrated General and Vocational
IRRI = International Rice Research Institute
MFIs= Micro Finance Institutions
MRDI= Management & Resources Development Initiative
MoU= Memorandum of Understanding
NGOs= Non Government Organizations
PCBs= Private Commercial Banks
RAKUB= Rajshahi Krishi Unnayan Bank
SCBs= State owned Commercial Banks
SDBs= Specialized Development Banks
SEDF= South Asia Enterprise Development Facility
SME= Small and Medium Enterprise
SSFP = Smiling Sun Franchise Program

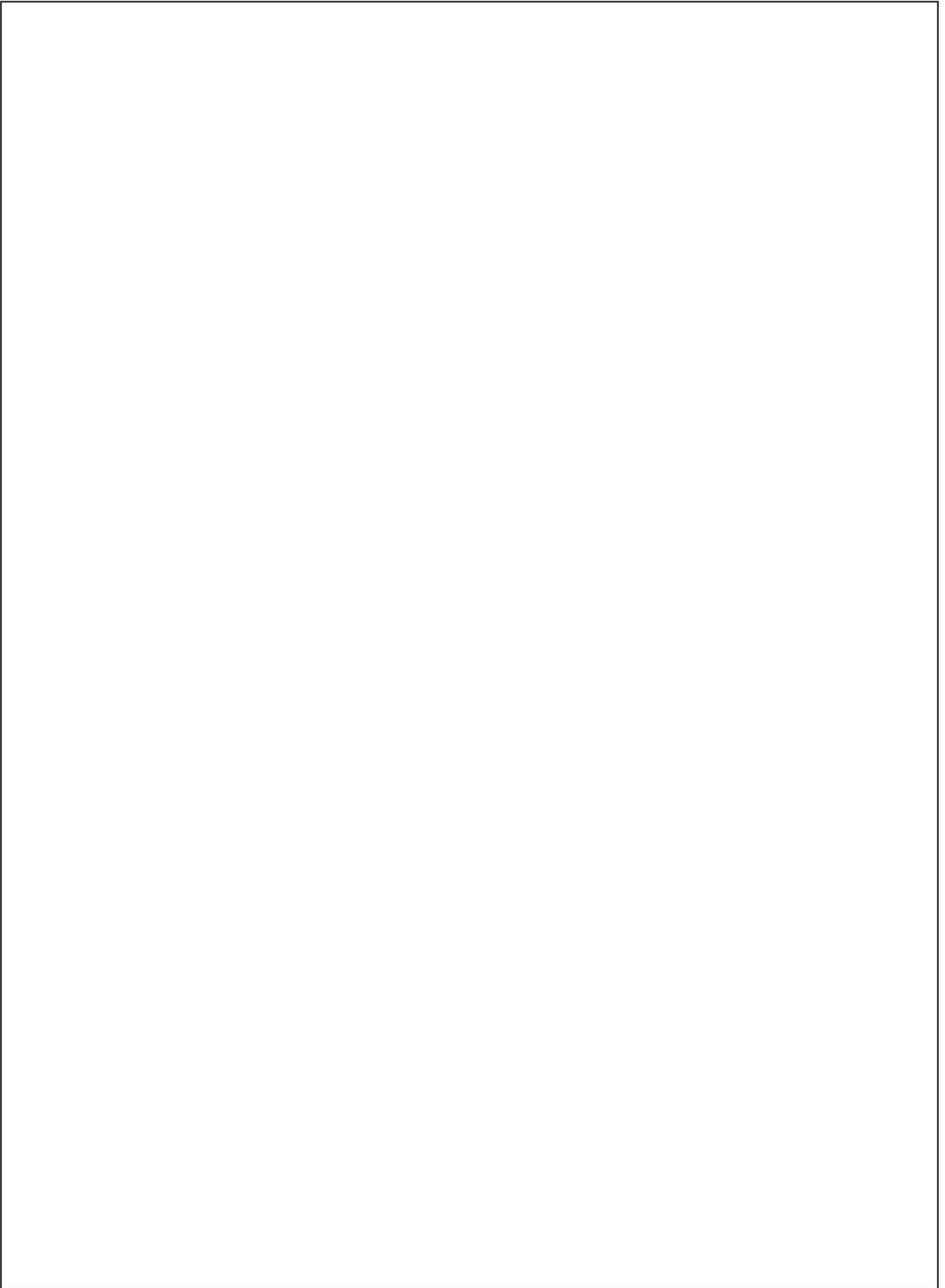
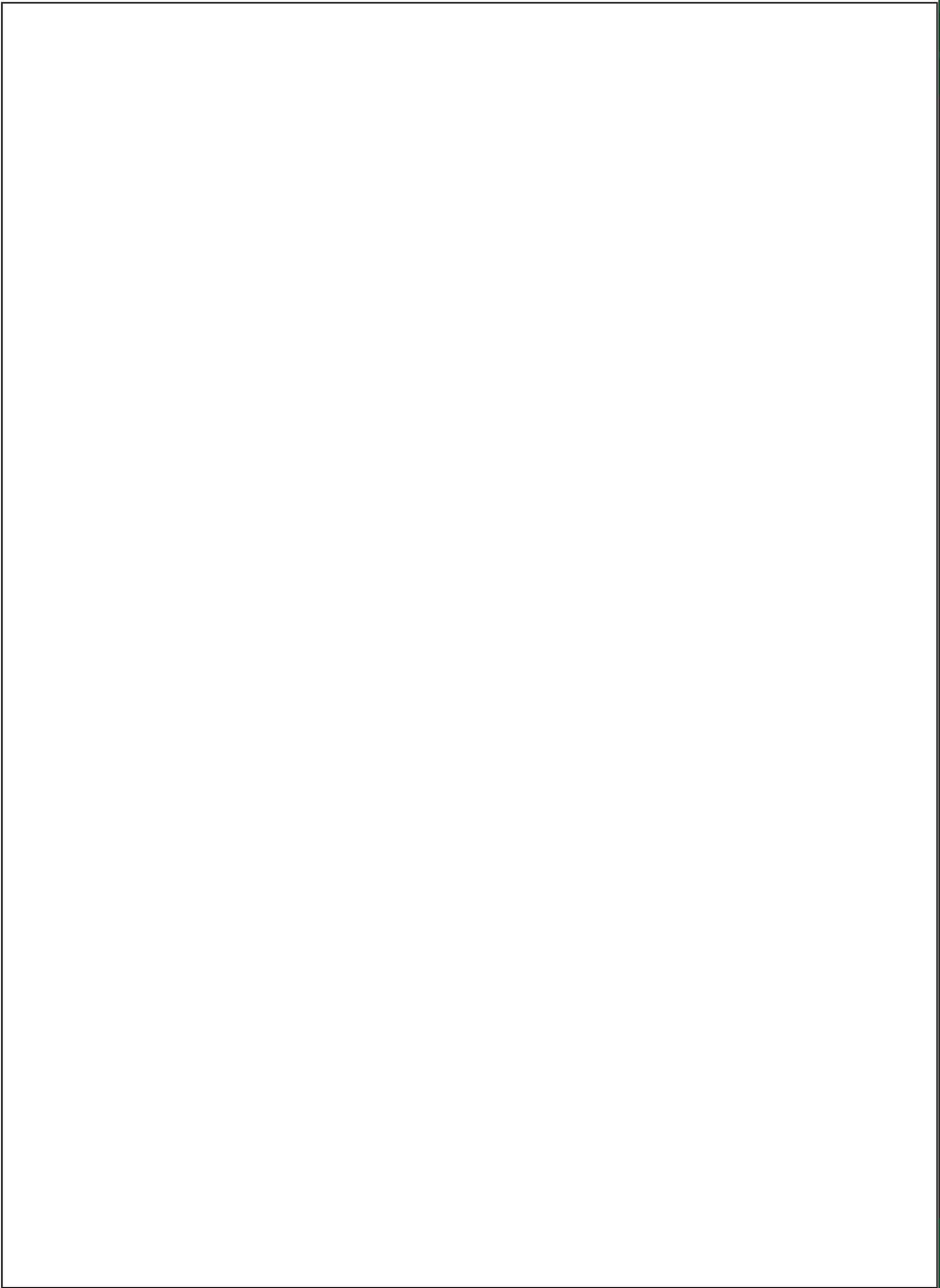




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A. Highlights of CSR activities of Bangladesh Financial Sector in 2012

This would be for the first time in the history of Bangladesh Financial Sector to produce a comprehensive report by Bangladesh Bank covering CSR practices of Bangladesh Financial Sector. Since 2010 CSR report has been published on the basis of the CSR activities of banks. Now, CSR practices of Non Bank Financial Institutions (NBFIs) in Bangladesh in a structured manner have been incorporated for the first time in this report. 29 NBFIs except Agrani SME Financing Company Limited (which has just started its operation) reported on their CSR activities in 2012. In 2012, they reported direct CSR expenditure of 16.75 million taka.

A1. Highlights of CSR Activities(Banks)

- Total annual direct CSR expenditure of banks increased by Tk. 858.36 million then the previous year.

Year	2009	2010	2011	2012
CSR expenditure (million Taka)	553.80	2329.80	2188.33	3046.69

- As in preceding years, CSR initiatives of banks in 2012 continued focus on i) financial inclusion of less privileged population segments and underserved economic sectors, ii) emergency relief in humanitarian distresses, iii) promotion of health, education and cultural/recreational activities for advancement and well being of underprivileged population segments, iv) promotion of environment friendly projects, iv) adoption of energy efficient, carbon footprint reducing internal processes and practices in own offices and establishments. Besides continuation and expansion of previous engagements in these areas, interesting newer directions/newer thrusts seen in the 2012 CSR reports of banks included:
 - A safe drinking water project was commenced by one of the banks to provide safe water to 0.25 million people and sanitation to 0.4 million people in the north-east and north-western regions of Bangladesh.
 - Distribution of sewing machines among the women of Somvupura union under Sonargaon upazila for increasing their self-reliance and well off condition.
 - Distribution of formalin D-Hydrate Machine to Malibag Bazar Banik Samabay Samity Ltd. for detecting formalin mixed product.
 - Establishing a woman's training center at Bashatpur, Jessore to train and rehabilitate poor and helpless women especially those who are victims of human trafficking.



- Establishing '**Gaon Shwapno**'- an initiative supporting marketing of crafts and services produced by distressed poor women.
- Introducing Krishak Card for farmers of northern region of the country to enable them to buy seeds, fertilizer, pesticides and other agricultural materials.
- Undertaking projects promoting low carbon emission where recycled papers are used as raw materials for production of finished goods, leading to conservation of trees.
- Besides CSR initiatives involving direct expenditure, all banks participated actively in promoting SMEs and agricultural financing. PCBs were particularly active in these areas. Banks proceeded ahead on multiple fronts including increased rural bank branch presence for broader, deeper financial inclusion, mobile phone banking, opening of bank accounts with Taka 10 as initial deposit for farmers/poor/ultra poor and thereby increasing transactions in these bank accounts.

A2 Highlights of CSR Activities(NBFIs)

- The CSR expenditure of NBFIs is concentrated more in the '**Education**' (28%), '**Health**' (18%) and '**Humanitarian & Disaster Relief**' (16%) sectors in 2012.
- Female employment remains concentrated at the entry level: around 18.99% of women work at this level, which have been contracting at mid (13.14%) and senior management level (6.87%).
- Most of NBFIs have to improve further in gender issues like maternity leave, crèche facilities, policies of handling gender related harassment complaints, awareness training, safe transport policies for female workers.
- Prominent CSR activities by NBFIs are:
 - A Model Village project has been undertaken at Sadarpur, Mithapukur, Rangpur .
 - 15 specially-challenged children from SEID Trust have been sponsored for one year.

A. Trends of sectoral pattern of direct CSR expenditure reported by the Financial Sector

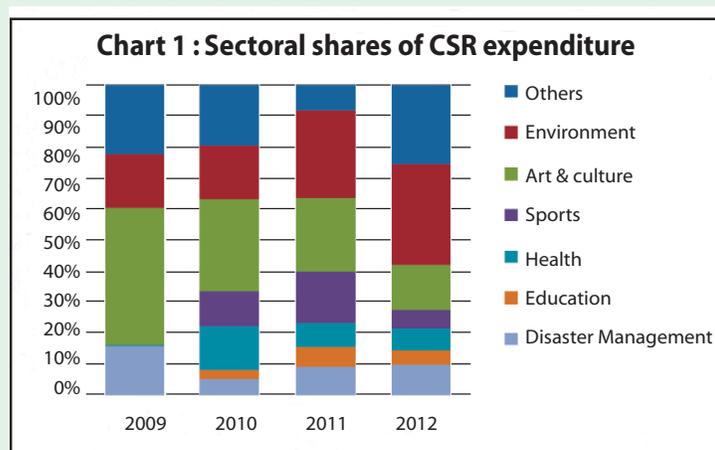
B1 Direct CSR expenditure reported by banks

Table 1: Trends of sectoral pattern of CSR expenditure reported by banks

Taka in million

Sectors	2009		2010		2011		2012	
	Amount	%	Amount	%	Amount	%	Amount	%
Humanitarian & disaster relief	125.10	22.59	460.41	19.76	188.03	8.59	788.37	25.88
Education	94.80	17.12	400.79	17.20	612.48	27.99	983.69	32.29
Health	245.50	44.33	689.07	29.58	520.42	23.78	435.43	14.29
Sports	1.20	0.22	265.23	11.38	359.07	16.41	183.85	6.03
Art & culture	0.30	0.05	328.91	14.12	171.52	7.84	213.31	7.00
Environment	-	-	59.78	2.57	138.07	6.31	140.23	4.60
Others	86.90	15.69	125.58	5.39	198.73	9.08	301.81	9.91
Total	553.80	100	2329.8	100	2188.33	100	3046.69	100

Though, CSR expenditure in health sector reduced from the previous year but the banks continued to maintain major share in education, health and humanitarian & disaster relief. Education, health, humanitarian and disaster relief contributed to 32.29%, 14.29% and 25.88% share respectively. i.e. 72.46% out of total CSR expenditure. Expenditure on sports (7%), Art and culture (7.84%) and environment (4.60%) decreased in 2012. Notable specific share of expenditure in CSR programs of banks in 2012 are as follows:





- Education sector (32.29%) got the highest weightage as percentage of total CSR expenditure in 2012 like 2011. About 16.98% and 20.79% of the expenditure is for scholarship to poor and meritorious female and male students respectively. Of this 4.45% is lump grant to physically challenged students and other 57.70% is for purchasing books and clothing etc.
- CSR expenditures of banks in the health sector continued to contribute in established hospitals, clinics etc. as well as arranging free health treatment camp, blood donation program etc. in 2012.
- Banks are paying due attention to gender fairness issues in their internal work environment, recruitment, maternity leave policies etc. and are reporting to BB on gender issues like the previous year.
- CSR expenditures of banks as percentage of their after tax profit range from 0.16% to 71.23% (Annexure 3). The percentages are in double digits for 6 PCBs which were for 3 PCBs in 2011.

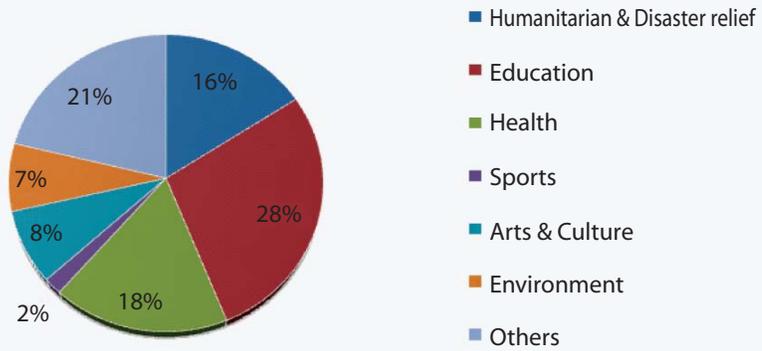
B2. Direct CSR expenditure reported by NBFIs

Total annual direct CSR expenditure of NBFIs was Tk 16.75 million during 2012.

Table 2: Trends of sectoral pattern of CSR expenditure reported by NBFIs		
	Amount in Taka	
	2012	%
Humanitarian & Disaster relief	2,661,610.00	15.89
Education	4,690,000.00	28.0
Health	2,950,000.00	17.61
Sports	306,000.00	1.83
Arts & Culture	1,352,748.00	8.08
Environment	1,233,192.00	7.36
Others	3,554,715.00	21.22
Total	16,748,265.00	100.0

NBFIs concentrated more in the **'Education', 'Health'** and **'Humanitarian & Disaster Relief'** sectors in 2012. Sectoral shares of CSR Expenditure NBFIs in 2012 are as follows:

Chart: 2 Sectoral shares of CSR Expenditure of NBFIs in 2012



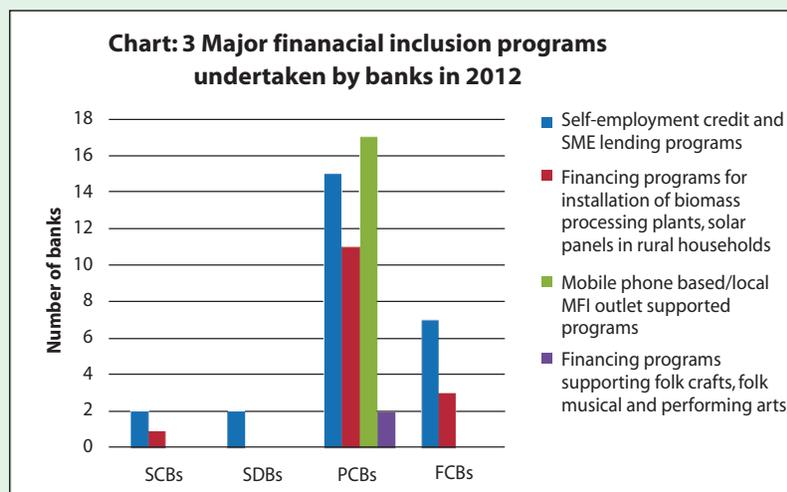


C. Trends of CSR initiatives not involving direct expenditure

Promotion of financial inclusion by Banks

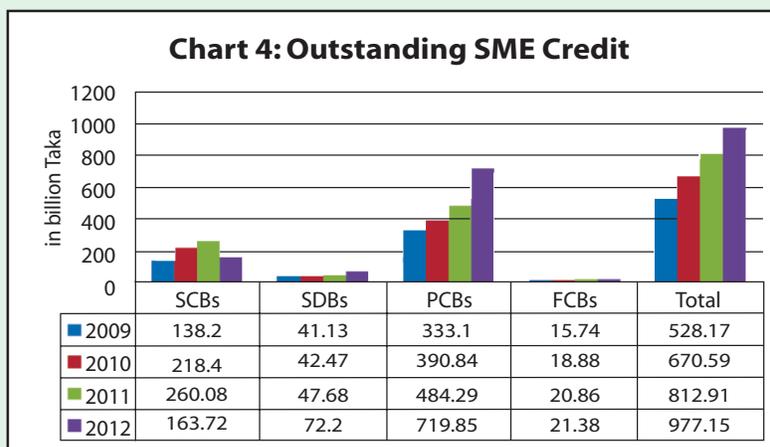
In its developmental role initiatives, BB is concentrating hard on flows to output and employment generating SMEs, and to green initiatives like renewable (solar/biomass based) energy generation, effluent treatment, adoption of new emission minimizing output practices and so forth; besides promoting adoption of energy efficient, banks are exercising emission minimizing in house practices and processes by themselves.

4 SCBs, 4 SDBs, 15 PCBs and 7 FCBs reported substantial engagement in 2012 in credit programs promoting financial inclusion of socially disadvantaged rural and urban population segments. Besides agricultural credit programs pursued by all banks (with FCBs lending mostly through locally active MFIs), the financial inclusion programs of banks comprised:



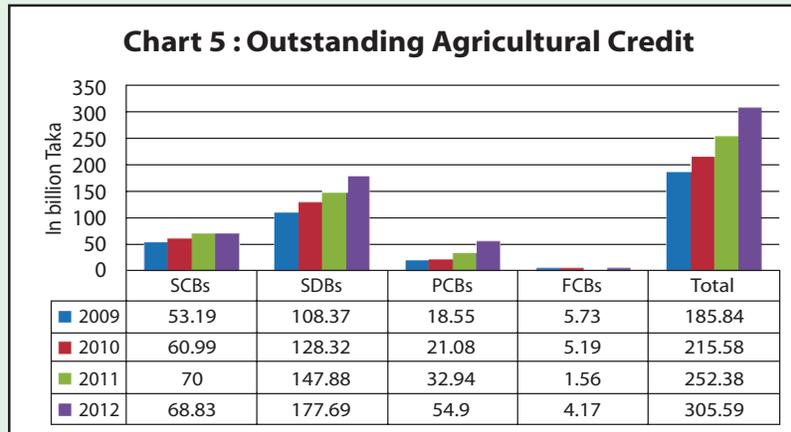
- Self-employment Credit and Small and Medium Enterprise (SME) lending programs of 2 SCB, 2 SDB, 15 PCBs and 7 FCBs, taken up solo or in association with locally active Micro Finance Institutions (MFIs).
- Financial program for installation of biomass processing plants generating biogas fuel and organic manure, for Effluent Treatment Plants (ETPs) in manufacturing establishments, and for solar energy units in households in off grid rural areas including char lands, of 1 SCB, 2 SDBs, 12 PCBs and 1 FCB.
- Financing program for rural craftsmen and folk/music/drama groups holding cultural events in tourism sites, taken up by 17 PCBs.

- d) Initiatives aimed at prompt delivery of remittances of migrant workers to recipients in remote rural households, in programs of card based/mobile phone based delivery of 16 PCBs.
- e) The landless sharecroppers who were otherwise deprived of institutional credit are now financed by banks. Under this scheme, Tk.10.86 billion was disbursed to 5.01 lac farmers till date.
- f) Savings accounts of 9.6 million farmers have been opened accepting Taka 10 only as an initial deposit. Recently a circular has been issued by BB to encourage banks to increase transaction in these 10 Taka accounts. In FY 2012-13, transaction of about Tk. 117.85, 49.41, 8.23 and 20.96 crore has been occurred as credit disbursement, savings, inward and outward remittance respectively through these farmers accounts.
- g) 25 banks obtained mobile banking licenses; 16 among them have started operation. They are offering basic banking and financial services such as payment of inward and local remittances, withdrawal and deposit of cash from bank branches, payments of utility bills, payments for purchasing goods and services, payments of salaries of corporate officials, industries and factories and other offices, payments of allowances and pensions, fund transfers, immediate mobile balance recharging and so forth.
- h) In order to include large number of micro women entrepreneurs in the SME credit facilities, a policy of group based lending of up to BDT 50,000 or above has been instigated.
- i) A refinance scheme with funds from BB, IDA, ADB and JICA is available at BB at reduced rate of interest; 15% of the total fund is reserved for women entrepreneurs only. By now, Tk. 515.62 crore has been financed to 7,074 women entrepreneurs under this refinance scheme.
- j) Chart 3 and 4 are showing increasing trends in both outstanding SME and agricultural credit. Engagements of all bank groups in SME lending are seen to be on rising trend, more prominently so for PCBs and SCBs (chart 4).





Two agricultural SDBs (BKB, RAKUB) and four SCBs traditionally play major roles in agricultural lending; PCBs are seen to be expanding their agricultural lending gradually (Chart 5).



- Banks are disbursing credit at 4 percent concessional rate of interest to promote cultivation of different varieties of pulses, oil seeds, spices especially ginger, turmeric, onion, chilly, cumin and maize. Banks are being compensated against the low lending rate with 6 percent govt. subsidy disbursed by BB. Tk. 40.98 crore up to February 2013, which is 45.82% of annual target of Tk. 89.45 crore.
- Janata Bank Ltd. continued extending interest free agricultural loans to landless/marginal farmers in modest volume under a pilot project, compensating the lending branches for cost of fund from the bank's CSR expenditure.

C. Gender issues in the Financial Sector

D1. Gender issues in Banks

The table below shows that female employment remains concentrated at the entry level: around 17.80% of women work at this level in the banking industry but lesser at mid (15.11%) and senior management level (11.15%). There are a larger share of women employees in the below 30 age group relative to the older age groups. The percentage of female Board Members totaled 14.17% in 2012, which was 9.73% in 2011. The 'turnover ratio' in table 3 shows that the share of departing males is higher than that of females for both PCBs and FCBs, with SCBs showing the most ability to retain female staff as was in 2011. Table 4 presents a picture of issues, which are important for gender equality.

Banks	Table 3: Percent of female personnel															
	Board members		Entry level		Mid-level		Senior Management		<30 years		30-50 years		>50 years		Turnover ratio**	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
SCBs	9.09	10.0	9.28	9.29	10.24	13.07	7.63	8.02	14.13	17.25	12.07	11.15	5.86	6.49	0.57	0.35
SDBs	7.14	5.56	8.55	11.16	7.32	10.03	5.27	6.12	8.69	12.97	10.57	13.21	6.54	6.78	1.95	0.55
PCBs	10.54	11.59	18.98	21.72	8.33	13.48	3.41	5.48	16.41	20.78	11.80	14.98	5.47	6.68	0.97	1.13
FCBs	6.12	29.55	20.01	29.02	13.82	23.83	6.19	25.0	23.30	28.37	13.26	27.18	6.31	16.06	0.76	1.20
Total	9.73	14.17	13.08	17.80	8.58	15.11	4.44	11.15	15.57	19.85	11.78	16.63	6.04	9.0	0.83	0.81

**Note: Turnover ratio is the share of departing male staff among total male staff divided by the share of departing female staff among female staff.

Banks	Table 4: Gender Issues											
	6 month maternity Leave		Crèche		Transport facility for females working beyond usual working hour		Awareness training on gender issues		Policy for addressing harassment complaints		No. of complaint during the period	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
SCBs	4	4	0	0	4	4	1	1	4	4	0	0
SDBs	3	3	0	0	1	2	0	0	0	0	0	0
PCBs	10	17	1	1	8	13	3	4	10	10	0	0
FCBs	3	5	0	0	2	3	2	4	3	7	0	0
Total	20	29	1	1	15	22	6	9	17	21	0	0

Notable issues as displayed in Table 4 include:

- 29 banks have provisions for 6-month maternity leave which was 20 in 2011; others allow 3/4 months leave. 17 PCBs have 6 month maternity leave policy.
- No other bank other than BRAC Bank Limited has established crèche facilities.
- 21 banks reported having policies of handling gender related harassment complaints. However, none of the banks has reported receiving any complaints in 2012.
- 1 SCB, 4 PCBs and 4 FCBs reported having awareness training on gender issues in 2012.
- 22 banks have safe transport policies for female workers.



D2. Gender issues in NBFIs

The percentage of female Board Members totaled 13.89% in 2012. Female employment remains concentrated at the entry level: around 18.99% of women work at this level, which have been contracting at mid (13.14%) and senior management level (6.87%).

Table 5: Percent of females personnel							
Board members	Entry level	Mid-level	Senior Management	<30 years	30-50 years	>50 years	Turnover
13.89	18.99	13.14	6.87	22.37	13.27	2.83	0.583

Table 6: Gender Issues					
6 month maternity Leave	Crèche	Transport facility for females working beyond usual working hour	Awareness training on gender issues	Policy for addressing harassment complaints	No. of complaint during 2012
6	0	14	11	9	0

Notable issues as displayed in Table 6 include:

- 6 NBFIs have provisions for 6-month maternity leave, others allow 2/3/4 months leave. None of the NBFIs yet has established crèche facilities.
- 9 NBFIs reported having policies of handling gender related harassment complaints, none of them have reported receiving any complaints in 2012.
- 11 NBFIs reported having awareness training on gender issues in 2012.
- 14 NBFIs have safe transport policies for female workers.



E. Progress in deepening of CSR practices in the Financial Sector

E1. Progress in deepening of CSR practices in Banks

Institutionalizing CSR at corporate level

All banks have embraced CSR in 2012 with decision at the highest corporate level. 16 PCBs, 3 SCBs and 1 FCB have formed separate **Foundations or Trusts** as non-profitable institutions solely devoted to the cause of charity, social welfare and other benevolent activities towards the promotion of CSR objectives. These banks have committed to specified percentages of their pre-tax profit/net profit each year towards CSR activities.

Ingraining CSR practices within the organization & client businesses

Table 7: Number of banks ingraining CSR practices within own establishment and in their client businesses

CSR objective	SCBs	SDBs	PCBs	FCBs
Adopting socially and environmentally responsible practices in own internal operations	2	4	30	9
Providing a modern, healthy and safe workplace and creating a learning and development environment	2	2	28	6
Reduce the bank's environmental impact as a result of its operation and business activity.	2	2	27	7
Fostering CSR in their client businesses assessing the social and environmental impacts of the projects seeking finance.	1	2	23	6
Ensuring compliance of regulatory environmental and social requirements	3	3	25	6
Engaging with clients in assessing project's social and environmental impacts beyond the regulatory requirements	0	0	9	3

- 45 out of 47 banks (2 SCBs, 4 SDBs, 30 PCBs and 9 FCBs) have taken steps for adoption of socially and environmentally responsible practices in their own internal operations (Table 7) in 2012.
- 2 SCBs, 2 SDBs, 28 PCBs and 6 FCBs reported have taken actions towards providing a healthy and safe workplace and creating an environment conducive to learning and development. 2 SCBs, 2 SDBs, 27 PCBs and 7 FCBs reported having taken steps to reduce the adverse environmental impacts of their operations and business activities, including use of recycled materials, minimizing generation of wastes etc.



- 1 SCB, 2 SDBs, 23 PCBs and 6 FCBs have taken steps in 2012 to foster CSR in their client businesses in various economic sectors, assessing the social and environmental impacts of the enterprises/projects seeking finance (Table 7). They have mentioned their practices of discouraging projects that are likely to have adverse impact on environment. Some banks have also reported introducing guidelines for assessment of environmental and social impacts of the projects.

CSR engagement through donations to CSOs, NGOs

- Banks reported significant community investments in 2012 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 (Table 8).

Table 8: Community investment for social & environmental improvement				
CSR objective	SCBs	SDBs	PCBs	FCBs
Banks having community investments by way of donations to CSOs, NGOs or others	2	2	15	4
Education	1	1	12	3
Health	0	1	12	1
Disaster relief	0	1	9	0
Sports	0	1	9	1
Art and Culture	1	0	10	2
Environment	0	1	6	2

- The large majority of banks are seen to have gone for CSR engagements through contributions to CSOs, NGOs active in the respective fields; across the entire sector spectrum for CSR expenditures appearing at Table 1. These include hospitals, schools etc. run through separate trusts/foundations established by banks.

CSR initiatives undertaken directly by banks themselves

- Direct involvement of banks in conducting their CSR programs would be seen from table 7 to be substantial. These include grants/donations/scholarships etc. to individuals and other beneficiary institutions. Most of the grants/ donations are one-off, but some programs like scholarship schemes of some banks are continued over the years of study courses for which these scholarships are awarded.



Table 9: Direct social & environmental interventions

CSR objective	SCBs	SDBs	PCBs	FCBs
Banks conducting direct social interventions, both as occasional measures or sustainable projects	4	4	29	9
1. Education	4	3	27	9
2. Health	4	2	27	5
3. Disaster relief	4	2	24	5
4. Sports	2	1	18	2
5. Art and Culture	1	1	17	4
6. Environment	1	0	16	4

Reporting of CSR initiatives

- All 4 SCBs, 1 out of 4 SDBs and all 30 PCBs have reported their CSR initiatives as supplements to usual annual financial reports.
- 2 SCBs, 1 SDB and 25 PCBs have reported the CSR activities in separate chapters of their annual reports. Most of them have provided details of their programs including expenditure outlays in these reports.
- BRAC Bank Ltd. issued a separate report of their CSR activities in 2012.
- 2 SCBs, 1 SDB and 20 PCBs have included future plans in these chapters on CSR activities.
- HSBC issued a separate report of their CSR activities in Bangladesh in 2012.
- None of the banks operating in Bangladesh have thus far issued separate reports of their CSR programs and activities in comprehensive standard formats such as the GRI.

E2. Progress in deepening of CSR practices in NBFIs

CSR engagement directly and through donations to CSOs, NGOs

NBFIs reported significant contribution toward community in 2012 directly or 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 (Table 10).



Table 10: Contribution toward Community

CSR objective	No. of NBFIs
FIs having contribution toward community directly or by way of donations to CSOs, NGOs or others	
Education	8
Health	8
Disaster relief	6
Sports	1
Art and Culture	6
Environment	1
Others	11

CSR initiatives undertaken directly by NBFIs themselves

Direct involvement of NBFIs in conducting their CSR programs would be seen from table 11 to be substantial. These include grants/donations/scholarships etc. to individuals and other beneficiary institutions.

Table 11: Direct social & environmental interventions

CSR objective	No. of NBFIs
FIs conducting direct social interventions, both as occasional measures or sustainable projects	
Education	5
Health	2
Disaster relief	4
Sports	1
Art and Culture	2
Environment	1
Others	2



F. BB's Initiatives in engaging financial sector in CSR Practices

As we look back at 2012 scenario, Bangladesh Bank has a good experience to see the Financial Sector is enthusiastic in CSR activities:

- Along with BB's own refinance scheme, other development partners like ADB and JICA also introduced their own refinance schemes through BB at reduced rate of interest; 15% of the total fund is reserved for women entrepreneurs only.
- The refinance scheme of BB through BRAC for sharecroppers has been continued in 2012.
- Banks are taking necessary steps to maintain 10-taka a/c for poor/marginal farmers. In FY 2012-13, transaction of about Tk. 117.85, 49.41, 8.23 and 20.96 crore has been occurred as credit disbursement, savings, inward and outward remittance respectively through these farmers accounts.
- For promoting small and medium scale industrial enterprises under some special schemes and programs, BB continued its own as well as donor financed SME refinance lines for banks.
- Banks have access to another BB refinance lines against their lending for agro processing projects as previous year.
- In order to minimize the deprivation among the poor and underprivileged students of the country, banks are requested to spend at least 30% of their total CSR expenditures on education sector.
- To promote sustainable development and to improve the livelihood of poor people living in remote/underdeveloped areas of the country, banks are requested to spend a significant portion of their CSR expenditures on distributing free agricultural components, giving interest free loans to landless sharecroppers and giving assistance for various income generating activities etc.
- Like as previous, the day-care center; support and guidance of BB regarding mobile banking facility are continued and gender equality issues are being taken care of under its CSR initiatives.



Annexure 1

Direct CSR expenditures reported by banks

Amount in Taka

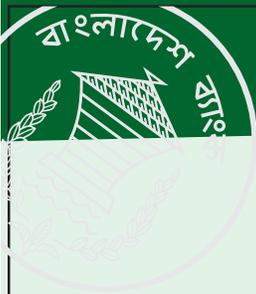
Name of Bank	2009	2010	2011	2012
Sonali Bank Limited	-	59,90,000	18,200,000	26,300,000
Rupali Bank Limited	-	16,700,000	61,274,808	3,663,000
Janata Bank Limited	-	141,405,000	57,028,000	137,584,894
Agrani Bank Limited	3,500,000	51,350,000	57,100,000	104,100,000
Bangladesh Krishi Bank	-	-	100,000	4,400,000
Bangladesh Development Bank Limited	-	3,975,000	500,000	4,381,000
Rajshahi Krishi Unnayan Bank	500,000	1,452,000	1,056,000	2,183,956
BASIC Bank Limited	-	23,700,000	31,600,000	32,800,000
Eastern Bank Limited	6,738,669	31,317,000	11,900,000	21,037,610
Bank Asia Limited	1,000,000	40,550,000	33,444,180	95,814,369
Dutch Bangla Bank Limited	159,206,500	168,860,000	341,830,000	527,670,000
IFIC Bank Limited	-	11,750,000	17,700,000	43,139,895
Mutual Trust Bank Limited	3,500,000	18,865,000	2,900,000	15,787,140
Jamuna Bank Limited	4,576,813	17,000,000	55,200,000	29,020,000
BRAC Bank Limited	21,569,660	38,551,000	35,900,000	36,000,000
Pubali Bank Limited	18,883,200	49,510,000	72,771,135	35,481,000
Premier Bank Limited	11,570,000	57,300,000	22,000,000	62,630,000
Uttara bank Limited	3,080,000	60,000,000	14,100,000	15,600,000
South East Bank Limited	-	38,400,000	15,100,000	14,100,000
NCC Bank Limited	4,380,000	17,700,000	8,500,000	17,400,000
National Bank Limited	68,404,000	142,350,000	36,822,000	53,612,000
Trust bank Limited	46,750,000	48,100,000	81,200,000	130,200,000
Bangladesh Commerce Bank Ltd.	2,870,000	1,000,000	3,687,000	4,464,000
Mercantile Bank Limited	9,276,000	92,530,000	49,400,000	85,900,000
Dhaka Bank Limited	22,926,000	36,041,000	36,300,000	9,710,000
AB Bank Limited	-	50,200,000	29,836,000	34,086,000
The City Bank Limited	4,980,000	11,703,000	1,351,500	5,676,734
Prime Bank Limited	-	291,420,000	172,090,000	295,650,000
One Bank Limited	8,609,500	15,920,000	4,370,000	12,011,000
United Commercial Bank Limited	-	16,059,000	46,500,000	41,438,000
Standard Bank Limited	-	38,800,000	11,800,000	42,100,000
Social Islami Bank Limited	-	24,689,080	24,484,990	52,918,600
First Security Islami Bank Limited	-	43,630,000	80,850,500	90,409,070
EXIM Bank Limited	-	231,825,000	180,900,000	399,000,000



Amount in Taka

Name of Bank	2009	2010	2011	2012
Islami Bank Bangladesh Limited	116,270,000	232,631,000	410,700,000	309,100,000
Al-Arafah Islami Bank Limited	8,030,000	70,400,000	20,900,000	31,300,000
Shahjalal Islami Bank Limited	10,237,000	24,033,300	10,700,000	79,157,186
ICB Islamic Bank Limited	-	2,518,000	562,500	1,054,600
Standard Chartered Bank	-	41,550,000	70,100,000	63,210,000
CITI Bank NA	-	11,003,000	12,700,000	31,944,000
HSBC	16,400,000	47,160,000	31,800,000	37,600,000
Habib Bank Limited	-	900,000	150,000	2,150,000
Commercial Bank of Ceylon	-	1,560,750	6,580,000	1,503,250
Woori Bank	-	420,000	300,000	848,000
Bank Al-Falah Limited	-	4,100,000	2,786,000	1,576,000
National Bank of Pakistan	-	550,000	400,000	100,000
State Bank of India	525,000	400,000	2,917,630	874,573
Total	553,782,342	2,329,778,000	2,188,329,743	3,046,685,877

'-' = Not reported



Annexure 2

Direct CSR expenditures reported by NBFIs

Amount in Taka

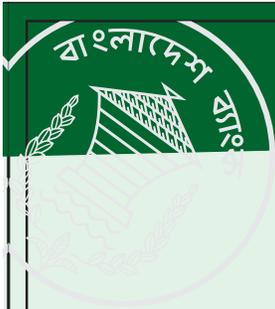
Name of NBFi	2012
Bangladesh Finance & Investment Co. (BFIC)	22,40,000.00
Bangladesh Industrial Finance Corp (BIFC)	4,00,000.00
Bay Leasing	2,40,000.00
Delta Brack (DBH)	98,000.00
Fareast Finance	85,000.00
FAS Finance & Investment Ltd (Fidelity Asset)	0.00
First Lease Finance & Investment Ltd	0.00
GSP Finance	0.00
Hajj	2,92,000.00
IDCOL	0.00
IDLC	25,47,017.00
IIDFCL	0.00
Industrial Promotion (IPDC)	5,70,000.00
International Leasing	0.00
Islamic Finance	8,20,000.00
Lanka Bangla	14,60,000.00
Midas	2,31,748.00
National Finance	0.00
National Housing	16,500.00
People Leasing	15,40,000.00
Phoenix Finance	2,60,000.00
Premier Leasing	0.00
Prime Finance	9,80,000.00
Reliance	0.00
Soudi Bangla (SABINCO)	10,00,000.00
UAE	22,00,000.00
Union Capital	15,27,000.00
United Leasing (ULC)	1,20,000.00
Uttara Finance	1,21,000.00
Total	1,67,48,265.00



Annexure 3

CSR expenditures as % of after tax profit & CSR expenditures in Education Sector reported by banks in 2012

Name of Bank	CSR Exp. as % of After tax Profit		CSR Exp. In Education Sector as % of Total CSR Exp.	
	2011	2012	2011	2012
Sonali Bank Limited	0.34%	-	16.48%	56.08%
Rupali Bank Limited	3.45%	0.28%	12.43%	19.87%
Janata Bank Limited	0.82%	-	20.25%	43.89%
Agrani Bank Limited	0.69%	1.56%	60.42%	42.75%
Bangladesh Krishi Bank	-	-	100%	90.91%
Bangladesh Development Bank Limited	0.07%	0.50%	0%	6.19%
Rajshahi Krishi Unnayan Bank	-	-	0%	0%
BASIC Bank Limited	3.23%	4.63%	53.80%	7.62%
Eastern Bank Limited	0.47%	0.91%	47.06%	48.73%
Bank Asia Limited.	1.81%	10.55%	54.99%	46.76%
Dutch Bangla Bank Limited	15.87%	22.86%	62.40%	62.94%
IFIC Bank Limited	2.12%	9.69%	43.50%	19.70%
Mutual Trust Bank Limited	0.71%	4.73%	68.97%	50.36%
Jamuna Bank Limited	3.70%	2.52%	20.83%	14.13%
BRAC Bank Limited	2.16%	8.18%	49.86%	59.44%
Pubali Bank Limited	2.22%	1.80%	5.40%	6.79%
Premier Bank Limited	3.56%	7.99%	34.09%	46.16%
Uttara bank Limited	0.85%	1.31%	13.48%	12.18%
South East Bank Limited	0.50%	0.93%	53.64%	7.09%
NCC Bank Limited	0.39%	1.25%	41.18%	29.89%
National Bank Limited	0.65%	5.08%	25.23%	16.68%
Trust bank Limited	13.18%	71.23%	54.93%	54.22%
Bangladesh Commerce Bank Ltd.	5.27%	4.41%	0%	17.03%
Mercantile Bank Limited	3.32%	6.22%	23.89%	16.07%
Dhaka Bank Limited	1.68%	2.44%	4.13%	0%
AB Bank Limited	2.25%	2.34%	26.14%	8.07%
The City Bank Limited	0.06%	0.74%	24.05%	13.28%
Prime Bank Limited	4.65%	11.04%	16.19%	16.17%
One Bank Limited	0.29%	1.11%	0%	23.02%
United Commercial Bank Limited	1.48%	2.61%	21.51%	33.97%
Standard Bank Limited	0.90%	3.18%	0.85%	11.64%



Name of Bank	CSR Exp. as % of After tax Profit		CSR Exp. In Education Sector as % of Total CSR Exp.	
	2011	2012	2011	2012
Social Islami Bank Limited	1.94%	3.48%	2.57%	18.44%
First Security Islami Bank Limited	13.29%	10.61%	15.70%	25.58%
EXIM Bank Limited	8.71%	18.70%	9.20%	11.45%
Islami Bank Bangladesh Limited	6.49%	5.63%	13.71%	27.08%
Al-Arafah Islami Bank Limited	0.97%	1.38%	4.78%	31.95%
Shahjalal Islami Bank Limited	0.98%	4.39%	71.96%	11.34%
ICB Islamic Bank Limited	-	-	88.89%	11.38%
Standard Chartered Bank	1.13%	0.85%	6.42%	15.78%
CITI Bank NA	2.25%	2.53%	54.33%	23.67%
HSBC	0.74%	0.65%	31.45%	46.81%
Habib Bank Limited	0.22%	8.67%	0%	65.12%
Commercial Bank of Ceylon	1.11%	0.25%	74.09%	43.37%
Woori Bank	0.47%	0.70%	0%	88.21%
Bank Al-Falah Limited	-	-	35.89%	69.80%
National Bank of Pakistan	0.30%	-	37.50%	50.00%
State Bank of India	0.51%	0.16%	4.71%	47.12%
Total	2.40%	6.82%	27.99%	32.29%

'-' = Net loss

Salient CSR activities reported by banks

AB Bank Limited

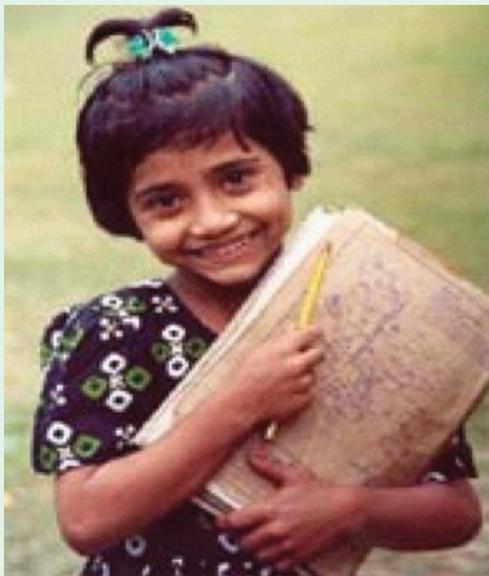
Education:

AB Bank continued and strengthened its participation in the educational development of autistic children and blind students. It also initiated destitute women help fund with a local NGO.



Bank Alfalah

Education:



The bank provided Taka 3 lacs to Gulshan Literacy Program (GLP) who are currently running 2 schools in Dhaka city through which children of poorest segment of the urban society are getting quality education free of cost. The GLP aims to provide street children, most of who are working on the street as beggars, garbage cart puller, or as domestic helpers, an opportunity to go to school. GLP currently supports the education of over 400 students up to class eight.

Bank Alfalah also continued sponsoring their sole scholarship program in collaboration with SMDF. It spent Taka 5 lacs during this year to provide with scholarship to 50 poor and needy students.

Others: after receiving training to make handicrafts products as part of the CSR initiative, the women of Bon Laudob have began producing items that are being marketed under the brand name "Gaon

Swapna" which is a result of CSR Initiatives of Bank Alfalah Limited in collaboration with other banks and organizations.



BRAC Bank Limited

Education:

BRAC Bank has donated Tk. 10 lac to Back Up Tide which runs schools and vocational training institutes for intellectually and physically challenged children.



BRAC Bank Limited has extended support for renovation of Library of Bishwo Shahitto Kendro as part of corporate social responsibility of the bank.

BRAC Bank Limited has extended support for facilitating higher education in medical nursing at Bangabandhu Sheikh Mujib Medical University (BSMMU) for the second year.

With the support, male students of Graduate Nursing Department will get residential facilities for one year. The department was introduced two years back for development of professional nursing in Bangladesh. This is the second year of support to Graduate Nursing Department. Previously, BRAC Bank extended financial assistance for two generators to the department for uninterrupted power supply. BRAC Bank nurtures and supports CSR projects for longer period to ensure lasting impact on society.

Financial Inclusion:

Farmers of northern region of the country will now be able to buy seeds, fertilizer, pesticides and other agricultural materials with 'BRAC Bank Krishak Card'. A Memorandum of Understanding (MoU) to this effect was signed between BRAC Bank Limited and Bestec Investment Limited recently.



Citi NA

Education:

Citi Bank NA donated to Help Bangladesh, which runs home in Savar for underprivileged children along with a high school. It provides facilities and care development to the 431 orphans and underprivileged children, including 107 tribal children. The bank's donation was used to buy books for the school's library and furnishings for the children dormitory.

The bank undertook Citi UCEP Pre-technical Education project which is providing pre-tech education to 346 underprivileged children. These children in the age group of 14 to 16 years will be enrolled in the pre-tech course for 6 months. The course will be implemented in 4 UCEP Integrated General and Vocational (IGV) schools in the Dhaka region. The course takes a holistic approach to developing youth workforces by imparting essential skills, such as financial and entrepreneurial management, social and health skills, networking, and creative problem solving. Citi Foundation funds will be used for curriculum development and delivery of the course. After the completion of the 6 month course, the children will be prepared to attend a 1-year technical education program at UCEP.

More than Tk 750,000 was raised at a charity dinner hosted by Citibank NA Bangladesh as part of its fund raising campaign for SEID Trust in Dhaka to create awareness and promote educational rights of underprivileged children with autism, intellectual disabilities and multiple disabilities.



Environment:

170 Citi volunteers planted 200 fruit trees for the children of Dhaka Residential Model College.

Dhaka Bank Limited

Financial Inclusion:

Dhaka Bank Limited has contributed an amount of Taka six lac to International Rice Research Institute (IRRI) to help support research for food security and poverty alleviation.

Health:

Dhaka Bank Limited donated a school bus to BN Ashar Alo School and Rehabilitation Center, a specialized school for autistic children run by the Bangladesh Navy Family Welfare Association (BNFWA), as part of the Bank's Corporate Social Responsibility (CSR) program.





Dutch-bangla Bank limited

Health:

As a part of Dutch-Bangla Bank's (DBBL) social cause activities to serve the distressed humanity, Dutch-Bangla Bank organized an IOL operation camp (cataract operation) free of cost for the poor patients at a hospital in Dhaka under the supervision of Doctors for Under-privilege Children.

Under this IOL operation camp a total of 200 cataract patients were operated by a team of Surgeons headed by eminent eye specialists.



DBBL donated ambulance to Laxmipur Diabetic Hospital. The hospital has been serving the diabetic patients since its inception in 1998 under the aegis of Diabetic Samity, Laxmipur. DBBL's support in providing ambulance at a cost of Tk. 17.70 lac is part of its broader commitment in social causes; to help emergency transportation of critical patients to get quick and better medical services.

On the occasion of launching the new system in clinic level operations with a view to establish wide integrated and online MIS system and to celebrate Dutch-Bangla Bank's donation of 320 Net Books through SSFP, a USAID funded health project in Bangladesh, a function was arranged by the authority of SSFP at Smiling Sun (Surjer Hashi) clinic network at Rangamati.



Education:

Dutch-Bangla Bank has donated Tk. 70.00 lac to the Organizing Committee of Sholakuri College at an event held on 5 January 2013 at the college premises under Modhupur upazilla, Tangail. There are no colleges or higher education opportunities in Sholakuri and surrounding areas. But large number of, mostly ethnic students of the surrounding 42 villages have to resort to other colleges everyday which are located at impractical distance. Consequently, many students specially female students have dropped out every year due to this impracticality. So there was a dire need for establishing a college in Sholakuri union.



Humanitarian & Disaster relief:

DBBL donated taka 2.00 crore to Prime Minister's Relief Fund for rehabilitation of victims of Ramu violence and taka 5 lacs to victims of Tazreen Fashion Ltd.

Eastern Bank Limited



Health:

Eastern Bank Limited has recently donated a Refrigerated Centrifuge to Bangladesh Thalassemia Foundation. The equipment will be used for preparing blood component for thalassemia patients.

Environment:

EBL introduced first commercial sustainable energy loan product in Bangladesh. Also extended its support to Rahimafrooz Renewable Energy Ltd. (RREL) to establish solar panel manufacturing plant in Ashulia.

EXIM Bank Limited

Humanitarian & Disaster relief:

EXIM Bank donated 90 rikshaws among fire victim rikshaw owners of Neemtoli shanty and also stood beside the bereaved families of unfortunate workers of Tazreen Fashion Ltd.

Environment:

The bank donated one formalin de-hydrate machine to Gulshan-2 Kacha Bazar which will be facilitating the traders to sell formalin-free fruits, vegetables, fishes, neat and other food items to the customers.

HSBC

Environment:

Marking the World Environment Day 2012, HSBC Bangladesh initiated 'Water: Beyond Blue' - a week-long environmental awareness campaign - to familiarize students with the concept of water efficiency. The program included day-long sessions at 4 schools in the capital: Dhaka Residential Model School and College Rajuk Uttara Model High School and College, Banani Bidyaniketan, Viqarunnesa Noon School and College. Over 1000 students from these schools participated in the environment- educational program.



Along with this, HSBC Water Project (HWP) was announced in Bangladesh. In the next five years, HSBC Water Program will provide safe water to 0.25 million people and sanitation to 0.4 million people in the north-east and north-western regions of Bangladesh .

HSBC manages its direct environmental impacts by reducing energy and water use, waste and CO2 emissions. To achieve this, environmental performance is included in business operations and sustainability measures are incorporated into internal decision making. Some of the practices are:

- Setting reduction targets for its energy and water use and waste and CO2 emissions
- Providing circular was given to the employees instructing them on efficient use of natural resources, electronic appliances
- To communicate with customers, digital marketing tools like ATM screenshots,
- Email messages, SMS are being used extensively rather than previous paper-based communication. For example, from January–December 2012 period around 383,683 Electronic Direct Mails (EDM) were given to customers instead of printed letter Setting default duplex printing options in all PCs Adopting e-mail based internal communications based to reduce paperwork
- Using energy saving bulbs in office premises Installing solar energy systems at HSBC Dhanmondi Branch and ATM, HSBC Business Development Office in Adamzee Export processing Zone (EPZ)

Education:

In the first half of 2012, educational support were given to: 200 students in the TMSS run schools, 350 children in the SEID Trust, 120 children in Disabled Welfare Society. The bank also provided computer skill training to 60 visually impaired students in BERDO Free vaccination for children is a regular health initiative taken by HSBC.

Health:

In January 2012, HSBC Bangladesh observed Chittagong Hepatitis Day in the port city where free hepatitis-B vaccination was provided to 435 children. Along with this, HSBC in partnership with HASAB carried out an awareness building campaign titled 'JiC OIKKO' which focuses on HIV/AIDS .

Sports:

HSBC Bangladesh sponsored the Bangladesh Blind Cricket Team to play in the T-20 Blind Cricket World Cup which held in Bangalore, India. Nine countries including Bangladesh will

participate in the inaugural T-20 Blind Cricket World Cup. The other participating countries are Australia, England, South Africa, Pakistan, India, Sri Lanka, West Indies and Nepal. For the first time ever, Bangladesh Blind Cricket Team is participating in an international cricket tournament.

IFIC Bank Limited

Health:

Medical College for Women & Hospital, a first generation medical institution for women, was established in 1992 under supervision of the Medical & Health Welfare Trust. All activities of this Trust are related to welfare of people. Considering the importance of its activities, the Bank donated **Tk 4.45 Lac** to purchase a scanner machine for medical purposes.



Hope Care Centre is a non-profit voluntary clinical care centre for HIV/AIDS patients in Chittagong. It is said to be the only centre of its kind in Bangladesh. More than 300 HIV positive patients are getting treatment from the centre free of cost. The centre intends to install one self-sufficient pathological lab for proper treatment & follow-ups of patients. Due to the importance of the matter, the Bank responded positively to their request by providing **Tk 35.00 Lac**.

Environment:

Bangladesh Bannya Prani Seba Foundation is a Sylhet-based local animal rescue centre. The Foundation is also working to protect the wild animals in the region. However, its activities hampered due to shortage of funds. The Bank came forward to donate **Tk 1.00 Lac** through **ABB/BAB** for implementing its activities.

Art & Culture:

IFIC Bank Ltd introduced IFIC Literary Award-2011 at the beginning of the year. Two writers named Mr. Syed Shamsul Haque & Mr. Faruq Moinuddin were awarded for their literary works. Each of them received **Tk 5.00 lac** along with a crest and a certificate.

Education:

Dhaka University is the largest public university in Bangladesh. Around 33,000 students are studying in 71 different departments under 13 faculties. Most of the students of this university are poor, but meritorious. The Bank provided a donation of **Tk.30.00 lac** to the said university to form the '**IFIC Bank Trust Fund**' in Dhaka University. From the interest of the fund,



every year a certain member of stipends or a research grant will be provided to the deserving students or teachers.

Humanitarian & disaster relief:

Buddhists temples and adjoining communities were affected by mob attacks at Ramu in Cox's Bazar. The Bank contributed **Tk.2.00 crore to the 'Prime Minister's Relief Fund'** for financial assistance to the affected Buddhists at Ramu.

Islami Bank Bangladesh Limited

Environment:

The main theme of environmental responsibility is to create 'No Harm' to the environment in view to keep it healthy for future generation. Recently, the issue of climate change is being addressed seriously all over the world. It is identified that Bangladesh being a southern delta is under serious threat of natural disaster. Islami Bank is continuing of different social welfare activities in the disaster prone area.

Health:

Islami Bank Bangladesh Limited donated a well-equipped ambulance to Dr. Zahed Memorial Child Hospital, Faridpur. This well equipped ambulance facilitates some services such as ICU, auto transmission, ABS, patient comfort system, portable emergency medical equipment advantage.



Jamuna Bank Limited

Health:

Jamuna Bank Foundation organized and financed a free eye treatment, medical camp and blanket donation program in Pakutia College Field, Tangail. The bank organized and financed a free eye treatment in R.D. High School, Sirajgonj.

The Bank Foundation also organized and financed a fifteen daylong plastic Surgery Camp with the assistance of Dokters Van De Wereld of Netherlands in Munshigonj Sadar Hospital. 450 patients will be operated in this camp.



The Bank organized and financed Blood Donation campaign in Chittagong.



Executives, Officers and Staffs of Dhaka Regional of Jamuna Bank Limited donated 53 bags Blood in program.

Mutual Trust Bank Limited

Financial Inclusion:

Mutual Trust Bank (MTB) recently launched MTB Care, a savings product specifically designed for children with special needs. MTB Care, a unique proposition of MTB, is a savings product for children with special needs. Through this product, special needs children will get assistance from branches in opening and maintaining the account at a lower cost compared to other savings products. This is also MTB's commitment towards helping special children to have access to banking services.

The bank has developed a package called "MTB Green Energy" to finance renewable energy projects.

Health:

In addition, as part of its corporate social responsibility, MTB donated Tk. 5 lac to the Parents Forum for Differently Able, to assist them with their activities for special need children.



NCC Bank Limited

Health:



NCC Bank Ltd. in collaboration with Quantum Foundation organized a voluntarily blood donation program at NCC Bank Bhaban, Dhaka on the occasion of 19th anniversary of the Bank as part of its social responsibility on Saturday.



Prime Bank Limited

Health:

Prime Bank Eye Hospital, an initiative of Prime Bank Foundation, a concern of Prime Bank Limited has launched a countrywide eye camp on 12 January at Bajnabo Abul Faiz Mollah High School premises in Shibpur, Narshingdi. With this launching the eye camp will be conducted throughout the whole year at fifty locations across the country. The camps will continue till 3 PM starting from 9 AM. Through this eye camp specialist doctors will check and identify people with eye diseases, and prescribe



them free of cost, provide free medicines to poor eye patients, do operations and prescribe & provide glasses for refractive errors at affordable cost and offer surgery to ultra poor cataract patients free of cost. Prime Bank Limited opened a Medical Camp at Ijtema premises on the bank of river Turag for the devotees of Biswa Ijtema that started on 11 January as part of its corporate social responsibility. Medical facilities including first aid, health check-up and supply of essential drugs will be provided to the ill devotees of Biswa Ijtema free of cost from this Medical Camp during Ijtema, 24 hours a day through professional physicians.

SIBL

Humanitarian & Disaster relief:



As part of corporate social responsibility, Social Islami Bank Limited has recently distributed sewing machines among women of Somvupura union under Sonargaon upazila with a view to increase self-reliance and well off condition of their family.

Health:

Social Islami Bank Limited has presented Formalin D-Hydrate Machine to Malibag Bazar Banik Samabay Samity Ltd. for detecting formalin mixed product under the supervision of FBCCI.

Standard Chartered bank

Education:

The bank sponsored construction of classroom of JAAGO Foundation at Rayerbazar, Dhaka along with opportunities for staff to volunteer and help at the school. Employees from all departments volunteered nearly 1,000 days in 2012 at different events including World Sight Day 2012; JAAGO Foundation; Project for the underprivileged children at Utsho Bangladesh; Utsho Bidyaniketan; Development Centre of World Vision & Brac School in Chittagong

Health:

In 2012, SCB funded free cataract operations for the underprivileged in Chittagong & Sylhet. Through the 'Living with HIV' programme, Standard Chartered helps educate not only their staff but the youth in the communities about HIV/AIDS and its prevention. SCB also organized Living with HIV seminars for their clients in the RMG Sector; the bank has also developed an infomercial on HIV/AIDS – starring Partha Pratim Majumder, world renowned Bangladeshi Mime artist, to raise awareness about this important issue.

Standard Chartered organized a blood donation program along with Bangladesh Red Crescent Society in February 2012. 179 units of bloods were collected in a single day and a large number of female colleagues of the bank took part in the initiative.



Environment:

In 2012, Standard Chartered also partnered with The British Council for 'Climate4Classrooms' and '3000 miles to go' campaigns to raise nationwide awareness on climate change issues, mostly amongst school children and teachers.

The City bank Limited

Health:

City Bank recently signed a contract for Tk.25 lacs aimed at helping SEID Trust, a voluntary organization that support the intellectually disabled and autistic children through therapeutic and educational intervention, bear the expenses of education and medical treatment as part of its Corporate Social Responsibility.



Humanitarian & Disaster relief:

The City Bank in collaboration with MRDI inaugurates a women's training center at Bashatpur, Jessore to train and rehabilitate poor and helpless women especially those who are



victims of human trafficking. The vulnerable women of that area are now learning the skills of tailoring, stitching from this training center, and able to give new shape to their respective fates. After receiving training the women of Bashatpur will also be able to market their products under the brand name "Gaon Swapna".

The Trust Bank Limited

Financial Inclusion:

The number of plants financed by Trust Bank Ltd. has exceeded one thousand, spreading over Gazipur, Savar, Manikganj, Tangail, Rajshahi, Natore, and Serajganj; amounting to a total around Taka 30 crores. Trust bank runs green initiative through 'four cow model'. Each plant is based on a bio digester fed with organic wastes produced by four cows; besides bio gas as fuel for cooking and lighting, the plant owners are getting other important bi products from their investments.



Trust Bank has targeted a milestone for financing of bio gas plants, at five thousand plants by 2015.

Salient CSR activities reported by NBFIs

IDLC

Humanitarian & Disaster Relief

IDLC, in cooperation with VSO (Voluntary Service Overseas) Bangladesh, has undertaken a Model Village project at Sadarpur, Mithapukur, Rangpur in 2013. VSO is a leading international development organization working in developing countries to fight poverty and social injustice and ensure inclusion of disadvantaged groups in mainstream activities.



Education



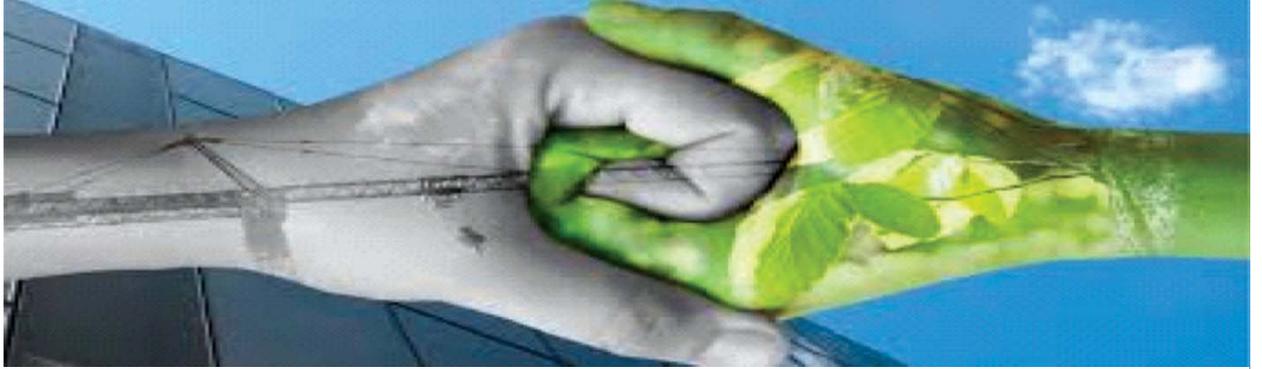
IDLC is sponsoring 15 specially-challenged children from **SEID Trust** for one year. SEID Trust is a voluntary non-government organization that works for the right and social inclusion of underprivileged children with physical and mental disabilities including autism. IDLC has been a regular contributor to SEID Trust for more than 7 years.

Phoenix Finance & Investments Limited

Disaster Management:

Phoenix Finance & Investments Limited participated in the CSR Program organized by Bangladesh Bank by donating 250 pcs of Blankets.



A stylized green map of Bangladesh, showing the outline of the country and its major islands. The map is set against a white background with a subtle grid pattern.

Review of CSR Activities of Financial Sector- 2012

**Green Banking and
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Phone : 88-02-9530141, Fax : 88-02-9530198
e-mail: mokammelhuq@bb.org.bd, website: www.bb.org.bd
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