

Review of CSR Activities of Financial Sector- 2013

June 2014



Bangladesh Bank

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Bangladesh Bank

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June 2014

MESSAGE FROM GOVERNOR



It is my pleasure to introduce this 2013 review of CSR initiatives of the financial sector of Bangladesh. It is heartening to note steady deepening of CSR engagements of our financial sector in diverse areas including environment, governance, gender equality, ethics and much more. CSR initiatives of our banks and financial institutions have expanded several-fold over the past few years; as direct support for socioeconomic empowerment of the less well-off population segments with extensive schemes in the areas of health, education and emergency disaster relief, as inclusive financing of MSME output initiatives of all population segments in all economic sectors, and as green financing supporting transition from polluting energy inefficient output practices to 'green', environmentally beneficial options.

2013 was a watershed year for CSR engagements of our financial sector on two counts. The first was the orchestration of a massive immediate response to the tragic Rana Plaza collapse episode with more than a thousand deaths besides huge losses and damages in physical assets. The financial sector promptly came up with contribution totaling around a billion Taka to the Prime Minister's Relief Fund, besides fund for better equipping the country's emergency rescue services in coping with such disasters. The second watershed event was the debut of BB's direct CSR engagements with own funds in programs targeted for beneficiaries in communities beyond its own employees.

I hope and believe that like the preceding issues this issue of the financial sector CSR review will attract widespread attention and interest of readers including CSR activists within and outside our financial sector.

A handwritten signature in Bengali script, which reads 'আতিউর রহমান' (Atiur Rahman).

Atiur Rahman, PhD
Governor



FOREWORD

Readers familiar with the earlier issue of annual CSR review report will note the steady increasing depth and diversity of CSR engagements in financial sector, both in direct budgetary expenditure and in financial inclusion drives, in greening of their internal practices and processes, and in lending to environmentally benign projects. BB's facilitation and support measures have helped our financial sector in their CSR initiatives; but it is the motivational thrust of ingraining a socially responsible financing ethos that has played the key role in drawing all our banks and financial institutions into spontaneous engagements in CSR initiatives.

CSR engagements have helped our financial sector itself in good shape during the global financial crisis and in the subsequent period. Besides keeping our financial sector free of speculation driven toxic assets, the inclusive, output supportive orientation of financing has helped it both in supporting output growth and in upholding domestic demand in our economy, hastening decline of poverty and deprivation.

I expect that the financial sector embracing CSR philosophy and objectives will in turn sensitize and activate its non financial client businesses in CSR commitments and initiatives. I wish and hope that this review proves interesting and useful to readers beyond the banking community as well.

A handwritten signature in black ink, appearing to be 'SKS', written in a cursive style.

Shitangshu Kumar Sur Chowdhury
Deputy Governor

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Abbreviations and Acronyms

ABB=	Association of Bankers Bangladesh
AWF=	Autism Welfare Foundation
BAB=	Bangladesh Association of Banks
BB=	Bangladesh bank
BERDO=	Blind Education and Rehabilitation Development Organisation
BKB=	Bangladesh Krishi Bank
BLFCA=	Bangladesh Leasing and Finance Companies Association
CARES=	Committee for Action Research and Extension Services
CSOs=	Civil Society Organizations
CSR=	Corporate Social Responsibility
CWCH=	Centre for Women & Child Health
ECD=	Early Childhood development
ETPs=	Effluent Treatment Plants
FCBs=	Foreign Commercial Banks
JICA=	Japan International Cooperation Agency
LAHP=	Legal Assistance to Helpless Prisoners
LEADS=	Livelihood Education and Development Services
MFIs=	Micro Finance Institutions
MRDI=	Management & Resources Development Initiative
NBFIs=	Non-Bank Financial Institutions
NGOs=	Non Government Organizations
PCBs=	Private Commercial Banks
PJKUS=	Pairaband Jubo Kollan Unnayan Shangastha
RAKUB=	Rajshahi Krishi Unnayan Bank
SAHIC=	Society for Assistance to Hearing Impaired Children
SoCBs=	State owned Commercial Banks
SDBs=	Specialized Development Banks
SME=	Small and Medium Enterprise
SWAC=	Society for the Welfare of Autistic Children
TMSS=	Thengamara Mohila Sabuj Sangha

Highlights of CSR activities of Bangladesh Financial Sector in 2013

A1. Highlights of CSR Activities (Banks)

- Total annual direct CSR expenditure of banks increased by Tk. 1424.80 million than the previous year.

Year	2010	2011	2012	2013
CSR expenditure (million Taka)	2329.80	2188.33	3046.69	4471.49

- All Banks and FIs supported the victims and volunteers of Savar Tragedy by collecting one day salary of the employees of the said institutions, by forming a fund of Taka 1.9 billion by the BAB, ABB & BLFCA, and donating the aggregate collection to 'Prime Minister's Relief Fund.
- Because of Savar Rana Plaza Tragedy, unlike in preceding years, CSR initiatives of banks in 2013 mainly focused on emergency relief in humanitarian distresses. Besides, focus on i) financial inclusion of less privileged population segments and underserved economic sectors, ii) promotion of health, education and cultural/recreational activities for advancement and well being of underprivileged population segments, iii) promotion of environment friendly projects, iv) adoption of energy efficient, carbon footprint reducing internal processes and practices in own offices and establishments was going on. Besides continuation and expansion of previous activities in these areas, some newer drives seen in the 2013 CSR reports of different banks included:
 - Undertaking projects in a village called Southkhali, under Shoronkhola thana of Bagerhat district, for poor individuals and farmers to provide motivational session towards Palm Plantation and distribution of 5,000 Palm Trees free of cost.
 - Construction of extension road at both ends of the bridge connecting 18 villages and stretching more than 6 kilometers from Chatlakanda to Tura via Shoulmari at Roumari upazila under Kurigram district for smooth traffic movement.
 - Providing legal assistance to helpless prisoners and persons who do not have financial resources to conduct cases filed against them.

- Organizing a book fair program for underprivileged children at Boi Mela in Bangla Academy premises.
- Introducing special credit facility for the farmers to buy agricultural machineries and equipments.
- Supporting Research & Development (R&D) activities in archaeological survey, bio-technology etc.
- 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 and 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)

- As in banks, CSR expenditure of NBFIs is also concentrated more in the '**Humanitarian & Disaster Relief**' (26.78%) sector in 2013 than that in 2012 (16%).
- Prominent CSR activities by NBFIs are:
 - An IT Centre has been set at Sadarpur village with five desktop computers to the village youth club.
 - 1,000 saplings were distributed among 57 marginal households of the village.
 - Skill development program has been conducted for farmers to produce organic fertilizer and use that for vegetable and crop cultivation.
 - Continuing education support to poor and underprivileged children in slum area/hearing impaired children/ underprivileged children with disabilities etc.

A3 Highlights of CSR Activities (BB)

- BB has taken initiatives to form 'Bangladesh Bank Disaster Management & Corporate Social Responsibility fund' of Tk. 5 crore where 5.02 (including interest) crore has

already been disbursed till date for different projects addressing health, education, environment and human resources development/ capacity building etc. (table 2).

Table1: Bangladesh Bank Disaster Management & Corporate Social Responsibility fund			
Sectors	Organization	Project description	Amount
Education	Proyash	Education & rehabilitation of specially challenged children	25,00,000
Health	Dhaka Medical College Burn Unit	Expansion and Modernization of the Burn Unit	50,00,000
	VC-BSMMU	Treatment of poor children suffered by Rheumatology.	20,00,000
Liberation War	Liberation War Museum	Construction of 5-storied building of the museum	50,00,000
	Ekattor Bangladesh	Development of liberation war web archive	7,00,000
Environment	Bangladesh Bonno Prani Sheba Foundation	Purchase land for car parking & road construction	15,00,000
human resources development/capacity building	Bangladesh Fire Service and Civil Defence	Purchase equipment for capacity building	100,00,000
	Management Resources Development Initiative (MRDI)	Implement the project 'CSR for Advancement & Social Emancipation (CASE)'	75,00,000
	Bangladesh Youth Leadership Centre (BYLC)	Implement the project 'Building Bridges through Leadership Training (BBLT)'	20,00,000
	Autistic Children Welfare Foundation	Establish Lab, specialized training for doctors & nurses	50,00,000
	Dipto	Gender development, employment generation for marginal & destitute people	15,00,000
Others	Madok Draba O Nesho Nirodh Sangstha (MANAS)	Production of anti-drug documentary film	40,00,000
	Resource Integration Centre (RIC)	Employment generation for/rehabilitation of old age people	20,00,000
	DC- Gopalganj	Aid to 50 poor families of Beledanga village.	15,00,000

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

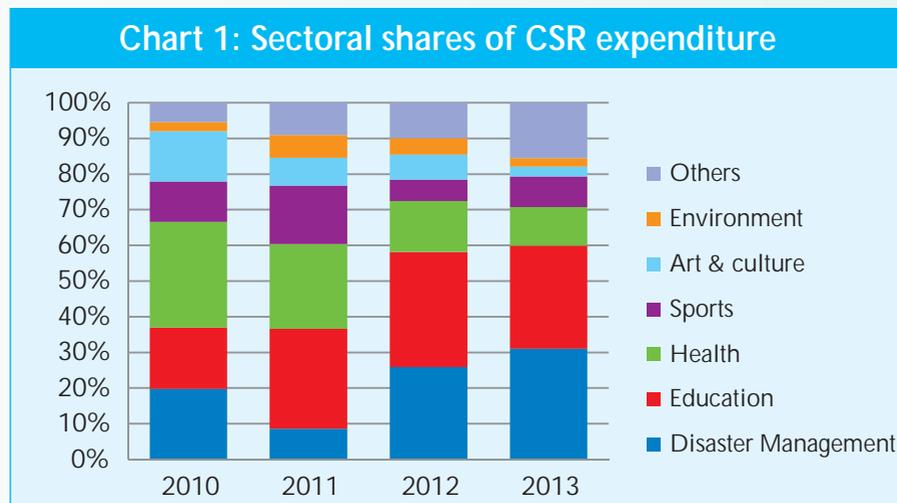
B1 Direct CSR expenditure reported by banks

Table 2: Trends of sectoral pattern of CSR expenditure reported by banks

Taka in million

Sectors	2010		2011		2012		2013	
	Amount	%	Amount	%	Amount	%	Amount	%
Humanitarian & disaster relief	460.41	19.76	188.03	8.59	788.37	25.88	1385.83	30.99
Education	400.79	17.20	612.48	27.99	983.69	32.29	1295.18	28.97
Health	689.07	29.58	520.42	23.78	435.43	14.29	481.68	10.77
Sports	265.23	11.38	359.07	16.41	183.85	6.03	384.02	8.59
Art & culture	328.91	14.12	171.52	7.84	213.31	7.00	124.75	2.79
Environment	59.78	2.57	138.07	6.31	140.23	4.60	106.59	2.38
Others	125.58	5.39	198.73	9.08	301.81	9.91	693.41	15.51
Total	2329.8	100	2188.33	100	3046.69	100	4471.49	100

Among all specific categories of CSR expenditure as shown in table 2, all banks donated additional financial assistance for the victims of Savar Rana Plaza tragedy in 2013. That is why CSR expenditure in humanitarian & disaster relief sector increased 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 28.97%, 10.77% and 30.99% share respectively. i.e. 70.73% out of total CSR expenditure. Expenditure on sports (8.59%) increased but on Art and culture (2.79%) and environment (2.38%) decreased in 2013. Notable specific share of expenditure in CSR programs of banks in 2013 are as follows:



- Education sector (28.97%) got the second highest weightage as percentage of total CSR expenditure in 2013 unlike previous years.
- CSR expenditures of banks in the health sector continued to contribute in establishing hospitals, clinics etc. as well as arranging free health treatment camp, blood donation program etc. in 2013.
- 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 0.14% to 57.12% (Annexure 3). The percentages are in double digits for 12 PCBs and 1 SoCB, which were for 6 PCBs in 2012.

B2 Direct CSR expenditure reported by NBFIs

Total annual direct CSR expenditure of NBFIs was Tk. 75.06 million during 2013.

Table 3: Trends of sectoral pattern of CSR expenditure reported by NBFIs				
Amount in Taka				
	2012	%	2013	%
Humanitarian & Disaster relief	2,661,610.00	15.89	20,099,230.00	26.78
Education	4,690,000.00	28.0	23,366,000.00	31.13
Health	2,950,000.00	17.61	21,806,000.00	29.05
Sports	306,000.00	1.83	500,000.00	0.67
Arts & Culture	1,352,748.00	8.08	149,500.00	0.20
Environment	1,233,192.00	7.36	630,200.00	0.84
Others	3,554,715.00	21.22	8,505,800.00	11.33
Total	16,748,265.00	100	75,060,000.00	100

NBFIs also concentrated more in the '**Education (31.13%)**', '**Health (29.05%)**' and '**Humanitarian & Disaster Relief (26.78%)**' sectors in 2013 like 2012. Same as Banks, NBFIs also contributed more on '**Humanitarian & Disaster Relief**' sector due to Savar Rana Plaza Tragedy. Sectoral shares of CSR Expenditure NBFIs in 2013 are as follows:



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 SoCBs, 4 SDBs, 20 PCBs and 7 FCBs reported substantial engagement in 2013 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:

- a) Self-employment Credit and Small and Medium Enterprise (SME) lending programs of 2 SoCBs, 2 SDBs, 20 PCBs and 7 FCBs, taken up solo or in association with locally active Micro Finance Institutions (MFIs).
- b) 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, by 1 SoCB, 2 SDBs, 16 PCBs and 1 FCB.
- c) Financing program for rural craftsmen and folk/music/drama groups holding cultural events in tourism sites, taken up by 15 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 20 PCBs.
- e) The landless sharecroppers who were otherwise deprived of institutional credit are now financed by banks. Under this scheme, Tk. 275.45 crore was disbursed to 1.28 lac farmers in 2013.
- f) Savings accounts of 13.25 million farmers have been opened accepting Taka 10 only as an initial deposit. Scenario of agricultural credit distribution, savings, inward remittance and outward remittance in last and current fiscal year is as follows:

Table 4: Transaction amount in farmers A/C

Subject	FY 2011-12 (In million)	FY 2012-13 (In million)
Agricultural credit disbursement to farmers A/C	2,235.4	2,941.2
Savings amount	1,145.0	1,056.3
Foreign remittance	388.0	478.1
Internal remittance	222.5	194.9

- g) 28 banks obtained mobile banking licenses; 20 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. During the last one year, banking sector have financed BDT 395 crore to 3317 new women entrepreneurs which is 5% of the total new SME borrowers.
- 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. 778 crore has been financed to 10,000 women entrepreneurs under this refinance scheme.
- j) Disbursement of agricultural credit stood respectively at Tk. 92.84 billion (USD1=BDT80 approx.), Tk. 111.17 billion, Tk. 121.84 billion, Tk. 131.37 billion and Tk. 144.67 billion during the last five fiscal years (2009-13). In FY2012-13, disbursed agricultural credit was 4% more than the target. The target set for agricultural credit disbursement for the current FY (2013-14) is Tk. 145.95 billion which is the highest ever.

Chart 3: Agricultural Credit: Target Vs Disbursement (in Billion Tk.)



- k) Along with the active banks of past FYs, newly licensed private commercial banks will also participate in agricultural credit disbursement in the current FY. In the new

Agricultural Credit Policy, credit limits for different crops have been increased as required. Financing in several fields like coastal fishery, preservation and marketing of agricultural goods, production of organic (Vermicompost) manure, environment-friendly agricultural initiatives etc. has been included in the agricultural credit. Credit rules were issued for cultivation of some new fruits and oil-palm and incorporated in the agricultural credit activities.

- l) BB has given special attention on financial inclusive programs along with financing in agriculture and SME. In large measure by virtue of early attention to financial inclusion aiming at financing needs of farm and non-farm SMEs and agriculture, growth in Bangladesh economy has been impacted only mildly by global financial crisis and its aftermath.

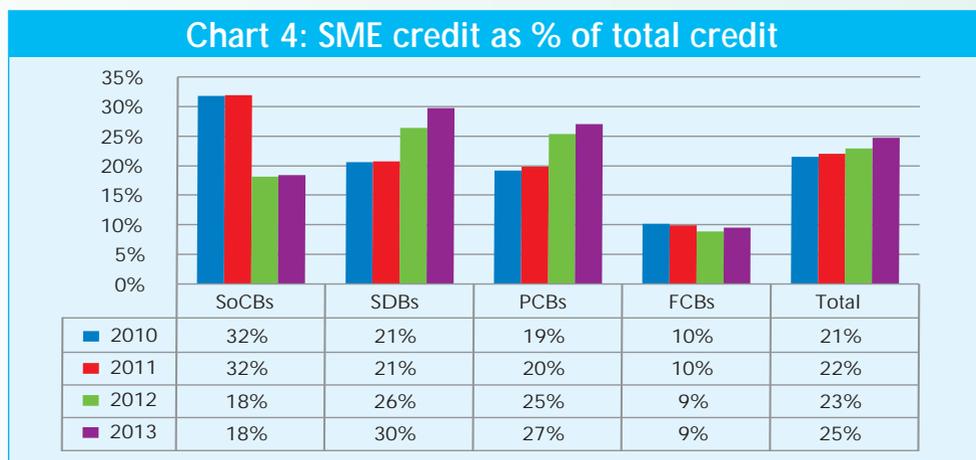
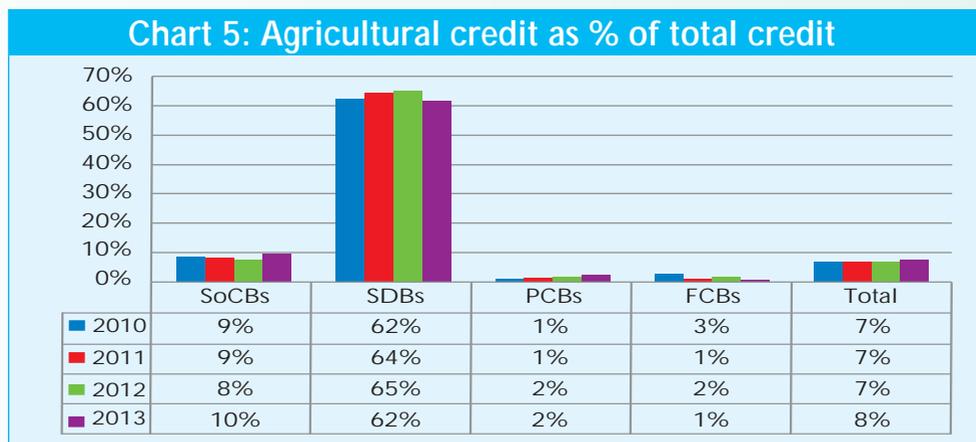


Chart 4 and 5 are showing a steady and rising trend in both outstanding SME and agricultural credit as a percentage of total outstanding credit.



- 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. Under this scheme, BB disbursed Tk. 72.41 crore as subsidy up to May 2014.

Gender issues in the Financial Sector

D1. Gender issues in Banks

Table 4 below shows that female employment continues to be concentrated at the entry and mid level: around 16.88% of women work at entry level and (16.66%) at mid level but less at senior management level (10.91%) in the banking industry. 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 13.73% in 2013, which was 14.17% in 2012. The 'turnover ratio' in table 4 shows that the share of departing males is higher than that of females for both PCBs and FCBs, with SoCBs showing the most ability to retain female staff as was in previous years. Table 5 presents a picture of important gender equality issues.

Banks	Table 4: Percent of female personnel							
	Board members	Entry level	Mid-level	Senior Management	< 30 years	30-50 years	> 50 years	Turnover ratio
SoCBs	9.76	9.18	12.70	9.85	16.86	11.75	6.42	0.53
SDBs	5.56	10.76	12.58	5.92	12.44	12.58	9.22	0.87
PCBs	12.31	18.88	17.95	5.26	25.21	14.08	6.74	1.07
FCBs	27.27	28.71	23.42	22.61	28.30	26.14	16.06	1.12
Total	13.73	16.88	16.66	10.91	20.70	15.64	9.61	0.89

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.

Table 5: Gender Issues						
Banks	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 2013
SoCBs	4	0	4	1	4	0
SDBs	3	0	2	0	1	0
PCBs	21	1	13	3	11	5
FCBs	6	0	3	4	7	0
Total	34	1	22	9	23	0

Notable issues as displayed in Table 5 include:

- 34 banks have provisions for 6-month maternity leave, which was 29 in 2012; others allow 3/4 months leave. 21 PCBs have 6 month maternity leave policy.
- No other bank other than BRAC Bank Limited has established crèche facilities.

- 23 banks reported having policies of handling gender related harassment complaints. One of the banks has reported 5 complaints in 2013.
- 1 SoCB, 3 PCBs and 4 FCBs reported having awareness training on gender issues in 2013.
- 22 banks have safe transport policies for female workers.

D2. Gender issues in NBFIs

The percentage of female Board Members totaled 12.03% in 2013. Female employment remains concentrated at the entry level: around 18.96% of women work at this level, which have been contracting at mid (12.97%) and senior management level (6.02%).

Table 6: Percent of females personnel

Board members	Entry level	Mid-level	Senior Management	< 30 years	30-50 years	> 50 years	Turnover ratio
12.03	18.96	12.97	6.02	22.91	13.36	3.25	0.656

Table 7: 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 2013
13	0	19	6	9	0

Notable issues as displayed in Table 7 include:

- 13 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 2013.
- 9 NBFIs reported having awareness training on gender issues in 2013.
- 19 NBFIs have safe transport policies for female workers.

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 2013 with decision at the highest corporate level. 16 PCBs, 3 SoCBs 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 8: Number of banks ingraining CSR practices within own establishment and in their client businesses

CSR objective	SoCBs	SDBs	PCBs	FCBs
Adopting socially and environmentally responsible practices in own internal operations	3	4	37	9
<i>Providing a modern, healthy and safe workplace and creating a learning and development environment</i>	2	3	33	7
<i>Reduce the bank's environmental impact as a result of its operation and business activity.</i>	3	3	31	7
Fostering CSR in their client businesses assessing the social and environmental impacts of the projects seeking finance.	2	2	29	6
<i>Ensuring compliance of regulatory environmental and social requirements</i>	3	3	28	6
<i>Engaging with clients in assessing project's social and environmental impacts beyond the regulatory requirements</i>	0	0	11	3

- 53 out of 56 banks (3 SoCBs, 4 SDBs, 37 PCBs and 9 FCBs) have taken steps for adoption of socially and environmentally responsible practices in their own internal operations (Table 8) in 2013.
- 2 SoCBs, 3 SDBs, 33 PCBs and 7 FCBs reported have taken actions towards providing a healthy and safe workplace and creating an environment conducive to learning and development. 3 SoCBs, 3 SDBs, 31 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.

- 2 SoCBs, 2 SDBs, 29 PCBs and 6 FCBs have taken steps in 2013 to foster CSR in their client businesses in various economic sectors, assessing the social and environmental impacts of the enterprises/projects seeking finance (Table 8). 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 2013 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 9).

Table 9: Community investment for social & environmental improvement				
CSR objective	SoCBs	SDBs	PCBs	FCBs
Banks having community investments by way of donations to CSOs, NGOs or others	4	4	33	7
1. Education	4	4	33	7
2. Health	2	2	29	6
3. Disaster relief	1	4	28	4
4. Sports	0	1	20	2
5. Art and Culture	0	1	22	4
6. Environment	0	0	9	4

- 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, various training institutes, IT/computer learning centers 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 10 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/free medical camp/vaccination program of some banks are continued over the years.

Table 10: Direct social & environmental interventions

CSR objective	SoCBs	SDBs	PCBs	FCBs
Banks conducting direct social interventions, both as occasional measures or sustainable projects	3	4	30	9
Education	3	4	30	9
Health	3	2	27	5
Disaster relief	3	1	21	4
Sports	2	0	14	1
Art and Culture	2	1	19	5
Environment	0	1	9	3

Reporting of CSR initiatives

- All 4 SoCBs, 1 out of 4 SDBs and all 30 PCBs have reported their CSR initiatives as supplements to usual annual financial reports. New 9 PCBs are yet to publish their annual reports.
- 2 SoCBs, 1 SDB and 26 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 2013.
- 2 SoCBs, 1 SDB and 23 PCBs have included plans in these chapters on CSR activities.
- HSBC issued a separate report of their CSR activities in Bangladesh in 2013.
- 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 2013 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 11).

Table 11: 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	6
Health	8
Disaster relief	10
Sports	0
Art and Culture	3
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 12 to be substantial. These include grants/donations/scholarships etc. to individuals and other beneficiary institutions.

Table 12: Direct social & environmental interventions	
CSR objective	No. of NBFIs
FIs conducting direct social interventions, both as occasional measures or sustainable projects	
Education	7
Health	4
Disaster relief	5
Sports	1
Art and Culture	0
Environment	1
Others	2

Environmental Friendly CSR Activities of Financial Sector

Persistent and diverse efforts have been pursued by Bangladesh Bank to integrate investment for environmental and social sustainability as a part of its strategic regulatory move towards socially and environmentally responsible financing. BB is committed to practice digital, nearly paperless, sustainable, green banking operations by making best use of the information technology and related professional skills. Different initiatives particularly IT based green banking activities through online banking, e-banking, e-commerce, online CIB, automated clearing house, e-tendering, e-recruitment etc. are moving ahead in full swing.

Bank/FI's in-house environment friendly activities

Some common In-house environment friendly activities reported by banks/FIs are as follows:

- Use of paper on both sides for internal consumption
- Introduction of e-statement for customers instead of paper statements
- Using more daylight instead of electric light and proper ventilation in lieu of using air conditioning
- Using energy saving bulbs and ensuring maximum utilization of day-light
- Use of Eco Font for printing light impression in both sides of the paper
- Video/Tele conference instead of physical travel
- Efficient use of printer cartridges, photocopy toner, office stationary etc.
- Sharing electronic files, voice mail and e-mail instead of paper memos
- Use of solar energy/renewable energy sources.

Environmental friendly CSR activities of banks/FIs

- Together with Manusher Jonno Foundation, MRDI and Green World Communications, HSBC has implemented the model village in Dakop upazila in Khulna. Under this programme, 360 families received eco-friendly ovens and built a training centre for women on stitching.
- Prime Bank Limited through the Federation of Bangladesh Chambers of Commerce and Industry (FBCCI) recently donated a Formalin Dehydrate Machine at the Banani Kitchen Market to detect the use of formalin in the food products.
- Bank Al Falah had initiated a project in Southkhali, a village under Shoronkhola thana of Bagerhat district, under which poor individuals and farmers of that area will be

provided with motivational session towards Palm Plantation and then the interested farmers will be provided with Palm Trees, free of cost for plantation.

- Bangladesh Krishi Bank distributed 2000 Oil Palm Plants free of cost among the Farmers of Comilla and Madaripur district.
- Citibank, N.A. Bangladesh launched "**Citi Solar Project for Rural Microenterprises**", a project which is being implemented second year in a row in Bangladesh. Through this program, low-cost solar lantern will be distributed to the low-income segment of the population in the Bogra region who do not have access to the national electricity grid.
- The HSBC Water Program (HWP) is a five year global program. This is a \$100 million program in partnership with three NGOs which rank amongst the world's most respected environmental and development organizations. In Bangladesh, WaterAid plans to implement two projects in the first year - one in Sylhet and the other in Kurigram district. In 2012-13 which will help 36,375 people to gain access to safe water and 71,662 people with sanitation. In next five years, under HWP, WaterAid in Bangladesh will reach 219,375 people with safe water and 383,662 people with sanitation with a cost of \$3.12 million.
- An orientation session was conducted by IDLC for 50 farmers for skills development of the farmers to prepare organic fertilizer and use that for vegetable and crop cultivation.

Four permanent waste bins have been constructed at the local markets of Khordomuradpur and Sadarpur model villages, while youth club members are working to raise awareness among the local people to use the bins and keep the market place clean and hygienic.

IDLC has joined hand with LEADS to conduct "Environmental Awareness Campaign" with school children, focusing on issues such as environmental pollution and mitigation measures; responsible resource consumption; adoption of the principles of reduce, reuse and recycle etc.

Green banking/finance activities of banks/FIs

To promote banks and FIs in financing green and environment friendly ventures, BB has created refinancing windows. Bangladesh Bank is enthusing the banks and financial institutions to a new horizon of Green banking, where 6 green products were offered for refinancing initially. Now 44 green products are open under BB refinancing scheme in 2014. A glimpse of green banking/financing activities undertaken by banks/FIs in 2013 is given below (Table 13).

Table 13: Summary of Green financing/banking activities of Banks and FIs-2013

Subject	Banks	FIs
No. of branches powered by solar energy	312	3
No. of ATM/SME unit offices powered by solar energy	190	0
No. of Online branches	4559	0
Utilization of Green Finance (Taka in million)	348,125.49	6,573.63
Utilization of Climate Risk Fund (Taka in million)	315.42	1.74
Utilization of Green Marketing, Training and Development (Taka in million)	167.03	0.70
Direct Green Finance (Taka in million)	29,682.63	5,115.50
Indirect Green Finance (Taka in million)	318,442.86	3,090.63

BB's Initiatives in engaging financial sector in CSR Practices

- BB established a separate department called Department of Green Banking and CSR, which is steering BB's campaign on socially responsible financing.
- BB has taken initiatives to form 'Bangladesh Bank Disaster Management & Corporate Social Responsibility fund' of Tk. 5 crore where 5.02 (including interest) crore has already been disbursed till date for different projects addressing health, education, environment and human resources development/capacity building etc (Table 1).



On 15th June, 2014, Tk. 15,00,000 has been handed over to 50 destitute families of Beledanga village of Gopalganj district from BB's own ' Bangladesh Bank Disaster Management & Corporate Social Responsibility fund' .

- BB has taken initiatives under CSR activities of Banks and FIs to support the victims and volunteers of Savar Tragedy such as, collection of one day salary of the employees of BB, scheduled banks and FIs, formation of a fund Taka 1.9 billion by the BAB, ABB and BLFCA, to donate the aggregate collection to 'Prime Minister's Relief Fund'. In addition, BB medical officials rushed to the spot with medical aids.
- On November 09, 2013, Bangladesh Bank honored 135 rescuers of Rana Plaza victims for their heroic contribution to the rescue of 2438 workers from the debris with certificates, prize bonds of Tk. 5000 to each rescuer. The Governor also asked managing directors of commercial banks to create jobs for rescuers based on their merit.
- The central bank has asked all banks to open accounts for apparel workers with an initial balance of Tk. 100.
- Moreover, BB itself has created a fund of Tk. 100 crore with the assistance of Japan International Cooperation Agency (JICA) to improve safety standards in the sector to help factory owners receive loan from commercial banks at a maximum of 10 percent interest for rebuilding and relocating factories and equipment purchase.
- Like as previous, the day-care center for the children of BB employees; support and guidance of BB regarding mobile banking facility are continued and gender equality issues are being taken care of under its CSR initiatives.

Direct CSR expenditures reported by banks

Amount in Taka

Name of Bank	2010	2011	2012	2013
Sonali Bank Limited	59,90,000	18,200,000	26,300,000	49,100,000.00
Rupali Bank Limited	16,700,000	61,274,808	3,663,000	52,379,250.00
Janata Bank Limited	141,405,000	57,028,000	137,584,894	426,800,000.00
Agrani Bank Limited	51,350,000	57,100,000	104,100,000	7,180,000.00
Bangladesh Krishi Bank	-	100,000	4,400,000	4,200,000.00
Bangladesh Development Bank Limited	3,975,000	500,000	4,381,000	13,488,000.00
Rajshahi Krishi Unnayan Bank	1,452,000	1,056,000	2,183,956	3,587,000.00
BASIC Bank Limited	23,700,000	31,600,000	32,800,000	55,800,000.00
Eastern Bank Limited	31,317,000	11,900,000	21,037,610	6,115,600
Bank Asia Limited	40,550,000	33,444,180	95,814,369	207,203,000
Dutch Bangla Bank Limited	168,860,000	341,830,000	527,670,000	785,400,000
IFIC Bank Limited	11,750,000	17,700,000	43,139,895	48,731,000
Mutual Trust Bank Limited	18,865,000	2,900,000	15,787,140	38,332,000
Jamuna Bank Limited	17,000,000	55,200,000	29,020,000	66,300,000
BRAC Bank Limited	38,551,000	35,900,000	36,000,000	54,828,800
Pubali Bank Limited	49,510,000	72,771,135	35,481,000	45,200,000
Premier Bank Limited	57,300,000	22,000,000	62,630,000	104,150,000
Uttara bank Limited	60,000,000	14,100,000	15,600,000	60,500,000
South East Bank Limited	38,400,000	15,100,000	14,100,000	48,150,000
NCC Bank Limited	17,700,000	8,500,000	17,400,000	41,241,000
National Bank Limited	142,350,000	36,822,000	53,612,000	153,031,000
Trust bank Limited	48,100,000	81,200,000	130,200,000	76,400,000
Bangladesh Commerce Bank Ltd.	1,000,000	3,687,000	4,464,000	2,383,400
Mercantile Bank Limited	92,530,000	49,400,000	85,900,000	143,470,000
Dhaka Bank Limited	36,041,000	36,300,000	9,710,000	27,256,000
AB Bank Limited	50,200,000	29,836,000	34,086,000	35,679,000
The City Bank Limited	11,703,000	1,351,500	5,676,734	43,807,000
Prime Bank Limited	291,420,000	172,090,000	295,650,000	257,200,000
One Bank Limited	15,920,000	4,370,000	12,011,000	34,560,000
United Commercial Bank Limited	16,059,000	46,500,000	41,438,000	28,895,000
Standard Bank Limited	38,800,000	11,800,000	42,100,000	84,830,000
Social Islami Bank Limited	24,689,080	24,484,990	52,918,600	53,180,700
First Security Islami Bank Limited	43,630,000	80,850,500	90,409,070	126,857,200
EXIM Bank Limited	231,825,000	180,900,000	399,000,000	392,620,000

Amount in Taka

Name of Bank	2010	2011	2012	2013
Islami Bank Bangladesh Limited	232,631,000	410,700,000	309,100,000	476,400,000
Al-Arafah Islami Bank Limited	70,400,000	20,900,000	31,300,000	84,090,000
Shahjalal Islami Bank Limited	24,033,300	10,700,000	79,157,186	46,969,000
ICB Islamic Bank Limited	2,518,000	562,500	1,054,600	460,000
Standard Chartered Bank	41,550,000	70,100,000	63,210,000	101,209,000
CITI Bank NA	11,003,000	12,700,000	31,944,000	22,483,500
HSBC	47,160,000	31,800,000	37,600,000	133,760,000
Habib Bank Limited	900,000	150,000	2,150,000	1,800,000
Commercial Bank of Ceylon	1,560,750	6,580,000	1,503,250	1,160,000
Woori Bank	420,000	300,000	848,000	2,479,000
Bank Al-Falah Limited	4,100,000	2,786,000	1,576,000	3,388,000
National Bank of Pakistan	550,000	400,000	100,000	200,000
State Bank of India	400,000	2,917,630	874,573	4,114,000
Farmers Bank Limited				-
Meghna Bank Limited				10,000,000
Midland Bank Limited				-
South Bangla Agriculture and Commerce Bank Ltd.				1,000,000
Union Bank Limited				470,000
NRB Bank Ltd.				-
Modhumoti Bank Ltd.				100,000
NRB Global Bank Ltd.				1,350,000
N.R.B. Commercial Bank Ltd.				1,200,000
Total	2,329,778,000	2,188,329,743	3,046,685,877	4,422,387,450

'-' = No CSR expenditure

Annexure 2

Direct CSR expenditures reported by NBFIs

Amount in Taka

Name of NBFi	2012	2013
Agrani SME Financing Company Ltd.	-	0.00
Bangladesh Infrastructural Final Fund Ltd.	-	0.00
Bangladesh Finance & Investment Co. (BFIC)	22,40,000.00	575,000.00
Bangladesh Industrial Finance Corp (BIFC)	4,00,000.00	1,407,000.00
Bay Leasing	2,40,000.00	500,000.00
Delta Brack (DBH)	98,000.00	500,000.00
Fareast Finance	85,000.00	837,000.00
FAS Finance & Investment Ltd (Fidelity Asset)	0.00	100,000.00
First Lease Finance & Investment Ltd	0.00	0.00
GSP Finance	0.00	620,000.00
Hajj	2,92,000.00	0.00
IDCOL	0.00	0.00
IDLC	25,47,017.00	3,613,000.00
IIDFCL	0.00	0.00
Industrial Promotion (IPDC)	5,70,000.00	2,110,000.00
International Leasing	0.00	569,000.00
Islamic Finance	8,20,000.00	1,300,000.00
Lanka Bangla	14,60,000.00	3,770,000.00
Midas	2,31,748.00	29,700,000.00
National Finance	0.00	0.00
National Housing	16,500.00	517,000.00
People Leasing	15,40,000.00	2,750,000.00
Phoenix Finance	2,60,000.00	1,896,000.00
Premier Leasing	0.00	0.00
Prime Finance	9,80,000.00	1,835,000.00
Reliance	0.00	500,000.00
Saudi bangla (SABINCO)	10,00,000.00	1,061,000.00
UAE	22,00,000.00	1,210,000.00
Union Capital	15,27,000.00	1,169,000.00
United Leasing (ULC)	1,20,000.00	250,000.00
Uttara Finance	1,21,000.00	712,000.00
Total	1,67,48,265.00	57,501,000.00

**CSR expenditures as % of after tax profit & CSR expenditures in
Education Sector reported by banks in 2013**

Name of Bank	CSR Exp. as % of After tax Profit			CSR Exp. in Education Sector as % of Total CSR Exp.		
	2011	2012	2013	2011	2012	2013
Sonali Bank Limited	0.34%	-	2.58%	16.48%	56.08%	77.92%
Rupali Bank Limited	3.45%	0.28%	57.12%	12.43%	19.87%	39.14%
Janata Bank Limited	0.82%	-	5.64%	20.25%	43.89%	34.18%
Agrani Bank Limited	0.69%	1.56%	0.25%	60.42%	42.75%	0%
Bangladesh Krishi Bank	-	-	-	100%	90.91%	100%
Bangladesh Development Bank Limited	0.07%	0.50%	1.34%	0%	6.19%	10.28%
Rajshahi Krishi Unnayan Bank	-	-	-	0%	0%	9.19%
BASIC Bank Limited	3.23%	4.63%	-	53.80%	7.62%	22.70%
Eastern Bank Limited	0.47%	0.91%	0.23%	47.06%	48.73%	4.39%
Bank Asia Limited	1.81%	10.55%	14.15%	54.99%	46.76%	55.14%
Dutch Bangla Bank Limited	15.87%	22.86%	39.20%	62.40%	62.94%	48.93%
IFIC Bank Limited	2.12%	9.69%	3.57%	43.50%	19.70%	43.75%
Mutual Trust Bank Limited	0.71%	4.73%	6.75%	68.97%	50.36%	28.34%
Jamuna Bank Limited	3.70%	2.52%	5.47%	20.83%	14.13%	79.85%
BRAC Bank Limited	2.16%	8.18%	3.29%	49.86%	59.44%	10.82%
Pubali Bank Limited	2.22%	1.80%	1.62%	5.40%	6.79%	26.01%
Premier Bank Limited	3.56%	7.99%	18.60%	34.09%	46.16%	0.83%
Uttara bank Limited	0.85%	1.31%	4.32%	13.48%	12.18%	0.40%
South East Bank Limited	0.50%	0.93%	1.47%	53.64%	7.09%	38.94%
NCC Bank Limited	0.39%	1.25%	3.48%	41.18%	29.89%	69.04%
National Bank Limited	0.65%	5.08%	7.42%	25.23%	16.68%	3.34%
Trust bank Limited	13.18%	71.23%	17.98%	54.93%	54.22%	9.71%
Bangladesh Commerce Bank Ltd.	5.27%	4.41%	13.86%	0%	17.03%	18.99%
Mercantile Bank Limited	3.32%	6.22%	10.10%	23.89%	16.07%	16.86%
Dhaka Bank Limited	1.68%	2.44%	1.46%	4.13%	0%	87.70%
AB Bank Limited	2.25%	2.34%	3.73%	26.14%	8.07%	36.28%
The City Bank Limited	0.06%	0.74%	4.78%	24.05%	13.28%	3.37%
Prime Bank Limited	4.65%	11.04%	12.36%	16.19%	16.17%	32.62%
One Bank Limited	0.29%	1.11%	3.05%	0%	23.02%	69.41%
United Commercial Bank Limited	1.48%	2.61%	0.94%	21.51%	33.97%	5.20%
Standard Bank Limited	0.90%	3.18%	9.93%	0.85%	11.64%	26.44%

Name of Bank	CSR Exp. as % of After tax Profit			CSR Exp. in Education Sector as % of Total CSR Exp.		
	2011	2012	2013	2011	2012	2013
Social Islami Bank Limited	1.94%	3.48%	3.75%	2.57%	18.44%	7.87%
First Security Islami Bank Limited	13.29%	10.61%	15.12%	15.70%	25.58%	28.70%
EXIM Bank Limited	8.71%	18.70%	19.47%	9.20%	11.45%	18.76%
Islami Bank Bangladesh Limited	6.49%	5.63%	10.14%	13.71%	27.08%	36.36%
Al-Arafah Islami Bank Limited	0.97%	1.38%	4.11%	4.78%	31.95%	12.02%
Shahjalal Islami Bank Limited	0.98%	4.39%	2.89%	71.96%	11.34%	89.89%
ICB Islamic Bank Limited	-	-	-	88.89%	11.38%	0%
Standard Chartered Bank	1.13%	0.85%	1.21%	6.42%	15.78%	45.64%
CITI Bank NA	2.25%	2.53%	2.72%	54.33%	23.67%	3.00%
HSBC	0.74%	0.65%	2.38%	31.45%	46.81%	32.66%
Habib Bank Limited	0.22%	8.67%	-	0%	65.12%	70%
Commercial Bank of Ceylon	1.11%	0.25%	0.14%	74.09%	43.37%	100%
Woori Bank	0.47%	0.70%	1.15%	0%	88.21%	2.13%
Bank Al-Falah Limited	-	-	-	35.89%	69.80%	48.84%
National Bank of Pakistan	0.30%	-	-	37.50%	50.00%	50%
State Bank of India	0.51%	0.16%	10.49%	4.71%	47.12%	17.99%
Farmers Bank Limited			0%			0%
Meghna Bank Limited			28.49%			0%
Midland Bank Limited			0%			0%
South Bangla Agriculture and Commerce Bank Ltd.			2.16%			0%
Union Bank Limited			0.54%			1.06%
NRB Bank Ltd.			0%			0%
Modhumoti Bank Ltd.			0.16%			0%
NRB Global Bank Ltd.			-			0%
N.R.B. Commercial Bank Ltd.			5.29%			0%
Total	2.40%	6.82%	6.16%	27.99%	32.29%	28.97%

'-' = Net loss

Salient CSR activities reported by banks

AB Bank Limited

Health

AB Bank as part of Corporate Social Responsibility contributes for the disabled/autistic people of the society. As part of their contribution AB Bank is working with Autism Welfare Foundation (AWF) for couple of years. AWF is dedicated for the development of autism, arranges training and education for autistic children to enable them to be self-supporting.



AB Bank joins hand with AWF for the following initiatives:

- Free Saturday Training to Poor Autistic Children
- Employment of Psychologist & Occupational Therapist
- Weekly early stimulation programme for Autistic Children below the age of 3 years
- Subsidy on House Rent

Bank AIFalah

Education

In aid of children belonging to the financially under privileged segment of the society through scholarship, the bank had initiated a new CSR program during this period, in collaboration with NeoStar Innovation and Square InformatiX, targeting students of higher secondary school level and belonging to financially underprivileged family. The objective of this project is to nurture the potentials of these students through honing their basic IT skills through a carefully designed IT Capacity building training course curriculum, which understandably will be a pre-requisite for their self development and advancement in their future life / career besides their academic acumen. The main motto of this project is to breach this gap and aid their development. The bank had provided full financial support from its CSR Fund, covering full cost of 3 Nos. of batches of 10 students each. Each batch of students under this project will undergo a carefully designed two month long training program covering the required basic IT knowledge set.

Financial Inclusion/Environment

The bank had initiated a project in Southkhali, a village under Shoronkhola thana of Bagerhath district, under which poor individuals and farmers of that area will be provided with motivational session towards Palm Plantation and then the interested farmers will be provided



with Palm Trees, free of cost for plantation. The interested farmers will also be trained for Palm Plantation under this project scope and their progress in Palm Plantation will be monitored over time till the trees start yielding. Under this project, interested farmers had already been trained in Palm Plantation and 5000 Palm Trees had been distributed amongst them. Bank is also ensuring periodic monitoring and reviewing

of the status of palm cultivation, so that the targeted farmers can end up producing palm products successfully towards the end of the project period and can benefit financially through commercial trading of the same over period.

Bank Asia Limited

Education

As a part of corporate social responsibility Bank Asia is extending financial support for construction of four-storied with basement of a nine-storied `Nurses Hostel' at Bangabandhu



Sheikh Mujib Medical University (BSMMU) to mitigate acute accommodation problem of graduate nursing students. Total cost of the project has been earmarked Tk. 7.00 crore. Earlier the Bank introduced scholarship and food grants for 1st batch students from 2011 for helping them lead a healthy life and continue their studies peacefully.

Health

Bank Asia is providing Tk. 5.50 crore for construction of four-storied with foundation of a nine-storied Outdoor Patient Department (OPD) building for Holy Family Red Crescent Medical College & Hospital (HFRCMCH) at the compound of the hospital at New Eskaton Garden Road in the capital city Dhaka. With completion of the construction work by two years, it will help outdoor patients enjoy medical support smoothly.



Bangladesh Krishi Bank

Financial Inclusion/Environment

Bangladesh Krishi Bank distributed 2000 Oil Palm Plants free of cost among the Farmers of Comilla and Madaripur district covering a sum of TK. 1.00 lac.



BRAC Bank Limited

Education

"PJD Trust - BRAC Bank Scholarship" is a unique and the first such scholarship program designed for meritorious children of journalist community. Under the program a total of 40 school-going children of as many newsmen get Tk. 10,000 each in a year as scholarship to continue their studies. The program began in 2010 and will run for five years.

Humanitarian & disaster relief

BRAC Bank has come forward to stand beside the victims and families of Savar incident. It has donated Tk. 1 crore to Prime Minister's Relief Fund for rehabilitation of Savar victims. It has also undertaken a number of initiatives to help the Savar victims that included blood donation by employees, donation of one day salary by all employees, medicines for emergency treatment, on spot financial assistance to families where the deceased was the only bread earner, financial assistance for emergency surgery to help critically injured etc.

BRAC Bank has stood beside tornado affected people in Brahmanbaria. The bank officials distributed CI Sheet, rice and flour among 50 families in the worst affected Chandi, Chinair, Ursiura and Pathirhata villages.

Other

BRAC Bank organized an exceptional program for underprivileged children at Boi Mela in Bangla Academy premises. The neglected children have never got chance to visit Boi Mela. They spent some time with eminent writers and poets. This year BRAC Bank and Channel i are partners of Bangla Academy in organizing the book fair. This is the fourth year of BRAC Bank's association with Boi Mela.



BRAC Bank organized the program in association with Anando Alo, a fortnightly magazine of Channel i Group, also a partner of this year's Boi Mela. The officials handed over books to 30 children from Aparajeya Bangladesh, an NGO working for excluded children of the society.



The employees of BRAC Bank and its subsidiaries formed a human chain on February 14, 2013 in Dhaka to protest violence against women in solidarity with global campaign 'One Billion Rising'. At 01:00pm, some 600 Head Office-based officials of BRAC Bank, BRAC EPL Stock Brokerage, BRAC EPL Investments, bKash, bITS came out of their desks and formed a human chain from Gulshan 1 Circle to

BRAC Bank Head Office at 1 Gulshan Avenue. They held banners and placards in hands with awareness message for 30 minutes on the walkway besides the road as a silent protest to violence against women.

Citibank N.A

Humanitarian & disaster relief

Citibank, N.A. Bangladesh handed a cheque of BDT 1,637,720 to the Centre for Rehabilitation of the Paralyzed (CRP) in response to the Savar Rana Plaza tragedy. The bank made a contribution of BDT 1,000,000 under corporate citizenship and rest BDT 637,720/- is from the employees of Citi Bangladesh, who have donated one day salary for the cause. The full amount will be used for medical and rehabilitation of the survivors of Rana Plaza tragedy. Till date, 53 survivors have received medical services at CRP.



Financial Inclusion

Citibank, N.A., Bangladesh signed an agreement with TMSS, a leading microfinance institution to disburse special agricultural loans to selected farmers in the country.

Through this program, Citi Bangladesh will provide approximately BDT 10,000,000/- to TMSS at a very low interest rate of only 1.00% to support farmers in Bangladesh. TMSS will disburse these loans to the farmers at 4.00% to cultivate special crops which include maize, lentils, oilseeds, spices, etc.



Dhaka Bank Limited

Other

"Anowara-Nasimuddin Memorial Foundation" a non-profit charitable organization has been organizing important activities relating human resource development, human rights and woman empowerment since 1998. Recently, they have introduced a number of skill development programs. Computer literacy program is one of those. Dhaka Bank donated for their Computer Training Program.



The bank also donated to Centre for Women & Child Health (CWCH) who works on woman and child nutrition sector. The activity of this institution also includes different research initiatives and programs under the nutrition program.

Dutch Bangla Bank Limited

Education

In 2013 at 7th phase another 4,071 students of HSC level who passed SSC in 2013 were awarded scholarship. Apart from this, the existing scholarships were continuing as per rule.



Besides scholarships, the bank continuously working for the development of educational Infrastructure of different school/college such as-

- Support to Uttaran Degree College, Kaliganj, Lalmonirhat for purchasing equipment for science laboratory, essential books for library and goods for sports/game
- Support to Kabi Nazrul High school, Manikgonj for constructing academic building
- Donation to Narayanganj Bar Academy, Narayanganj for repairing the roof of academic building and doing other development works.

Health

The authority of Welfare & Rehabilitation Directorate, Army Head Quarters, Dhaka Cantonment, Approached DBBL that to provide better and modern medical facilities, they have undertaken extensive modernization and refurbishing of the existing Combined Military Hospital at Dhaka Cantonment.

Other

DBBL constructed a bridge at a cost of Taka 67.05 lac in the year of 2011 on an important road connecting 18 villages and stretching more than 6 kilometers from Chatlakanda to Tura via Shoulmari at Roumari upazila under Kurigram district. In the year of 2013 DBBL donated Taka 11.9 lac for extension of both ends of the bridge for smooth traffic movement.

Legal Assistance to Helpless Prisoners (LAHP) is a non-profitable, non government organization which provides legal assistance to helpless prisoners and persons who do not have financial resources to conduct cases filed against them. Since it started its work legal assistance was provided to 192 prisoners who were languishing in jail for a long period as they were unable to pursue their cases due to lack of monetary resource. LAHP also has the objective to educate people for prevention of crime by organizing seminars and group meeting. It also has the objective to conduct research and train people to assist in the modernization of law and to build social awareness by publicizing relevant laws. Considering the importance of activities of the organization, Dutch-Bangla Bank donated Taka 1,000,000/- (Taka one million) only to 'Legal Assistance to Helpless Prisoners (LAHP)' to remove the sufferings of the helpless prisoners through legal assistance.

DBBL has been engaging in creating awareness through electronic and print media since long on different social issues like - Son or daughter- One good child is enough, Hope and love make us lovely, Stop acid violence, Willpower is enough to do a good job, Stop demand for dowry, Uphold justice, Good behaviour with mentally retarded persons - a moral duty, Human for humanity, Combat AIDS, Drug addiction- a menace to destroy life, Plant tree- save environment etc.

Eastern Bank Limited

Education

EBL has donated five computers and a cheque for TK. 100,000 for the education of the blind students of Blind Education and Rehabilitation Development Organisation (BERDO) as part of its CSR activities. BERDO has been working for the development and protection of the disabled community in Bangladesh. Founded in July 1991 and run by individuals living with blindness themselves.

Financial Inclusion

Eastern Bank Ltd. launches EBL Projukti for the farmers to buy agricultural machineries and equipments.



EBL Projukti is designed to extend credit facility to the farmers who intended to buy agricultural equipment and machineries. This facility is only for the end user.

An individual farmer can avail the quarterly installment-based term loan ranging from BDT 10,000 to BDT 1,50,000 for maximum two years to

purchase agricultural machinery and irrigation equipment. Maximum 70 per cent of machinery price will be provided as loan. No collateral will be required.

EXIM Bank Limited

Education



In 2013 643 poor but meritorious students of University of Dhaka, Jahangirnagar University, BUET and different medical colleges were awarded scholarship by EXIM Bank Limited.

First Security Islami Bank Limited

Other

As a part of Corporate Social Responsibility (CSR) Program First Security Islami Bank Ltd. sponsored the Main Gate of Agrani School & College, Azimpur, Dhaka.



HSBC

Education

HSBC invests in the community by joining up with notable organisations to provide educational support to students. In 2013, educational support was provided to:

- Education Scholarship provided to 217 disadvantaged meritorious students of TMSS schools
- Supported to 200 underprivileged children from YPSA Primary Schools at Sitakund, Chittagong
- Supported SEID Trust to provide education materials to 200 underprivileged children
- First dose of Vaccination given to 200 children on October 2013 and rest 290 will be given 4th week of Dec 2013
- Computer training provided among 26 blind people by BERDO
- Supported 238 students to provide education material and to cover administrative cost (repairing furnisher from class rooms) for the disadvantaged children by Shishu Palli Plus
- Scholarship provided to 80 meritorious students through Retired Police Welfare Association

Health

HSBC supported to provide hepatitis B vaccination to 390 underprivileged children at Bogra through its long-term partner Liver Foundation Bangladesh. HSBC and Liver foundation Bangladesh has been partnering since 2007 and provided vaccination to more than 6000 underprivileged children in 6 districts.

Environment



Together with Manusher Jonno Foundation, MRDI and Green World Communications, HSBC has implemented the model village in Dakop upazila in Khulna. The programme contributed in addressing the threat of destruction of the Sundarbans, the largest mangrove forest of the world. Under this programme, 360 families received eco-friendly ovens and built a training centre for women on stitching.

IFIC Bank Limited

Art & Culture



IFIC Bank authorities contributed Tk. 25.00 Lac to Rangpur Cantonment authorities for making a docu-fiction titled "Jago Baahe" and a publication on the role of greater Rangpur & Dinajpur in Liberation War in 1971.

Islami Bank Bangladesh Limited

Research & Development

Extended support for establishment of Committee for Action Research and Extension Services (CARES) a biotechnological research organization, 1st of its kind in Bangladesh for action research on biotechnology utilizing the expertise of Bangladeshi researchers both at home and abroad.

Environment

The bank provided financial aid to Birmuktijoddha Amanullah Khan Primary School (Freedom Fighter Amanullah Khan Primary School) for running the school administration. The school situated at Kolatia area of Keraniganj a suburb of Dhaka, which is providing education for the poor and underprivileged children.



Health

IBBL takes several initiatives in individual and organizational level for developing health sector of Bangladesh. IBBL is pursuing some sustainable initiatives for developing Medicare system of the country as under:

1. IBBL established 7 (seven) fully owned hospitals and 7 (seven) community hospitals of total 1032 beds creating employment of 353 doctors, 582 nurses and 2932 other employees.
2. A number of Charitable Dispensaries, Arsenic Mitigation Program, Circumcision Camp, Mobile Eye Camp and Midwifery Training Program also operated by IBBL for developing health sector of the country.

Jamuna Bank Limited

Health

A Voluntary Blood Donation Program and Free Eye Camp, Gynae and General Treatment was held at Laucchara, Sreemongol, Moulvibazar under the auspices and finance of Jamuna Bank Foundation. 23 bag blood was donated by the employees of Sylhet zone of Jamuna Bank and 566 patient were treated in the camp also 52 nos eye patients were selected for operation.

A Plastic Surgery Camp inaugurated at Barisal for 13 days at the initiative and finance of Jamuna Bank Foundation in collaboration with Dokters Van De Wereld (MdM, Netherlands) and the assistance of Sher-E-Bangla Medical College Hospital & Barisal Metropolitan Chamber of Commerce and Industry.

Jamuna Bank Foundation inaugurated a Free Medical Service Centre at Biswa Istema to serve the Musulle like previous yerars.

Art & Culture

Jamuna Bank Foundation organized an Art Competition at Bangladesh Shishu Academy, Dhaka on the occasion of Victory day 2013. 280 students of 25 schools of Dhaka city participated at the competition.

A Seminar on "Severity of Narcotics and our Responsibilities for Combating it" was organized by Jamuna Bank Foundation at Jamuna Bank Limited, Feni Branch, Feni.

Mutual Trust Bank Limited

Humanitarian & disaster relief

Mutual Trust Bank Ltd. (MTB) contributed Taka 1 crore to the Prime Minister's Relief Fund to support and rehabilitate the families affected by the Savar tragedy Earlier, employees of the bank contributed one day's basic salary amounting of Taka 10,93,000/- (Ten lakhs ninety three thousand) to the Prime Minister's relief fund. In addition, on the second day after the Rana Plaza building collapse, MTB provided over 5000 bottles of mineral water for the rescue operators and volunteers.

NCC Bank Limited

Education



NCC Bank donated about four hundred different types of books worth Taka one lac to Feni Government College as part of Bank's Corporate Social Responsibility.

One Bank Limited

Education

In continuation of its CSR activities, ONE Bank Limited recently financed a newly built school building of Fulbari Model High School at Natore.



Prime Bank Limited

Health

Prime Bank Eye Hospital, an initiative of Prime Bank Foundation, a concern of Prime Bank Limited has launched a free eye care camp on 30 November at the premises of Qazi Salima Huq Mohila Degree College at Mohammadpur Upazila of Magura.



Through this eye camp specialist doctors prescribe and advise people with eye diseases, and provide free medicines & glasses to poor eye patients, operate ultra poor patients for removing cataract and replacing lens free of cost.



Prime Bank Nursing Institute, an initiative of Prime Bank Foundation, a concern of Prime Bank Limited was formally inaugurated on 13th April.

Prime Bank Nursing Institute is an international standard academic institution for nursing profession, the charges of which are within the

affordability of the common people. This nursing institute will produce trained nurses who will be able to equip with the growing demands of the local and international markets. With an aim to provide high standard medicare services to all classes of people of the society, Prime Bank Foundation established the Prime Bank Nursing Institute.

Environment



The Federation of Bangladesh Chambers of Commerce and Industry (FBCCI) recently donated a Formalin Dehydrate Machine at the Banani Kitchen Market financed by Prime Bank Limited to detect the use of formalin in the food products.

Southeast Bank Limited

Education

The rising need of urban population in educating their children is to prepare them for the future. To cater for such need in a modest form, the Southeast Bank Foundation has undertaken its next project to establish quality English medium schools at strategic locations of Dhaka Metropolitan City. Considering the dwelling pattern of Dhaka City, areas identified for such schools are: Mohammadpur, Mirpur, Rampura/ Khilgaon and Uttara.

The Foundation has started its first school: the Southeast Bank Green School at Mohammadpur Pisciculture area in a six-storey rented building. To extend its facilities to house a full fledged O-level school, Foundation has rented another building bordering to it. For establishing Southeast Bank Green School at Uttara, one building in Sector-13 is selected where activities will begin soon. The Southeast Bank Green School at Rampura / Khilgaon area will be taken up as soon as a suitable building in this location is available.

Standard Chartered Bank

Health

Through the 'Living with HIV' programme, Standard Chartered helps educate not only the staff but the youth in the communities about HIV/AIDS and its prevention. Under this project the bank have organized Living with HIV seminars for their clients in the RMG Sector. In 2013 the bank has developed an infomercial on HIV/AIDS - starring Partha Pratim Majumder, world renowned Bangladeshi Mime artist, to raise awareness about this important issue.

Other

Women's empowerment is central to the values of Standard Chartered Bank and critical to economic development.

With this in mind, Standard Chartered Bank, Bangladesh have partnered with BRAC and Women Win to launch Goal in Bangladesh. Goal is a unique community program that aims to empower young women for personal and economic development using sport and education as vehicles for change. Within the first year of launch the number of beneficiaries already reached is 2725 in 3 districts. Already 250 goal champions came out of the project.

Research & Development

Recently, the bank commissioned a study to assess the social and economic impact of Standard Chartered in Bangladesh. This study was done by Professor Ethan Kapstein from INSEAD. The report assesses the direct, indirect and induced impact of Standard Chartered on Bangladesh and how it positively impacts country's GDP, employment, trade, various business sectors and the community at large. The Bank has also focused its efforts in the areas of history, culture and art, seeking to



make a difference and surface little known events and artwork. Recent works have included publications of books 'Coins from Bangladesh' - a special compilation of the history of coins found in this region from Ancient period, medieval period, and Colonial to Modern period. They have also published English version of "Bandhon Hara" by the National Poet of Bangladesh Kazi Nazrul Islam.

The City Bank Limited

Financial Inclusion

Shatkania Lohagora Somity is an organization that has been working for the betterment of the underprivileged people from Shatkania and Lohagara Upazilas situated in Chittagong district 2007. This organization approached The City Bank limited with a plan of rehabilitation. The plan was as follows:

- Distributing 52 rickshaw vans among 52 unemployed youth of the area
- Providing 21 extremely poor families with roof tins for rehabilitation
- Distributing 118 sewing machines to 118 widowed women in order to provide them a self-dependent livelihood.

The bank sponsored the CSR program by Lohagora-Satkania Society- through this program, the society distributed Rickshaw and Sewing machine among more than 200 deprived men and women.



Health

City Bank is working towards a healthy society, creating job opportunities by providing specialized, vocational trainings as part of Bank's CSR.

The City Bank sponsored Cancer Screening Training for Nurses. As a part of this project an initiative was taken to provide cancer screening training to 50 nurses. This day long training covered the following issues:

- Breast Cancer Screening and Diagnosis using Low Cost Materials
- Cervical Cancer Screening and Diagnosis using Low Cost Materials
- Palliative Counseling for cancer patients

The bank also supported Eminence and Bangladesh Cancer Support Groups regular activities **Cancer Screening for Slum Women** to screen 100 eligible women from Mohammadpur Beribadh slum. They were taken to the BSMMU where they provided VIA test for cervical cancer and clinical examination and mammography of breast cancer.

Other

The City Bank sewing training centre is situated near the entrance of the Bashatpur village. The program runs two training programs simultaneously, one for sewing and one for embroidery.

The centre is currently being managed by an advisory committee involving the local influential people who have created the Shapla Mohila Shamity. This Shamity is the owner of this project and takes care of the operations and finances of the program. The profit that comes from sale of the products of this program is being managed by them, and this money will be reused over and over again for the sustainability of the program.

The Plan is to complete training of total 200 women. The project has been structured in such a way with the women's committee that in the near future the community itself can take over the ownership and management of the project and become a self-sustaining program to provide livelihood for the women of that particular area.

Uttara Bank Limited

Research & Development

The Bank funded 'Agrashar Vikrampur Foundation' for archaeological survey and research at Raghurampur, Bikrampur, Munsigonj at a cost of Tk. 10.00 lac.

Financial Inclusion

Uttara Bank Limited donated Tk.1.00 lac among some distressed & land-less poor women in Jessore area in the year 2013 for 'Fish Culturing in Iron made Cage'. Besides, the Bank continued to assist some orange planters in Sylhet area and to disburse loans for income generating activities and poverty alleviation.

Salient CSR activities reported by NBFIs

BIFC

Health

BIFC Sponsored BDT 25,000.00 for charity concert of Society for the Welfare of Autistic Children (SWAC) who is a pioneer voluntary organization rendering services to individuals with autism and their families in order to improve the quality of their lives.

BIFC makes arrangement of blood through 'Quantum Foundation' to company's employees or people who are in need of it on emergency. Quantum Foundation is a charitable organization that collects and donates blood to patients who are in need of blood.

BIFC Donated BDT 4,00,000.00 (Taka Four Lac) only to SEID Trust who is a voluntary organization providing medical supports, special education, vocational training, food etc. to more than 400 underprivileged children with disabilities.

GSP Finance

Humanitarian & disaster relief

The Rana Plaza tragedy has impacted GSPB in multiples ways. The employees of GSPB have donated to Prime Minister Relief Fund one day salary to the victims. GSPB has donated 5 lac taka to the Prime Minister's Relief & Welfare Fund for rehabilitating the victims. GSPB has donated Tk. 1 lac to Enam Medical College and Hospital, the hospital that provided free medical services to the victims.

Art & Culture

GSPB has donated Tk. 20 thousand to Greater Comilla History, Heritage Preservation Foundation to assist to preserve History & Heritage of Comilla.

IDCOL

Health

IDCOL has provided BDT 10 lacs to the Centre for the Rehabilitation of the Paralyzed (CRP), Bangladesh to contribute to the efforts of CRP towards the rehabilitation of the physically handicapped individuals.



IDLC

Health

IDLC, in partnership with VSO Bangladesh, has adopted a Model Village approach targeting Sadarpur village in Mithapukur, Rangpur. In this model village, IDLC arranged health camp for community people. Besides international and local volunteers, the event was facilitated by the staff members of VSO Bangladesh and PJKUS (Pairaband Jubo Kollan Unnayan Shangastha), a local NGO responsible for overall coordination and implementation of the project.



Education

An IT Centre has been set up at Sadarpur village with five desktop computers donated by IDLC to the village youth club. A team of IT training facilitators, including VSO international and local volunteers and PJKUS facilitated a general training on IT use for 50 youth club members, following an IT training module provided by IDLC.

This initiative has opened a new window for the young people at Sadarpur, especially the girls, by giving them the opportunity to develop their IT skills.



Financial Inclusion

1,000 saplings were distributed among 57 marginal households of the village. Besides increasing awareness regarding the benefits of tree plantation, this will also add to the income generation of the households by selling fruits.

Environment

An orientation session was conducted for 50 farmers for skills development of the farmers to prepare organic fertilizer and use that for vegetable and crop cultivation.



Four permanent waste bins have been constructed at the local markets of Khordomuradpur and Sadarpur model villages, while youth club members are working to raise awareness among the local people to use the bins and keep the market place clean and hygienic.

IDLC has joined hand with LEADS to conduct "Environmental Awareness Campaign" with school children, focusing on issues such as environmental pollution and mitigation measures; responsible resource consumption; adoption of the principles of reduce, reuse and recycle etc. LEADS (Livelihood Education and Development Services) is an NGO working for sustainable education and healthcare facilities for underprivileged children.

IPDC

Health



Apart from blankets and winter clothes, 10 Nebulizer machines, along with medicines were donated by IPDC to the Civil Surgeon of Kurigram District to be distributed among hospitals in the region.

Education

IPDC donated computers and printer to Adanya Foundation, an organization that is dedicated to develop and train disabled people to make them job fit. Apart from the above, IPDC also donated computers to Underprivileged Children Education Program UCEP, who are working for the distressed working children.

Islamic Finance

Education

Islamic Finance provided scholarship of Tk. 2000/- to each student. Total 24 students were awarded scholarship from various polytechnic and nursing institutions.



Art & culture

It also donated Tk. 2,00,000/- to Liberation War Museum for development as a part of CSR activities.

Lanka Bangla

Education

Lanka Bangla Finance continued its education support to poor and underprivileged children in slum area under ECD (Early Childhood development) Education Program.

Phoenix Finance

Education

An amount of Tk. 43,000/- was provided to a student of Mymensingh Girl's Cadet College as tuition fee for the year-2013 to enable her to continue the study.

SABINCO

Health

SABINCO donated BDT 2 lac to the Centre for Rehabilitation of the Paralyzed (CRP) and also 3 lac to Society of Education and Hearing Impaired Children of Bangladesh (HICARE).

Union Capital

Education

Union Capital Limited extends its financial support for Society For Assistance to Hearing Impaired Children (SAHIC)'s program for pre-school education facility to the hearing impaired children of low income group. Union Capital Limited, under its CSR activities, has become the



"Foster-partnership" to sponsor the annual educational expenses of Tk. 360,000/- for the 20 hearing impaired children of the "Rosi-Flower Integrated Pre-School for Hearing Impaired Children" to make the opportunity of the hearing impaired children of low income family to take the education with free of cost for last three years. Moreover, UCL donated a high resolution Multimedia projector and projector screen to SAHIC for the education purpose as well as to make presentation to the visiting doctors around the world.



Retired Police Officers' Welfare Association Bangladesh set up a school and conduct education program for the poor, underprivileged children working at the Mess/Barrack of Rajarbagh Police Lines. Union Capital Limited widens financial assistance to purchase of school books, bags, uniforms etc. for the students under this education program.

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