



CORPORATE SOCIAL RESPONSIBILITY

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Our responsibility to our Society

As a responsible corporate citizen we understand the need to invest in the society we operate in for bringing about changes that impact lives in positive ways. Our corporate social responsibility (CSR) is a reflection of our commitment to our society and we put in our best efforts in living according to the values we wholeheartedly believe in. Our attempt has always been to make a positive impact in everything that we do.

We always strive to live up to the principles of the United Nations Global Compact as this is globally recognized cornerstones of corporate social responsibility. We also firmly believe that without a principled approach to do business, sustainability cannot be ensured.

Our corporate citizenship strategy

We apply the same corporate governance standards to our corporate citizenship programs as we do to our business dealings. For us good governance is the foundation of our strategy.

All project proposals relating to CSR are evaluated based on a standardized governance framework and scorecard. We have a Board approved CSR policy framework and we do everything necessary to ensure transparency of our investments. Our CSR policy clearly outlines our engagement strategy. We deploy our resources to make a difference to the communities in which we operate.

- We take utmost care to ensure that the CSR allocations do not end up financing militancy and terrorism.
- Our CSR engagement programs are mostly in the area of education and healthcare. Our aim is to spend 40% of our fund for awarding scholarships for underprivileged students from renowned educational institutions and 25% to healthcare for underprivileged population of the society.

- We strongly feel that sports, arts and culture are key components for a healthy and sustainable society. We, therefore, have committed 10% of our CSR allocations to the development of sports and arts and culture of the country.
- The remainder 25% of the budgetary CSR expenditure is allocated for emergency disaster relief, upgrading facilities and lifesavings equipment in emergency rescue services like the fire brigades etc., infrastructure improvement for disadvantaged communities in far flung areas.

Our major CSR activity areas



Education: Key to social and economic development

We believe education is the great leveler and also the best way to raise aspiration in the society and instil inspiration to achieve greater heights in life. In this globalized and knowledge-based world, education is key to address humanity's major challenges.

Our major CSR activity involves in tertiary education because we believe that it is where youths are prepared for entering into the job market. For the economic development, our society needs skilled workforce and people who embrace critical thinking. Education is also crucial to social cohesion, because it enables people from a disadvantaged background to earn an income that can provide a better quality of life and inspire future generation. As a responsive corporate citizen, we have anchored our CSR initiatives on education.

Our initiative is based on two pillars:

- Strengthening youth confidence by raising aspirations and
- Providing pathways to education and employment opportunities.

EBL- Dhaka University Alumni Association Scholarship

In the year 2007 we began a fruitful partnership with Dhaka University Alumni Association (DUAA) to reach out to meritorious and disadvantaged students of the University. We are proud of this collaboration. We began by offering a minimum of four scholarships to each of the 74 departments of University of Dhaka helping the meritorious but disadvantaged young people to pursue higher education and grow as skilled workforce.

On the 10th year of our scholarship program, we almost doubled the scholarship amount from BDT 2.30 million to BDT 4.5 million. In 2021 we continued giving this BDT 4.5 million to 150 deserving students and each to get BDT 30,000. DUAA works closely with all the departments of University of Dhaka for the selection of the scholarship award.

Donation for establishing primary school

EBL donated BDT 1.5 million fund assistance under CSR program for establishing a primary school in Payeendong Union under Fatikchari District, Chattogram. Recently 233 homeless and landless families were provided shelters under prime minister’s rehabilitation program. This is part of EBL’s yearlong initiatives to mark the birth centenary of the Father of the Nation. This school will facilitate access to primary education to the children of rehabilitated destitute families. When established, a total of 400 students will be enrolled for primary education.

Contribution to Bangladesh Disabled Development Trust for supporting blind students

We believe in holistic development of the society. Education will favor the integration of a special child into society. Bangladesh Disabled Development Trust (BDDT) is a specialized organization that helps blind children with special educational needs through multidimensional programs. As part of our commitment towards the society the Bank has contributed to BDDT for bearing the expense of blind students.

Promoting education and research on banking

We have donated BDT 3.75 million for development of proposed 15 storied RCC building of BIBM in 2021 to promote education, training, research and consultancy on banking.

Promoting human welfare

We always feel that our responsibility towards the society is not limited to banking only. As a responsible corporate citizen, we set up a team from our colleagues to visit and understand the need of the moment of the cold affected victims to different districts of the country.

Donating blankets to Prime Minister’s Relief fund

We donated 75,000 pieces of blankets to the Prime Minister’s Relief and Welfare Fund as part of our CSR activities for the underprivileged cold affected people across the country.



Mir Nasir Hossain, Director of EBL hands over blankets to the Prime Minister’s Relief and Welfare Fund.

Providing warmth to cold-hit people

For providing comfort to the disadvantaged people of the street, EBL donated blankets to Uttaran Foundation, to the school students of Faridpur and to the madrasa students of Sirajganj and other cold affected regions of the country. Additionally, we donated blankets to the Health and Economic Development Society (HEDS) for Patuakhali District.



Blankets handover to HEDS for the cold hit people of Patuakhali District

Disaster management

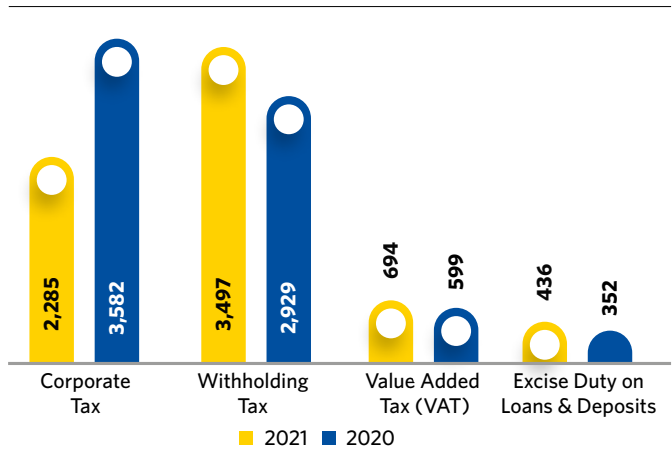
Our corporate values tell us to stand by the people in need and reaching out to them in crisis. The society we belong to and operate is the place where all our responsibilities lie. We have always come forward with support.

Emergency relief for the people affected in communal violence

As part of emergency response, EBL donated BDT 10 million financial assistance to the Prime Minister’s Relief and Welfare Fund for communal violence affected people of Pirgonj, Rangpur.

Contribution to national exchequer

Being a responsible and tax abiding corporate citizen, EBL regularly pays corporate tax on time, sometimes even before it falls due. We deposit withheld tax and VAT to govt. exchequer on time deducted from employees’ salary as well as payments to customers and vendors. Following graph shows our contribution:



Encouraging women empowerment

Empowering women facilitates overall economic growth. We are a great believer of women empowerment. We offer special products to facilitate women entrepreneurs at discounted loan pricing with an aim of providing growth support. Women clients can avail EBL Mukti loan up-to BDT 25 Lac without any collateral and up-to BDT 50 lac with collateral. Along with financing we offer guidance to our women clients on various business issues such as financial record keeping/accounting, sales routing through bank account, trade license, taxation, marketing, insurance etc.

Every year we celebrate International Women's Day to celebrate womanhood while calling for greater equality.



EBL celebrates womanhood at Head Office on 8th March, 2021

Arranging training sessions partnering with Creative IT

EBL and Creative IT Institute have signed an agreement under which EBL customers will enjoy special discount and privileges in IT skill development training programs offered by Creative IT Institute. In addition, EBL Women Banking in association with Creative IT Institute arranged a 3-day online training program on graphic design.



EBL arranges 3-day online training program on Graphic Design by Creative IT Institute

Agreement with WEAB

EBL Women Banking in association with Women Entrepreneurs Association of Bangladesh (WEAB) have signed an agreement to provide support to the women entrepreneurs of WEAB for their growth and development, enhance bankability, financial inclusion and socio-economic advancement through a collaborative approach. The agreement will also enable WEAB members to avail

EBL Women Banking products, services and financial consultancy from all EBL branches.

Environment-friendly Bank

We believe that every small 'GREEN' step taken today would go a long way in building a greener future. As an environment-responsive bank, we initiated Go Green campaign in our Bank. After reducing the use of electricity and paper at the office, EBL is now gearing up for carbon trading to show its commitment to environment-friendly funding. Some of our branches and ATMs of the bank now run on solar power.

EBL observes National Mourning Day by planting trees

EBL organized a tree plantation program in Dhaka to observe the National Mourning Day and to pay tribute to the Father of the Nation Bangabandhu Sheikh Mujibur Rahman and to those who were martyred on 15 August 1975. Planting trees was a better way of paying homage to the memory of Bangabandhu, who dreamt of a green Bangladesh and initiated tree plantation campaigns in the country soon after the Independence. Saplings of different varieties of mango were planted to mark the day.



EBL organizes tree plantation program

Sustainable energy finance loan

EBL is the first bank in Bangladesh to offer sustainable energy finance loan product with assistance from the South Asia Enterprise Development Facility (SEDF), managed by IFC in partnership with the UK Department for International Development and the Norwegian Agency for Development Cooperation to help companies implement energy-saving measures and boosting the competitiveness of private enterprises. We also ensure that customers having production facilities susceptible to damage environment has due environmental clearance certificate from the concerned ministry while granting or renewing credit facilities.

Healthcare

Coronavirus infection is a major threat to the global community. World Health Organization (WHO) has declared COVID-19 as a pandemic because of its significant spread throughout the world. Due to its high density of population Bangladesh is more vulnerable to the spread of the virus. The government timely implemented several measures and steps to limit the new cases as well as minimize the death rates.

Donation to Prime Minister's Relief and Welfare Fund to fight COVID-19 epidemic

We have extended our support to combat the coronavirus pandemic in Bangladesh by donating BDT 50 million to the Prime Minister's Relief and Welfare Fund. EBL handed over the money through Bangladesh Association of Banks (BAB). This donation helped to provide PPE, testing Kits, respiratory equipment etc. to needy people for combating the Corona Virus Outbreak in Bangladesh.

Special COVID-19 CSR program

Considering the impact of COVID-19, we concentrated on health care and societal contribution where we deployed our fund to mitigate the impact of pandemic. EBL's special COVID-19 CSR program fund has been used for food and medicine assistance and cash support to daily wage earners and the poor across the country. For COVID-19 special fund, EBL has disbursed BDT 41.1 million in 2021.

- We donated to the Corona unit of Jashore General Hospital which was managed by SAJIDA Foundation.
- EBL provided two freezer vans to Al-Markazul Islami and Anjuman Mufidul Islam to help facilitate burial of dead bodies during the COVID-19 pandemic. Another freezer van was donated to Anjuman Mufidul Islam's Chattogram office.

- To distribute funds and aids EBL joined hands with NGOs like ActionAid Bangladesh, Palli Mongal Karmosuchi, Society for Social Service, Clean and Green Foundation, BURU Bangladesh, SAJIDA Foundation, TMSS, Bidyanondo, and BRAC. For distributing food assistance to the community that was affected worst by COVID-19, EBL collaborated with Bidyanondo Foundation, a non-profit social welfare organization.
- EBL partnered with Sena Kalyan Sangstha Bangladesh to fight COVID-19 pandemic. EBL provided emergency food support to vulnerable families in different areas of the country through district commissioners' offices.



EBL provides financial assistance to Chattogram Maa O Shishu Hospital



Freezer van handover to Al-Markazul Islami



Freezer van handover to Anjuman Mufidul Islam



Food assistance for COVID-19 affected people of Khulna division through Bidyanondo

Way forward

- We will act to bring positive changes through our activities in the areas of educational development, healthcare, sports, women empowerment, art, culture and so on.
- In emergency situation of the country, we will try our best to extend our support.
- We will keep our engagement in development of our country.