

corporate social responsibility (CSR) report

DBBL as a responsible corporate citizen is fully aware of its responsibilities about how its operational activities impact its stakeholders, the economy, the society, its staff and the environment. Conducting business in an ethical way, creating opportunities for business and economic growth, empowering people to fulfill their aspirations, ensuring protection of environment while financing businesses and supporting the distressed people of the society are at the heart of corporate social responsibility policy of DBBL. In DBBL, we take this responsibility and believe that responsible conducts are directly correlated with economic and social development of the country.

Contribution to economy

Primarily our business strategies are based on goodwill and trust of the customers and other stakeholders. Our CSR programs help strengthen this trust. DBBL conducts its activities in a responsible way to maximize value for its customers, stakeholders and the economy. Our report on contribution to economy is set out on pages 19 to 27 of this Annual Report.

Making technology affordable for masses to facilitate seamless transaction and socio-economic development

DBBL being the most technologically advanced Bank has established the largest ATM network of the country with a huge investment which is not at all financially rewarding. Yet DBBL has taken these initiatives as part of its CSR programs to reach the benefits to the customers enabling them to make seamless transaction 24 hours a day across the country. To widen and spread the benefit of the ATM network DBBL is allowing customers of other banks to use the ATMs at nominal cost. DBBL is committed to spread the network even further to maximize socio-economic benefits of the country though it is not cost-effective for the Bank.

Commitment to rural area and supporting SMEs

DBBL has opened 5 SME centers in rural areas to support SMEs and to bring relatively low income group under financial intermediation to help them become self-reliant and unleash the potential of economic growth in rural area. The centers also facilitate quick transfer of fund from home and abroad to rural people through ATMs at free of cost.

Taking responsibility to protect the environment

DBBL complies with environmental standard while financing industrial projects. Projects with likely adverse impact on environment are strongly discouraged by DBBL. We are trying to incorporate sound environmental management process in business operations of projects financed by us that can ensure healthy and sustainable environment for our future generations. DBBL introduced a guideline demanding assessment of environmental and social impacts of the projects to ensure that operations of the projects would be eco-friendly.

Environmental degradation and depletion of natural resources are matters of great concern in Bangladesh like anywhere in the world. Environmental degradation is taking place due to poverty, over-population and lack of awareness about the environment. It is manifested by deforestation, destruction of wetlands, depletion of soil nutrients etc. Natural calamities like floods, cyclones and tidal bores also result in severe socio-economic and environmental damage. DBBL has been continuously creating social awareness to protect the environment that is essential for present and future generations. With that end in view, DBBL is regularly advertising in print and electronic media to develop an eco-friendly society for sustainable and healthy human life.

DBBL provides financial assistance to the organization named "Save the Environment Movement" for arranging seminars and round table talks in 6 (six) divisional cities on "Risk of Earthquake"

DBBL has financed CNG refueling stations and CNG run public transports under Dhaka Clean Fuel Project

DBBL has financed 13 CNG refueling stations and 60 public transports under Dhaka Clean Fuel Project with refinancing from Rupantarita Prakritik Gas Company Limited.

DBBL has sanctioned first waste recycling project of the country

The Bank has sanctioned EURO 2.0 million in equivalent BDT to finance country's first ever and World's first waste recycling based Clean Development Mechanism Project. A EURO 12.0 million joint-venture project, WWR Bio Fertilizer Bangladesh Limited involves cross border financing from FMO and High Tide of the Netherlands. When implemented, the project would recycle the city's waste into fertilizer and generate CER through carbon trading.

Employees-unleashing the hidden potential

Human resource is the most valuable assets of DBBL. Accordingly how human resource is recruited, trained, developed & motivated has far reaching implication on long-term sustainable growth of the Bank. Customers' perception and satisfaction ultimately determine relative or absolute success or failure of an organization. In turn we need a competent, well trained, committed and motivated team of human resources with positive and sincere attitude towards customers that can build, maintain and strengthen trust and confidence in our customers that is crucial for our success. Accordingly, the Bank's strategy is to attract, retain and motivate the most talented people in the industry. The Bank's policy is to look after people who want to make a long-term career with the Bank.

DBBL always encourages excellence in performance by rewards and recognition. A number of well thought out policies are in place for welfare of employees in the form of DBBL Superannuation Fund, DBBL Gratuity Fund, House Building Loan Scheme and Car Loan Scheme etc. In order to ensure better healthcare of employees there is a medical consultant at Head Office and selective branches to provide medical advices to employees of the Bank. In addition, a thorough medical check up facility is provided to each employee on a yearly basis.

The corporate culture at DBBL as grew over last 13 years is such that the members of the staff have ample opportunities to take initiatives and responsibilities and to unleash their hidden potential to maximize benefits for themselves and for the society.

Training

DBBL attaches utmost importance to the development of its employees through continuous training so that DBBL executives can have competitive advantage in the market. The training need of individual employees including training need for introducing new products, services and technology is evaluated on a continuous and systematic way. DBBL executives are encouraged to attend high quality training at home and abroad to develop and broaden existing knowledge and skills and to acquire new skills and expertise.

We imparted training to 595 officers in 15 different courses during 2008. The training programs were organized by our own training institute. We also nominated 75 executives/officers to undergo different training programs/courses arranged by different organizations like BIM, Bangladesh Bank Training Academy (BBTA) and other similar organizations. In addition, 12 executives/officers were sent abroad for attending overseas training and workshop.

Supporting the Society at large

Since inception, as a responsible corporate body, Dutch-Bangla Bank Limited has been playing a pioneering role in implementing social and philanthropic programs to help disadvantaged people of the society. A number of sectors are on the priority list of the Bank. Education, health-care, rehabilitation of distressed people and such other programs to redress human sufferings and to improve quality of life are some of the important areas where the Bank carries out its social and philanthropic activities.

Brief description of CSR activities of DBBL directed toward the various sectors in 2008 is given below

Education Sector

Education is a pre-requisite for the overall development of the country. Keeping this view in mind, Dutch-Bangla Bank Limited has been giving priority to assist the education sector by providing Scholarship, Fellowship, infrastructural development etc. some of which are enumerated below:

1. Scholarship Program

Dutch-Bangla Bank Limited (DBBL) has been awarding the largest number of scholarships in Bangladesh for the meritorious and needy students every year since 2001. These scholarships are available for different levels of education such as:

i). HSC level: Dutch-Bangla Bank Limited awards new scholarships every year for the meritorious and needy students of this level along with the continuing awardees. The students, who have been studying at H.S.C. level after passing their S.S.C. examination in the current year, are eligible to apply for scholarship of this level. The Scholarships are renewable for the entire academic period of H.S.C. level.

ii). Graduation level: Every year DBBL awards new scholarships for the meritorious and needy students of this level along with the continuing awardees. The students, who have been studying at Graduation level after passing their H.S.C. examination in the current year, are eligible to apply for scholarship of this level. The Scholarships are renewable for their entire academic period of Graduation level.

Under this program a scholarship awardee is provided with the following benefits:

SL #	Level of Study	Duration of scholarship	Amount of scholarship per month (Taka)	One time grant annually for purchasing books / reading materials (Taka)	Total grant per year for each awardee (Taka)
1	H.S.C.level	2 years	1,000.00	2,500.00	14,500.00
2	Graduation level	2-5 years	2,000.00	5,000.00	29,000.00

2. Fellowship Program

Dutch-Bangla Bank Limited has been awarding Fellowship for pursuing **M.Phil, Doctoral & Post Doctoral** degrees since 2006. This Fellowship is awarded to those researchers engaged in research of different fields of Social, Biological, Medical, Agricultural, Engineering and Natural Sciences at different Public Universities of Bangladesh in M.Phil., Ph.D. & Post Doctoral levels.

Every year Fellowships are awarded in these levels to the researchers for their entire period of research works, as required by the university curriculum. Already 129 Fellowships are awarded in these levels. Under this program a Fellowship awardee is provided with the following benefits:

SL #	Level of Study	Amount of fellowship per month (Taka)	Total grant per year for each awardee (Taka)
1	M.Phil. Level	5,000.00	60,000.00
2	Doctoral Level	5,000.00	60,000.00
3	Post-Doctoral Level	5,000.00	60,000.00

3. Assistance to Dhaka University for constructing an 11-storied Research Center

Dutch-Bangla Bank Limited (DBBL) has donated an amount of Taka 9,73,00,000.00 (Taka nine crore and seventy three lac) to Dhaka University for constructing a modern research center named “Dutch-Bangla Bank Center for Advanced Research in Arts & Social Sciences” as part of its Corporate Social Responsibility.

The center will be an 11 storey research building between Atomic Energy Commission and Teacher-Student Center (TSC) of Dhaka University. The research center first of its kind in Bangladesh, aims to play a vital role in higher study in human and social sciences. Researchers and scholars of home and abroad will be awarded scholarships and fellowships for conducting higher study leading to M.Phil. and Ph.D. degrees from the center, which will be supervised by renowned teachers, scholars and researchers.

Health Sector

1. Cataract operation for underprivileged blind people

Visual impairment is an immense social problem in our country. Cataract is the major cause of blindness and 80% of them can resume vision through cataract operation. A large number of poor rural people are deprived of the opportunity to cure the problem. Keeping their sufferings in mind, in the year 2008 Dutch-Bangla Bank Foundation started a new program of operating 12,000 underprivileged blind people by providing sophisticated cataract surgery (Intra Ocular Lens) throughout the country in phases.

At first phase, in the year 2008 about 1200 cataract operations have been completed successfully in different regions of the country. Such as:

SI #	Name of Hospital	No. of operations done
1	Bangladesh National Society for the Blind (BNSB), Dhaka	500
2	Prime Specialized Hospital, Rangpur	200
3	Dr. Omar Ali Memorial Trust, Lalmonirhat	200
4	Christian Service Society, Khulna	100
5	Rabeya Foundation, Magura	50
6	Apolo Hospital, Rangpur	50
7	Glaucoma Research and Eye Foundation, Bangladesh Eye Care Society, Dhaka.	100

2. Smile Brighter program for cleft-lip patients

Cleft-lip is far more a social set back than a health problem. Boys and girls cursed with cleft-lips face numerous problems in everyday life ranging from disruption of formal education, attending social ceremonies and impediment at the time of getting married. Considering the gravity of the situation DBBL has taken the initiative to bring back smile on the face of the boys and girls with cleft-lip through plastic surgery at free of cost since 2003 under the banner “Smile Brighter”. More than 4,200 numbers of poor cleft-lipped boys and girls have so far been successfully operated across the country. Besides, special camps were arranged under this ‘Smile Brighter’ program in Dhaka, Savar, Tangail, Mymensingh, Kishoregonj, Sirajgonj, Pabna, Rajshahi, Naogaon, Bogra, Rangpur, Dinajpur, Lalmonirhat, Sylhet, Comilla, Feni, Chittagong, Cox’s Bazar, Faridpur, Khulna, Jessore, Kustia, Shatkhira, Barisal, Bhola, etc. As a continuous process, the cleft-lipped boys and girls are being operated across the country for restoration of hope and dignity in their lives.

3. Caring patients living with AIDS/HIV Positives

Apart from initiating a campaign on AIDS prevention through print and electronic media in 2000, Dutch-Bangla Bank Limited has also launched a financial assistance program for supporting HIV positive patients since 2004 styled- “Caring Patients Living with AIDS.” Under this program, 50 HIV/AIDS patients including women and children are being provided with Anti Retro Viral (ARV) medicines, clinical supports, food supplement and others.

4. Medi-Care Services for the rural people

DBBL has established Rural Medi-Care Service Center at its rural branches of Shimrail, Dania, Gazipur Chowrasta, Board Bazar, Savar Bazar, Baburhat, Patherhat, Hathazari etc. to render free medical services to the rural and destitute people of the adjoining areas especially for the women and children.

Women Empowerment

1. Assistance to Acid Victims

DBBL launched massive campaign against social menaces like acid violence through print and electronic media since 2000. Subsequently from the year 2005, DBBL has taken a financial support program to rehabilitate the helpless acid victim women of the country by maintaining small scale agro-based rural enterprises like poultry, vegetable farming, goat farming, fish farming etc. Under this program, 451 acid victims are already provided with financial support at the rate of Taka. 10,000.00 (taka ten thousand) each to become self-reliant, among which 100 acid victims have got financial support in 2008.

2. V.V.F. and prolapsed uterus operating facilities for the financially handicapped women

DBBL has been providing financial support to poor and helpless women suffering from Vasico Vaginal Fistula (V.V.F.) & prolapsed uterus to meet entire cost of repair to bring them back to normal and reproductive life.

3. Assistance for different organizations working for the betterment of women

Dutch-Bangla Bank Limited donated different organizations which are working for the development of the women living with constraints. Some major donation recipient organizations are:

Name of organization	Purpose
Dhaka Ahsania Mohila Mission	For establishing a vocational training center for the female orphans.
Pallybadhu Kallyan Sangstha, Gaibandha.	To implement the physiotherapy project for the disabled women.
Narikantha Foundation, Dhaka.	For implementing various activities of women empowerment.
Bangladesh Mahila Samity	To procure educational material for ensuring basic education facilities for the underprivileged group.
Tripartite Development Council (TDC), Dhaka.	To implement its women and children rights, mother and child health and education program.

Rehabilitating the Disabled

DBBL provides financial support for rehabilitation of various types of disabled like physically handicapped, mentally disordered, visually impaired, hearing impaired, autistics etc. by ensuring education and training. In this connection DBBL donated an amount of Taka 24, 75,000.00 to several 30 organizations in 2008 which are working for the betterment of various types of disabled, like:

Types of Disability	Name of organization	Purpose
Physical Disability	Center for Disabilities Concern (CDC), Chittagong.	To provide Education and Medicare support for the physically disabled people of their locality.
Mental Disability	Welfare Society for Mental Health and Rehabilitation, Dhaka.	To provide support for the mentally disabled groups and rehabilitation of the Schizophrenic.
Hearing impairment	Society for Education and Care of Hearing Impaired Children of Bangladesh (HICARE)	To construct a school for the SIDOR affected destitute and helpless hearing impaired children in Bhola.
Visual Disability	Bangladesh National Society for the Blind (BNSB)	To publish Braille books for the blind students studying at HSC level.
	Bangladesh Society for Disabled	To set up Braille library and to complete the printing work of some Braille books.
	Blind Education and Rehabilitation Development Organization (BERDO)	For improving its Talking library for the Blind.
	Chittagong Disabled Development Society, Chittagong.	To establish a Braille printer for blind students.
	Vocational Training Center for the Blind	For arranging vocational training for the Blind people.
	Green Disabled Foundation (GDF), Sylhet.	To procure books and others logistics for ensuring basic education for visually impaired children
Intellectually Disabled	Society for Education of the Intellectually Disabled (SEID), Bangladesh.	For arranging special training and education to encourage the intellectually disabled.
	Muzammel Hoque Buddhi Protibondhi Shishu Kollyan Porishad, Dhaka.	For continuing its training and education program for the intellectually disabled.
	Khulna Protibondhi Sangsta (KPS), Khulna.	To support the vulnerable disabled people of Khulna.
	Sirajganj Buddhi Protibondhi Kalyan Sangstha, Sirajgonj.	To continue the training for the intellectually disabled children.

Types of Disability	Name of organization	Purpose
Autistics Disability	Society for the Welfare of Autistic Children (SWAC)	For training and education of the autistic children.
	Autism Welfare Foundation (AWF)	To train and rehabilitate the autistic children of the society.
Assistance for Disabled children	TRK Consultancy Services	To provide the children of poor families of government primary schools with quality education.
	Shishu Bikash Chhaya	To provide educational support for vulnerable uncared children.
	Bashaboo Friends Association	To ensure basic education to the neglected children.
	Ashar Alo Society (AAS)	For the education of the HIV affected orphan children.
Assistance for Disabled women	Dhaka Ahsania Mohila Mission	For establishing a vocational training center for the female orphans.
	Pallybadhu Kallyan Sangstha, Gaibandha.	To implement the physiotherapy project for the disabled women.
	Narikantha Foundation, Dhaka.	For implementing various activities of women empowerment.
	Bangladesh Mahila Samity	To procure educational material for ensuring basic education facilities for the underprivileged group.
	Tripartite Development Council (TDC), Dhaka.	To implement its women and children rights, mother and child health and education program.
Assistance for Disability due to Old Age	Bangladesh Association for the Aged and Institute of Geriatric Medicine (BAAIGM), Dhaka.	To purchase modern dental equipment for strengthening Dental Department of Probin Hitoishi Hospital, Dhaka.
Other Disability	Rotary Club of Metropolitan, Dhaka	To organize the nurses training program.
	Kidney Awareness, Monitoring and Prevention Society (KAMPS)	For purchasing an ultra sonogram machine to establish a kidney screening research center for early diagnosis at field level.
	Save the Environment Movement	To arrange seminars and round table talks in 6 divisional cities on "Risk of Earthquake".
	Acid Survivors Foundation (ASF)	To support the acid survivors.
	Modern Rural Progressive Society (MRPS), Kurigram.	For procuring some equipments to provide vocational training for distressed and disadvantaged group.



DBBL donated Tk. Three crore to Bangladesh Olympic Association (BOA) for constructing the six -storied Olympic Bhaban at the Bangabandhu National Stadium complex. Chairman of Dutch-Bangla Bank Limited Abul Hasanat Md. Rashedul Islam handed over a commitment letter to BOA president and the Army Chief General Moeen U Ahmed, ndc, psc at the Army Headquarters.

Dutch-Bangla Bank Limited awarded Fellowships to the scholars conducting researches to pursue M. Phil, Doctoral and Post Doctoral degrees on December 22, 2008. Dr. Salehuddin Ahmed, Governor, Bangladesh Bank was present as the Chief Guest and awarded Fellowships among the scholars.





Dutch-Bangla Bank Limited handed over the Letter of Commitment for donating Tk. 9.73 crore to Dhaka University for constructing "Dutch-Bangla Bank Centre for Advanced Research in Arts & Social Sciences". The Managing Director of Dutch-Bangla Bank Limited Mr. Md. Yeasin Ali handed over the Commitment Letter to Prof. S. M. A. Faiz, the Vice Chancellor of Dhaka University in a ceremony arranged by the Dhaka University authority in the Senate Bhaban on February 27, 2008.



DBBL celebrated its 12th Anniversary on June 3, 2008 by undertaking a number of philanthropic and social programs. Among others, a 3 day long eye camp was organized at Bangladesh National Society for Blind (BNSB), Dhaka. National Professor Dr. M. R. Khan is seen visiting and inquiring about the well being of the operated patients.

As a part CSR, DBBL undertakes a number of philanthropic and social programs to help and mitigate the sufferings of disadvantaged people. Plastic surgery for the cleft-lipped boys & girls is one of such programs. National Professor Dr. M. R. Khan and the Managing Director of Dutch-Bangla Bank are seen visiting and inquiring about the well being of the operated cleft-lipped boys and girls.



Dutch-Bangla Bank Limited extended financial assistance to the tune of Tk. 10,000/- each to 100 acid victims helpless women. Mr. Md. Yeasin Ali, Managing Director of the Bank distributed the Payment order to the beneficiaries.



Dutch-Bangla Bank Limited has extended financial assistance to 7 organizations engaged in rehabilitation of the visually disabled poor people of the society. Mr. Md. Yeasin Ali, Managing Director of the bank handed over the payment orders to the representatives of these organizations on October 13, 2008.

Dutch-Bangla Bank - Prothom Alo Ganit Utsab - 2008 was jointly organized by Dutch-Bangla Bank Limited and the Daily Prothom Alo. The winners from the 19 regions of the country participated in National Program held in February 2008 at Saint Joseph High School, Dhaka. DBBL has been financing the event for the last five consecutive years.

