

corporate
social
responsibility
report

corporate social responsibility (CSR) report

DBBL as a responsible corporate citizen is fully aware of its responsibility 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 & 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 & 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 responsible way to maximize value for its customers, stakeholders and the economy. Our report on contribution to economy is set out on pages 21 to 30 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. Still 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 SME

DBBL has opened 10 SME service centers mainly in rural area to support SMEs and to bring related 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 funds from home and

abroad to rural people through ATMs at free of cost.

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 lives 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.

Employees -unleashing the hidden otential

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 & satisfaction ultimately determines relative or absolute success or failure of an organization. In turn, we need a competent, well trained, committed & motivated team of human resources with positive & sincere attitude towards customers that can build, maintain and strengthen trust & 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. 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 selected 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 14 years is such that the members of the staff have ample opportunities to take initiative 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 528 officers in 68 different courses during 2009. The training programs were organized by our own training institute. We also nominated 71 officers to undergo different training programs/courses organized by different organizations like BIBM, Bangladesh Bank Training Academy (BBTA) and other similar organizations. In addition, eight executives 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 2009 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 the education sector by awarding Scholarship and Fellowship, and making infrastructural development. Some of the programs are enumerated below:

students of this level along with the continuation of existing awardees. The students, who have been studying at graduation level after passing H.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 graduation level. Already 876 scholarships have been awarded in this 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 awardees (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

SL#	Level of study	Amount of fellowship per month (Taka)	Total grant per year for each awardees (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

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. This scholarship is 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 continuation of existing awardees. The students, who have been studying at H.S.C. level after passing 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. Already 745 scholarships have been awarded in this level.

- ii). **Graduation level:** Every year DBBL awards new scholarships for the meritorious and needy

2. Fellowship Program

Dutch-Bangla Bank Limited has been awarding fellowship for pursuing M.Phil, Doctoral & Post Doctoral degree since 2006. This fellowship is awarded to those researchers engaged in research in various fields like Social, Biological, Medical, Agricultural and Natural Sciences and also Engineering at different public universities of Bangladesh in M.Phil., Ph.D. & Post Doctoral Levels.

Every year fellowships are awarded to the researchers for the entire period of research work as required by the university curriculum. Already 159 fellowships have been awarded. Under this program a fellowship awardee is provided with the following benefits:

Health Sector

1. 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. More than 4,679 numbers of poor cleft-lipped boys & girls have so far been successfully operated upon across the country under the "**Smile Brighter**" banner. 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, Noakhali, Feni, Chittagong, Cox'sBazar, Faridpur, Khulna, Jessore, Kustia, Shatkhir, Barisal, Bhola, etc. As a continuous process, the cleft-lipped boys & girls are being treated across the country for restoration of hope and dignity in their lives.

2. Cataract operation for underprivileged blind people

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

Up to the year 2009, about 1,750 cataract operations have been completed successfully in different regions of the country.

3. 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 and Hathazari Branch to render free medical services to the rural and destitute people of the adjoining areas especially for the women and

children.

4. Health Infrastructure development

4.1. Donation to OGSB Hospital

Obstetrical and Gynaecological Society of Bangladesh (OGSB) is working with poorest of the poor women and children of our country. They have established a four storied Hospital having 20,000 sq. ft. in each floor along with an academic Institute at Mirpur, Dhaka. To meet the increasing demand for services for women and children, the OGSB authority has planned to construct another floor (4th floor, measuring 20,000 sq. ft.) of the hospital which will be solely used for neonatal care for the sick and vulnerable children.

Financial support of Taka 20,000,000 was approved in favour of OGSB Hospital and Institute of Reproductive & Child Health, Mirpur, Dhaka for construction of 4th floor of the above mentioned OGSB Hospital at Mirpur, Dhaka.

4.2. Donation to ICDDR, B

There is now growing concern about blood safety, equitable access to safe blood and blood products and their safe and rational use in the third world countries. According to the recommendations of WHO, the Bangladesh Government has initiated a strategy to make provision for safe blood transfusion in order to contain the transmission cycle of transfusion associated infections. In this connection, ICDDR, B authority has planned to set up an international standard blood transfusion unit.

The Board of Trustees of DBBF approved financial support of Taka 11,476,800 to ICDDR, B Dhaka for setting up of the blood bank with all modern facilities of international standard.

4.3. Donating 03 (three) Baby Warmer costing Taka 159,900 to Paediatrics Department, Dhaka Medical College Hospital, for treatment of under weight neonatal patients.

4.4. Donating a PC-less multimedia projector costing Taka 61,000 to Department of Paediatrics, Bangabandhu Sheikh Mujib Medical University, Dhaka for better dissemination of knowledge.

4.5. Donating a PC-less multimedia projector costing Taka 61,000 to Department of Paediatric Gastroenterology & Nutrition, Bangabandhu Sheikh

Mujib Medical University, Dhaka for better dissemination of knowledge.

5. Donation for medical treatment

5.1. Financial assistance of Taka 100,000 to Md. Abul Kalam, of Comilla, for operative treatment of his son.

5.2. Financial assistance of Taka 100,000 to Bir Sresthho Matiur Rahman Foundation for providing

free health services to poor freedom fighters and their school going children.

5.3. Financial assistance of Taka 50,000 to Nahid Anjum, for treatment of cancer.

5.4. Financial assistance of Taka 15,185 to Putul Biswas, of Department of Development Studies, Dhaka University, for treatment of her father.



Mr. Sayem Ahmed, Chairman of the Executive Committee of the Board of Directors of DBBL handed over the Commitment Letter of donation for Tk. 2.00 crore to Professor A. F. M. Ruhul Haque, the honorable Minister for Health & Family Welfare for constructing the 4th floor of OGSB hospital building on June 23, 2009.

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Dr. Atiur Rahman, Governor of Bangladesh Bank, is seen visiting the stall of Dutch-Bangla Bank Limited (DBBL) at the Bank and Non-bank Financial Institutions Fair-2009 at Dhaka Sheraton Hotel in the city on July 23, 2009. Mr. Sayem Ahmed, Chairman of the Executive Committee of the Board was also present.





Dutch-Bangla Bank awarded scholarships to 102 meritorious but needy students including 10 physically disabled students who passed HSC Examination in 2008 and studying at graduate level. Dr. Atiur Rahman, Governor of Bangladesh Bank was present as the Chief Guest and gave away the Scholarship Awarding Letters to the recipients on May 09, 2009. Mr. Sayem Ahmed, Chairman of the Executive Committee of the Board of Directors of DBBL presided over the function.



Dutch-Bangla Bank Limited awarded Fellowships to the scholars conducting researches in different fields of Social, Biological, Medical, Agricultural, Engineering and Natural Sciences to pursue M. Phil, Doctoral and Post Doctoral degrees on December 14, 2009. Dr. Atiur Rahman, Governor, Bangladesh Bank was present as the Chief Guest and awarded Fellowships among the scholars. Mr. Sayem Ahmed, Chairman of the Executive Committee of the Board of Directors of DBBL presided over the function.

The Chairman of Dutch-Bangla Bank Foundation & Founder Chairman of Dutch-Bangla Bank Limited, Mr. Mohammed Sahabuddin Ahmed unveiled the plaque of 'Dutch-Bangla Bank Auditorium' of Bangladesh Olympic Bhaban on December 23, 2009 in a simple ceremony held at the BOA new premises. DBBL donated Tk. 3 (three) crore to Bangladesh Olympic Association (BOA) for constructing Bangladesh Olympic Bhaban to



encourage development of sports and culture. Mr. Kutubuddin Ahmed, Secretary General, Mr. Mohammed Anisur Rahman, Deputy Secretary General, Col. Md. Waliullah (Rtd.), Director & CEO of Bangladesh Olympic Association, Mr. Md. Yeasin Ali, Managing Director and other senior executives of Dutch-Bangla Bank Limited, eminent sports personalities, educationists and dignitaries were also present at the function.

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Dutch-Bangla Bank Limited (DBBL) donated 2 (two) Multimedia Projectors to the Department of Paediatrics and Paediatric Gastroenterology, Bangabandhu Sheikh Mujib Medical University (BSMMU). Mr. Sayem Ahmed, Chairman of the Executive Committee of the Board of Directors of DBBL handed over the Projectors to Professor Shahana Akhter Rahman and Professor A.S.M. Bazlul Karim of the respective departments at a ceremony held at Milon Auditorium of the University on May 05, 2009. Professor Pran Gopal



A two day long campaign namely " Jago Bangladesh" was held during 27-28 March, 2009 at Cox's Bazar with a view to mobilizing vote in favor of Cox's Bazar Sea Beach to ascertain the first position in the Seven wonders of the nature of world jointly organized by Activist Bangladesh, Bangladesh Porjaton Corporation, Channel-i and advertising agency Mattra with the financial support of Dutch-Bangla Bank Limited. The representatives of the organizing institutions are seen in the picture in a press conference in this regard.

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Mr. Sayem Ahmed, Chairman of the Executive Committee of the Board of Directors of DBBL handed over the Commitment Letter of donation for Tk 1.15 crore to Dr. M. A. Salam, Director of icddr,b at a simple ceremony held at the conference room of icddr,b on June 03, 2009. Dr. Hubert Ph Endtz, Director, Laboratory Science Division of icddr,b and Managing Director of DBBL were also present.





Dutch-Bangla Bank-Prothom Alo Ganit Utsab-2009 was jointly organized by Dutch-Bangla Bank Limited and t Daily Prothom Alo. The winners from 19 regions of the country participated in National Program held in Februa. 2009 at Govt. Laboratory School, Dhaka. DBBL has been financing the event for the last six consecutive years.