

Corporate Social Responsibility

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 and impacting lives positively. 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 business, sustainability cannot be ensured.

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 a basis 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 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 disaster management, emergency relief, education and healthcare.
- Our aim is to spend 40% of our fund for awarding scholarships for underprivileged but meritorious 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 CSR budgetary allocation is for emergency disaster relief, upgrading facilities and lifesaving equipment in emergency rescue services like the fire brigades etc., infrastructure improvement for disadvantaged communities of far-flung areas.



Our major CSR activity areas



Education



Healthcare



Sports



Art and culture



Emergency Disaster relief

Education: Key to social and economic development

We believe education is a great leveler and also a great way to raise aspirations in the society and instil inspiration to achieve greater heights in life. In this globalized and knowledge-based world, education is a 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.

Scholarship for students of University of Dhaka

To reach out to meritorious and disadvantaged students of the University of Dhaka, we began a fruitful partnership with Dhaka University Alumni Association (DUAA) in 2007. 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 2020 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.

Promoting education and research on banking

Like previous year, we have donated BDT 3.75 million to BIBM for the development of proposed 15-story RCC Building of BIBM in the year of 2020 to promote education, training, research and consultancy on banking and finance.

Contribution to Proyash for supporting special child student

We believe in holistic development of the society. Education will favor the integration of a special child into society. Proyash is a specialized organization that helps all children with special educational needs through multidimensional programs. As part of our commitment towards the society the Bank has contributed to Proyash for bearing the expense of a special child student.

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 were quick to respond to the need of the sufferings of humanity and donate 75,000 pieces of blankets to the Prime Minister's Relief and Welfare Fund as part of CSR activities.



Md. Showkat Ali Chowdhury, Chairman 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 society EBL donated 9,000 pieces of blankets among cold-hit people in Bogura. EBL employees contributed 1,000 pieces of blankets to the cold-hit people of Chuadanga.



Ali Reza Iftekhar, MD & CEO of EBL handing over blankets to Md. Shafiqul Islam, Commissioner of Dhaka Metropolitan Police (DMP) for the cold-hit people of Chuadanga.

Other social affiliations

In 2020 EBL donated in Care In Need Foundation which provides home care service to assist senior individuals and families, Bangladesh Disabled Development Trust, Omar Ekushe Boimela at Chattogram City Corporation as part of social engagement activities.

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 flood affected people

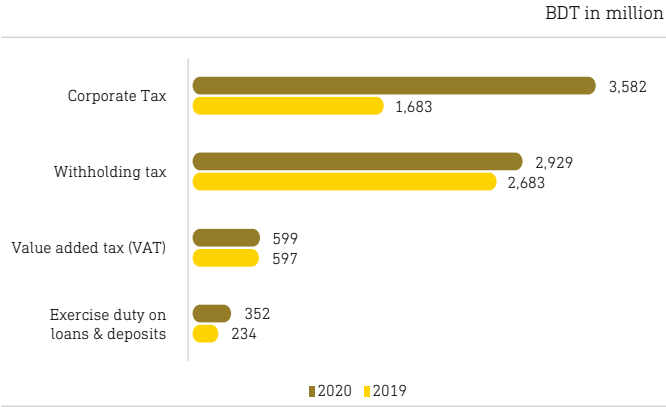
As part of emergency response, EBL donated BDT 10 crore to the Prime Minister's Relief and Welfare Fund for flood affected regions in Bangladesh.



Md. Showkat Ali Chowdhury, Chairman of EBL hands over a cheque to the Prime Minister's Relief and Welfare Fund for the flood affected regions in Bangladesh.

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 also deposit withheld tax and VAT to govt. exchequer on time deducted from employees' salary as well as payment to customers and vendors. Following graph shows our contribution:



Encouraging women empowerment

As a great believer of women empowerment, we have designed some special products for women entrepreneurs at special discounted loan pricing to provide 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. EBL also guides women clients on various business issues such as financial record keeping/accounting, sales routing through bank account, trade license, taxation, marketing, insurance etc. Moreover 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, 2020

To make our women cardholders' journey more fascinating EBL Women Banking successfully completed four MoU signing with Tactical Krav Maga, Meeha.com.bd, Travel Art and Gala Makeover Studio & Salon.

- Discounts on different specially designed self-defense courses at Tactical Krav Maga
- Exclusive EMI or Cash Based Installment service in different reliable and renowned scooter brands at Meeha.com.bd

- Various bundler offers discount to make women's travelling more exciting and secured at Travel Art
- Exclusive Discount at Gala Makeover Studio & Salon's Gulshan-1 outlet



Signing with Meeha.com.bd

Publishing entrepreneurial booklet for women entrepreneurs

EBL Women Banking has introduced an entrepreneurial booklet exclusively covering different day to day business management issues in detail for entrepreneurs. It also covers issues like inventory management, addressing online customer's need, keeping transaction details, preparing a business loan request etc.



EBL Women Banking entrepreneurial booklet আমি নারী, আমি সফল

Partnering with Robi 10 Minute School to create training platform for women entrepreneurs

As a part of EBL Women Banking's plan to four dimensional effective training platform, Robi 10 Minute School has been on board to introduce first of its kind, EBL Women Banking Entrepreneurship Series with a purpose to promote entrepreneurship exclusively.

Its 3 segments will make sure entrepreneur's zeal, find less barrier when they come to business management and digital promotion.

- Business management,
- Entrepreneurship know-how and
- Digital marketing



Signing with Robi 10 Minute School

Introducing Digital Banking Coach-Women entrepreneurship

EBL Women Banking introduced Digital Business Coach-Women Entrepreneurship for aspiring women entrepreneurs. Comprehensive and concise, the Digital Business Coach is a first in Bangladesh. The 18-part two-hour video series is for women who want to build their own business and also for aspiring women entrepreneurs who would like to build a better future. This comprehensive digital training focuses on three broad areas:

- Business management,
- The art of entrepreneurship and
- Digital marketing



Digital Business Coach-Women Entrepreneurship

"EBL Ovilashi": a special business account for women entrepreneurs

EBL Women Banking for the first time in Bangladesh has introduced EBL Ovilashi. This is an interest bearing business current account featuring all-inclusive product suite with 360 banking services for women entrepreneurs.

Affiliating with HerStory for creating public awareness for violence against women

To eliminate violence against women and empower them, EBL Women Banking has joined hands with HerStory Foundation for the AMIO campaign, a chronicles of readings and dialogues to create discourse as part of the global 16 Days of Activism against Gender-

based Violence campaign. AMIOBOLI.COM is a digital safe space to share stories of gender-based violence. Anonymous testimonies are gathered on the LOUD WALL - an uproar against the violence and the culture of shame that keeps victims quiet and perpetrators safe. This platform aims to bring organizations, organizers and activists together to create dialogue around the issue.

Environment friendly bank

Go Green

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 are now running with solar power.

Collaboration with CGS for tree plantation

As part of our environment-friendly initiatives we have collaborated with Chittagong Grammar School (CGS) where we have donated trees for building greener future.

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.

The Bank also ensures 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 5 crore 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.

Celebrating Mujib Borsho



To pay rich tributes and to celebrate the birth centenary of father of the nation Bangabandhu Sheikh Mujibur Rahman, government declared the year 2020-21 as the Mujib Year. The celebrations of 'Mujib Borsho' kicked off in a subdued tone because the COVID-19 pandemic, but there was no dearth of emotional tributes to the father of the nation of Bangladesh. On the 100th birth anniversary on 17 March 2020, nation remembered the architect of independent Bangladesh with solemn respect and watched the roll out of year-long program nationally and globally.

As the nation joined the celebration with verve and energy, we as a development growth partner of the country paid our respect and expressed our love for our father of the nation by donating BDT 100 million to Bangabandhu Memorial Trust to be a part of this grand celebration.

In 2020, government initiated various programs to be held during Mujib Borsho starting from 17 March 2020 to 26 March 2021. Later, government extended Mujib Borsho till 16 December 2021 due to the ongoing COVID-19 pandemic. The countdown for the celebrations started on 10 January, coinciding with Bangabandhu's homecoming in 1972 from a Pakistan jail after the 1971 Liberation War. The year-long countrywide celebrations went off on 17 March through stunning fireworks display at the Suhrawardy Udyan in Dhaka. However, the programs planned on this occasion was first scaled down and gradually postponed, owing to the worsening coronavirus crisis.

On 18 March 2020 employees and directors of EBL joined other banks and financial institutions to observe the birth centenary of father of the nation Bangabandhu Sheikh Mujibur Rahman by assembling in front of the bank's head office at 10 am for ten minutes donned in T-Shirts and holding placards with Mujib Year logo and cutting cakes. Employees and directors of all the banks and financial institutions of the country gathered in front of their offices to their homage to father of the nation. Chairman of EBL Md. Showkat Ali Chowdhury led the event along with directors Mufakkarul Islam Khasru, Gazi Md. Shakhawat Hossain, MD & CEO Ali Reza Iftekhar and EBL employees.



Md. Showkat Ali Chowdhury, Chairman of EBL hands over a cheque for BDT 100 million to Prime Minister Sheikh Hasina for observing the 'Mujib Borsho'



An assembly of EBL family members in front of Gulshan head office was led by Chairman of EBL Md. Showkat Ali Chowdhury to observe Mujib Borsho



EBL Board of Directors and MANCOM members donned in Mujib Borsho T-shirt cut a cake to observe Birth Centenary of Father of the Nation

Launching Mujib Corner at EBL Head Office



Inauguration of 'Mujib Corner' at the lobby area of EBL Head Office

To remember our hero of independence, we established a 'Mujib Corner' at our head office in Gulshan on 11 March 2020. This was a very small gesture from our part to make Mujib Borsho special to us. Our Chairman Md. Showkat Ali Chowdhury inaugurated the Mujib Corner as chief guest along with Chairman of EBL Securities Ltd. and EBL Investments Ltd. Mohd. Noor Ali and other members of EBL Board Salina Ali, Mufakkarul Islam Khasru, and Gazi Md. Shakhawat Hossain. Among others, Managing Director & CEO of EBL Ali Reza Iftekhar and senior members of the bank were present during the inauguration ceremony.

One side of the corner features a bust and a portrait of Bangabandhu and on other side features photos on the life and works of the father of the nation. Mujib Corner at EBL head office is rich in books, pictures and documents on the life and works and ideals of the architect of our independence. The customers and the employees of EBL can spend time at the corner to read books and journals to learn about the life, struggle and ideals of Bangabandhu.



A bust and portrait of Bangabandhu displayed at Mujib Corner



A photo collage on Bangabandhu's life and works



Well-organized bookshelf of Mujib Corner

All in all, a principled, socially responsive and ethical banking is what we aspire to achieve in all our deeds and banking activities and by doing so impact our society positively and sustainably.



The Mujib Corner at EBL head office lobby, endowed with a rich collection of books and journals on life and works of Father of the Nation Bangabandhu Sheikh Mujibur Rahman, is drawing attention of readers and visitors.

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.
- We will continue our lending through sustainable financing.