

# SUSTAINABILITY REPORTING



# MESSAGE FROM THE MANAGING DIRECTOR & CEO ON SUSTAINABILITY

We understand the paramount importance of sustainable development in the contemporary world. We firmly believe that as an organization, we hold a pivotal position in promoting sustainable development and advancing toward a better future for generations to come. At Dhaka Bank, we strive to align our operations with sustainable practices that address pertinent issues. Our concerted efforts to develop sustainable competencies and strategies enable us to address emerging challenges and uncertainties. Additionally, our ethical business practices, prioritization of sustainable financing, and unwavering commitment to green banking projects position us as a key contributor to a sustainable economy. Consequently, our green banking initiatives encompass financing environmentally conscious projects, incentivizing energy-efficient measures, and promoting sustainable agricultural practices. We believe that sustainable development is not merely a choice, but a necessity for all organizations in the present era.

Dhaka Bank's core mission is to promote responsible and sustainable growth, guided by company-wide eco-friendly initiatives. To this end, we adhere to the Bangladesh Bank's regulations and have instituted an Environmental and Social Risk Management policy incorporating an Environmental Risk Rating system when making loan decisions. Through in-house efforts, we plan to reduce the use of paper significantly. Additionally, we are working on social impact projects and green banking initiatives with a more determined effort to reduce our carbon footprint and adhere to our social responsibilities. Addressing the Sustainable Development Goals (SDG), Dhaka Bank plans to increase its Green lending to utility-scale renewable energy

projects, Green Technology Financing Scheme, and support companies in energy efficiency and emission reduction. We believe that our focus on sustainable financing, green banking projects, and responsible business operations will contribute to the creation of a sustainable economy.

Dhaka Bank has already shown concerns about social development by performing various Corporate Social Responsibility (CSR) activities and in good governance by building a corporate culture within the organization and enhancing the level of employee satisfaction. We have kept ourselves aligned with a broad-based environmental and social development framework. Our environmental responses are centered on various green finance initiatives financing renewable energy and waste management projects and other similar concerns.

We acknowledge that commitment to sustainable development is not only a moral imperative but also a sound business strategy. By integrating sustainable practices into our operations, we enhance our ability to mitigate risks, cultivate customer and employee loyalty, and foster the welfare of the communities we serve. Sustainable development is a dynamic process, and we remain committed to advancing our sustainability agenda and supporting a viable future for all.



**Emranul Huq**  
Managing Director & CEO



# SUSTAINABILITY OF BANKING

## Key Highlights 2022



### EDUCATION

Dhaka Bank spent around BDT 13.19 million for direct scholarship and educational infrastructural development purpose.



### HEALTH

Dhaka Bank spent around BDT 106.74 million for the poor and needy patients.



### DISASTER MANAGEMENT

Financial Assistance of BDT 100.00 million towards Poor and Distressed people of Flood affected Areas.



### SPORTS

Dhaka Bank contributed BDT 9.00 million for the development of Women's Football Team.



### SME FINANCING

Disbursed BDT 28,692 million as SME Financing.



### AGRI-LOAN

Disbursed BDT 8,280 million as Agri-Loan.



### WOMEN ENTREPRENEUR FINANCING

Disbursed BDT 1,360.2 million to Women Entrepreneur



### DIGITAL BANKING

897,154 Number of Transactions through DBL go apps and 66,768 Number transactions completed thorough Internet Banking.



### CASH TRANSACTION

1,043,511 Number of Transaction through ATM.



### PAPERLESS BANKING

1,132,056 Number of E-statement delivered.



### HUMAN CAPITAL

35,330 Man-hours of training for human capital development.

## Sustainable Finance

One of the biggest challenges in the world now is climate change. Given that the shift will have a direct influence on biodiversity, agriculture, forestry, dry land water supplies, and human health, the fast climate change will be too significant to allow many eco-systems to adapt in a way that is appropriate. Because of the unique weather patterns, increasing greenhouse gas levels, diminishing air quality, and other factors, society requires that industry also play a role in protecting the environment.

The banking sector plays a significant role in the economics of a country. It is the center of the money market and is crucial to the economic growth of a nation. One of the difficulties facing commercial banks is focusing their financial resources on environmentally friendly industries, preventing waste, and placing an emphasis on society. It is the duty of banks to strike a balance between environmental preservation and sustainable economic growth. They must make a profit in a method that allows them to prioritize society as well. Sustainable finance is the only answer. The practice of properly accounting for environmental, social, and governance (ESG) factors while making investment choices in the financial industry is known as sustainable finance. Environmental factors may more precisely relate to pollution reduction, biodiversity preservation, and circular economies, as well as climate change mitigation and adaptation. Social factors might include human rights problems as well as inequality, inclusion, labor relations, investments in human capital, and community development.

Bangladesh has already finished a number of important first actions necessary to launch the implementation of the Sustainable Development Goals (SDGs). Each objective and aim of the 2030 Agenda has been broken down into the duties that each ministry and agency must carry out. As part of their INDCs under the Paris Agreement, Bangladesh is also one of the signing parties that described the post-2020 climate measures they intended to conduct in order to lower the world average temperature and reach net zero emissions. Bangladesh Bank, as the central bank of Bangladesh, has taken significant steps to promote sustainable finance in the country. It has launched several initiatives to promote green finance, such as providing low-interest loans for renewable energy and energy efficiency projects. The central bank has also collaborated with international organizations such as the United Nations Development Programme (UNDP) to promote sustainable finance in the country. Dhaka Bank already have their own Sustainable Finance Policy, CSR Policy, Environmental & Social Risk Management Policy, and other pertinent policies. And now, in order to make these measures successful, it is up to us to work together. It is a demand for the future that must be met now.

## Dhaka Bank & Its Sustainability Framework

On December 2, 2016, the Sustainable Finance Department of Bangladesh Bank released a circular in which they directed

all banks and financial institutions in the nation to create a sustainable finance unit under the supervision of the division's head of credit risk management. In compliance with the circular, Dhaka Bank Limited has established a Sustainable Finance Unit. The Risk Management Committee of the Board of Directors of Dhaka Bank Limited approved this establishment. The Sustainable Finance Unit (SFU) is led by the head of credit risk management division, in accordance with Bangladesh Bank's circulars and guidelines. A Senior Deputy Managing Director of the Bank serves as the chair of the Sustainable Finance Committee (SFC), which was established by the Risk Management Committee of the Board of Directors. Following the guidelines set down by Bangladesh Bank, it directs the SFU. Dhaka Bank Limited on October 11, 2020 has instructed all DBL branches to establish a dedicated Sustainable Finance Help Desk by assigning at least one branch official to take charge of this help desk.

In compliance with the initial green banking principles released by Bangladesh Bank in 2011, the bank had also established a Green Banking Unit. The Risk Management Committee of the Board of Director of the Bank serves as the apex authority, supervising all the bank's sustainability activities.

### Our Sustainable Agenda

Dhaka Bank Limited is a leading commercial bank in Bangladesh with a strong commitment to sustainability. The bank has integrated sustainability into its core business strategy and operations, and has been recognized as one of the most sustainable banks in Bangladesh.

One of the key aspects of Dhaka Bank's sustainable agenda is its focus on environmental sustainability. The bank has implemented a number of initiatives to reduce its environmental footprint and promote sustainable practices. The bank has installed solar panel in its Head office in Gulshan and is thinking of implementing the same in some of its branches. This will help to reduce its energy consumption and greenhouse gas emissions. The bank also encourages its employees to adopt sustainable practices in their daily work, such as reducing paper usage and energy consumption.

In addition to its focus on environmental sustainability, Dhaka Bank is also committed to promoting social sustainability. The bank has implemented various programs to support education, health, and social welfare in the communities where it operates. For example, the bank has provided financial assistance to underprivileged students to help them access education, and has also supported initiatives to improve healthcare services in rural areas.

Dhaka Bank's sustainable agenda is driven by a commitment to responsible banking practices. The bank recognizes the importance of promoting sustainable development, and has made it a priority to integrate sustainability into its overall business strategy. This commitment has been recognized by

various organizations, including the Bangladesh Bank and the Global Reporting Initiative.

Overall, Dhaka Bank's sustainable agenda is a testament to its commitment to responsible banking and sustainable development. By focusing on environmental and social sustainability, the bank is helping to create a more sustainable future for Bangladesh and the world.

## A Socially Responsible Bank

One of the key elements of Dhaka Bank's good governance practices is its commitment to transparency and accountability. The bank is committed to ensuring that all stakeholders have access to accurate and timely information about its operations, financial performance, and decision-making processes. This includes regular disclosures, such as financial reports, annual reports, and updates on the bank's progress towards meeting its sustainability and corporate social responsibility (CSR) goals.

One of the significant aspects of Dhaka Bank Limited is its humanistic approach towards providing services. The bank places a high value on its customers and strives to provide them with the best possible banking experience. Dhaka Bank Limited understands the importance of building strong relationships with its clients, and it does so by offering personalized services tailored to meet their unique needs.

The bank has a team of highly trained and dedicated professionals who are committed to providing exceptional customer service. They are always willing to go the extra mile to ensure that their clients receive the best possible service. The bank also invests in the professional development of its employees, providing

them with the necessary training and support to enhance their skills and knowledge.

Dhaka Bank Limited is also committed to giving back to the community. The bank has undertaken various social and community development initiatives aimed at improving the lives of people in Bangladesh. These initiatives include providing financial assistance to underprivileged students, supporting healthcare initiatives, and promoting environmental sustainability.

In addition, Dhaka Bank is committed to promoting a culture of ethical conduct and integrity throughout its operations. The bank has established a comprehensive code of ethics that outlines the values and principles that all employees are expected to uphold. This includes a commitment to fairness, honesty, and respect for the law, as well as a zero-tolerance policy for corruption and unethical behavior.

Another way that Dhaka Bank demonstrates its commitment to good governance is through its focus on sustainability and CSR. The bank is committed to supporting sustainable development in Bangladesh by promoting environmental and social sustainability, as well as economic growth. This includes initiatives to support renewable energy, reduce waste and emissions, and promote financial inclusion and education.

Dhaka Bank Limited is a prime example of a company that is doing business the right way through ethical means. By prioritizing transparency, accountability, and sustainability, the bank is not only creating long-term value for its shareholders and customers, but also contributing to the development of a more responsible and prosperous society.

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## Activities and Workers

### Activities, Value Chain, and Other Business Relationships

**Activities and Markets Served:** Dhaka Bank Limited is a financial institution operating in the banking sector that accepts deposits, provides credit, and offers other financial services to its customers. We play a crucial role in the functioning of the economy by providing a range of financial services to individuals, businesses, and the government. The bank has 113 Branches, 3 SME Centers, 25 Sub-Branches, 83 ATMs, 20 ADM, and 1 Collection booth across the 33 districts in the country. Our primary business relationship is with our value chain partners. A brief overview of our main activities is as below:

**a) Deposit Collection:** We accept deposits from individuals, businesses, and governments in the form of savings accounts, current accounts, and fixed deposit accounts. These deposits form a major source of funds that we use to provide loans and other forms of credit.

**b) Providing Loans and Advance:** We provide loans and advance to individuals and businesses. This includes personal loans, business loans, agriculture loans, housing loans, and microfinance loans. We also offer various types of credit facilities, such as overdrafts, letters of credit, and bills of exchange, to support the financing needs of the customers.

**c) Payment Processing:** We provide payment processing services to customers, enabling them to transfer funds between individuals and organizations. This includes using checks, wire transfers, and electronic payment systems, such as Automated Clearing House (ACH) and Real-Time Gross Settlement (RTGS) systems.

**d) Investment Services:** Dhaka Bank Investment and Dhaka Bank Securities offer investment and wealth management services, such as advising clients on investment strategies and managing their portfolios. They also provide a range

of financial products, such as mutual funds, bonds, and stocks, to help customers achieve their financial goals.

- e) **Foreign Exchange Services:** We assist clients with international transactions by exchanging one currency for another. We also offer foreign exchange services and help clients manage their exposure to currency risk.
- f) **Card Issuance:** We issue credit and debit cards to customers, allowing them to make purchases from stores and withdraw money from ATMs. These cards provide customers with convenient and secure ways to access their funds.
- g) **Clearing and Settlement:** We participate in interbank transactions and clearing activities to facilitate the transfer of funds with other banks. This includes the settlement of payments and transfers, the clearing of checks, and the reconciliation of accounts.
- h) **Off-Shore Banking:** Off-Shore Banking Unit (OBU) is a separate business unit of the bank and operates its business through a separate counter governed by the rules and guidelines of Bangladesh Bank. It gives loans (on and off-balance sheet exposures) and takes deposits in freely convertible foreign currencies to and from persons/institutions not resident in Bangladesh and Type-A (wholly foreign-owned) units in EPZs in Bangladesh. It also gives long-term finance to industrial units outside EPZs and Type-B and Type-C industrial units within the EPZs. Besides, this unit provides bill discounting/financing facilities accepted by Authorized Dealers (AD) in Bangladesh against usance LCs in accordance with Bangladesh Bank (BB) guidelines.
- i) **Islamic Banking:** The Bank operates in two branches designated for this purpose in compliance with the rules of Islamic Shariah. A separate division for Islamic Banking monitors and complies with the laws of Islamic Shariah and other Regulatory bodies.

**Supply Chain:** Dhaka Bank's supply chain is a critical component of its value chain, as it enables the bank to acquire the necessary funds to lend to its customers and provide various banking services. The bank sources its funds through multiple channels, including deposits from individual customers and borrowing from other financial institutions.

At the core of Dhaka Bank's supply chain is its retail banking operations, which involve accepting deposits from individual customers. The bank offers various types of deposit accounts, including savings accounts, current accounts, and fixed deposit accounts. These accounts provide a stable source of funds for the bank, which it can use to extend loans and provide other banking services. In addition to retail deposits, Dhaka Bank also sources funds through borrowing from other financial

institutions. The bank has established relationships with other banks and financial institutions, which it can tap into to acquire funds as needed. This allows the bank to access a larger pool of funds than it would be able to obtain through retail deposits alone, which is essential for meeting the funding needs of large corporate clients.

Once Dhaka Bank has acquired funds through its supply chain, it deploys these funds by extending loans to its customers and providing various banking services. The bank's loan portfolio includes a range of products, including personal loans, auto loans, home loans, and corporate loans. These loans help customers finance their needs and enable the bank to generate interest income, which is a key source of revenue.

**iii. The Entities Downstream:** Dhaka Bank interacts with various downstream entities in its operations. These entities play a crucial role in the country's financial system and help to promote economic growth and financial stability. The primary downstream entities for Dhaka are as follows:

1. **Customers:** Dhaka Bank provides financial services to individual and business customers, such as deposit accounts, loans, and credit cards. These services help to meet the financial needs of customers and support economic activity.
2. **Business Organizations:** Dhaka Bank also provides payment processing services to merchants, enabling them to accept customer credit and debit card payments. This helps to promote financial inclusion and increase access to financial services for merchants and consumers.
3. **Suppliers:** Dhaka Bank offers trade financing services to suppliers, allowing them to receive payment for goods and services they have supplied to a customer. This helps to promote economic activity and support the flow of goods and services in the country.
4. **The Government:** Dhaka Bank provides financial services to the government, such as processing tax and other payments. This helps to support government operations and promote financial stability.
5. **Regulators:** Dhaka Bank is subject to regulation and oversight from the Bangladesh Bank and other financial regulatory agencies. These entities help to promote financial stability, protect customers, and maintain the integrity of the financial system.
6. **Microfinance Institutions:** Dhaka Bank often partners with microfinance institutions to provide financial services to individuals and businesses in underserved areas. This helps to promote financial inclusion and support economic growth in these areas.

# PRODUCTS AND SERVICES

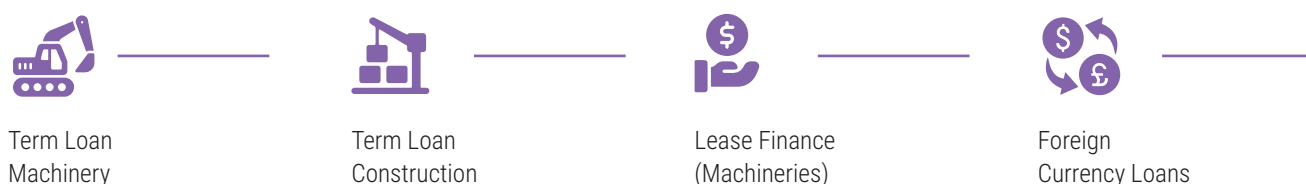
## Corporate Banking Products

### a) Project Finance (Long, Mid & Short Term)

Project financing is an innovative and timely financing technique for large-scale corporate projects. It includes understanding the rationale for project financing, preparing the financial plan, assessing the risks, designing the financing mix, and raising funds.

Dhaka Bank offers a full range of products and services to entrepreneurs implementing a project, including structuring modes of financing, mitigating different risks, and providing advisory services for successful project implementation.

Products offered under Project Finance –



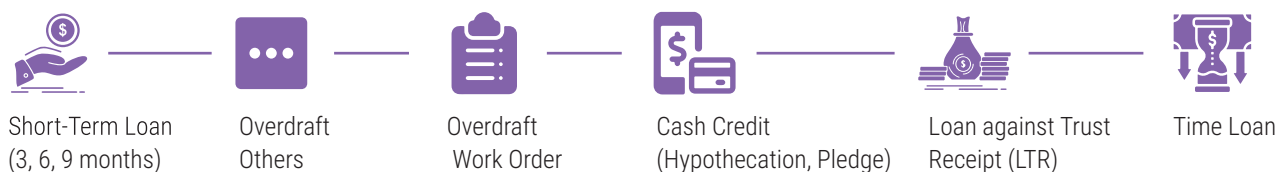
### b) Working Capital Finance

Working Capital is the lifeblood of any newly established project. Dhaka Bank's working capital financing includes all sorts of facilities for every sector of businesses and industries. Our products and services for financing working capital, depending on the nature of facilities, can be segmented as –

#### Non – Funded Facilities

Letter of Credit (Cash LC, BTB LC, UPAS, EDF, etc.)	Bank Guarantee (BB, PG, APG, Payment Guarantee, FC)
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#### Funded Facilities











### c) Trade Finance

Ever since "Business" has become a matter beyond geographical boundaries, Foreign Trade has been introduced as a major wing of modern banking. To support the businesses of our customers, we have made a strong base for offering a wide range of products and services related to Trade Finance

 Export LC (Advising & Transfer)	 Export Bill Negotiation/Collection	 Import Finance, Import Bill Handling	 Shipping guarantee, EDF Loan, OBU Financing
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## D) Cash Management Solutions

 <p>Payment &amp; collection solution</p>	 <p>Bulk cheque Processing</p>	 <p>Utility Bill collection</p>	 <p>Vendor/Salary Payment</p>
 <p>Cash pickup &amp; Delivery</p>	 <p>Hajj Remittance Processing</p>	 <p>Managing IPOs as Lead Bank</p>	 <p>Act as Banker on the issue of IPOs</p>

## Retail Banking Products

Current Account, Savings Account, Bundle Savings Account, Joma Savings Account, Short Notice Deposit, Fixed Deposit Rate, Gift Cheque, Deposit Pension Scheme, Special Deposit Scheme, Deposit Double Scheme, Savings Builder Account, Kotipoti Deposit Plan, Lakhpoti Deposit Scheme, Honourable Seniors, EduSavings Plan, Students' Ledger, Shopno Jatra, Car Loan, Home Loan, Credit Card, Debit Card, Locker Services.



A School Banking campaign was arranged by Dhaka Bank Limited at Rajuk Uttara Medel College, Uttara, Dhaka on 19 October 2022. Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank Limited was present as the Special Guest of this campaign and Motivation Program. Mr. Anisul Hoque, Sub Editor of Prothom Alo and Editor of Kishore Alo was present as the Chief Guest to motivate the students to Create the habit of savings from their early age. Mr. Md. Mostaque Ahmed, Deputy Managing Director of Dhaka Bank Limited was present as Special Guest.



## MSME Business

- **Digital Facilities:** I-Samadhan (For SME Customers), Same Day Decision (For DBL Branches)
- **Non-Financial Services:** I-Khata, I-Samadhan, Pay Master Program
- **Financial Inclusion:** Parenting and Nurturing 1st Time Borrowers, Parenting and Focusing Tk. 10.00 Account Holders.
- **Deposit Products:** Shukti, Current Deposit (SME), FD Plus (SME), Mudaraba FD Plus (SME)
- **Refinance/Pre-Refinance Scheme:** Term Loan Under Refinance Scheme of BDT 25,000 Crore, "Uddipona" MSME Stimulus Loan Scheme (Phase 3), Bangladesh Bank Refinance, SME Development Project (SMEDP-2), Loan to Tk. 10.00 Ac. Holder, Agri. 4% Loan, Green Banking, Arrangement With SME Foundation, SME Foundation Refinance
- **Loan Products:** Dhaka Bank Start-Up Fund, Continuous Loan, Demand Loan, Term Loan, Supply Chain Financing: (A) Bills To Cash (B) Factoring Finance, Distributor Finance, Non-Funded Facility, Agricultural Credit
- **Other Products:** Facility For Women Entrepreneur, Facility For 1st Time Borrower, Commercial Housing, Lease Finance

## Digital Banking

- ✓ Dhaka Bank GO
- ✓ Dhaka Bank C-Solution
- ✓ Dhaka Bank Direct
- ✓ Tuition Fee Solution
- ✓ Bangladesh Bank App
- ✓ Interactive Banking
- ✓ EzyBank



Dhaka Bank Limited launched a digital deposit (DPS) product called Nano Savings Scheme (NSS) in partnership with bKash Limited. Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank Limited announced the launching of the product at the event.

## Islamic Banking

- |   |                                      |
|---|--------------------------------------|
| ✓ Mudaraba Hajj Savings Scheme            | ✓ Mudaraba Value Max Savings Account |
| ✓ Tawfeer Mudaraba Savings Bond Account,  | ✓ Mudaraba Deposit Double Scheme     |
| ✓ Tawfeer Mudaraba Deposit Pension Scheme | ✓ Mudaraba Bundle Savings Account    |
| ✓ Tawfeer Mudaraba                        | ✓ Mudaraba Marriage Deposit Scheme   |
| ✓ Foreign Remittance Account              | ✓ Tayyebah Dhaka Islamic Banking     |



Mr. Emranul Huq, Managing Director & CEO along with other Senior Management of Dhaka Bank Limited launched "Tayyebah Dhaka Islamic Banking" and "Tayyebah Islamic Credit Card" for providing Islamic Banking Services under the active guidance of Shariah Supervisory Committee.

# ENVIRONMENT RELATED INITIATIVES

## Management Approach

Dhaka Bank strives for excellence to create Social, Environmental, and Economic benefits by showcasing a high level of commitment to sustainable banking. We believe we can enhance the ability to grow by enabling the transition to a sustainable future. Sustainability thereby generates value by itself. As a bank, we aim to elevate our position as a leader in sustainable business operations, and in order to enhance our positive impact on the community, we have identified the most appropriate sustainability material topics.

Materiality outlines why and how certain issues are relevant to the bank. The process we followed to determine our material topics involved a comprehensive review of the impacts of our operations, engagement with stakeholders and experts, and a rigorous materiality assessment to prioritize the impacts for reporting. The dangers and opportunities in our immediate operational environment, changes to legal and regulatory frameworks, global trends, and insights from stakeholder feedback all play a role in determining materiality. This approach is further aided by data-driven insights from independent reports, including sector-specific issues and legal requirements assessments. Each topic's materiality is assessed by its significance, the likelihood of occurrence, and the extent of the impact. This process helped us to identify the most significant impacts of our operations and to report on our performance in a transparent and accountable manner.

Dhaka Bank is keen on managing the economic, social, and environmental impacts of its activities and is committed to continuously improving our sustainability performance. We believe that our sustainability strategy will help us to create long-term value for our stakeholders and contribute to the development of a sustainable future for Bangladesh. In terms of the economy, Dhaka Bank's lending activities serve as the primary impact. We provide loans to individuals, small businesses, and large corporations, which help stimulate economic growth and create job opportunities. Our lending activities also contribute to the development of the country by helping individuals and businesses invest in their futures. However, we understand that our lending activities can have negative impacts if not properly managed. If loans are not repaid, it can result in financial distress for borrowers and a loss for the bank.

Dhaka Bank recognizes the importance of protecting the environment and reducing the environmental footprint. We are

committed to using resources efficiently and reducing waste in our operations. Our main environmental impacts come from the use of energy and water in our facilities, as well as the emissions associated with our transportation and business travel. To address these impacts, we have implemented energy-efficient measures in our facilities, such as using LED lighting and optimizing the use of air conditioning.

As a responsible corporate entity, Dhaka Bank recognizes that its activities can have far-reaching effects on people, particularly their human rights. We are committed to promoting social and environmental responsibility in our lending and investment activities. It is important to us to ensure that our lending activities do not contribute to human rights abuses, such as forced labor or child labor. To this end, we have implemented strict due diligence processes to ensure that we do not engage in business relationships with companies that engage in these practices.

## Dhaka Bank to the Road of Green Banking

Realizing the importance of green banking and policy guidelines from Bangladesh Bank, the Central Bank, Dhaka Bank Limited has already formulated its Green Banking Policy and got its approval from its Board of Directors. Dhaka Bank Limited has developed innovative green banking financial products which can directly or indirectly contribute to the reduction of carbon emissions. The Board of Directors of Dhaka Bank Limited has approved the budget for "Green Finance" and "Climate Risk Fund" and is working closely for its utilization. The bank is actively looking to finance green projects such as ETP, Hybrid Hoffman Kiln (HHK), Zigzag or equivalent Technology in Brick Field, Bio-Gas Plant, Solar Power System etc.

The Bank signed a participation agreement for "Refinancing in Hybrid Hoffman Kiln (HHK) or equivalent Technology of Brick Field " with Bangladesh Bank, under which Dhaka Bank Limited committed to finance brickfields which uses environment friendly technology and would obtain refinancing facility from Bangladesh Bank in this respect. On 9th February, 2017 a Participating Financial Institutions (PFI) Agreement was signed between Dhaka Bank Limited and Bangladesh Bank to ensure financing from the central bank's Green Transformation Fund (GTF). Bangladesh Bank has introduced the fund to facilitate import or procurement of capital machineries and other necessities relevant to following environment friendly/green attributes:



Dhaka Bank limited has been working tirelessly for the proper implementation of this facility. On 13th July, 2017 an agreement was signed between Bangladesh Bank and Dhaka Bank Limited regarding "Refinance Scheme for Green Products/Initiatives" which was initiated by the Sustainable Finance Department of Bangladesh Bank. An agreement between Dhaka Bank Limited and Bangladesh Bank is under process which would allow the bank to avail the Green Transformation Fund (GTF) in Taka for export and manufacturing-oriented industries. Dhaka Bank

Limited has demonstrated its commitment to sustainable and environmentally responsible banking practices through various initiatives such as promoting renewable energy, energy-efficient technologies, and reducing carbon footprint. To ensure a skilled and dedicated workforce, every year Dhaka Bank Limited arranges at least two training/workshop sessions on Green and Sustainable Finance with its efforts towards green banking. The bank is on the right path to promote a more sustainable and greener economy.

### In House Green Initiatives by DBL



## Our Action plan for Ensuring Green and Sustainable Finance



## Economic Impacts

Dhaka Bank plays a crucial role in driving economic growth in Bangladesh. Our operations significantly impact the country's economy as we provide financial services to a wide range of clients, including individuals, small and medium-sized enterprises (SMEs), and large corporations. We understand that our economic impacts extend far beyond our balance sheet, and we are committed to using our resources and expertise to support economic growth and development in Bangladesh while also promoting financial inclusion and sustainability.

One of the key economic impacts of Dhaka Bank is that we provide access to credit for individuals and businesses, allowing them to invest in their future and expand their operations. Our loans and credit facilities enable entrepreneurs to start new businesses and existing businesses to grow and create new jobs, thereby contributing to economic development and reducing unemployment. In addition to providing credit, we also facilitate international trade by offering various trade finance services. These services allow businesses to import and export goods, which generates foreign exchange and contributes to the country's overall balance of payments. By supporting international trade, we help to connect Bangladesh with the global economy and promote economic integration.

Moreover, Dhaka Bank is also committed to promoting financial inclusion, especially for marginalized communities. We offer a range of banking services that are accessible to low-income individuals and micro-enterprises. By providing financial services to underserved populations, we help to reduce poverty, promote social inclusion, and stimulate economic growth. Additionally, as a responsible corporate entity, we are committed to supporting sustainable economic development. We follow environmental,

social, and governance (ESG) principles in our operations and invest in initiatives promoting sustainable development, such as renewable energy and energy-efficient technologies.

### Indirect Economic Impacts

From a broad economic standpoint, Dhaka Bank remained crucial to the progress of the economy. Dhaka Bank is taking various initiatives to promote lending to the MSME (Micro, Small, and Medium Enterprises) sector, and a vibrant MSME sector is one of the principal driving forces in the development of the economy of Bangladesh. The bank is offering collateral-free credit facilities, term loan products, and EMI-based loan facilities to new and existing borrowers to encourage entrepreneurship, create employment opportunities, and promote economic development in the country. The bank has also introduced loan schemes specifically for women entrepreneurs to support their business initiatives and create better business scope. Additionally, Dhaka Bank's Distributorship and Supply Chain Finance provide security-free financing schemes to boost the SME industry of Bangladesh.

Dhaka Bank is continuing its focus on widening its MSME portfolio by promoting fresh lending to new borrowers belonging to various MSME business segments. In previous years, Dhaka Bank MSME had introduced the DBL Easy Loan facility, which is attributed as a collateral-free credit facility by submitting legally vetted property/collateral documents only. In addition, DBL Shuchona Loan was introduced to facilitate the 1st time borrowers without having any formal business credit history. Recently, the "DBL Start-up Fund" has been introduced as well. It is a Term Loan Product for SME (Small and Medium enterprises)

clients to promote new entrepreneurs. The aim of this facility is to encourage and support young entrepreneurs and transform their innovative ideas into businesses. This will lead to economic development and create new employment opportunities in our country. New entrepreneurs with age between 21 years to 45 years will be eligible for a maximum of Tk.10.00 Million term loan paying a maximum 4% interest rate. Entrepreneurs with innovative ideas will get top priority while their educational qualifications, technical expertise, training, experience, and social acceptance will be taken into consideration.

During the past few decades, women have achieved great strides in Bangladesh by participating in the economy. However, women entrepreneurs face severe obstacles when running their own businesses all by themselves. To help alleviate some of these thresholds, DBL intends to support their initiatives and to create better business scope. In tune with this spirit, the "Oditiya Loan" facility aims to aid businesswomen in their business activities to gain profitability and sustainability. Oditiya Loan is an EMI based/structured repayment method loan facility to facilitate women entrepreneurs to procure current business assets or to acquire fixed assets for the business. Dhaka Bank has also signed an MOU with the Joyeeta Foundation to Finance Women Entrepreneurs through the Joyeeta Foundation Refinancing scheme. Through this scheme, eligible woman entrepreneurs can avail of SME loans at a 4% interest rate.

Another credit scheme is the DBL House Building SME Loan (HBSM), which has catered considerable impact in and around the outskirts of metropolitan areas. DBL HBSM helped to create

a stable source of income for the locals, having ownership of considerable land property. After attaining formal financial assistance, the locals initiated to build of single/multi-storied houses with improved sanitation and a healthy environment aimed to address housing problem for the garments workers of Savar, Ashulia, and Gazipur locality, where many number of manufacturing factories are located, and workers from different other parts of the country get employment opportunity.

Through Distributorship and Supply Chain Finance, Dhaka Bank offers a security-free financing scheme where a supplier of corporate business can take finance against the invoice raised for the supply of goods or services. On the other hand, Dhaka Bank's Distributor Finance provides distributors with mortgage-free financing to lift products from large manufacturers, where it is always required to be lifted upon advance cash payment. Additionally, Dhaka Bank sanctioned loans and injected much-needed Working Capital for Industry and Service Sector to pay wages and salaries for export-oriented clients, Working Capital for CMSME, Refinance Scheme through MFI for low-income Professionals, Farmers, and Marginal and Small Businesses. Recently, Dhaka Bank has been focusing more on such security-free loan facilities to play the role of torchbearer for the SME industry of Bangladesh to boost & flourish the economy. Dhaka Bank's proactive policies and programs to increase finance for agriculture remain upheld. We also acknowledge that Agricultural and Rural Credit play significant roles in the country's economic growth and development as essential tools for promoting the "inclusion" of rural people in banking activities.



Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited inaugurated the Tree Plantation Campaign with a theme of "Sustainable Bangladesh for Next Generation". Mr. Mohammad Abu Jafar, Additional Managing Director along with other senior officials of the Bank were present at that time.

# ENVIRONMENTAL AND SOCIAL OBLIGATIONS

## Environmental Impact

As a responsible corporate entity, Dhaka Bank is committed to managing its environmental impacts to ensure sustainable growth and development. We recognize that our operations have the potential to impact the environment, and therefore, we have implemented various initiatives to reduce our environmental footprint and contribute towards a greener future. Our sustainable banking strategy encompasses a wide range of activities, including internal management as well as Green Financing to bolster the Green Economy. We have invested in energy-efficient equipment and technologies, such as LED lighting, high-efficiency air conditioning systems, and energy-efficient IT infrastructure to conserve energy and reduce greenhouse gas emissions. We have also implemented a waste management program that includes recycling and proper disposal of paper, plastics, and other materials. In addition, we are focused on reducing our water consumption and minimizing our impact on water resources. We promote green practices in our daily operations by reducing energy usage, implementing digitalization, and taking other steps to reduce our carbon footprint. In addition, we extend credit for green products and incorporate environmental and social responsibility in our credit policy. As part of our mission to foster a thriving community, we intend to expand our green financing portfolio. It had the following composition during the reporting period:

Categories	Percentage
Environment-Friendly Brick Production	43.092%
Renewable Energy	26.166 %
Energy & Resource Efficiency	25.00 %
Recyclable Goods	0.0216 %
Environment-Friendly Establishments	7.773 %

Dhaka Bank acknowledges that its financing decisions may have environmental implications. Therefore, we have created and implemented an Environmental and Social Risk Management (ESRM) policy and process manual. As part of the loan evaluation procedure, Dhaka Bank rates the clients' enterprises based on their Environmental and Social Risks. The astute CRM team has established an effective end-to-end process for the evaluation of prospective borrowers and the rating during the reporting period includes the following:

Particulars	Total	Outstanding [In million BDT ]
Number of Projects applicable for Environmental & Social Due Diligence (ESDD)	340	
No. of Projects Rated ( Environmental & Social Risk Rating )	340	
Low	286	8846.99
Medium	54	1714.12
High	-	-

## Energy

### Energy Consumption Within the Organization and Energy Consumption Outside of the Organization

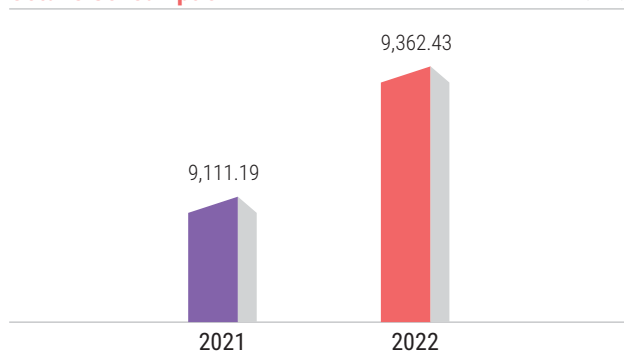
The primary sources of the bank's energy consumption are non-renewable fuel sources: Octane in vehicles and Diesel in generators. Additionally, the bank consumes electricity from the national grid. The COVID-19 lockdowns of 2021 restricted vehicle movement and generator usage at the head office and branches. Dhaka Bank relied more on online communication during this time. On the other hand, business activities picked up pace in 2022 in the post-lockdown period. Therefore, energy consumption was lower in 2021 compared to 2022. However, we now use online communication tools such as Zoom more frequently compared to the pre-COVID-19 period, which has aided in reducing energy consumption. The total costs in BDT have been divided by the average per-unit price to approximate unit usage. After that, the units are converted to Gigajoules to reach a standard unit. Energy is purchased from sources external to the organization. Outside energy consumption occurs primarily from Octane consumption from vehicles due to employee commuting and transport.

The GSD of Dhaka Bank sets goals to reduce energy consumption compared to previous years. Additionally, Dhaka Bank reminds its employees to reserve energy and office materials as much as possible. Hence, the electricity consumption was lower in 2022 compared to 2021.

Sources of Energy Consumption	Consumption in Gigajoules (GJ)	
	2021	2022
Octane	9,111.19	9,362.43
Diesel	3,830.03	4,426.16
Electricity	22,755.81	22,416.36
<b>Total</b>	<b>35,697.03</b>	<b>36,204.95</b>

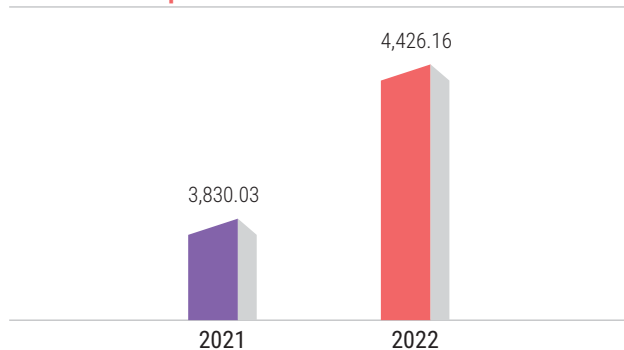
### Octane Consumption

(Liter)



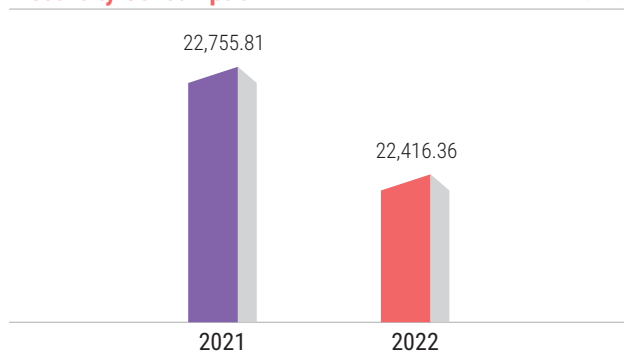
### Diesel Consumption

(Liter)



### Electricity Consumption

(kWh)



### Energy Intensity

For energy intensity ratio calculation, we have used total employee numbers at the end of the period in the respective years as the denominator. The energy includes the total energy consumption, including diesel and electricity consumption inside the bank as well as octane consumption outside the bank. Per employee energy consumption (GJ) was 12.91 in 2021 and 12.72 in 2022.

### Reduction of Energy Consumption

Electricity consumption was reduced by 339.44 Gigajoules in 2022 compared to 2021 due to energy consumption reduction efforts by the bank.

## Water and Effluents

### Water Consumption

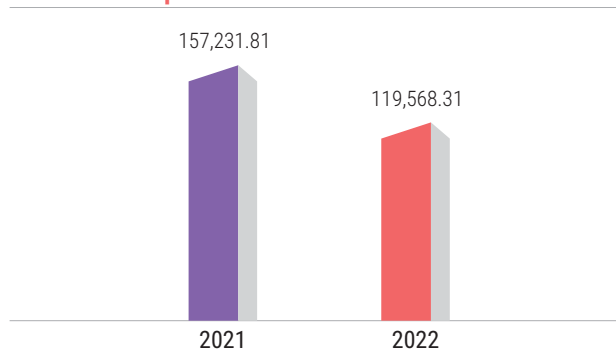
Dhaka Bank encourages employees to use as little water as possible to preserve the natural water level. As such, the water

consumption was reduced by 37,663.50 liters in 2022 compared to 2021. The total costs in BDT have been divided by the average per unit cost to reach an approximation of unit usage.

Sources of Water consumption	Consumption in Liter	
	2021	2022
Water consumption	157,231.81	119,568.31

### Water Consumption

(Liter)



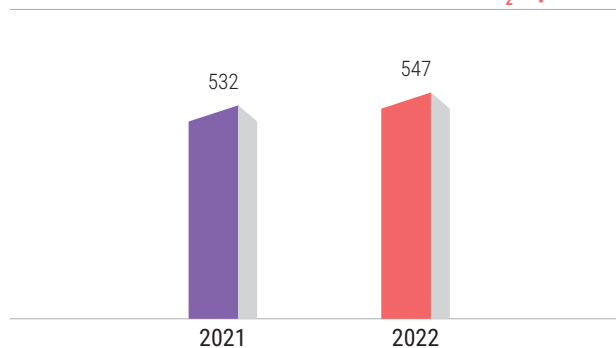
## Emissions

### Direct GHG Emissions and Disclosure

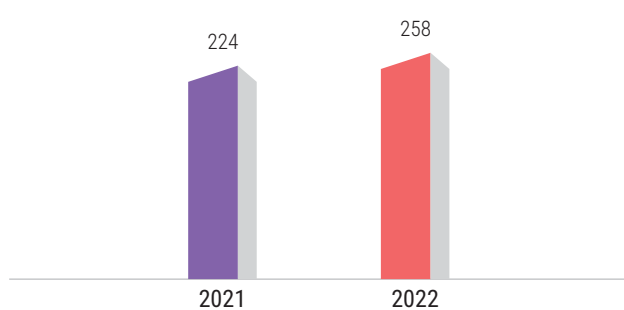
Sources of Energy Consumption	Consumption in Metric Tons of CO2 Equivalent	
	2021	2022
GHG emissions from Vehicles	532.00	547.00
GHG emissions from Generators	224.00	258.00
<b>Total</b>	<b>756.00</b>	<b>805.00</b>

Dhaka Bank's Diesel consumption through generators and Octane consumption through vehicles fall under Direct

### GHG Emission from Vehicles in Metric Tons of CO<sub>2</sub> Equivalent



## GHG Emission from Generators in Metric Tons of CO<sub>2</sub> Equivalent



GHG emissions. We are conscious of conserving fuel resources. However, the increased operational activities in 2022 led to increased emissions compared to 2021.

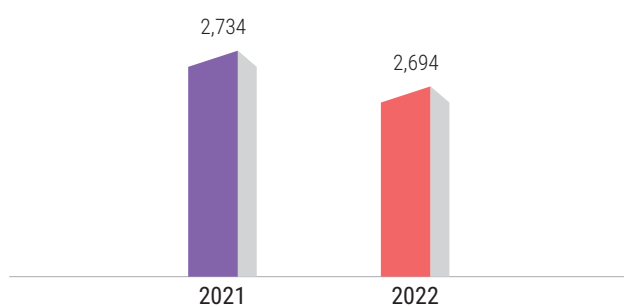
## Energy indirect GHG emissions

The bank also accounts for indirect GHG emissions produced as a result of consuming electricity from the Bangladesh national grid. Due to energy-saving efforts, the emission was lower in 2022 compared to 2021.

Sources of Energy Consumption	GHG Emission from Electricity Consumption in Metric Tons of CO <sub>2</sub> Equivalent	
	2021	2022
GHG Emission from Electricity Consumption	2,734	2,694

## GHG emissions intensity

## GHG Emission from Electricity Consumption in Metric Tons of CO<sub>2</sub> Equivalent



For the GHG emission intensity ratio calculation, we have used total employee numbers at the end of the period in the respective years as the denominator. Per employee, GHG emission in Mega Tons of CO<sub>2</sub> was 1.26 in 2021 and 1.23 in 2022.

## Reduction of GHG Emissions

GHG emission due to electricity consumption (scope 2) was lower by 40 Metric Tons in CO<sub>2</sub> equivalent in 2022 compared to 2021 due to reduction initiatives.

## Waste

### Waste Generation and Significant Waste-Related Impacts

Due to the nature of the operation, the main source of waste generation comes from the usage of paper. At Dhaka Bank, there are several inputs, activities, and outputs that lead to waste-related impacts. These include:

#### i. Inputs:

- Paper, pen, and other office supplies used in day-to-day operations
- Electronic equipment and devices, such as computers, printers, and mobile phones
- Energy and water used in the bank's branches and offices
- Consumables, such as food and beverages, used in staff canteens and other facilities
- Construction materials and resources used in the bank's building projects

#### ii. Activities:

- Paper-based record-keeping and documentation
- Printing and photocopying of documents
- Electronic waste generated by the disposal of outdated or broken electronic equipment
- Energy and water consumption in the bank's branches and offices
- Waste generated by staff and customers, such as food packaging and drink containers

#### iii. Outputs:

- Paper waste generated from printing and photocopying
- Electronic waste generated from the disposal of outdated or broken electronic equipment
- Energy and water waste resulting from inefficient use
- Food and drink packaging waste generated by staff and customers
- Construction waste generated from building projects

These impacts relate to waste generated in the organization's activities, such as paper and electronic waste generated by the bank's internal operations. Additionally, waste could also be generated upstream or downstream in its value chain. For example, waste could be generated by suppliers of office supplies or construction materials or by customers who use the bank's services and generate waste in the process.

### Management of Significant Waste-Related Impacts

The usage of paper is being rationalized, and unnecessary printing has been highly discouraged through green banking initiatives. Employees are encouraged to print both pages and reuse papers to reduce waste. Our green banking policy



and Green office guide have created awareness among our employees to use papers responsibly. The GSD sets yearly goals and takes various initiatives to reduce paper waste, and collects and monitors waste-related data.

Dhaka Bank concentrates predominantly on the use of electronics for communication to reduce paper usage. Consequently, internal and external communications of the bank are done through emails or other electronic media. One side used papers are also reused for printing draft copies of the office documents. To reduce the environmental impact of paper waste, the bank has been optimizing its internal operations by gradually moving to a paperless environment and introducing products and services that aim to reduce and eliminate paper consumption for its customers through digitalization.

Some actions and circularity measures that we have taken include:

- Implementing paperless processes wherever possible to reduce paper waste
- Encouraging staff and customers to reduce waste generation through awareness campaigns and recycling initiatives
- Ensuring that construction projects are designed to minimize waste and promote sustainable building practices
- Implementing energy and water efficiency measures to reduce waste and promote sustainable resource use
- Developing a waste management plan that outlines the bank's waste management goals and strategies for achieving them.

We use a variety of processes to collect and monitor waste-related data, including:

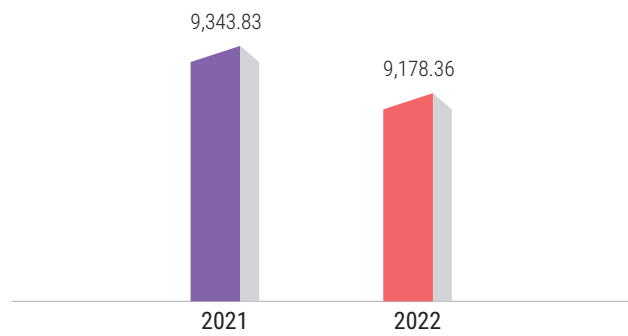
- Tracking and reporting on waste reduction to monitor progress toward waste management goals
- Collecting data on energy and water consumption to identify opportunities for reducing waste and promoting sustainable resource use

### Waste generated

Sources of Energy Consumption	Paper Consumption (Ream)	
	2021	2022
Paper Consumption (Ream)	9,344	9,178

### Paper Consumption

(Ream)



Dhaka Bank currently tracks its paper usage. Due to its green banking and paperless banking initiatives, paper usage (in reams) went down in 2022 compared to 2021.

## Social Impact

Dhaka Bank is committed to managing its social impacts in a responsible manner as a socially responsible bank. The bank's operations and decisions can have a significant impact on society, and thus we have implemented a range of initiatives to manage our social impacts.

Ethical business practices and responsible conduct are key components of Dhaka Bank's social impact management strategy. The bank is committed to upholding high ethical standards and complying with all relevant laws and regulations. A comprehensive code of conduct has been developed to govern interactions with customers, employees, and stakeholders, ensuring that actions promote positive social outcomes and respect human rights. Furthermore, Dhaka Bank prioritizes financial inclusion and empowerment of underprivileged communities. A range of financial products and services has been developed to cater to the needs of low-income individuals

and small businesses. Microfinance services, small business loans, and other financial products are provided to promote economic growth and reduce poverty.

Social awareness and education are also critical components of the bank's social impact management strategy. Regular training programs and awareness campaigns are organized to promote social responsibility and encourage ethical behavior among employees, customers, and stakeholders. Additionally, Dhaka Bank is committed to supporting social development initiatives in the communities it serves. Dhaka Bank Foundation and the Communication & Branding division actively support social development initiatives. Financing and other support for social projects, such as education and healthcare initiatives, are provided. Additionally, philanthropic activities that promote positive social outcomes are engaged in.

# CORPORATE SOCIAL RESPONSIBILITY (CSR) INITIATIVES

'Excellence in Banking' is our motto and to become the best performing bank in the country is our mission. As a leading private commercial bank in Bangladesh, our eminence is backed by quality products and services, superior technology and highly motivated personnel to realize your dream. Dhaka Bank Limited is the brainchild of a host of committed entrepreneurs and farsighted dreamers of banking excellence. Established in July 5, 1995, the Bank is now an admired provider of financial services and has positioned itself as a strong brand in the mind of customers.

The term "corporate social responsibility" (CSR) refers to a self-regulatory process used by banks to guarantee that they are actively adhering to the letter and spirit of the law, moral principles, and regional or global conventions. Corporate Social Responsibility (CSR) is becoming increasingly important for the banking sector. Banks are expected to contribute to the sustainable development of the communities they operate in, and they have a role to play in addressing social and environmental issues. CSR helps banks build their reputation and strengthen their relationship with customers, employees, and other stakeholders. It also helps banks comply with regulatory requirements and meet the expectations of investors. Overall, CSR can enhance the long-term viability and profitability of banks while contributing to a more sustainable and equitable society. The Bangladesh Bank CSR Guideline served as the inspiration for our CSR plan.

Dhaka Bank's CSR efforts aim to create a sustainable and responsible future by engaging in various initiatives to empower communities and protect the environment. Dhaka bank focuses on education, healthcare, disaster relief, and promoting eco-friendliness through its activities, programs, and partnerships with various organizations. We believe in promoting a positive impact on society by supporting the underprivileged, addressing environmental concerns, and contributing to the development of the nation. Dhaka Bank gives priority to long-term initiatives that will have a long-term, positive influence on the nation's population and society. At Dhaka Bank, employees work with a greater mission. They are motivated to contribute to the bank's social initiatives like financial assistance towards Flood affected people, Blanket distribution to cold hit peoples all over Bangladesh and Scholarship to meritorious students. Dhaka Bank also contributed in sports like Bangladesh Football Federation for development of Women's Football team.

During 2022, Dhaka Bank has spent an amount of BDT 230.81 million for the overall betterment of the nation.

## Donation for Social Improvement by CSR in Matrix

BDT in Million except %

Initiatives	Donation	Percentage (%)
Education	13.19	5.71%
Health	106.74	46.25%
Disaster Management	100.00	43.32%
Sports, Art & Culture	10.50	4.55%
Others	0.38	0.17%
<b>Total</b>	<b>230.81</b>	<b>100%</b>

## Education

Education is one of the most important components of Corporate Social Responsibility. Understanding the importance of education, Dhaka Bank donated for mental and physical development of Autistic Children and Underprivileged people with Autism and Neuro-Development Disability. In the year 2022, Dhaka Bank spent around BDT 13.19 million for direct scholarship and educational infrastructural development purpose with special support for educational expenses to develop and progressive human resources towards Prime Minister's Education Assistance Trust.

Initiatives	BDT in Millions
Monthly Scholarship for 5 students of Department of Banking & Insurance, University of Dhaka	0.18
Support for educational expenses to develop and progressive human resources towards Prime Minister's Education Assistance Trust	9.16
Support for Operational Expenses for Underprivileged People with Autism and Neuro-Development Disability towards PFDA Vocational Training Institute	2.40
Underprivileged People with Autism and Neuro-Development Disability towards Proyash, a specialized school for Autistic Children	0.50
Support for Operational Expenses for Mental and Physical Development for Autistic Children towards SEID, a specialized school for Autistic Children	0.60
Financial support for the Publication of a Research Work on Biography of "Begum Fazilatunnesa Mujib Renu" towards Bayanno Bangla Gobeshona Sangshta to publish the biography of "Begum Fazilatunnesa Mujib Renu" accomplished by an M. Phill researcher (Sub: Political Life of Bangobondhu) of History Department, University of Dhaka	0.30
Financial support for the Publication of "Mohan Muktijudhe Shahid Budhijibi" by Muktijuddho Projonmo Command	0.05
<b>Total</b>	<b>13.19</b>

## Disaster Management & Infrastructure Improvement

Dhaka Bank is committed to the welfare of the community at large. The Bank responds promptly to support the affected humanity. In 2022, the Bank provided financial assistance to the homeless people to carry out its humanitarian activities and financial assistance towards the poor and distressed people of flood affected areas of the country through Prime Minister's Relief and Welfare Fund For this purpose, Dhaka Bank donated BDT 100.00 million in 2022.

Initiatives	BDT in Million
Financial Assistance towards Poor and Distressed people of Flood affected Areas of the Country Prime Minister's Relief and Welfare Fund	100.00
<b>Total</b>	<b>100.00</b>

## Sports, Arts and Culture

During 2022 Dhaka Bank contributed BDT 10.50 million for the development of Women's Football Team, establishing an Art Exhibition & Permanent Art Gallery in Dhaka University to accelerate the exercise of Art and Culture internationally.

Initiatives	BDT in Million
To patronize Women's Football Team for the Development of Bangladesh Women's National Football team towards Bangladesh Football Federation	9.00
Financial Support for Organizing and establishing an Art Exhibition & Permanent Art Gallery in Dhaka University towards Dhaka University Alumni Association	1.50
<b>Total</b>	<b>10.50</b>

## Health

Dhaka Bank is providing treatment support and Financial Support to poor and needy patients. BIRDEM Hospital is a partner in this great social work through a sophisticated treatment and nursing. In the year 2022, Dhaka Bank spent around BDT 106.74 million for the poor and needy patients.

Initiatives	BDT in Million
Financial support for poor women and children towards Centre for Women & Child Health, a specialized hospital for women and children	4.80
Financial support for poor and needy patients towards BIRDEM Hospital in a regular basis	2.40
Support for the Marginalized people impacted due to COVID-19 as Special CSR fund through BRAC (NGO) towards the People of Satkhira, Rajshahi, Jashore, Joypurhat, Bogura, Narayanganj for COVID-19	20.30
Financial Assistance towards National Healthcare Centre (Bangladesh Diabetic Samity ) for Purchasing an Ambulance to support the emergency Patients	2.48

Initiatives	BDT in Million
Treatment expense of Breast Cancer Patient (Advance Stage)	1.00
Treatment Expense of Bypass Surgery Patient for Heart Operation	0.50
Treatment Expense of a Cardiac Patient for Heart Operation for treating Blockage in Heart	0.02
Financial Support for the treatment of Urethral Stricture Patient	0.20
Treatment of Md. Hasan Ahmmed, Deputy Director of Bangladesh Bank for Blood Cancer Treatment	0.20
Treatment of Ms. Tuhina Akter from Mirpur, for Lung Cancer Treatment	0.20
Treatment of Mr. Shahneoj Sumon, Joint Director of Bangladesh Bank for Blood Cancer Treatment	0.10
Treatment of Ms. Dilara Begum from Mirpur, for Kidney Transplant Treatment	0.20
Financial Support for the treatment of Ms. Nusrat Sharmin Resma from Mymensing, for Lung Cancer Treatment on T-Cell Lung Lymphoma	0.01
Financial Support for the treatment of Artificial Leg surgery for a Disable Person	0.10
Financial assistance for Distributing Blanket to the cold affected people towards Prime Minister's Relief Fund and distributing to Lower-Income People of Bangladesh to Alleviate Winter Sufferings	65.50
Blankets for Cold Affected People 21,000 pcs of Blanket to the cold affected people	8.82
<b>Total</b>	<b>106.74</b>

## Other Social Projects

In 2022, Dhaka Bank donated/ sponsored/ spent BDT 0.38 million for the promotion of National Integrity and Prevention of Corruption as social projects.

Initiatives	BDT in Million
Distribution of Iftar Box on the occasion of Ramadan towards the underprivileged and special schools for physical & mental development of the special children, abandoned, blind and orphans	0.26
Promotion of National Integrity and Prevention of Corruption related Advertisement on The Daily Manobkantha, Amader Somoy and Media New Age Ltd	0.09
Financial Support for National Day Observation for the Prevention of Drugs Abuse And Awareness Creation on International Day against Drug Abuse 2022 towards Narcotics Control Directorate, Under The Ministry of Home Affairs, Govt of the People's Republic of Bangladesh	0.03
<b>Total</b>	<b>0.38</b>

# CORPORATE SOCIAL RESPONSIBILITY (CSR) INITIATIVES

## Dhaka Bank Limited Donates Blankets to Prime Minister's Relief Fund



Mr. Abdul Hai Sarker, Chairman, Dhaka Bank Limited and Mr. Amir Ullah, Director, Dhaka Bank Limited donated blankets to Prime Minister's Relief Fund with an aim to help the cold stricken poor and distressed communities of the country on November 10, 2022 at Prime Minister's Office, The Hon'ble Prime Minister, Government Republic of Bangladesh, Sheikh Hasina received the donation as Blanket at Prime Minister's Office Physically.

## Dhaka Bank Limited Donates 10 Crore to Prime Minister's Relief and Welfare Fund for Flood Affected People of Bangladesh



Mr. A.T.M. Hayatuzzaman Khan, Former Chairman & Sponsor of Dhaka Bank Limited along with Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited donated Taka 10 Crore to Prime Minister's Relief and welfare Fund with an aim to help the flood affected people of the country on June 27, 2022 at Prime Minister's Office. The Hon'ble Prime Minister of the people's republic of Bangladesh Sheikh Hasina also graced the occasion virtually from her official residence Gono Bhaban.

### Donate an Ambulance to Hayatuzzaman - Ibrahim Healthcare Center



Dhaka Bank Limited provided an ambulance to Hayatuzzaman-Ibrahim Healthcare Center for providing emergency medical treatment to underprivileged sections of the society to perform its Corporate Social Responsibility program. Mr. Nazrul Islam Babu MP, Narayanganj-2 was present as the chief guest at that ceremony. Mr. A T M Hayatuzzaman Khan, Founder Vice Chairman of Dhaka Bank Limited, Mr. Abdul Hai Sarkar, Chairman of Dhaka Bank Limited, Mr. Emranul Huq, Managing Director & CEO, Dhaka Bank Limited, along with other distinguished persons were also present.

### Financial Assistance to Nasima Sultana for Cancer Treatment



Dhaka Bank Limited donated Taka 10 Lac as financial assistance to Nasima Sultana for Cancer Treatment under Corporate Social Responsibility at Dhaka Bank Head Office. Mr. Arham Masudul Huq, CEO of Dhaka Bank Foundation handover the Cheque to Nasima Sultana with the presence of Mr. Emranul Huq, Managing Director & CEO of Dhaka Bank Limited.