



Sustainability Report

We take a long-term, integrated approach to conducting business by incorporating environmental, social and governance considerations into all of our operations. Our goal is to make a positive impact on people's lives and promote sustainable development.

About Sustainability Reporting

Sustainability at Jamuna Bank

Like other countries around the world, Bangladesh is dealing with the impact of global shocks – first from the pandemic and then from the ongoing war in Ukraine i.e. Rising global commodity prices, supply chain disruptions, and slowdown in external demand have led to high inflation, a sharp widening of the current account deficit, depreciation of the taka and the rapid decline of foreign exchange reserves etc. The robust economic recovery of Bangladesh from the COVID-19 pandemic was interrupted by Russia's invasion in Ukraine. Jamuna Bank continues to forge ahead in the face of headwinds and declares the second highest dividend in the banking sector in 2022 for shareholders. As a responsible stakeholder, Jamuna Bank Ltd. (JBL) holds the conviction that sustainability in business extends beyond just environmental conservation. It encompasses a holistic approach to uplift the economy, society, and community while adding financial value to the organization. JBL has demonstrated its commitment to sustainability through various initiatives, including the growth of Green and Sustainable finance, in-house green practices, and a variety of Corporate Social Responsibility (CSR) activities, such as education, health and well-being, environmental management, sports & culture, disaster management, etc.

The Bank also prioritizes good governance and has built a corporate culture within the organization that enhances employee satisfaction. JBL has shown its interest in green banking and sustainable finance by implementing automated electronic and paperless banking, promoting sustainable projects, and raising awareness through training and marketing. By doing so, JBL is taking active steps to ensure that its business practices are sustainable and benefit not only the organization but also the environment and society.

Jamuna Bank Ltd. is taking significant steps to integrate sustainability practices into its business operations. By identifying the factors that impact sustainability and incorporating a sustainability disclosure into its annual report, the bank has made managing sustainability a shared responsibility across all departments. The reporting process is a key opportunity for Jamuna Bank to showcase its commitment to corporate vision that goes beyond financial success. Through the report, the bank aims to

highlight its efforts to drive sustainable business growth along with innovative partnerships, social initiatives, and community engagement.

The report provides an in-depth analysis of the impacts, risks, and opportunities associated with the bank's business activities and relationships. It also outlines the bank's sustainability strategy, management approaches, and measures. The report details specific sustainability activities that were carried out in the year 2022, including its efforts to promote sustainability in the communities it serves.

Jamuna Bank demonstrates its commitment to transparency and accountability in its sustainability efforts. The report serves as a valuable tool for stakeholders to understand the bank's sustainability performance and its plans for the future. By highlighting its sustainability initiatives, the bank hopes to inspire others to take similar actions and contribute to a more sustainable future.

Boundary of the Report

This report provides information on our social, environmental and governance achievements and commitments for the period of January 01, 2022 to December 31, 2022 and covers only banks operation run by corporate office, its branches, SME service centers and other direct networks in Bangladesh. Impacts of the activities of our subsidiaries, NGO networks or our suppliers in other countries are not within the scope of this report. Jamuna Bank has two local subsidiary companies i.e. Jamuna Bank Capital Management Limited and Jamuna Bank Securities Limited. As owner, the Bank controls the activities of its subsidiaries. Jamuna Bank has a philanthropic organization namely Jamuna Bank Foundation which has been serving since 2007 with the objective of administering CSR activities of the Bank in a planned and integrated way.

Independent Sustainability Reporting

Recognizing the significance of sustainability, Jamuna Bank has published its first-ever Independent Sustainability Report for the year 2021, following the Core

Option of the Global Reporting Initiative (GRI) standard. With the guidance of GRI and its nominated consulting firm, Jamuna Bank has produced the report that meets the global standard.

This marks the beginning of a new journey for Jamuna Bank as it continues to prioritize sustainability in its business practices. The publication of the Independent Sustainability Report demonstrates the bank's commitment to transparency and accountability in its sustainability efforts and signals its intent to further advance its sustainability journey.



Approach to sustainability

We take a long-term, integrated approach to conducting business by incorporating environmental, social and governance considerations into all of our operations. Our goal is to make a positive impact on people's lives and promote sustainable development.



To achieve this, we have focused on seven of the United Nations' Sustainable Development Goals (SDGs) that align with our operations and where we believe we can have the greatest impact. To incorporate environmental and social considerations into our business operations, to promote sustainable development by focusing on the UN's SDGs and to take a long-term perspective and make a meaningful impact on people's lives, Jamuna Bank is working to create a more sustainable future for all. We believe that this approach will not only benefit our business but also the environment and society as a whole. Our sustainability strategy is driven by the following objectives:

1. Responsible Banking

We are dedicated to protecting our customers' information and ensuring the security of their financial assets. We have a strict zero-tolerance policy for financial crime and are committed to conducting business in a fair and responsible manner.

In addition to these security measures, we also believe in promoting sustainable development by advancing responsible financing and financial inclusion. Our goal is to provide financial services to all members of society, including those who may have been traditionally underserved or excluded from the financial system. By taking a proactive stance on security and promoting responsible financing, Jamuna Bank is working to create a financial system that is inclusive, sustainable, and benefits everyone. Our commitment to these principles demonstrates our dedication to conducting business in a way that is responsible, ethical, and in line with our values.

2. Responsible Business Practices

To provide an inclusive work environment where every employee has the opportunity to grow both professionally and personally is one of our core commitments. We believe that a diverse and supportive workplace is essential to our success and we strive to create a culture of inclusivity and respect for all employees. As a responsible organization, we also recognize the importance of managing our environmental impact and seek to influence our supply chain towards more sustainable practices. We are committed to reducing our carbon footprint and promoting environmental conservation through our operations.

In addition to these efforts, we also contribute 5% of our pre-tax profit to the Jamuna Bank Foundation. This investment supports social initiatives and helps to improve the well-being of the communities we serve. Our contributions also serve as a demonstration of our commitment to make economic contributions to the communities in which we operate and promote sustainable development.

3. Creating Social Impact.

Corporate Social Responsibility (CSR) is a fundamental aspect of our business philosophy. Since our establishment, we have been actively contributing to the underprivileged segment of society through a range of CSR activities across Bangladesh.

To further enhance our CSR efforts, we have established the Jamuna Bank Foundation, which is dedicated in

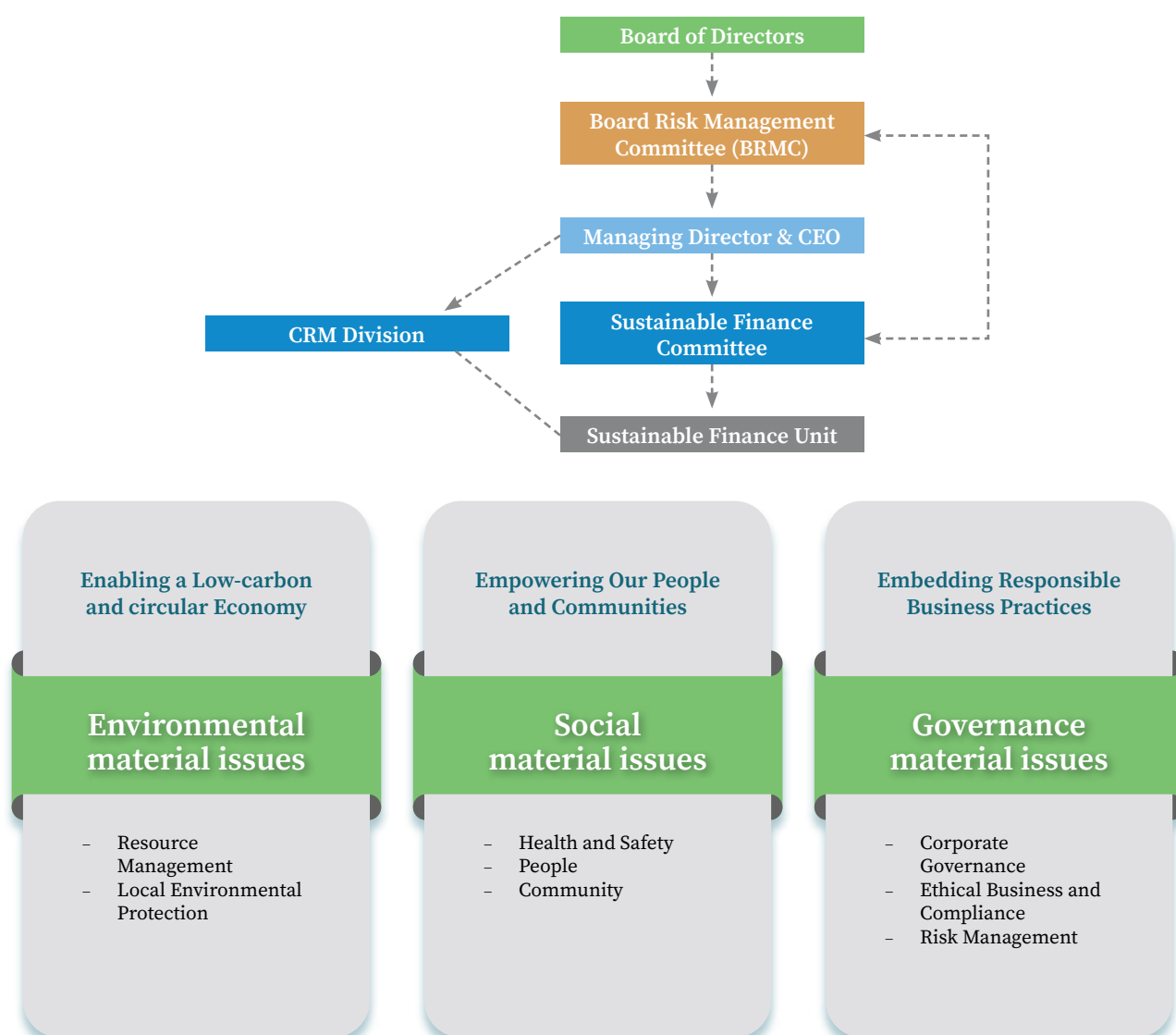
strengthening and streamlining our CSR program. The Foundation works towards improving socioeconomic development and has been supporting initiatives in education, health, charity, medical treatment for the poor, donations, sponsoring sports, and disaster relief efforts to promote sustainable communities and the environment.

Our commitment to CSR has been recognized with the award of “Best CSR Bank” consecutively in 2021 and 2022 in the “The Annual Global Economics Awards” program organized by the UK-based “The Global Economics” in Dubai, UAE.

Sustainability Governance

We believe that conducting business responsibly, sustainably and in alignment with our values is essential to building a successful and long-lasting enterprise. We

understand that our responsibilities extend beyond our shareholders, customers, and employees to the wider communities we serve. To ensure that our sustainability efforts are directed towards achieving our objectives, we have established a clear strategic objective for each of our sustainability focus areas. At the board level, the Board Risk Management Committee (BRMC) provides oversight and support in areas such as sustainability strategy, operational model, reporting, and frameworks. In compliance with Bangladesh Bank’s Sustainable Finance Department’s circular no. 02 dated December 1st, 2016, which outlines the formation and formulation of the terms of reference for sustainable finance in banks and financial institutions, Jamuna Bank has established a Sustainable Finance Committee (SFC) and a Sustainable Finance Unit (SFU). The SFU works according to the terms of reference stipulated by the Bangladesh Bank to drive the bank’s sustainability efforts.



SUSTAINABILITY HIGHLIGHTS



167

Number of Branches

106

Number of Sub-Banches

42

Number of Agent Outlet



Number of Deposit Account

1,097,933

Number of Loan Account

49,239



BDT 41.38 billion

Sustainable Finance (SF) Disbursed

20.82%

of Total Loan Disbursed



BDT 4.83 billion

Green Finance (GF) Disbursed

25.42%

of Total Term Loan Disbursed

12 %

of Total Sustainable Finance Disbursement



BDT 3.97 billion

Sustainable Agricultural Disbursed

10%

of Total Sustainable Finance Disbursement



BDT 2.80 billion

Sustainable CMSME

7%

of Total Sustainable Finance Disbursement



BDT 4.23 billion
Socially Responsible Finance

10 %

of Total Sustainable Finance Disbursement



BDT 25.55 billion

Other Sustainable Linked Finance

61%

of Total Sustainable Finance Disbursement



Allocating 5% of pre-tax profit for CSR

through Jamuna Bank Foundation each year



37

Solar Powered Branch



Women represented

20%

of all participants in the labor force



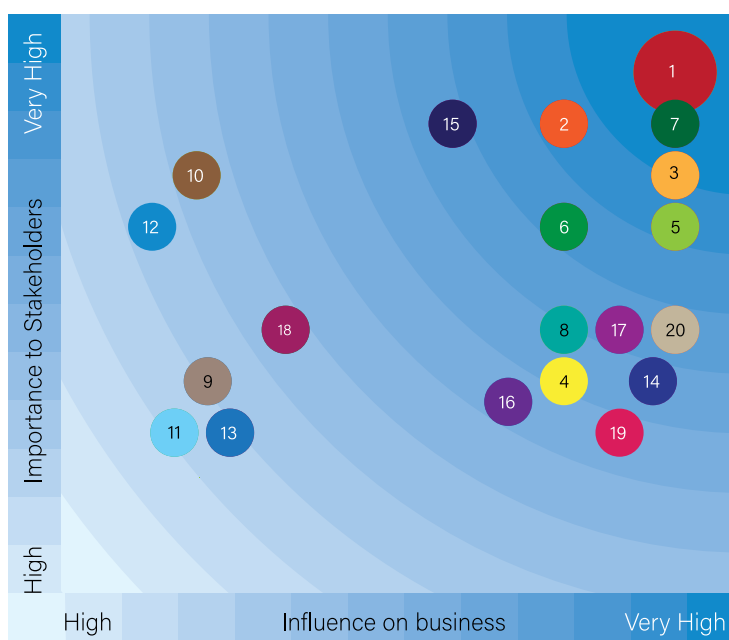
Contributed for CSR

BDT 340.20 million in 2022

- Education: 16.67%
- Health: 30.10%
- Environment and Climate change mitigation & adaptation sector: 8.26%
- Others: 44.97%

List of Material Topics

With regards to Jamuna Bank, the material topics represent four content areas (the best interests of the customer, empowering society and the community, employees' quality of life and wellbeing, and inhabiting with the environment), which describe impacts on all of the bank's stakeholders. Material issues are those that reflect our organization's most significant environmental, social and governance impacts, or those that influence the assessments and decisions of our internal and external stakeholders. As a result of our materiality process, we have identified 20 material sustainability issues. The material issues for the sustainability report are listed below:

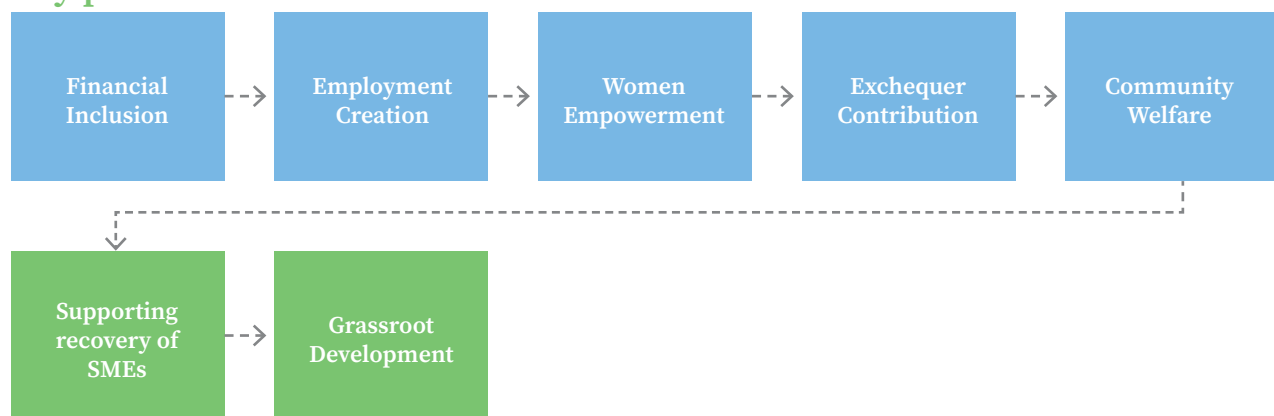


Economic	Environment	Social
<ul style="list-style-type: none"> 1 Serving a diverse range of clients 2 Accessibility to Products and Services 3 Responsible and Ethical behavior 4 Financial inclusion 5 Process Digitization 6 Governance and Accountability 7 Prevention of corruption and money laundering 8 Responsible Tax management 	<ul style="list-style-type: none"> 9 Power consumption management and energy efficiency 10 Decreasing environmental impacts 11 Controlling of paper resources 12 GHG emissions 13 Environmental Compliance in portfolio management 	<ul style="list-style-type: none"> 14 Encouraging a culture of conversation and openness with employees 15 Competitive Benefit 16 Promoting diversity, equal opportunities, and clarity 17 Personal development and training 18 Supporting an appropriate work environment 19 Health and safety of employees 20 Local community engagement, impact assessments, and development programs








Economic Performance

The economic aspect of sustainability refers to the effects that an organization has on the financial well-being of its stakeholders and the economic systems it operates within, encompassing local, national, and global levels. It encompasses a variety of topics such as the creation of economic opportunities, the use of natural resources in a responsible manner, and the generation of wealth while minimizing negative impacts on the environment and society. The goal of the economic dimension of sustainability is to ensure that economic growth and development are sustainable in the long term and contribute to the overall well-being of individuals, communities, and the planet. The Economic Category illustrates the flow of capital among different stakeholders, and the main economic impacts of the organization throughout society. As one of the leading financial services provider in Bangladesh, Jamuna Bank Limited has an extensive role in the economy and society. Jamuna Bank makes a positive difference to society and local, regional and national economies where we operate through our community initiatives and investments. We help foster local economic development and stimulate growth and innovation through loans, credit and other financing to organizations of all sizes.

Key priorities



Our Economic Material Topics	Significance of our Material Topic					SDG Alignment	Jamuna Bank Responses
	L	M			H		
	1	2	3	4	5		
Serving a diverse range of clients							<ul style="list-style-type: none"> We supported the economy by providing cash flow support, lowering the cost of lending, and offering customers uninterrupted access to banking services digitally. Number of Deposit A/C: 1,097,933 Number of Loan A/c: 49,239
Accessibility to Products and Services							We strive to ensure that our customers have easy access to information, products and services offered by the Bank.
Responsible and Ethical behavior							Our bank always maintained the fundamental principle of business regarding protecting customer privacy. Customer's information/ data is not available to anyone other than the client himself and the Banks concerned personnel who is responsible for maintaining the data. We haven't received any complaints relating to breach of customer privacy and loss of data.

Our Economic Material Topics	Significance of our Material Topic					SDG Alignment	Jamuna Bank Responses
	L	M			H		
	1	2	3	4	5		
Financial inclusion						 	<ul style="list-style-type: none"> Expanding our agent banking and other cost-effective delivery channels i.e. sub-branches, collection booth etc. for on boarding the under banked into the formal banking system Nurturing healthy savings and investment habits Introducing low-cost, innovative financial products. 1,097,933 beneficiaries came under Jamuna Bank banking service network
Process Digitization						 	<ul style="list-style-type: none"> Facilitating services using innovative technologies JBL has successfully implemented and optimized Real Time Gross Settlement (RTGS) solution in branches. As a result, customers are enjoying real time fund settlement facility. JBL also joined National Payment Switch Bangladesh (NPSB) network which enabled the cardholders of the Bank to enjoy cash withdrawal facility from other ATMs under NPSB Network. Banking through SMS. Internet Banking Facilities We introduced Just Pay Smart Banking App for Smartphone devices, which allow constant access to bank accounts of the Customers. Customers can now get 24/7 access to JBL account information and services from their phones. It is a free service offered to all the JBL customers. E-Statement. The bank has an exclusive and very effective intranet system for internal communication, information sharing, employee education and electronic recording process. e-notice board, online leave management facility, e-dispatch, and e-attendance for the employees. Circulars of Bangladesh Bank (BB) and JBL are instantly circulated through intranet. Video conferencing has been introduced among Head Office and other branch premises of the Bank in order to save business travel time and fuel by holding virtual meeting.
Governance and Accountability							<ul style="list-style-type: none"> We have a sound governance culture. Clearly defined roles and responsibilities of CEO and the Board. Strong Ethics & compliance ensured. Grievance management and counseling ensured. We also complied with relevant guidelines of Bangladesh Bank as well as Bangladesh Securities and Exchange Commission.
Prevention of corruption and money laundering							<ul style="list-style-type: none"> Ensuring follow of Employee Code of Conduct. Ensuring zero tolerance policy for fraudulent activities and corruption. Promoting and encouraging Integrity amongst employees through Chairman's award program every year. Regular employee training on Anti-Money Laundering / Combating the Financing of Terrorism.
Responsible Tax management							<ul style="list-style-type: none"> Ensures proper tax management and compliance system.

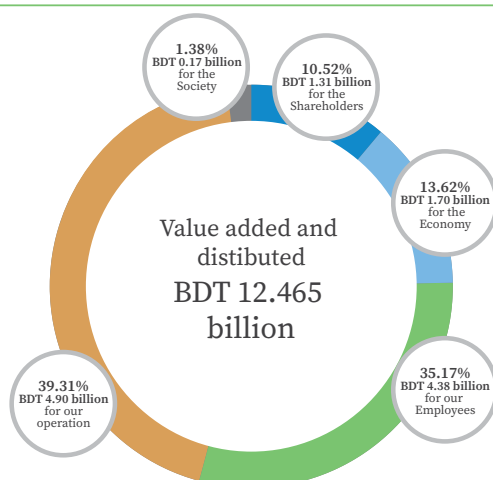
Statement of Direct Economic value generated and distributed for the year ended 31 December, 2022

Value added is the wealth created by Jamuna Bank through its different banking operations. The Value added statement shows the total wealth created, how it was distributed to meet certain obligations, reward those responsible for its creation and the portion retained for the continued operation and expansion of JBL.

Amount in BDT million

Particulars	2022	%	2021	%
Income from Banking services	21,224.40		18,893.02	
Less: Cost of services & Supplies	(9,338.51)		(8,511.94)	
Value added by the Banking services	11,885.89		10,381.08	
Other Operating Income	936.45		589.97	
Less: Provision for Loan and Advances, Shares, etc.	(2,430.39)		(1,155.08)	
Less: Operating expenses excluding staff costs and depreciation.	2,073.14		1,745.86	
Value added	12,465.09	100%	11,561.84	100%
Distribution of value added				
To Employees as salaries & allowances	4,384.03	35.17%	3,426.38	29.64%
Contribution to Jamuna Bank Foundation.	172.57	1.38%	211.82	1.83%
To Government as taxes	1,697.48	13.62%	1,547.74	13.39%
To Share holder as Dividend	1,311.14	10.52%	1,311.14	11.34%
Retained in the business as capital and revenue reserve	4,899.87	39.31%	5,064.76	43.81%
as Depreciation	483.29		407.29	
Total	12,465.09	100%	11,561.84	100%
Number of employees	3,782		3,346	
Value added per employee	3.30		3.46	

Value added and distributed



Economic Value Added (EVA) Statement for the year ended 31 December, 2022

Economic value addition is a measure to calculate the economic value added by the enterprise to the stakeholders. Economic value added (EVA) is a measure of a company's financial performance based on the residual wealth calculated by deducting its cost of capital from its operating profit, adjusted for taxes on a cash basis. EVA can also be referred to as economic profit, as it attempts to capture the true economic profit of a company. The aim of EVA is to provide management with a measure of their success in increasing shareholders wealth: a better measure than profit of how much the company had made for shareholders

Particulars	Amount in BDT million	
	2022	2021
Net Operating profit before taxation and provision	5,709.31	5,179.70
Provision for taxes	(1,697.48)	(1,547.74)
Net Operating profit after tax (NOPAT)	4,011.83	3,631.96
Charges for capital		
Capital employed	26,881.05	27,064.00
Cost of equity (%)*	9.91%	9.88%
Capital charge	2,663.91	2,673.92
Economic Value Added	1,347.92	958.04
Capital Employed as on December 31		
Shareholders equity	19,748.74	21,369.33
Add: Cumulative provision for loan and off-balance sheets items	7,132.31	5,694.67
Average Shareholders' Equity	26,881.05	27,064.00

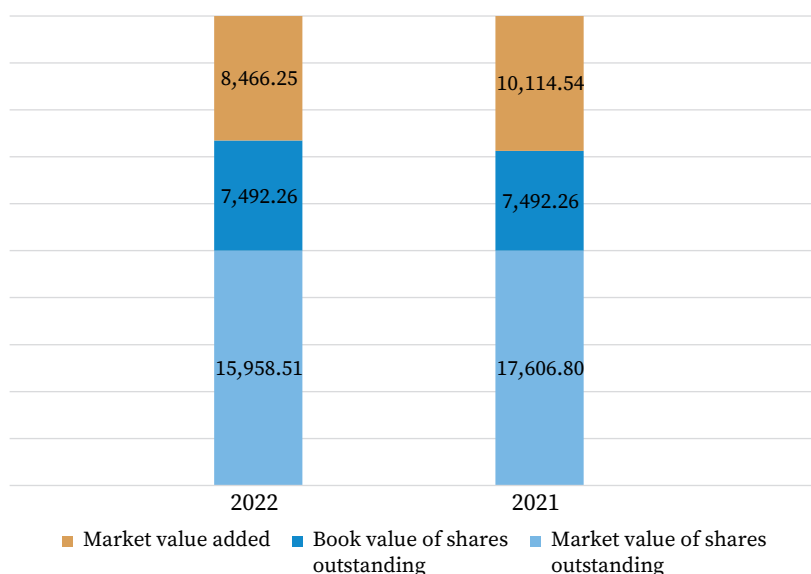
* Cost of equity refers to a shareholder's required rate of return on an equity investment. It is the rate of return that could have been earned by putting the same money into a different investment with equal risk. Interest on 20 years Government Treasury Bond plus a standard risk premium has been assumed to be the cost of equity.

Market Value Added (MVA) Statement for the year ended 31 December, 2022

Market Value Added (MVA) is the difference between the current market value of a company and the capital contributed by the investors. Higher MVA is better for the organization. A high MVA indicates that the company has created substantial wealth for the shareholders. A negative MVA means that the value of management's actions and investments are less than the value of the capital contributed to the company by the capital market.

Particulars	2022	2021
Face value per share (BDT)	10.00	10.00
Market Value per share (BDT)	21.30	23.50
Number of shares outstanding	749,225,650	749,225,650
Total market capitalization (BDT million)	15,958.51	17,606.80
Book value of paid up capital (BDT million)	7,492.26	7,492.26
Market Value added (BDT million)	8,466.25	10,114.55

Figure in BDT million

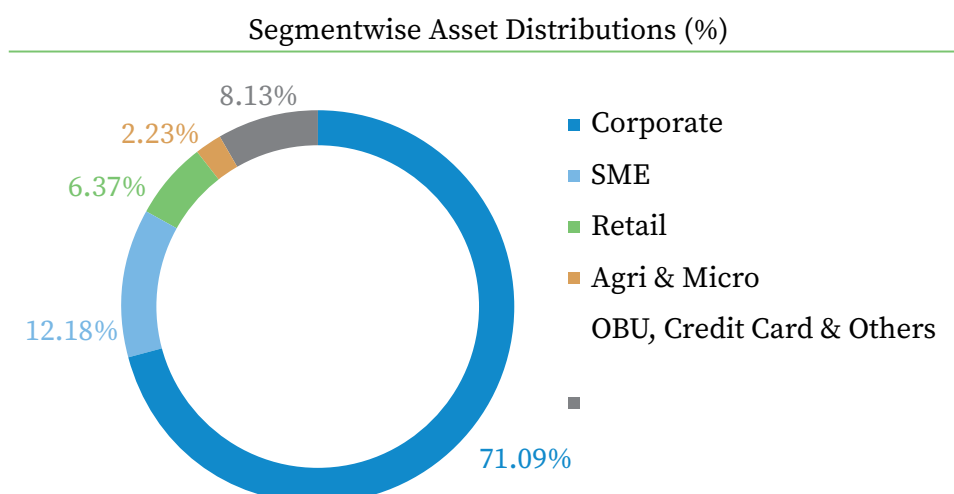


Concentration of Industrial Development by Jamuna Bank

Our Corporate lending business aides the overall economic expansion by supporting vital sectors of growth. The growth of Textile, RMG and other manufacturing sectors, alongside the development of infrastructure and availability of power and energy , is directly linked with contributions from the bank.

Customer Segment	Outstanding amount in million BDT	Percentage of composition
Corporate	128,315.16	71.09%
SME	21,981.87	12.18%
Retail	11,506.10	6.37%
Agri & Micro	4,018.45	2.23%
OBU, Credit Card & Others	14,669.21	8.13%
Total:	180,490.79	100.00%

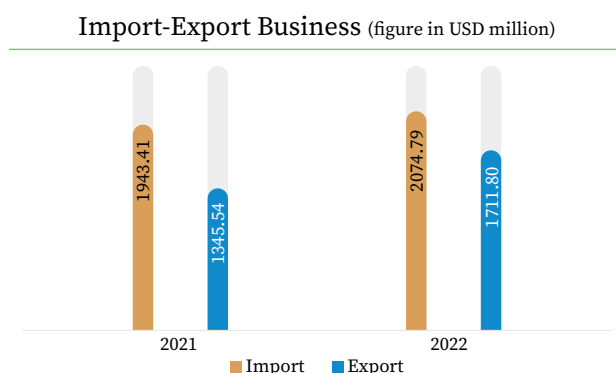
Jamuna Bank has always focused on a balanced blend of asset portfolio efficiently distributed across industries. The following table illustrates industry concentration of our asset portfolio. We have financed in different manufacturing industries including the likes of Textile, RMG, Pharmaceuticals, Chemical, Cement, Food & Allied, Ship-Building, Ship-Breaking, Power & Gas etc. constituting a chunk of 35.01% of total asset concentration. The next chunk of our asset concentration went into the local trading industry constituting 38.44% of total asset concentration.



SL.	Industry/Area	Outstanding (Million Taka)	Percentage
1	Agriculture, Fishing, and Forestry	4,018.45	2.23%
2	Textile	9,611.56	5.33%
3	RMG	11,228.16	6.22%
4	Pharmaceutical	594.90	0.33%
5	Chemical	422.52	0.23%
6	Cement	654.53	0.36%
7	Food & Allied Industries	6,685.30	3.70%
8	Ship Building Industries	103.96	0.06%
9	Ship Breaking Industries	502.25	0.28%
10	Power & Gas	965.17	0.53%
11	Other Manufacturing	32,419.05	17.96%
12	Service Industries	20,962.07	11.61%
13	Trade & Commerce	69,381.77	38.44%
14	Construction	10,094.13	5.59%
15	Transport	158.39	0.09%
16	Consumer financing	6,452.67	3.58%
17	Loans to financial institutions	6,120.58	3.39%
18	Miscellaneous	115.32	0.06%
Total*		180,490.79	100.00%

Export-Import Business

JBL has been consistent in both of its import and export business. However, in 2022, Import had increased to USD 2,074.79 Million registering a positive growth of 6.76% as compared to USD 1,943.41 million in 2021. Import of capital machinery and mechanical appliances, electrical equipment and parts thereof, Wheat, Edible Oil, Sugar, Raw Cotton, Fabrics, Synthetic/ Mixed Yarn, Chemical products etc. were the major items/commodities imported through our Bank.



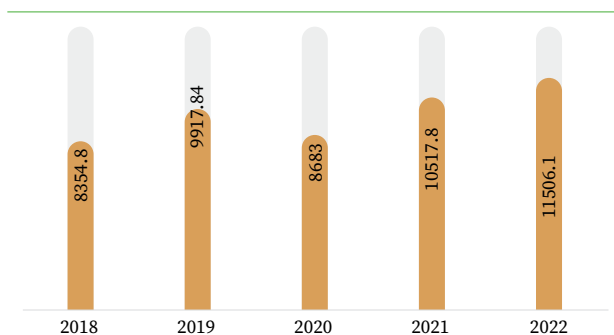
Aggregate exports increased to USD 1,711.80 million in 2022 from USD 1,345.54 million in 2021 registering a positive growth of 27.22%. Ready made garments continued to occupy an overwhelming share of the bank's export

basket. Export of Jute Yarn, Fabric (woven), Clothing, Accessories, Pet Bottle, Leather (crust & finished), bicycle, Agro-processed products etc. were the major items/commodities.

Contribution to the Retail Sector

We believe in empowering individuals and families by providing them with financial tools that meet their evolving needs and aspirations. Our Retail Banking division is dedicated to helping people turn their dreams into reality by offering tailored products and services that cater to their financial requirements at every stage of their lives. Whether it is starting a business, buying a home, saving for the future, or managing their day-to-day finances, we are committed to providing our customers with the support and guidance they need to achieve their financial goals. We believe in empowering our customers and fostering financial literacy, which we believe is key to promoting wider financial inclusion in the country.

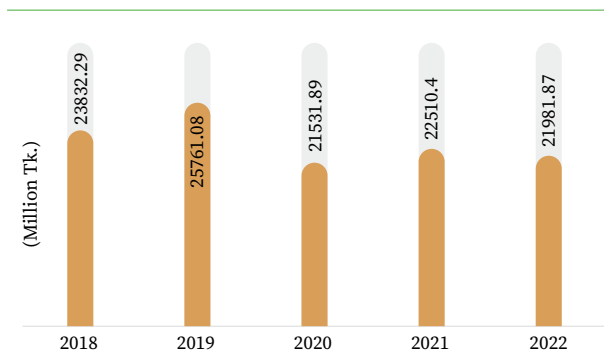
Year-wise Retail Portfolio (BDT in Million)



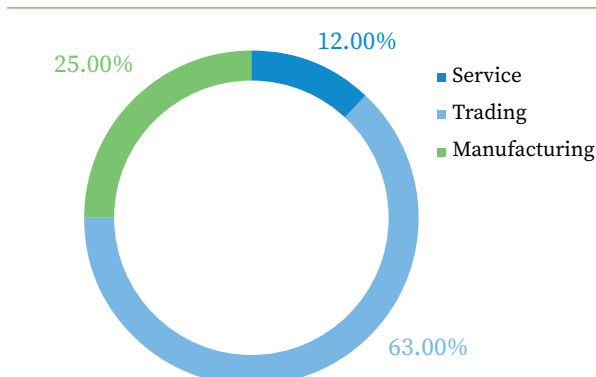
Contribution in development for SME Sector

Jamuna Bank recognizes the crucial role played by the Micro, Small, and Medium Enterprises (MSMEs) in the development of the economy of Bangladesh. MSMEs are known for their ability to stimulate private ownership and entrepreneurial skills, adapt quickly to changing market situations, generate employment, diversify economic activities, and contribute to exports and trade. That is why, Jamuna Bank has devised a comprehensive policy on MSME financing, offering loan products and services that help these enterprises grow and contribute more to the Gross Domestic Product (GDP).

Year end SME Asset Outstanding for the last five years



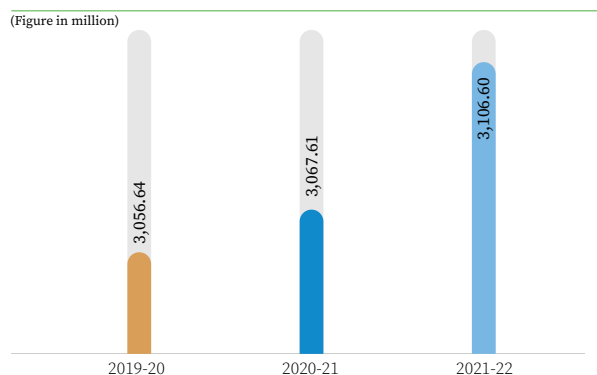
SME Asset Concentration as on 31.12.2022



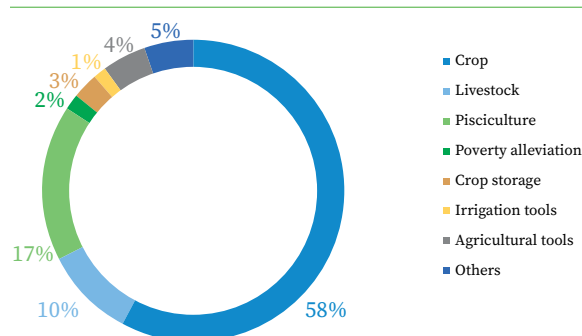
Finance for Rural Economic Development

Agriculture is also another key driving force of the economy of Bangladesh. The overall economic development of the country is closely interlinked with the development of the agricultural sector. Agriculture makes the largest contribution to favorable Balance of Payment position through poverty alleviation, providing raw materials for industry, reducing imports and enhancing exports. Jamuna Bank continued its proactive policy and program support to boost up agriculture financing. Jamuna Bank also recognizes Agriculture & Rural Credit as one of the major tools for ensuring “inclusion” of the rural people into the banking activities and plays a major role in the overall economic development of the country. To promote this particular sector, Jamuna Bank Limited has disbursed Agricultural & Rural Credit of Tk.3106.60 million in the Financial year 2021-22.

Disbursement Position



Sector wise Agricultural & Rural Credit disbursed during the financial Year: 2021-2022



Sustainable Finance

We aspire to promote and support environmentally-sound businesses and technologies through our lending business. JBL has designed its products and services ensuring the environmental benefit in the economy and society. The products, services and Loans and Advances of the bank play an important role in the lives of individuals, business and communities. Our Bank extends credit facility to clients whose business activities lessen ecological damage,

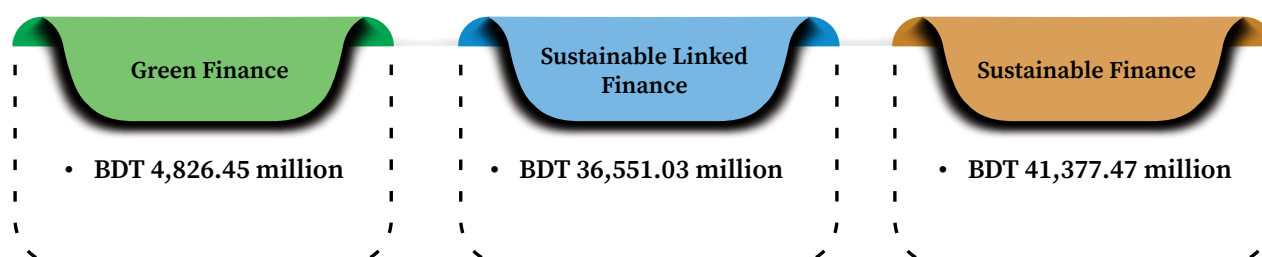
endorse energy efficiency and support communities who are vulnerable to climate change. By doing so, we ensure that we constantly meet our stakeholders business needs and maintain customer's trust and business continuity. As such, the bank also contributes for socio-economic development of Bangladesh. The following initiatives have been taken by the bank for sustainable business environment.

- Selection of good borrower in respect of compliance & sustainability.
- Environmental & Social risks are considered in all of our credit proposals, where appropriate.
- All Credit proposals are taking into account of local laws and regulations and internationally acceptable environmental and social standards where these are more stringent.
- Risks associated with both environmental and social issues are being properly recognized, evaluated and where appropriate mitigated.
- Appropriate procedures are designed to meet these policy requirements e.g. project finance proposals are assessed in accordance with international best practices.

Sustainable Finance Disbursement position for the year 2021 & 2022:

(figure in million BDT)

Category	Sub-Category	Disbursement for the year 2022	Disbursement for the year 2021
Green Finance	Renewable Energy	0.05	4.30
	Energy & Resource Efficiency	1,784.77	2.20
	Alternative Energy	-	-
	Liquid Waste Management	4.76	-
	Solid Waste Management	-	-
	Recycling & Manufacturing of Recyclable Goods	389.03	0.03
	Environment Friendly Brick Production	-	89.37
	Green/Environment Friendly Establishments	2,458.19	239.68
	Green Agriculture	-	-
	Green CMSME	2.20	-
	Green SRF	187.45	15.00
(a) Total Disbursement in Green Finance		4,826.45	350.58
Sustainable Linked Finance	Sustainable Agriculture	3,970.00	3,686.03
	Sustainable CMSME	2,804.47	3,590.73
	Socially Responsible Finance	4,229.33	2,305.35
	Working Capital & Demand Loan for Green Products/ Projects/Initiatives	7,546.55	1,024.37
	Priority Green & Eco-Friendly Products for Trading Sector	18,000.68	70.63
(b) Total Disbursement in Sustainable Linked Finance		36,551.03	36,551.03
Total Disbursement in Sustainable Finance (a+b)		41,377.47	11,027.69



Contribution to National Exchequer

Jamuna Bank has transformed itself into one of the strongest and best-run financial institutions of Bangladesh, leading the financial services sector with responsibility and agility. Over the years, the bank has ensured substantive contribution to the national economy, reflected in collecting Government revenues and depositing the same to the state purse, as per the laws. The bank also deducts tax, VAT and excise duty at the time of making payments for goods and services. Besides these, the bank also pays income tax.

Jamuna Bank's national exchequer contribution over the past five years:
(Figure in BDT million)

Year	Direct Tax		Indirect Tax		Total
	Withholding	Corporate	VAT	Excise Duty	
2018	2,107.51	1,317.35	250.51	284.18	3,957.55
2019	2,139.74	2,167.40	273.48	340.26	4,920.87
2020	1,839.50	1,677.57	282.35	333.63	4,133.04
2021	2,217.80	1,559.75	302.18	409.45	4,489.17
2022	2,854.44	1,065.45	350.82	423.36	5,234.02

Supporting jobs creation

During 2022, we on boarded 550 employees, bringing the total headcount to 3782. The bank expended BDT 4,406.06 million as salaries and allowances and BDT 4.42 million in training in 2022. Further, we continued to prioritise lending to Corporate, SME and Agricultural sector, thereby helping accelerate both direct and indirect jobs creation. The bank also supports the livelihood of people who are indirectly dependent on it, including suppliers, vendors, contractors and other business partners.

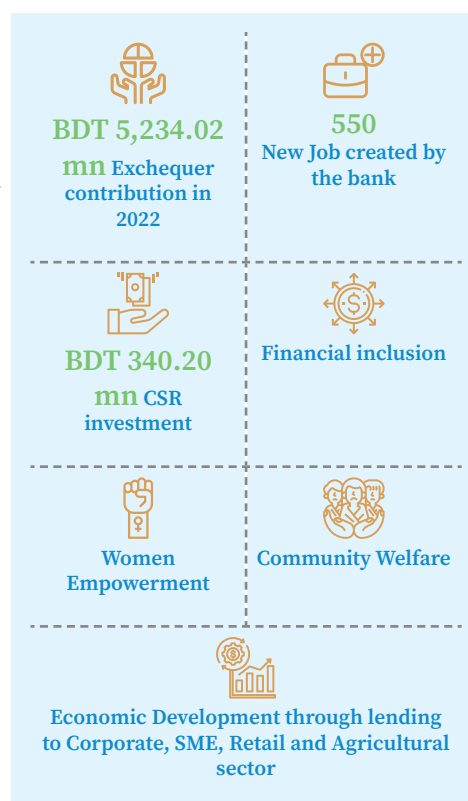
Supporting Community

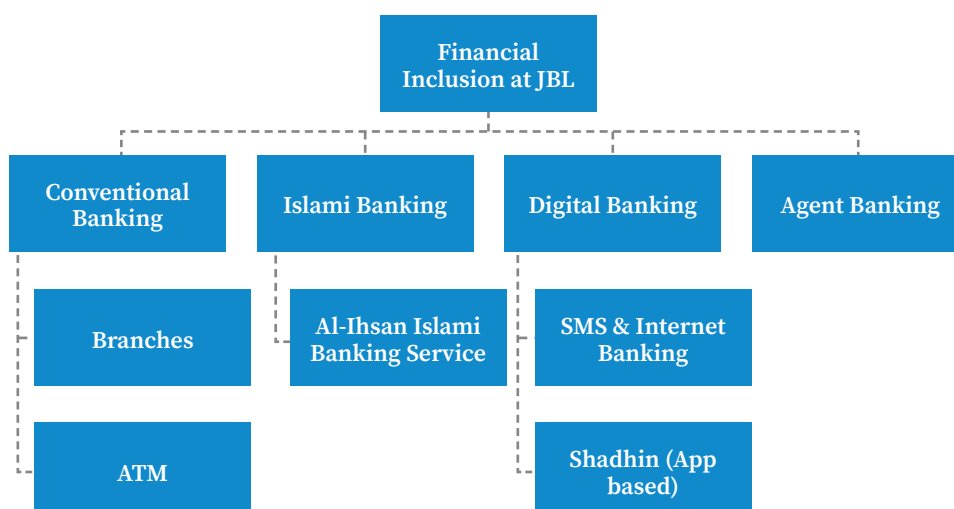
Jamuna Bank has been playing pioneer role in the CSR activities since its inception through Jamuna Bank Foundation. Jamuna Bank Foundation conducts multidimensional CSR activities regularly which has been elaborately discussed as Corporate Social Responsibility (CSR) chapter of this report.

Indirect Economic Impacts

Financial Inclusion

In our country, many poor households that do not have any access to financial services. These economically underprivileged people of the society may also not have proper documents to provide the banks for verification of identity or income. Financial Inclusion aims to eliminate these barriers and provide economically priced financial services to the less fortunate sections of the society so that they can be financially independent without depending on charity or other means of getting fund that are actually not sustainable. We aim to democratise access to banking services to more segments of the community by i) On boarding the unbanked people into the formal banking system, ii) Nurturing healthy savings and investment habits and iii) Financing under served businesses and customers.





Major initiatives are furnished below:

(a) Jamuna Bank School Account

Any Bangladeshi students of Primary, Secondary, Higher Secondary, Graduate and Post Graduate level with student identity documents. Students having age under 18 years may open the account and the account will be treated as minor account. The status of Jamuna Bank School Account at the year ended 2022 is furnished below:

Period	Jamuna Bank Active School Account	Deposited Amount (in BDT)
At the year end 2022	3712	54,19,559/-

(b) Jamuna Bank 10 Taka Account

In September of 2010, Bangladesh Bank instructed public banks to help the ultra-poor open the Tk-10 accounts so that they can get the benefits of the safety net programs. In this backdrop, JBL started to open School Banking Account in different educational institutions on regular basis. The use of the account has helped underprivileged people engage in various economic activities and change their lives. The marginal and landless farmers, small shop owners, hawkers and people affected by river erosion etc. are now in the Banking network under 10 Taka account. Total deposit amount in 10 Taka account as on December 2022 is given below:

Period	Jamuna Bank 10 Taka Active Account	Deposited Amount (in BDT)
At the year ended 2022	543	26,10,733/-

(c) Jamuna Bank Agent banking

Our agent banking operation started in 2020 with the aim of extending formal banking services to individuals and communities who were previously without access to traditional banking services. This includes populations that have historically been considered difficult to reach due to various reasons, such as remote locations, low levels of financial literacy, or lack of access to technology. By launching this innovative service, Jamuna Bank Limited is bridging the gap between the unbanked and the formal banking sector, providing financial inclusion to those who previously did not have access to essential banking services like savings and loan facilities. With its agent banking operation, Jamuna Bank Limited is playing a crucial role in promoting financial literacy and empowering the underserved communities by providing them with a range of affordable and accessible banking services. At present we have 42 agent banking outlets. Detailed information is furnished below:

Particulars	Position
Number of Agent Banking Outlets	42
Number of account opened	6,414
Deposited amount (in BDT million)	353.84

Particulars	Position
Loan Disbursed (in BDT million)	48.18
Disbursed foreign Remittance (in BDT million)	171.87

(d) Financing for Women Entrepreneur

The economic sustainability of a country is greatly dependent on the empowerment of women. Without empowering women, it becomes difficult to achieve long-lasting and productive growth. Recognizing this significance, Jamuna Bank has taken a step forward and created a special product called “Jamuna Nari Uddog” specifically for women entrepreneurs. This product is designed to provide financial support to women entrepreneurs without the requirement of any collateral security or processing fees. In addition to this specific product, the bank also offers various other financing options to women entrepreneurs. Detailed information is furnished below:

Particulars	Position as on 31st December 2022
Number of Women Entrepreneur	377
Outstanding Amount (in BDT million)	3,044.10

(e) Islami Banking Activities of the Bank:

Jamuna Bank Limited is dedicated to offering not only conventional banking services but also Islamic Banking services based on the principles of Islamic Shari’ah. The Bank opened its first Islamic Banking branch in Nayabazar, Dhaka, on October 25, 2003, followed by a second branch in Jubilee Road, Chattogram, on November 27, 2004. The Bank operates these two branches with a commitment to providing Islamic Banking services that adhere to Islamic values and norms. To meet the growing demand from customers, the Bank has decided to expand its Islamic Banking services and now offers these services at all of its conventional branches through its Islami Banking Service Centers.

Under the brand name of Jamuna Al-Ihsan, the Bank provides comprehensive and high-quality Islamic Banking services to customers across the country. With its commitment to serving the financial needs of its customers in accordance with Islamic principles, Jamuna Bank Limited continues to be a leader in the provision of Islamic Banking services.

(f) Internet Banking Service

With Jamuna Bank internet banking facility, customers can perform activities like: real-time fund transfers between own accounts of JBL, real-time fund transfer to third party beneficiary accounts of JBL, interbank fund transfer to other banks, credit card bill payment, utility bill payment, real-time balance enquiry, real-time account statement download, instant recharge of prepaid/postpaid mobile account of any local telecom operator etc. Moreover, to minimize risks, we introduced OTP and two-factor authentication for internet banking and e-commerce transactions.

(g) SMS Banking

SMS banking service provides instant notification about clients’ transactions as and when those take place. It helps them to keep a watch on their accounts with a round-the-clock service. Every debit or credit in their accounts is disclosed by SMS. Through our SMS banking customers are getting their account information instantly compared to the traditional way of getting account information by visiting branches.

(h) Automated Teller Machine (ATM)

With 343 ATMs, the Bank offers 24/7 cash withdrawal and deposit services along with various other services such as bKash cash withdrawal, utility bill payment, and balance inquiry. The Bank has joined the National Payment Switch Bangladesh (NPSB) network, allowing its Debit Cardholders to enjoy cash withdrawal facilities from other ATMs within the NPSB network. To further support green banking, the Bank has implemented the BACH and BEFTN mechanisms for convenient payment activities.

To ensure customer transaction security, Jamuna Bank’s ADC Division has installed a CCTV system in all of its ATM booths and has set up a central CCTV monitoring system. This specially designed system helps to prevent any form of fraud or unwanted incidents and reduces the risk of security breaches. The Bank is dedicated to providing a secure environment for its customers’ transactions.

(i) Shadhin



The Shadhin app is a mobile application that provides Jamuna Bank customers with access to a wide range of banking services in a convenient and secure manner. As one of the leading 3rd generation private commercial banks in Bangladesh, Jamuna Bank aims to provide its customers with the best online banking experience possible. With the Shadhin app, customers can perform a variety of account-related tasks, such as checking account balances, viewing transaction history, transferring funds, paying bills, and more.

The app is available 24/7, which means that customers can perform transactions and access banking services at any time, from anywhere in the world. This level of accessibility makes banking more convenient and less time-consuming for customers. The app also offers various security features such as biometric login, one-time passwords, and two-factor authentication, ensuring the safety of customers' personal and financial information. Overall, the Shadhin app offers a user-friendly and efficient way for Jamuna Bank customers to manage their accounts and banking needs. It provides a secure and convenient platform for customers to access banking services, making it easier to handle transactions and account-related tasks on-the-go.

Sustainable Procurement

Jamuna Bank recognizes that procurement practices can have significant effects on both local communities and the environment. With this in mind, the Bank is committed to working with local suppliers who prioritize both economic and environmental responsibility.

To facilitate this effort, the General & Common Services Division (GCSD) of the Bank is engaged for managing the procurement process. The GCSD provides essential support services to the various functional divisions and branches of the Bank, ensuring smooth operations and enabling the Bank to achieve its goals and objectives effectively.

By working closely with responsible suppliers, Jamuna Bank is able to make a positive impact on the communities it serves while also promoting environmentally sustainable practices. Through its commitment to responsible procurement, the Bank is demonstrating its commitment to supporting local businesses and protecting the environment.

Sustainability Screening of Our Suppliers

Jamuna Bank is committed to minimizing its impact on the environment and reducing costs through its procurement processes. To ensure these objectives are met, the Bank has established checkpoints in its procurement practices.

The General & Common Services Division (GCSD) plays a key role in promoting sustainable procurement practices and supporting suppliers in their social and environmental responsibilities. Through awareness-raising initiatives and ongoing engagement with suppliers, the Bank strives to promote responsible business practices and align its procurement processes with its ethical standards.

The Bank's procurement policy sets clear requirements for suppliers to conduct business in a manner that aligns with the Bank's values and standards. This includes provisions relating to employment practices, health and safety, and environmental standards, among others. By adhering to these principles, Jamuna Bank is demonstrating its commitment to responsible and sustainable procurement, and working to minimize its impact on the environment.

Supporting Local Procurement

The Bank continued to support the national economy in 2022 by contracting with locally based suppliers. In 2022, our local suppliers represented 98.3% of our total spending on suppliers.

Anti-Corruption:

At Jamuna Bank, we have a strict policy of zero tolerance for any form of corruption, in accordance with our Code of Business Conduct and Ethics, our values and beliefs, and national and international laws. Our Board of Directors, CEO, Head of Money Laundering and Terrorist Financing Department, Head of Internal Control & Compliance Department, and all members of senior management are firmly committed to promoting and upholding the values of integrity, transparency, and accountability in all areas of the Bank's operations.

We are dedicated to fostering a culture of compliance in which bribery and corruption are never acceptable. This means that all employees of the Bank, at all levels, are expected to adhere to the highest standards of ethical behavior in all domains of the Bank's operations, as well as in all external interactions. Any violations of these standards may result in disciplinary action, up to and including termination of employment.

The Bank takes any allegations of unethical conduct very seriously and thoroughly investigates all cases of suspected violations. If any conduct is found to be in breach of the Bank's standards, appropriate sanctions are applied in accordance with our policy. Additionally, those who engage in illegal activity may be subject to criminal sanctions under the law.

Jamuna Bank is committed to maintaining the highest standards of ethical behavior and integrity in all of its operations, and takes a zero-tolerance approach to corruption. By promoting transparency, accountability, and compliance, we are working to ensure that the Bank operates in a manner that is consistent with our values and in accordance with the law.

At Jamuna Bank, the commitment to maintaining ethical standards and integrity is upheld through regular internal audits conducted by the Internal Control & Compliance Department (ICCD). These audits take place throughout the year and are performed at all branches and Head Office Divisions of the Bank. The results of the audits, along with any reports related to violations, are then submitted to the Audit Committee of the Board of Directors.

The Audit Committee plays a critical role in ensuring that the Bank adheres to its ethical standards. This committee meets periodically and directly reports to the Board of Directors. The Committee reviews the reports submitted by the ICCD and provides feedback to the Board of Directors when necessary. This system of regular audits and review by the Audit Committee helps to ensure that the Bank remains accountable and transparent, and that any potential violations are promptly identified and addressed.

At Jamuna Bank, we take a proactive approach towards promoting a culture of integrity and transparency. We believe that education and training are key drivers in instilling the values of ethical conduct in our employees. That's why we have made it mandatory for all employees to participate in relevant training sessions on a regular basis, including new employees within their first year of joining.

The Anti-Corruption Programme of the Bank is designed to raise awareness and understanding of corruption and to emphasize the zero-tolerance stance we have towards any form of corrupt practices. The training sessions cover various aspects of the Bank's internal rules and regulations, including the recommended channels for reporting and escalating any potential violations. This ongoing training helps to reinforce our commitment to ethical behavior and to maintain a work environment free from corruption.

To ensure the security of our payment systems and prevent any potential exploitation for illegal activities, Jamuna Bank has put in place robust measures based on the Prevention of Money Laundering Act 2012 and subsequent amendments. We have implemented strict internal rules and established processes that are in line with the relevant laws and regulations to minimize the risks associated with money laundering. Our "Know Your Customer" process and transaction monitoring systems, along with regular reconciliation of customer databases against sanctioned lists, ensure that we remain compliant and prevent any potential criminal activity.

Prevention of Money Laundering and Combating Terrorist Financing

Bangladesh is fully committed to remain at the forefront of global efforts to fight against money laundering and terrorist financing. In line with international standards and initiatives, Bangladesh has passed the Money Laundering Prevention Act (MLPA), 2012 and Money Laundering Prevention Rules, 2019, as well as the Anti-terrorism Act (ATA), 2009 and Anti-terrorism Rules, 2013 to stringent punishments for the offence. Jamuna Bank Limited is also committed to the effective implementation of the internationally accepted 40 recommendations as because Bangladesh is a member country of the Asia Pacific Group (APG) on money laundering and terrorist financing.

AML/CFT program of the Jamuna Bank Limited is formulated and directed by the Top Management of the Bank. The program includes sound ML/TF risk management, which are as follows:

- ▷ Assessment, understanding, management and mitigation of risks
- ▷ Customer acceptance policy
- ▷ Customer and beneficial owner identification, verification, sanction screening and risk profiling
- ▷ Ongoing monitoring of transaction/KYC
- ▷ Management information
- ▷ Reporting of suspicious transaction

Considering the size and range of activities, variability of situation, nature of operations and degree of ML & TF risk Jamuna Bank Limited has taken following measures to comply and ensure effective implementation of regulatory directives, guidance notes and instructions:

- ✓ Introducing of risk-based approach (risk register) at branch level
- ✓ Implementation of real-time automated name screening solution for sanction screening
- ✓ Implementation of negative/adverse news screening solution at head office level
- ✓ Introducing of automated National ID verification tool for customer identification

- ✓ Implementation of automated risk profiling system in CBS
- ✓ Implementation of automated transaction profile monitoring system
- ✓ Analyzing of CTR for identification of unusual transaction
- ✓ Implementation of automated vassal tracking solution to monitor cross border business

Intends of Jamuna Bank Limited is to uphold the national, international standards, legislations and recommendations. We have been examining our Anti Money Laundering strategies, goals and objectives on an ongoing basis and maintain an effective Anti Money Laundering program for the Bank's business that reflects the best practices for diversified global financial services.








Management of Jamuna Bank Limited is crave to introduce a robust automated transaction monitoring system to reduce trade based money laundering and credit backed money laundering risk as well as to establish a general framework for the fight against money laundering and terrorist financing.









In this regard Management has nominated BAMLCO for each branch with assigning clear responsibilities and advised them to discharge their day-to-day business activities inconformity with the prevailing law, rules and regulatory directives. Management also nominated experienced bankers as DCAMLCO and CAMLCO at Head Office level with sufficient authority to monitor branch performance and to uphold overall AML compliance level of the bank.

Environment Related Initiative

The recently concluded 27th Conference on Climate Change, COP 27, in short finally agreed to set up a loss and damage fund to pay reparations to developing nations ravaged by extreme weather events caused by climate change. Bangladesh is also working to cope up with COP 27 issues by addressing climate change aspects.

The Bank recognizes the need for greater social and environmental responsibility, and identifies the potential business opportunities that come with it. Sustainability is at the forefront of JBL's operations and is considered as an integral aspect of the Bank's daily functioning. JBL is dedicated to continuously enhancing its environmental and social performance, referred to as its corporate footprint. We recognize our responsibility to support the minimum consumption of energy, water and other limited resources, taken electricity, fuel, toner and computer paper consumption into consideration. The Bank believes in promoting sustainable growth, which satisfies the needs of the present generation without compromising the ability of future generations to meet their own needs. JBL is fully committed to following ethical, social, and environmental criteria in all its business dealings and decision-making processes.

Our Environmental Material Topics	Significance of our Material Topic					SDG Alignment				Jamuna Bank Responses
	L	M			H					
	1	2	3	4	5					
Power consumption management and energy efficiency										<ul style="list-style-type: none"> Our electricity consumption decreased by 26% compared to 2021. Electricity consumption per employee was 1,976 kwh in 2022 Fuel for Generator (Liters) increased by 34.71% compared to 2021 Fuel for Car (Liters) decreased by 14.16% compared to 2021. We are using maximum Day light. We know that Improvements in energy efficiency are generally achieved by adopting a more efficient technology. Being a green bank, Jamuna Bank has Installed LED lighting, fluorescent lighting & solar panel as well as using natural skylight windows in its Corporate Head Office that reduce the amount of energy required to attain the same level of lighting compared to using traditional incandescent light bulbs.
Decreasing environmental impacts										<p>Jamuna Bank's direct environmental impacts are limited to paper, energy, water consumption, and the greenhouse gases (GHG) emissions they produce. JBL is an environmentally responsible bank, for which, the bank is trying to reduce the negative impacts on environment by initiating its activities.</p>

Our Environmental Material Topics	Significance of our Material Topic					SDG Alignment				Jamuna Bank Responses
	L		M		H					
	1	2	3	4	5					
Controlling of paper resources										<ul style="list-style-type: none"> Internal communications of the Bank are done through emails. All staffs have dedicated email IDs for office use. Customer communications are being done through emails, SMS also. One side used papers are also used for printing draft copies of the office assignments. the Bank has been optimizing its internal operations through moving to a paperless environment During 2022, total 37.69 tones paper saved valuing BDT 6.71 million
GHG emissions										GHG emissions from <ul style="list-style-type: none"> Fuel (Car) was 566 MT Fuel for Generator was 254 MT Electricity 3,232 MT
Environmental Compliance in portfolio management										<ul style="list-style-type: none"> Jamuna Bank Ltd.(JBL) has designed its products and services ensuring the environmental benefit in the economy and society. Environmental & Social risks are considered in all of our credit proposals, where appropriate. All Credit proposals are taking into account of local laws and regulations and internationally acceptable environmental and social standards where these are more stringent.

Major in-house Green activities:

Jamuna Bank Ltd. places great importance on environmental responsibility and the preservation of natural resources. In an effort to promote sustainable and eco-friendly practices, the bank has implemented a number of initiatives aimed at reducing its carbon footprint. These initiatives are built around the fundamental 3R principle of Reduce, Reuse, and Recycle and encompass a wide range of environmentally-friendly measures. For reducing the carbon footprint within the organization, Jamuna Bank has initiated different diverse but integrated approaches toward green management which includes, but not limited to the followings:

- Communication with the customers are mostly being done through SMS, e-mails, instead of letter of communication.
- Encourage the clients to use ATM cards instead of cheque books.
- Online and electronic banking have been encouraged to reduce the use of paper and other resources required in banking with physical presence.
- Communications within the organization are mostly being completed through e-mails.
- Introduction of e-filing.
- Meeting and Training Programs are being conducted through digital platform.
- Solar energy is being used to power 36 Branches in the country.
- Solid waste management system has been introduced to several branches.
- Maximum utilization of day-light for office.
- Auto sensor power switch system has been installed in the workplace, specially in Head Office.
- Double-side printing to save paper and eco-font in printing to reduce use of ink.
- Keeping AC temperature at 24 degree in summer.

- xiii. Switching-off fans, lights, air coolers etc. during office exit.
- xiv. Lesser Corporate Business Travel to save energy.
- xv. Reduce wastage of water through the use of hose timer in the faucet.
- xvi. Develop corporate culture to check emails everyday among employees.
- xvii. Start sending meeting invitation, presentation and meeting minutes etc. in e-form instead of printed form.
- xviii. Introduced Tele conference and video conference to avoid travelling.

Environmental Conservation in Business Centers

Particulars	2022
Number of online Branches	167
Number of online Sub-Branches	106
Number of Solar Powered Branches	37
Number of ATM Booths	343
Number of Agent Outlets	42
Number of Internet Banking users	2785
Number of Shadhin Mobile App users	19600
Number of branches powered by solar energy	37
Number of ATM booths powered by solar energy	37

Digital Banking

We are prioritizing the digitalization of banking services and internal processes to both decrease usage and improve customer services and efficiency. At present, our Bank has Real Time Online Core Banking Solution and number of Value Added Services (VAS) like SWIFT, ATM Operation, National Payment Switch, VISA Card, Mobile Financial Service (MFS), SMS Banking, Internet Banking service, Mobile Banking, BACH & EFTN, Trade Finance Processing Center (TFPC), RTGS & different types of utility bill collection like WASA, DPDC, TITAS, Bkash etc. in highly secured manner.

Particulars	Quantity	Consumption saved
Number of total JBL Debit card punched through JBL ATM booth in 2022	9,21,688	BDT 3.55 mn
Number of total JBL Credit Card punched in 2022	4,200	BDT 0.02 mn
EFTN-Outward	1,023,327	BDT 3.94 mn
EFTN-Inward	681,750	BDT 2.62 mn
RTGS-Outward	125,856	BDT 0.48 mn
RTGS-Inward	95,590	BDT 0.37 mn
Transaction in POS through Debit and Credit Card	392,760	BDT 1.51 mn
On the basis of cost of per page of MICR Cheque book Tk. 3.85 (SB)		
Number of total Transaction notification sent to customers through SMS in the year 2022	8,791,413	BDT 9.93 mn
Total promotional SMS sent to customers in 2022	8,750,273	BDT 9.89 mn
Email Delivered (approx)	2,167,257	BDT 2.45 mn
E-Statement of Credit Card	102,000	BDT 0.12 mn
on the basis of cost of per page of computer paper Tk.1.13		
Total consumption saved		BDT 34.88 mn

At Jamuna Bank Limited, we strive to promote sustainability and environmental consciousness among our customers. One way we do this is by encouraging the use of digital services, particularly e-statements. Our customers receive regular communications highlighting the ease and security of opting for e-statements instead of paper-based statements. Additionally, we have implemented features within our ATM systems that promote environmentally friendly practices, such as a “Green Banking” message that reminds users not to print their transaction slips if it's not necessary. We also offer the convenience of setting up debit and credit card PINs through our ATM machines or mobile financial services, eliminating the need for paper-based PINs sent through postal mail.

Inter Bank Communication through FTP /intra-mail

We are encouraging on line communication like FTP and intra-mail instead of printed documents. We are also using both side of paper for printing purpose. Energy saving bulbs are being installed and other measures are being taken for lesser use of energy.

Digital HR

With the support of the internal software talents Human Resource Division has successfully launched Human Resource Information System (HRIS) which saved the money of the stakeholders. We are creating the competency inventory to use the right man in the right place.

Solar panels at Bank premises

Till date the Bank has installed solar panels at 37 branches and ATM Booth as part of its commitment to the usage of renewable energy resources.

Information on environmental footprint

Jamuna Bank is committed to reducing its environmental impact and promoting sustainable practices. To achieve this, the bank has implemented the 3R principles of Reduce, Reuse, and Recycle in its day-to-day operations. One notable example of the bank's green initiatives is the Jamuna Bank Tower located at Bir Uttam A.K. Khandakar Road, Gulshan-1, Dhaka. This building has been designed to minimize its environmental footprint through features such as the use of natural light, the incorporation of renewable energy sources, and the implementation of energy-efficient lighting controls. The bank also prioritizes green features in its branches and other offices, by choosing environmentally-friendly furniture and fixtures, such as those that comply with Green guard standards, and those that have low toxicity levels. The bank's direct environmental impacts are mainly related to paper, energy, and water consumption, as well as the greenhouse gas emissions that result from these activities.

Paper consumption:

Jamuna Bank places a strong emphasis on reducing its environmental impact through internal and external communication methods. The bank utilizes electronic means such as emails and SMS to communicate with both its staff and customers. This not only streamlines communication, but also helps to reduce the consumption of paper. The bank has made a conscious effort to move towards a paperless environment and has introduced products and services that aim to eliminate the need for paper-based transactions.

In 2022, Jamuna Bank was able to save a total of 37.69 metric tons of paper, which is equivalent to a savings of BDT 6.71 million. The bank only uses external suppliers for the necessary papers it needs. To further reduce its impact, the bank implements the 3R approach of reducing, reusing, and recycling. The bank makes use of both sides of paper for printing draft copies, and any remaining paper deemed as waste is shredded and recycled for use as raw materials.

Materials	2020	2021	2022
Printing paper use (tones)*	107.46	123.87	106.52
Paper consumption in Amount (BDT million)	15.72	18.12	18.96
Paper consumption per employee (KG)	34.59	34.39	25.54
Paper consumption per employee (in BDT million)	0.0051	0.0054	0.0050
Paper saved (tones)	0	3.71	37.69
Paper saved in Amount (BDT million)	0	0.54	6.71

* Printing paper includes A4 (normal & offset) and B4 (normal & offset) paper used in our offices and branches

Paper Saved = Estimated Requirement - Actual consumption (or use)

Estimated Requirement as per base rate = Per employee consumption in 2020 X No. of employee

Energy Consumption within the Organization:

Jamuna Bank recognizes the importance of energy efficiency as a key aspect of reducing its environmental impact and carbon footprint. Electricity from the grid is the main source of energy consumption for the bank, while fuels such as diesel are used to generate on-site electricity for its branches and offices. To improve energy efficiency and minimize environmental impact, the bank has implemented various initiatives such as monitoring and controlling energy consumption, promoting green IT practices, using energy-efficient equipment, and exploring the use of renewable energy sources.

In line with its commitment to sustainable practices, Jamuna Bank has installed solar panels at 72 locations, including 37 branches and 37 ATM booths, to utilize renewable energy. The bank has also adopted energy-saving measures in its office premises, such as using LED and fluorescent lighting, solar panels, and natural skylight windows. The energy-efficient central air conditioning system in the office also ensures proper cooling while maintaining energy efficiency.

In addition, Jamuna Bank encourages its employees to use eco-friendly modes of transportation, such as electric vehicles, for their personal travel. Energy consumption incurred through business travel, such as air, train, and bus fare, is also a concern for the bank and it is continuously working to reduce such energy consumption.

Indirect Energy:

Electricity consumption			
Particulars	2020	2021	2022
Total Consumption (kWh)	8,744,793	10,158,235	7,472,230
Total Consumption in Gigajoules (GJ)	31,481.25	36,569.65	26,900.03
Electricity consumption per employees	2,815 kWh	3,036 kWh	1,976 kWh

Direct Energy:

Banks total direct energy consumption comes from fuel consumption. The details of which furnished below:

Vehicle Fleet Fuel Consumption				
Particulars	2020	2021	2022	% increased/decreased compared to 2021
Fuel for Generator (Liters)	74847	80,246	108,101	34.71%
Fuel for Car (Liters)	270640	280750	241,008	-14.16%
Fuel for Generator (GJ)	3,008.67	3,225.7	4,345.36	
Fuel for Car (GJ)	10,879.09	11,285.48	9,688.03	

Water Consumption

Jamuna Bank Limited places a strong emphasis on the efficient use of water as a resource. The bank recognizes that access to clean and safe drinking water is essential for its employees, and therefore, it has taken several measures to ensure its availability. The primary source of water for the bank is through a government-operated water supply line. The water is stored in a water tank and is used primarily for drinking purposes by the employees. The bank is conscious about the water usage and does not generate any water waste. In addition to the water supply from the government line, the bank also procures purified drinking water from external suppliers to ensure its employees have access to clean and safe drinking water. The bank is committed to maintaining the highest standards of health and safety for its employees and takes every precaution to ensure that the water consumed by them is of the highest quality.

Water Consumption				
Particulars	2020	2021	2022	% increased/decreased compared to 2022
Total Utility Water Consumption (m3)	233263	252345	211924	-16%
Total Water consumption per employee (m3)	75.08	70.06	56.03	

GHG Emissions

Jamuna Bank Limited recognizes the impact that its operations and vehicles have on the environment. The bank operates vehicles that run on diesel and gasoline, and also relies on diesel-powered generators. These activities directly contribute to the emission of greenhouse gases (GHG) into the atmosphere. Additionally, the bank is aware that its consumption of electricity from the Bangladesh national grid indirectly contributes to GHG emissions. The bank is committed to reducing its environmental impact and working towards a more sustainable future.

Sl. No.	Energy source	Unit	Consumption	Converted into Gigajoule	CO2 Emissions in Metric Tons
1.	Gas (CNG)	m3	-	-	-
2.	Fuel for Car	Liters	241008	9,688.03	566
3.	Fuel for Generator	Liters	108101	4,345.36	254
4.	Electricity	Kwh	7472230	26,900.03	3232

Ref: <https://www.epa.gov/energy/greenhouse-gas-equivalencies-calculator#results>

Awareness/Capacity Building:

We believe that education and capacity building are essential components of our organization. To achieve this goal, we have established the Jamuna Bank Training Academy, a dedicated division that provides training on various topics related to the banking industry. The academy, in collaboration with our Sustainable Finance Unit, has organized and conducted multiple training sessions on green banking and sustainable finance throughout the year 2022. These sessions were aimed at raising awareness and promoting best practices in the field. To track our progress and measure the impact of these training sessions, we have compiled the number of participants who attended these training sessions for the year 2022, quarter by quarter.

(a) Workshop on “Transforming Towards Green & Sustainable Economy in Bangladesh and Refinance Schemes of Bangladesh Bank



Jamuna Bank Training Academy organized a workshop titled “Transforming Towards Green & Sustainable Economy in Bangladesh and Refinance Schemes of Bangladesh Bank” in the seminar room of Jamuna Bank Tower Gulshan, Dhaka. Mr. Md. Rajab Ali, Honorable Director, Sustainable Finance Department, Bangladesh Bank and Mr. Amitabh Chakraborty, Additional Director conducted the workshop. Jamuna Bank’s Additional Managing Director and Head of Sustainable Finance Committee Mr. Md. Abdus Salam, Deputy Managing Director Mr. Noor Mohammed, Senior Officials along with notable number of esteemed customers of Jamuna Bank, 150 more officers of corporate office and various branches participated in the workshop directly or online platform.

(b) Workshop Titled “Revised ESRM Guideline of Bangladesh Bank & its Compliance”



A workshop titled “Revised ESRM Guideline of Bangladesh Bank & its Compliance” was held at the Jamuna Bank Tower Seminar Room under the initiative of Jamuna Bank Training Academy. Mr. Md. Rajab Ali, Director, Sustainable Finance Department, Bangladesh Bank and Mr. Amitabh Chakraborty, Additional Director conducted the workshop. Jamuna Bank’s Additional Managing Director and Head of Sustainable Finance Committee Mr. Md. Abdus Salam, Deputy Managing Director and Head of Business and Corporate Banking Division Mr. Mohammed Fazlur Rahman Chowdhury, Senior Vice President of Sustainable Finance Unit Md. Prashanta Samir along with 150 officials of Jamuna Bank’s corporate office and various branches attended the workshop directly and online.

(c) Workshop Titled “Reporting on Sustainable and Green Finance & Investment Activities”



A workshop titled “Reporting on Sustainable and Green Finance & Investment Activities” was held at the Jamuna Bank Tower Seminar Room under the initiative of Jamuna Bank Training Academy. Mr. Md. Rajab Ali, Director, and Ms. Rabeya Khandaker, Additional Director of Sustainable Finance Department, Bangladesh Bank, conducted the workshop. Jamuna Bank’s Senior Vice President of Sustainable Finance Unit Mr. Md. Prashanta Samir along with 150 officials of Jamuna Bank’s corporate office and various branches attended the workshop directly and virtually.

Social Initiative

Sustainable Human Resource Management

JBL recognizes its employees as the greatest asset and cornerstone of success, embodying discipline, efficiency, exceptional customer service, quality, and teamwork, and driving the bank's phenomenal achievements. The bank is dedicated to fostering employee growth and commitment by offering a supportive and safe work environment, skill and merit-based recruitment and selection, a highly competitive remuneration package, and ongoing training and development, career growth opportunities, and succession planning. JBL prioritizes a high-performance culture and a caring work atmosphere where employees can escalate grievances and receive counseling, ultimately committing to providing its employees with the resources and support they need to succeed and maintain market leadership.

- **Healthy and sustainable working environment:**

Constant consideration is given to the health and safety of our employees, primarily through the implementation of appropriate security measures. Employees enjoy favorable working hours in order to maintain a healthy balance between their professional and personal interests. The company has installed fire safety alarms, fire extinguishers, and emergency exits in all of its buildings to protect its employees in the event of a fire. To create a healthy working environment, the company provides central air conditioning, an ambient lighting system, a canteen, separate prayer rooms for men and women, adequate sanitary facilities, and so on.

- **Handsome monetary benefits**

To stand out in the industry and to create core competencies of the bank for harvesting competitive advantage and to be one of the top leaders, we have smoothened a trajectory of not only making profit but also a center for service excellence. The Bank recognizes the need for remuneration policies to be competitive and these have been designed to correspond to individual qualification, skill, performance, contribution and responsibility ensuring a real differentiation amongst other companies. The Bank revised its remuneration packages according to Bangladesh Bank's guideline with effect from April 01, 2022.

Key Employee Benefits: JBL management intensively thinks of the employee benefits to groom and grow its employee for a longer period.





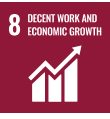


- **Appropriate appreciations regarding achievements**




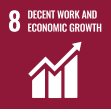


JBL has a well-designed Reward & Recognition program that focuses on the actions, efforts, behavior, and performance of its employees. Our Key Performance Indicator (KPI) system enables us to place an emphasis on the growth of our employees and identify their learning and career development requirements. Annual incentive programs are utilized to reward the short-term business results that generate significant value for the company. They are a reward for the collective achievement of predetermined corporate results, to which each individual contributed.

- **Training and development arrangements**

Jamuna Bank Ltd puts great emphasis on training and provides resources and opportunities for development to the employees. The aim of training is for employees to master the knowledge, skill and behaviors emphasized in training programs and to apply them to their day-to-day activities. JBL acknowledge and support the need for employees to balance work and personal interests and encourage flexibility wherever possible. Effectively designed training programs targeting the right group of employees are conducted on a regular basis.

Jamuna Bank had conducted total 49 in house training courses and 60 training were provided to the employees using external organization. Total 2331 employees have participated in the internal training and 151 employees have participated in the external training & development programs during the year

Our Social Material Topics	Significance of our Material Topic					SDG Alignment		Jamuna Bank Responses
	L	M			H			
	1	2	3	4	5			
Encouraging a culture of conversation and openness with employees								Jamuna Bank relies on openness to public disclosure, high transparency, and accountability to promote the long-term viability of company and society.
Competitive Benefit								<ul style="list-style-type: none"> • JBL strongly emphasizes on healthy and energized workplace to create competitive mind set up among the individuals to enhance quality, efficiency and skills resulting into better performance to reach the goal. The better talent is acquired and retained with competitive pay. • Yearly Incentive Bonus at the first week of the year • Competitive Employee House Building Loan (EHBL) • Non Executives Car Facilities for High Performers • Employee Group Health Insurance Benefit • Accelerated Promotion for High Performing Employees • Pay for Performance and Special Increments for high performing employees • Gratuity for each year on eligibility. • Festival Bonus, LFA, Health Insurance.
Promoting diversity, equal opportunities, and clarity								<ul style="list-style-type: none"> • The Bank has put in place a clearly defined Recruitment policy which steers the diversity in recruitment from different channels, hiring of larger numbers in view of the emerging requirements as projected by the strategic workforce planning. • Male representation 80%. • Female representation 20%.

Our Social Material Topics	Significance of our Material Topic					SDG Alignment			Jamuna Bank Responses
	L		M		H				
	1	2	3	4	5				
Personal development and training									<ul style="list-style-type: none"> Jamuna Bank Ltd. puts great emphasis on training and provides resources and opportunities for development to the employ. We conducted total 15 training course in house and 60 training were provided to the employees using external organization in 2022. Total 2331 employees have participated in the training & development programs during the year
Supporting an appropriate work environment									<ul style="list-style-type: none"> Adequate attention is always accorded to the health and safety of our employees, primarily through providing safeguards to company with appropriate security arrangements. Employees enjoy favorable working hours so that they can ensure a balance between professional and personal interests. The company has fire safety alarms, fire extinguishers and emergency exit in its all premises in order to safeguard the employee's event of conflagration.
Health and safety of employees									<ul style="list-style-type: none"> The health and safety of our employees is a key focus at our company. During the Covid-19 pandemic we continued work from home initiatives to ensure health and safety of the employees. Encouraged employees to take COVID-19 vaccine. We conduct annual fire drills, facilitated access to round-the-clock medical support and educate our employees on all possible health and safety matters to ensure a safe and efficient workplace. Provident Fund benefits are given to the employees of the Bank in accordance with the locally registered Provident Fund Rules Gratuity scheme covers all permanent employees of the Bank. The gratuity is calculated on the basis of last basic pay and is payable at the rate of two months basic pay for every completed year of service upon full filling the eligibility criteria instead of accounting for gratuity from the year of joining as per IAS 19. Employees Welfare Fund Women Maternity Leave. Group Life Insurance Hospitalization Insurance
Local community engagement, impact assessments, and development programs									Please refer to the 'Communities and Societies' part of stakeholders' engagement. We also elaborately discussed these issues in our Corporate Social Responsibility Chapter of this report.

Recruitment

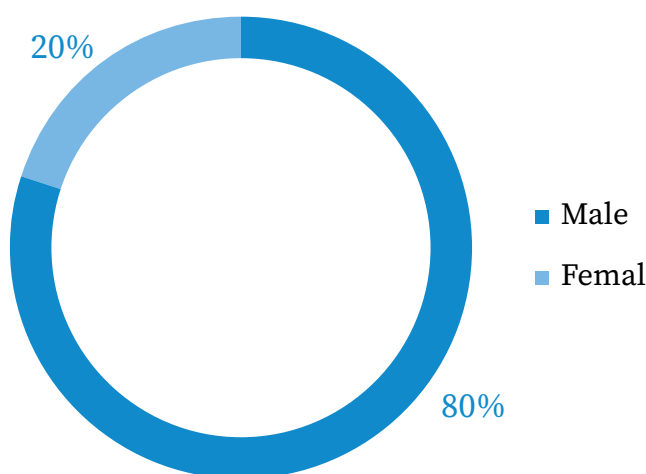
A career at Jamuna Bank Limited offers an opportunity to influence career growth and eventually also lead to social mobility. We want our employees to have a clear vision for the business and to foster enthusiasm to drive superior performance. In the year 2022, JBL has increased its human capital through recruitment of 111 Experienced Banker and fresh 34 MT/PO.

Diversity in Workplace

An optimal manpower mix is a prerequisite for the nourishment and growth of the business. Jamuna Bank Limited encourages open and respectful communication and create a supportive and inclusive work environment that values diversity and encourages employees to bring their whole selves to work.

The Bank has put in place a clearly defined Recruitment policy which steers the diversity in recruitment from different channels, hiring of larger numbers in view of the emerging requirements as projected by the strategic workforce planning. However, the female representation in the Management/supervisory position of the bank is still insufficient in comparison to male representation, standing at only 3 female and 201 male out of 204 employees.

Gender diversity among all employees



Gender diversity among all employees:

Gender	2020 No. of Employee	2021 No. of Employee	2022 No. of Employee
Male	2584	2766	3093
Female	512	580	689
Total	3096	3346	3782

Gender diversity among employees by region in 2022:

Region	No. of Employees		Total No. of Employees
	Male	Female	
Barishal	43	4	47
Chattogram	431	46	477
Dhaka	2017	549	2566
Mymensingh	52	10	62
Khulna	111	19	130
Rajshahi	262	26	288
Rangpur	139	26	165
Sylhet	38	9	47
Total	3093	689	3782

All employees by age group:

Age group	No. of Employees			Percentage
	Male	Female	Total	
Less than 30 years	488	187	675	18%
30 to 50 years	2395	481	2876	76%
Over 50 years	210	21	231	6%
Grand Total	3093	689	3782	

Occupational Health & Safety (OHS)

The health and safety of its employees is a priority for Jamuna Bank at all times. To do this, the bank has put in place a number of measures designed to lower the risk of work-related illness, injury, or mortality. The right layout and décor of the office, upkeep of a clean and hygienic workplace, regular awareness seminars on physical and psychosocial well-being, and email notifications and alerts for emergencies are just a few of the measures that fall under this category. Additionally, the bank organizes fire drills, contributes to the cost of medical care, and follows the Central Bank's rules for fire safety.

The bank has a dedicated Fire & Safety Team in place to handle any fire and safety issues that may occur in order to better improve the health and safety of its personnel. Basic instructions for using fire and safety equipment are widely displayed in the bank's offices, and all security guards have received basic fire and safety training and are prepared to manage fire and safety issues. The bank also has its own fire and safety inspection and monitoring procedures, which guarantees that any problems are swiftly handled and fixed. Last but not least, all branch locations are equipped with emergency exits, giving staff members a secure way to flee in the case of a crisis.

Besides, all employees of the Bank, 689 female and 3093 male, avail group health insurance benefits. Employees also have access to Jamuna Bank free treatment center where employees can go for treatment free of charge. JBL always provides incentive bonus during the first day of the year & last year was not an exception. JBL also offers retirement provisions to its employees (653 female and 2630 male). JBL has renewed its employee health insurance agreement with Progati life Insurance for three years which is a positive step towards ensuring the well-being and security of its employees. The commitment to providing quality healthcare coverage shows the Bank values the health and satisfaction of its workforce. This move will provide peace of mind to employees and their families and contribute to a positive work environment.

Customer Privacy

At Jamuna Bank, we are dedicated to providing exceptional service to our valued customers in every interaction. We are committed to delivering a positive customer experience and ensuring customer satisfaction at all times. Our efficient and effective grievance resolution process is in place to promptly address any customer concerns and ensure that they are resolved to their complete satisfaction.

We believe that customer feedback, including complaints, is an important tool in improving our products and services. Our active Complaint Management Cell, operating under the supervision of the Banking Operations Division, is available across all of our geographical divisions to listen to customer feedback and resolve any issues. The Cell follows a streamlined and systematic approach to settling customer complaints and ensuring that customer issues are resolved in a timely and satisfactory manner.

Customers can lodge complaints through e-mail at "complaintcell@jamunabank.com.bd". Alternatively, customer may contact with the below address through letter or over phone :

Address:	Complaint Cell, Jamuna Bank Tower, Plot# 14, BirUttam A. K. Khandaker Road, Block# C, Gulshan-1, Dhaka, Bangladesh.
Phone:	+8809610005678
Email:	complaintcell@jamunabank.com.bd

At Jamuna Bank, we believe that ethical behavior is essential to maintaining the trust and confidence of our customers, shareholders, and the wider community. That is why we have established a comprehensive 'Employee Code of Ethics and Business Conduct' to guide our employees in making the right decisions, based on integrity and professionalism. This code lays out the principles and values that all employees are expected to follow, including:

- Protecting the privacy and confidentiality of customer information
- Preventing money laundering, fraud, and other illegal activities
- Avoiding drug and substance abuse in the workplace
- Safeguarding the Bank's assets and resources
- Avoiding conflicts of interest and other unethical practices
- Encouraging and promoting a culture of transparency and accountability
- Ensuring the security and protection of customer data and information

We believe that by adhering to these ethical standards, we can foster a positive work environment and build long-lasting relationships with our customers. Our employees are encouraged to report any concerns or violations of the code of ethics, and the Bank has implemented measures to protect whistleblowers from retaliation. By upholding these ethical standards, Jamuna Bank is able to deliver on its commitment to providing superior services to its customers and contributing to the development of the wider community.

Community Outreach

Jamuna Bank Limited recognizes the importance of Corporate Social Responsibility (CSR) and is dedicated to making a positive impact on society. The Bank's Board of Directors approved a contribution to the Jamuna Bank Foundation of not less than 5.00% of its Pre-Tax profit, to broaden the reach of its CSR initiatives. The Jamuna Bank Foundation is a philanthropic organization that strives to be an ethical and responsible partner to its customers, shareholders, employees, communities, and other stakeholders.

Over the past 15 years, the Jamuna Bank Foundation has made significant contributions in the fields of education and health for underprivileged and destitute individuals, disaster management, environmental preservation, sports, art and culture, and other initiatives that support the economic development of the country. The Foundation's commitment to making a positive impact on society and its dedication to integrity and ethical conduct make it a valuable partner to the communities it serves.

For details please see the **Corporate Social Responsibility** Chapter of this report.



Corporate Social Responsibility (CSR) activities of the Bank

We believe that financial sustainability goes hand in hand with the development of the communities and environment in which we operate. Our CSR is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large. We believe that investing in today is building for tomorrow.

MESSAGE FROM THE CHAIRMAN Jamuna Bank Foundation



Al-Haj Nur Mohammed
Chairman, Jamuna Bank Foundation

Dear Stakeholders,

Assalamu alaikum wa rahmatullah.

It is a pleasure to write to you as the Chairman of the Jamuna Bank Foundation. Over the past 12 months, we've been forced to confront the interlocking challenges facing our world. The ongoing war in Ukraine, geopolitical tensions that have divided our continent, and a global slowdown of growth. It has been a year of economic uncertainty, with the banking sector facing arguably the biggest macroeconomic challenges of the modern era. However, in light of these external obstacles, the progress we've made at Jamuna Bank Ltd. is all the more impressive.

Jamuna Bank Limited is a banking company but its objective is not to make profit only, but also to be sensitive and committed to its social responsibilities. The Board of Directors of the Bank made provision for Jamuna Bank Foundation at 5.00% of the pre-tax profit of Jamuna Bank Limited each year. Since its inception, Jamuna Bank Limited has been contributing to the underprivileged segment of society with a variety of CSR activities across the country. Despite the ongoing geo-political instabilities and economic crises affecting banking sectors and market

liquidity all around the globe, we are proudly steering the Bank in the right direction and embedding the value of Corporate Social Responsibility (CSR) in its business philosophy.

With the aim of strengthening the CSR program and streamlining the activities in a more systematic, structured, and sustainable manner, Jamuna Bank Limited established "Jamuna Bank Foundation (JBF)" in 2007. Since its inception, JBF has been playing a pioneering role in CSR activities. Over the past 15 (fifteen) years of its journey, JBF went ahead with its unwavering commitment to improving the lives of the underprivileged, poor, and destitute. Its activities encompass a wide area, e.g., Education, Pro-Poor healthcare, environmentally friendly green products, alternative energy use, capacity building, helping the destitute, against drug abuse, improving ethical and religious values, preserving national heritage, helping to overcome natural disasters and calamities, humanitarian services, improving the standard of living by creating job opportunities for the destitute, eradicate extreme poverty and hunger. In recognition, UK-based "The Global Economics" awarded Jamuna Bank Ltd. with the "Best CSR Bank" award for 02 (two) consecutive years 2021 & 2022. "The Global Economics" also awarded the

undersigned “Best CSR Personality” for contributing towards Corporate Social Responsibility (CSR) for the year 2022.



UK-based “The Global Economics” awarded **Al-Haj Nur Mohammed**, Chairman of Jamuna Bank Foundation as “**Best CSR Personality**” for his outstanding contributions towards Corporate Social Responsibility (CSR) for the year 2022.

UK-based “The Global Economics” awarded Jamuna Bank Ltd. with the “**Best CSR Bank in Bangladesh**” for the year 2022

The benefits of CSR go much further than just improving trust and image; rather, it actively invests in community efforts and improves the community’s and consumers’ ability to engage in meaningful ways with an organization. Jamuna Bank has always been committed to such causes and stood behind distressed people in times of great difficulty. In 2022, we have spent a total of BDT 340.20 million on the welfare of society in the following areas:



BDT 102.40 mn

Healthcare



BDT 28.10 million

Environment and
Climate change
mitigation & adaptation
sector



BDT 56.70 mn

Education



BDT 153.00 mn

Others

30.10%

8.26%

16.67%

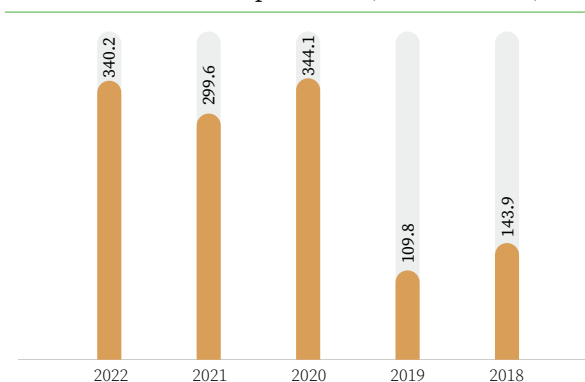
44.97%

Education

Bangladesh has certainly made remarkable progress in expanding primary education, especially raising the enrollment of students and bringing up gender parity. Unfortunately, due to poverty, many meritorious students fall behind and, as a result, they are dropouts at the graduation level. To assist those underprivileged students, Jamuna Bank Foundation introduced scholarships for unprivileged & disabled but meritorious students in 2007, intended to remove barriers of many economic hardship-hit deserving students so that they can achieve their desired level of education and contribute to building the nation. Currently, 375 underprivileged, disabled but meritorious students are getting scholarships under the program. Since its inception in 2007, a total of 1108 students have received

Jamuna Bank Foundation’s education scholarships and established themselves at various levels of society today.

Yearwise CSR Expenditure (in million BDT)



We have established Jamuna Foundation Nursing College at Dhanmondi 9 / A, Dhaka with the aim of producing skilled nurses in the health sector in the country. Currently, the institute is offering Basic B.Sc. in Nursing and Post Basic B.Sc. in Nursing courses, approved by Bangladesh Nursing Council, affiliated with Dhaka University. In the 1st year B.Sc. final exam, all students of Jamuna Foundation Nursing College passed successfully and one of them got 5th position centrally (among all nursing colleges of our country).

With a view to developing skilled human resources in the computer and ICT sector in the country, we have established Jamuna Bank Institute of ICT (JBIICT) at Jamuna Bank Foundation Complex, House No: 29, Road No: 2, Block: C, Chanduddyan Housing Ltd., Mohammadpur, Dhaka-1207, where 312 nos. students in total 22 batches have completed their office management courses so far. We have also established 14 nos. computer training centers in different places in the country to help achieve the Government's goal of building a SMART Bangladesh.

At Jamuna Bank Foundation Complex in Mohammadpur, Dhaka, we have established a Free primary School for slum-dwelling children, Jamuna Bank Foundation Autism School named Prodeep for ensuring the education of a child with a disability and Jamuna Bank Madrasah to motivate children to learn, Holly Quran. We have also established 157 Holly Quran learning centers for old aged people with the aim of spreading Islamic education across the country. Jamuna Bank DP Primary School has been established at Atlapur, Rupganj to ensure primary education for all. We have also established 13 nos. sewing machine training centers across the country to empower the underprivileged women of society.

Healthcare activities

During the year, Jamuna Bank Foundation organized 21 free medical camps throughout the country where no. of patients treated 70,200 and for a free eye operation, 6,428 people were selected. JBF also organized 48 free mobile medical camps in different slum areas of Dhaka City in the year 2022 where no. of patients treated were 14,146.

In the year 2022, we have introduced another two units of Jamuna Bank Foundation Kidney Dialysis Center at Rupgonj, Narayongonj, and Munshigonj, with a pledge to serve the helpless people more. Our 04 units of JBF Kidney Dialysis Centers (Shantinagor, Dhaka Unit, Laksham, Comilla Unit, and Rupgonj, Narayangonj unit & Munshigonj Unit) have provided 18,922+ dialysis services to kidney patients since inception. We also inaugurated 'Jamuna

Bank Foundation Physiotherapy Center at MHB Bhabon, Mohakhali, Dhaka with experienced professionals.

Every year we organize free surgery camps for cleft lip, palate, and burn patients. Plastic surgery and other necessary operations were conducted by specialist physicians of the Stichting Interplast Holland Netherlands. In the last 5 Free Plastic Surgery Camps, a total of 2,361 patients received free treatment, including 771 surgeries. In continuation of this process, JBF organized a 02 week long Free Plastic Surgery Camp for cleft lip, palate, and burn patients at Munshiganj General Hospital by specialized doctors from the Netherlands in the year 2022. Around 634 patients were treated free of cost and 250 patients were registered for plastic surgery.

In 2022, we inaugurated "Jamuna Bank Foundation Diagnostic Centre", "Jamuna Bank Foundation Dental Clinic", "Jamuna Bank Foundation Eye Hospital" and "After Care Center" for the treatment of drug addicts at Jamuna Bank Foundation Complex in Mohammadpur, Dhaka for providing medical services at a reduced cost to the underprivileged sections of the society.

During the year, we also organized a blood donation program on the occasion of the 47th Martyrdom Anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman and Victory Day. Employees and staff of the bank donated blood to those programs.

Environmental and Climate Change mitigation & adaptation

Environmental & Climate protection is among the most pressing global challenges of our time. We very seriously take these concerns into account in all aspects of our business, including minimizing damage to our own ecological footprint. We are steadily improving our energy efficiency. We organize tree plantation programs in different areas of the country throughout the year. In our infrastructure improvement in remote/ underprivileged areas program, we installed deep tubewells at Changerchor, Motlab, Chandpur, established a solar village at Char Tertakia, P.S. Pakundia under Kishoregonj district, and established a model village in Sena Para remote area under Thakugaon district. We also provide monetary & other support to the people affected by calamities such as floods, fire, famine, cyclones & other natural calamities and donate the Prime Minister's Relief and Welfare fund regularly to tackle the hardships that occur due to natural calamities.

Disaster Management

This year, we donated 75,000 blankets to the Prime Minister's Relief and Welfare Fund for onward distribution to the destitute and cold-affected people of the country. In addition, we have also distributed 84,000+ blankets among the winter-affected people. We also arranged a whole night blanket distribution program for the people of Dhaka city who were passing the night footpath last winter.

Besides, we donated BDT 100 million to the 'Prime Minister's Relief and Welfare Fund' for Flood Affected People and BDT 40 million to the Prime Minister's Ashrayan Project-2 aimed at providing houses to the underprivileged and homeless people across the country.

We provided financial assistance and food items to flood affected areas of the country and families severely affected by covid-19 in different areas of the country, distributed food items on the occasion of holy Ramadan, and clothes during the Eid festival among the underprivileged section of society.

Income generating activities for the underprivileged population

We have established 13 nos. Sewing Training Center for underprivileged women and distributed sewing machines to many women in different districts of Bangladesh. Our aims are to the empowerment of underprivileged women so that they can earn for themselves and support their families. Through this initiative, we also raised awareness among the community members regarding the rights of women and the importance of women being able to earn. This enabled many families that were once unable to ensure education for their children or even eat three meals a day to improve overall living standards. It is heartwarming to see women taking up the role of bread earners to support their families in a country where women are often discouraged to even go out of their houses, let alone get a job.

Nurses are the most numerous and vital professional healthcare providers and the demand for their services continues to grow. To produce qualified nurses and quality education, we have established Jamuna Foundation Nursing College (JBNC) at Dhanmondi 9 / A, Dhaka.

Knowing the importance of ICT, Jamuna Bank Foundation has established "Jamuna Bank Institute of Information, Communication & Technology" (JBIICT) at House No: 29, Road No: 2, Block: C, Chanduddyan Housing Ltd. Mohammadpur, Dhaka-1207 with the motive of providing free ICT training among the poor but meritorious students. We have also established 14 nos. computer training centers in different places in the country to help achieve the Government's goal of building a SMART Bangladesh.

Sports & Culture

Jamuna Bank Foundation patronizes the development of our sports. Jamuna Bank sponsored Dhaka Platoon at Bangabandhu BPL T20 League 2019-20. The foundation has donated 5 million BDT as a co-sponsor to the Bangladesh Olympic Association, which has organized the 11th SA Games in Dhaka. Moreover, the foundation has donated a new car worth 1.5 million to the Bangladesh Cricket Board. The foundation has also issued a donation to Sheikh Jamal Dhanmondi Club.

Besides, we have been organizing seminars on antidrug and drug-free society with the participation of bank employees in every division of the country and on Independence Day, International Mother Language Day, every year. On the occasion of Victory Day, we organize art competitions. During the month of Ramadan, we have been organizing discussion meetings on "The Meaning of Holy Ramadan, Holy Life of the Prophets" and "Qirat Competition among the children of the employees of Jamuna Bank Limited".

Financial support Government & Non-Government Organizations and poor people

Jamuna Bank Foundation (JBF) has been providing financial assistance to various Government and Non-Government organizations throughout the year. We provided financial support to poor freedom fighters as well as other poor people for treatment & education purposes. We donated BDT 0.50 million to National Heart Foundation, Sylhet; BDT 5 million for the construction of the Liberation War Museum; Wheel Chair among Autistic people, and provided financial support for cancer treatment to Singer Sabina Yesmin. We have been providing donations for the establishment/renovation of Mosques across the country on a case-to-case basis and introduced the "Disable Marriage Scheme" to support disabled poor people, "Bidhoba Boyosko Bhata" to those old widow women who are not getting benefits from the Government as well as "Disable Rehabilitates scheme" to support to the disabled people for their treatment.

CSR Policy

Our Corporate Social Responsibility (CSR) Policy aims to promote awareness and understanding of the values and importance of community development among all employees of the Bank and provide them with opportunities to participate in community development activities. Besides, the upgradation of Jamuna Bank's CSR policy in line with Bangladesh Bank's new CSR Guideline has been accomplished. The Foundation follows the policy's objectives and the SFU's guidance for performing CSR activities.

Ongoing projects

Jamuna Bank Old Home

By this time construction work on the 2-story building (first phase) of a planned 10-storied building of Jamuna Bank Old Home at Mekail Nagar, Keraniganj, has been completed to accommodate old aged helpless people having no place on the earth to stay. The second phase of the building is under construction. A local businessman AL-Haj Zulhash donated 10 bighas of land for establishing this old home.

Healthcare Center

The establishment of healthcare centers at Laksham Cumilla, Barura, Cumilla, and Rugonj, Narayangonj are in progress. In this regard, we have already acquired land and floated tenders for construction works.

Acknowledgement

I would like to place on record my sincere gratitude to the Hon'ble Board of Directors and Shareholders for selecting me as the Chairman of Jamuna Bank Foundation. We have much more elaborate planning. InshaALLAH! These initiatives will be implemented gradually with the aim & objective of mitigate the sufferings and miseries of the people around us & betterment our nation.

Ma -Assalam.



Al-Haj Nur Mohammed

Chairman, Jamuna Bank Foundation

CSR and Our Contribution to Achieving the Goals of Sustainable Development







Corporate Social Responsibility (CSR) is now being considered as an acceptable tool all over the world to promote equitable and sustainable development, maintain consistent higher growth of the economy, decrease the inequality of a society and mitigate environmental degradation. CSR is an integral part of our Bank's culture. As a responsible corporation, we respect the interests of our stakeholders—our shareholders, employees, customers, suppliers, teaming partners, and the wider community—and we actively seek opportunities both to improve the environment and to contribute to the well-being of the communities in which we do business.



UK-based "The Global Economics" awarded Jamuna Bank Limited as "Best CSR Bank" in Bangladesh consecutively for the years 2021 and 2022.

Besides, the Bank management's great importance is attached to the seventeen goals of sustainable development that were set by the United Nations (SDGs) in 2015. Jamuna established a separate philanthropic organization in the name of 'Jamuna Bank Foundation' to do its CSR activities. Since inception, Jamuna Bank Foundation (JBF) has been playing pioneer role in the CSR activities. Over the past 15(fifteen) years of its journey, JBF went ahead with its unwavering commitment to improve lives of the underprivileged poor and destitute.

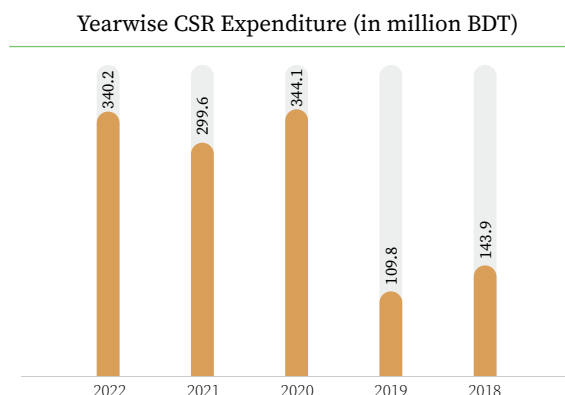
Year after year, we at JBF are keen on adopting and supporting initiatives, activities and programs that deliver a positive and sustainable impact on our communities and which have become an integral part of our CSR strategy. As such, we strive to develop and update this strategy on a regular basis, based on assessing the changing needs of our communities. Accordingly, our role has not been limited to merely supporting said initiatives, but we have become partners in social, charitable and philanthropic endeavors.

SDG Mapping		Implementation in Jamuna Bank Ltd.
		Jamuna Bank Foundation tries to promote healthy communities through CSR activities and contributes well-being & productivity of the country.
		To provide better access to educational opportunities for those in needs towards enhancing their employ ability and to ensure inclusive & balanced society Jamuna Bank Foundation provides educational support to the society.
		For a safe, resilient and sustainable environment of the country in times of adversity and disaster towards enabling them to rebuild their lives and livelihoods Jamuna Bank provides support to the society.

CSR activities of Jamuna Bank Foundation

Jamuna Bank Foundation (JBF), a philanthropic organization of Jamuna Bank Limited always tries to be a responsible partner of our customers, shareholders employees, communities, and other stakeholders attaching highest priority to ethical conduct and integrity. Over the past 15 years Jamuna Bank Foundation (JBF) has played an important role in the field of Education & Health of underprivileged/destitute segment of the society, Disaster Management, Environment, Sports, Art and Culture etc. to ensure economic development of the Country.

According to CSR Policy Guidelines of Bangladesh Bank, circulated in January, 2022, all banks should spend expected level from their net profit after tax for annual CSR activities. To achieve this objective, Jamuna Bank allocated 5% of its pre-tax profit for conducting CSR activities which are being spent on various CSR activities through the Jamuna Bank Foundation. During the year 2022, Jamuna Bank contributed BDT 172.58 million to JBF for administering their philanthropic activities.



Jamuna Bank Foundation spent total BDT 340.20 million for the welfare of the society during the year 2022.

Last 5 (five) years CSR expenditure (figure in BDT million):

CSR Initiatives	Expenditure					Alignment to SDG
	2022	2021	2020	2019	2018	
Education	56.70	40.60	15.10	16.42	12.00	Goal 4: Quality Education Goal 5: Gender Equality
Health	102.40	178.00	77.60	31.30	24.20	Goal 3: Good Health and Well-being Goal 11: Sustainable Cities and Communities
Environment and Climate change mitigation	28.10	54.60	182.00	39.76	87.1	Goal 13: Climate Action Goal 15: Life on Land
Others	153.00	26.40	69.4	22.32	20.5	Goal 5: Gender Equality Goal 13: Climate Action Goal 11: Sustainable Cities and Communities
Total	340.20	299.60	344.10	109.8	143.8	

EDUCATION



Donated BDT **56.70**
million to Education
Sector
15,771 beneficiaries

375
Students are enjoying
Jamuna Bank
Foundation's stipend
facility.

Jamuna Bank Foundation established

- Jamuna Foundation Nursing College.
- Jamuna Bank Institute of Information, Communication & Technology.
- 14 nos. Computer training center.
- Primary School for the slum dwellers.
- Jamuna Bank DP Primary School.
- PRODEEP Jamuna Bank Foundation Autism School
- 157 Holy Quran learning centre.

1.1 Scholarship program

Bangladesh has certainly made remarkable progress in expanding the primary education especially raising enrollment of the students and bringing gender parity. Unfortunately, due to poverty, many meritorious students fall behind and as result, they are dropouts in the graduation level. To assist those underprivileged students Jamuna Bank Foundation took an initiative for the following Scholarship programme intended to remove barriers of many economic hardship-hit deserving students so that they can achieve their desired level of education and contribute to building the nation.

A

Scholarship for the unprivileged & disabled but meritorious students

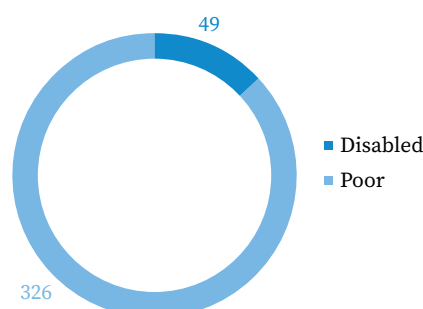
B

GPA-5 Scholarship among the Offspring of employees of Jamuna Bank Limited

These eligible students are getting Tk.5,000/- for book Purchase & Tk.1,000/- for convenience in cash at a time each and monthly Tk.3000/- scholarship will be given to each student that allow them to pursue graduation and post-graduation level studies. From 2007 to till date 1108 nos student received stipend from Jamuna Bank Foundation. Currently 375 students are enjoying Jamuna Bank Foundation's stipend facility among them 49 students are disabled. Besides, 5 no. of disabled students of University of Dhaka are getting Scholarship every year (25,000/- each) and 15 others students are getting stipend every month.

Many students have successfully completed their studies through Jamuna Bank Foundation scholarships, among them 187 students have completed their study. Presently 156 students are studying under graduation and post graduation in Engineering (among them 3 students are studying in BUET), 09 students in Medical College, 50 students in Dhaka University, 10 students in Agricultural University, 10 students in law profession and others are also studying in various reputed Colleges/Universities. 01 awardees have joined the BCS Police Cadre who has enjoyed scholarship benefits of Jamuna Bank Foundation since 2007 and 03 awardees are engaged in medical profession. In this journey of changing

Classification of Students enjoying scholarship facilities from JBF



students' lives, they are not only builders of themselves, but also playing an important role in the development of their families, society and nation.



Scholarship Giving Ceremony-2020, 2021 & 2022 to unprivileged students. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation graced the occasion as Chief Guest in the scholarship program and presented scholarships to 124 students. Mirza Elias Uddin Ahmed, Managing Director & CEO, Jamuna Bank Foundation presided over the program.



1.2. Jamuna Foundation Nursing College

Jamuna Foundation Nursing College(JBNC), a standard nursing education centre established at Dhanmondi 9 / A, Dhaka in the year 2021 by Jamuna Bank Foundation, is a philanthropic organization of Jamuna Bank Limited of Bangladesh, to make high-quality, values-oriented education more accessible to all in Dhaka. JBNC offers Basic B.Sc in Nursing (Course Duration: 04 years, Session Start: January and Available Seats: 30) and Post Basic B.Sc in Nursing (Course Duration: 02 years, Session Start: July and Available Seats: 20) courses, approved by Bangladesh Nursing Council, affiliated by Dhaka University, approved by Ministry of Health and Family Welfare. In the 1st year B.Sc final exam, all students of Jamuna Foundation Nursing College (JBNC) have passed successfully and one of them got 5th position centrally (among the all nursing college of our country).

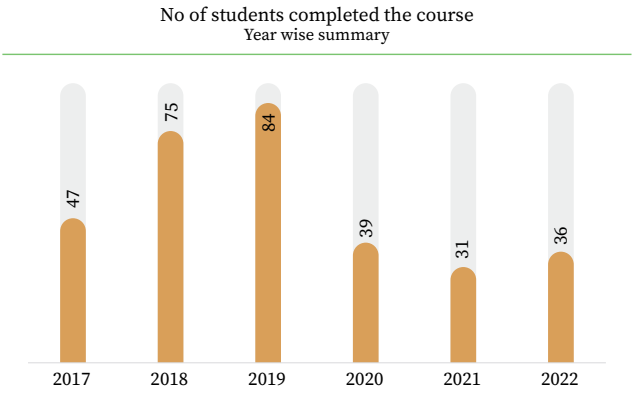
Jamuna Bank Foundation Nursing College also signed a Memorandum of Understanding (MoU) with Bangladesh

Specialized Hospital. Under the agreement, Bangladesh Specialized Hospital will provide clinical training to the students of Jamuna Foundation Nursing College and provide employment to the graduates.



Chairman of Jamuna Bank Foundation Al-Haj Nur Mohammed, Director of the Bank Kanutosh Majumder, Managing Director and CEO Mirza Elias Uddin Ahmed, Director and CEO of Bangladesh Specialized Hospital Al Imran Chowdhury and Managing Director Engineer M.A. Kabir were present at the program.

1.3 Jamuna Bank Institute of Information, Communication & Technology (JBIICT)
Jamuna Bank Foundation has established “Jamuna Bank Institute of Information, Communication & Technology” (JBIICT) at House No: 29, Road No: 2, Block: C, Chanduddyan Housing Ltd. Mohammadpur, Dhaka-1207 with a motive to provide free ICT training among the poor but meritorious students. The formal inauguration of ICT training course started on April, 2017. Initially, the Institute is offering course on Office Management (Ms-Word, Ms-Excel, Ms-PowerPoint, etc). Duration of the course is 03 months. About 312 nos students completed their Office Management program in 22 batches. Year wise course completion status is depicted below:



1.4 Establishment of 14 nos. Computer training center for young people and students

Since inception Jamuna Bank Foundation established 14 computer training center for improvement of basic computer skills of the students of the school which will help them later to define their career goals, entrepreneurship, and job opportunities. JBF also providing fees to trainers for smooth running of those Computer Training Centers. Few of them are depicted below:



Computer training center at College Road, Bhober Char, Gazaria, Munshigonj.

List of Computer Training Centers:

1. Jamuna Bank BSC Nursing Computer Laboratory” at Bangabandhu Sheikh Mujib Medical University
2. Jamuna Bank Badhir Computer Training Center at Bangladesh National Federation of the Deaf, 174, Shahid Nazrul Islam Avenue, Dhaka-1000.
3. Computer Lab at RD High School, Kazipur Sirajgonj.
4. Computer training center at Goalgunni, Munshigonj.
5. Computer training center at College Road, Bhober Char, Gazaria, Munshigonj.
6. Computer training center at Baushia, Munshigonj.
7. Computer training center Guagachia, Munshigonj.
8. Computer training center at Thakurgaon.
9. Computer training center at Kashinathpur, Pabna.
10. Computer training center at Gouripur, Cumilla.
11. Computer training center at Rangpur, Sadar, Ranpur
12. Computer training center at Kaunia, Ranpur
13. Computer training center at Pirgacha, Rangpur
14. Computer training center at Rupgonj, Narayanganj

1.5 Primary School for the slum dwellers

We know that access to basic education lies at the heart of development of the Country. Knowing the importance of education, a free primary school under Bank’s CSR activities program has been established under the auspices and finance by Jamuna Bank Foundation with a view to come along side the children of slum dwellers who are in darkness and yet to be enlightened by formal education. Free primary school has been shifted to new premises of Jamuna Bank Complex at House No: 29, Road No: 2, Block: C, Chanduddyan Housing Ltd. Mohammadpur, Dhaka-1207.



Primary School for the slum dwellers at Jamuna Bank Complex, House No: 29, Road No: 2, Block: C, Chanduddyan Housing Ltd. Mohammadpur, Dhaka-1207

At present about 110 students are completing their primary education in different classes under free primary school.

1.6 Jamuna Bank DP Primary School

At its initiative and finance Jamuna Bank Foundation established Jamuna Bank DP Primary School at Atlapur, Rupgonj, where innocent students are getting educational support for being ideal citizens for the country.



1.7 PRODEEP Jamuna Bank Foundation Autism School

In the world, about 1% of children suffer from autism. We assume that the figure would be more than that in our country. But there are not enough good quality autism schools in the country. Moreover, the existing autism schools in the country are very expensive compared to regular schools. As such a major percentage of children are deprived of special education. Considering the improvement of this special sector Jamuna Bank Foundation established PRODEEP Jamuna Bank Foundation Autism School. Currently 14 no Autism students are getting special education support in this school.



1.8 Establishment of Holy Quran learning centre

Jamuna Bank Foundation established Madrasa at Jamuna Bank Complex with an intention to come along side the children of slum dwellers who are in darkness and yet to be enlightened by formal religious education. 131 female and 101 male students have completed their religious education from Jamuna Bank Madrasa. Currently, 30 male students and 50 female students are pursuing their religious education from the Madrasa.



Jamuna Bank Madrasa at Jamuna Bank Complex, House No: 29, Road No: 2, Block: C, Chanduddyan Housing Ltd., Mohammadpur, Dhaka-1207

Establishment of 157 Senior citizen Holy Quran learning centre

Jamuna Bank Foundation has established 157 adult Quran learning centers in different parts of the country, including 08 Quran learning centers for women. A large number of elderly people are learning the Holy Quran from Quran Education Centers.

1.9 Establishment of Mujib Corners

(1) Jamuna Bank Ltd. inaugurated Mujib Corners at its Head Office of the Bank and few other branches on the occasion of birth centenary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman Jamuna Bank.



Mujib Corner at Bank's Head Office



Mujib Corner at Bank's Rajshahi Branch

Mujib Corner at Bank's Kurigram Branch

Establishment of Mujib Corners at Jamuna Bank Foundation Complex



HEALTH



Organized **21** free medical camps in 2022 throughout the country
Patient treated **70,200**.
6,428 people were selected for free eye operation

Organized **48** Free Mobile medical camps at different slum areas of Dhaka City in the year 2022
Patient treated **14,146**

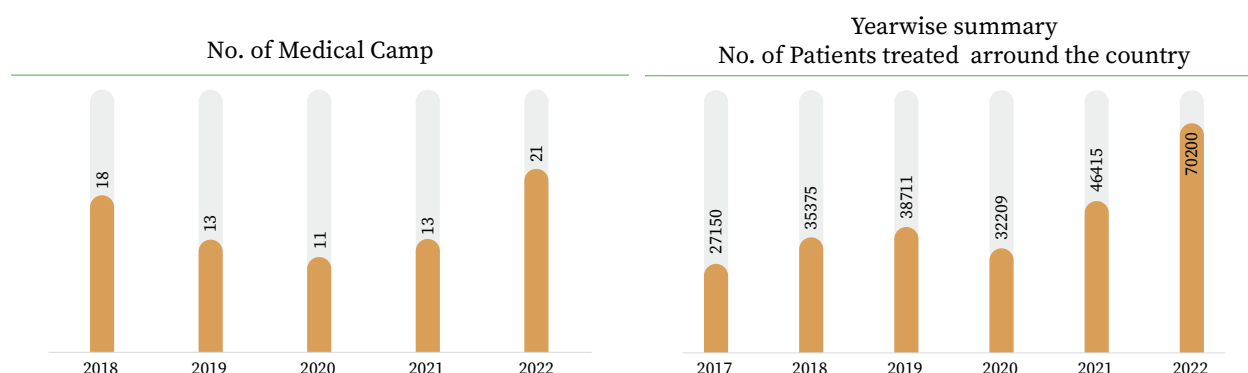
JBF Kidney Dialysis Centers (Shantinagor, Dhaka Unit, Laksham, Comilla Unit, and Rupgonj, Narayanganj unit) have provided **18,922+** dialysis services to kidney patients since inception.

Newly Inaugurated

1. JBF Diagnostic Center at Mohammadpur Dhaka
2. JBF Dental Clinic at Mohammadpur Dhaka
3. JBF Eye Hospital at Mohammadpur Dhaka
4. JBF Physiotherapy Center at Mohakhali, Dhaka
5. JBF Dialysis Center at Rupgonj, Narayanganj and Munshiganj

1. Free Medical camps across the country

Jamuna Bank Foundation is working with the poor segment of the people to ensure proper health care facility among the people of the country, The Foundation is always beside all walks of people of the society, who have no such ability to get medication/ treatment. Jamuna Bank Foundation organized free Eye Camp, Diabetes, Gynae and General treatment services with providing medicine at different areas of the country each year.



A team of well-known eye specialist, physicians, dentist, dermatologist and general practice doctors attended the camp. The doctors examined and diagnosed every patient individually. They checked eyes, lungs, functioning of heart, other

parts of body and gynae patients. Prescribed medicines were given free of charge by the Jamuna Bank Foundation. During the year Jamuna Bank Foundation organized 21 free medical camps throughout the country and provided free medical services to the 70,200 patients throughout the country and 6,428 people were selected for free eye operation.

A few depiction of Country wide Free Eye Camp, Diabetes, Gynae and General Treatment Services by Jamuna Bank Foundation in the year 2022 :



Sl. No.	Date	Camp	General	Diabetes	Gynae	Pediatric	Dental	Ortho	Eye	Total	Total Operation
1	07.01.2022	Balushair High School, Narsingdi.	1107	183	513	388	0	0	991	3182	189
2	14.01.2022	Mirkadim, Munshigonj	806	211	358	243	0	0	1429	3,047	390
3	15.01.2022	Gozaria, Munshigognj	585	255	312	230	0	0	1102	2484	273
4	20.03.2022	Haragach, Rangpur	1084	260	800	440	0	0	1169	3753	-
5	21.03.2022	Kaunia, Rangpur	1480	318	955	501	0	0	1167	4421	226
6	25.03.2022	Gouripur, Cumilla	518	182	353	293	0	0	584	1930	106
7	26.03.2022	Barura, Cumilla	1249	319	517	427	0	0	1242	3754	203
8	13.05.2022	Sirajdikhan, Munshigonj	729	222	454	351	0	0	1003	2759	253
9	14.05.2022	Shibaloy, Manikgonj	794	201	291	152	0	0	752	2190	208
10	15.05.2022	Shibpur, Narsingdi	886	140	515	378	0	0	614	2533	206
11	27.05.2022	Lohojong, Munshigonj	882	202	525	296	0	0	951	2856	300
12	28.05.2022	Baliakandi, Gozaria, Munshigonj	1294	156	352	413	0	0	921	3136	342
13	04.06.2022	Madargonj, Jamalpur	699	230	260	451	0	0	1142	2782	397
14	30.07.2022	Doulotpur, Khulna	661	279	232	206	300	0	1264	2942	386
15	20.08.2022	Sonagazi, Feni	625	185	412	264	298	356	662	2802	279
16	26.08.2022	Kazipur, Sirajgonj	1206	366	423	300	300	221	1535	4,351	608
17	27.08.2022	Aminpur, Pabna	983	380	506	580	334	378	1502	4,663	652
18	19.10.2022	Kaunia, Rangpur	899	176	436	497	505	434	1098	4045	729
19	20.10.2022	Nojirerhut, Sadar, Rangpur	928	270	542	438	485	427	1193	4283	-
20	21.12.2022	Haragach, Kaunia, Rangpur	847	432	831	507	229	210	1142	4198	344
21	22.12.2022	Pirgacha, Rangpur	912	404	837	420	400	275	841	4089	337
Total			19174	5371	10424	7775	2851	2301	22304	70200	6428



Free eye, gynecology, diabetes, heart disease, pediatrics and general medical camp at Pawtana hat, Pirgaccha, Rangpur.

2. Free Medical Service & Medicine Distribution Center at Bishwa Ijtema

The second-largest Muslim congregation in the world after the Hajj is held in Tongi, Dhaka, Bangladesh beside the Turag River. Hundreds of thousands of devotees from 150 countries join in this global congregation including more than twenty thousand foreign delegates from all over the world thronged the bank of Turag river to listen to scholars reciting and explaining verses from the Quran and to renew their commitment to Islamic values. To provide free medical treatment and medicine to the devotee, Jamuna Bank Foundation every year arranged makeshift medical center at the Bishwa Ijtema at Tongi, Dhaka. During the ijtema, devotees received round-the-clock health care and free medicines from the center. About 35,000 Muslims have been served in Bishwa Ijtema-2023. Bishwa Ijtema Committee and Gazipur City Corporation always appreciate us for arranging such treatment services for the Muslims at Bishwa Ijtema.



3. Free Mobile Medical Service arranged by Jamuna Bank Foundation

Jamuna Bank Foundation introduced free Mobile Medical Service on November 15, 2021 for the poor/under privileged people who are deprived of medical facilities. At present this service is available on every Wednesday in different slum areas of Dhaka City where underprivileged people are getting medical advice of Specialist Doctors. At the same time free medical examination and medicine are being provided in the camp. In the future, this mobile medical service will be spread across the country.

During the year, JBF organized 48 mobile medical camps in different areas of Dhaka City where a total 14,146 no. people have taken free treatment with free medicine.

Free Mobile Medical Camp-2022
48 nos
Free Mobile camps
14,146 People
Received medical treatment



4. Jamuna Bank Foundation Kidney Dialysis Center, Shantinagar, Dhaka

Jamuna Bank Foundation which is a non-profit charitable organisation, has set up a non-profit 10 bed dialysis centre in October 2018 in the capital city at Chameli bag, Shantinagar in the name of Jamuna Bank Foundation Kidney Dialysis Center. This center provides subsidised dialysis treatment for both newly diagnosed patients with kidney failure and maintenance treatments for those patients who have chronic kidney failure especially for the needy members of our community so that these patients will not be deprived of treatment. Through a combination of skilled staff and state-of-the-art dialysis machines, the center's main goal is to provide life sustaining treatment to patients at a minimum cost with little or no kidney function so that they can live their lives and function in society. We also provide comprehensive renal care either free-of-cost or at largely subsidized rates to poor patients who cannot afford the cost of treatment. Jamuna Bank Foundation is contributing average monthly subsidy amounting BDT 8.59 lac per month for smooth operation of this Kidney Dialysis Center, Shantinagar, Dhaka.

Jamuna Bank Foundation Kidney Dialysis
Centers, Shantinagar, Dhaka

16,495 dialysis services have been
provided to the patients since inception.
Total Dialysis Machine = 10
No of Shift = 2
Total Staff= 18



5. Jamuna Bank Foundation Dialysis Center at Laksham, Cumilla

Jamuna Bank Foundation established another 2 bed dialysis centre at JT Tower, Holding # 104/2, Ward# 8, by pass road, Laksham, Cumilla on 16th October 2020. This center provides subsidised dialysis treatment for both newly diagnosed patients with kidney failure and maintenance treatments for those patients who have chronic kidney failure especially for the needy members of our community so that these patients will not be deprived of treatment. Jamuna Bank Foundation is contributing average monthly subsidy amounting BDT 2.70 lac per month for smooth operation of Jamuna Bank Foundation Kidney Dialysis Center, Laksham unit.

Jamuna Bank Foundation Kidney Dialysis Centers, Laksham, Cumilla

2365 dialysis services have been provided to the patients since inception.

Total Dialysis Machine = 2

No of Shift = 2

Total Staff= 7



6. Jamuna Bank Foundation Dialysis Center at Rupgonj, Narayanganj

The number of kidney patients in the country is increasing day by day. There are about 2 crore kidney patients in Bangladesh, of which 40,000 suffer kidney failure every year and 75% of them die due to lack of dialysis or kidney transplant treatment. In addition, 20 thousand patients die every year due to sudden kidney failure. There are many kidney patients among the poor and middle class, who require regular dialysis. Dialysis has to be continued for a long time. But the cost is very high.

To make dialysis services accessible to people, Jamuna Bank Foundation has set up another dialysis center with 05 nos modern dialysis machine at Rupganj, Narayanganj. This center has been providing subsidized dialysis treatment for both newly diagnosed patients with kidney failure and maintenance treatments for those patients who have chronic kidney failure, especially for the needy members of our community so that these patients will not be deprived of treatment. Jamuna Bank Foundation is contributing an average monthly subsidy amounting to BDT 3.20 lac per month for the smooth operation of Jamuna Bank Foundation Kidney Dialysis Center, Rupgonj Unit.



Honorable Minister of Textiles and Jute Ministry Golam Dastagir Gazi, Bir Protik, MP was present as the Chief Guest in the inauguration ceremony of Jamuna Bank Foundation Dialysis Center at Rupgonj, Narayanganj. Hasina Gazi, Mayor of Tarabo Pouroshova was also present in the inauguration ceremony program. Chairman of Jamuna Bank Foundation, Al-Haj Nur Mohammed was present as a special guest. Honorable Directors of the bank Gazi Golam Ashria and Gazi Golam Murtoza, Managing Director and CEO of the Bank Mirza Elias Uddin Ahmed and higher officials from head office, employees from nearest branches and other local dignitaries were also present at the program.



7. Jamuna Bank Foundation Dialysis Center in Munshiganj

Jamuna Bank Foundation Dialysis Center, Munshigonj Unit, was inaugurated in Mushiganj, with a pledge to serve the helpless people. Al-Haj Nur Mohammed, the former MP, Director of Jamuna Bank Limited and Chairman, Jamuna Bank Foundation, was present as the chief guest and inaugurator of the program. Director of the bank Kanutosh Majumder was present as special guest. The Managing Director and CEO, Mirza Elias Uddin Ahmed, presided over the program, with the presence of higher officials from the head office, nearest branch managers and officers of the bank, and a large number of people.



8. Jamuna Bank Foundation Physiotherapy Center at MHB Bhabon, Mohakhali, Dhaka

Jamuna Bank Foundation inaugurated physiotherapy center at MHB Bhabon, Mohakhali, Dhaka with experienced professionals. Currently we are providing following Physiotherapy treatment:

- Back pain and Sciatica Relief.
- PLID.
- Neck pain and stiffness.
- Shoulder Pain/ frozen shoulder.
- Elbow, Wrist and Hand Pain.
- Hip and Knee Pain.
- Arthritis.
- Foot and Ankle Pain.
- Sports injuries
- Vehicle accidents
- Strains and sprains
- Workplace injuries
- Neurological Disorder
- Arthritis
- Muscle weakness
- Post-plaster joint stiffness
- Joint pain after chikungunya and dengue
- Old aged complexities
- Parkinson's disease
- Autism/cerebral palsy/ CP
- GBS/MND/DMD



9. Free Plastic Surgery Camp

Jamuna Bank Foundation has been organizing free plastic surgery camps each year for poor burnt people and people suffering from cleft lips and palate at a free of cost. Plastic surgery and other necessary operations were conducted by specialist physicians of the Stichting Interplast Holland Netherlands. In the last 5 Free Plastic Surgery Camps total 2,361 patients were received free treatment including 771 surgeries.

In continuation of this process, JBF organized 02 weeks long (from November 20, 2022) Free Plastic Surgery Camp for cleft lip, palate, and burn patients at Munshiganj General Hospital by specialized doctors from the Netherlands. Around 634 patients were treated free of cost and 250 patients were registered for plastic surgery. Honorable Minister Md. Tazul Islam, MP, Ministry of Local Government, Rural Development and Cooperatives attended the surgery camp as Chief Guest. Al-Haj Nur Mohammed, Chairman of Jamuna Bank Foundation presided over the program. Alongside, Managing Director and CEO of the bank, Mirza Elias Uddin Ahmed, higher officials from the Bank's Head Office, local public representatives, and dignitaries were also present at that time.





Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation is interacting with the physicians of Stitching Interplast Holland, Netherlands at the event.



10. Inauguration of “Jamuna Bank Foundation Complex”

With the initiative and funding of Jamuna Bank Foundation, “Jamuna Bank Foundation Complex” comprising 8 (Eight) service oriented activities i.e. non-profit Holy Quran Education Center, Free Medical Center, Sewing Training Center, Diagnostic Center, Eye Hospital, Autism School, Dental Clinic and Drug Rehabilitation Center has been inaugurated at Mohammadpur, Dhaka . The program was inaugurated by Local Government, Rural Development and Cooperatives Minister Md. Tajul Islam, Textiles and Jute Minister Golam Dastagir Gazi (BirProtik) and Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation. The bank’s Managing Director and CEO Mirza Elias Uddin Ahmed and other Directors of the bank were present at the time.



- | | |
|--|--|
| 1st Floor | - Free Treatment Center
Jamuna Bank Foundation Diagnostic Center Sewing Machine Training center for underprivileged women Holly Quran Teaching Center |
| 2nd Floor & 3rd Floor | - PRODEEP Jamuna Bank Foundation Autism School |
| 4th Floor | - Jamuna Bank Foundation Dental Clinic |
| 5th Floor & 6th Floor | - Jamuna Bank Foundation Eye Hospital |
| 7th Floor & | - Jamuna Bank Foundation After Care Hospital & Rehabilitation Center |





Local Government, Rural Development and Cooperatives Minister Md. Tajul Islam, Textiles and Jute Minister Golam Dastagir Gazi (BirProtik) and Al-Haj Nur Mohammed, the then Chairman of Jamuna Bank Limited along with other honorable Directors of the Bank inaugurated Jamuna Bank Foundation Diagnostic Center, PRODEEP Jamuna Bank Foundation Autism School, Jamuna Bank Foundation Dental Clinic, Jamuna Bank Foundation Eye Hospital & Jamuna Bank Foundation After Care Hospital & Rehabilitation Center at “Jamuna Bank Foundation Complex”, Chand Uddayan, Mohammadpur, Dhaka. Other honorable Directors and Managing Director of the bank were present at the time.”

a. Jamuna Bank Foundation Diagnostic Center



Jamuna Bank Foundation Diagnostic Center Ltd. is established to provide best quality patient care services. The accurate & timely reporting plays an important role in supporting medical decisions for the best patient care. Our clinical laboratory is equipped with latest state of the art technology which enables Reduced Human Handling Error & provides reliable accurate test results within fastest time period.

b. Jamuna Bank Foundation Dental Clinic



Jamuna Bank Foundation Dental Clinic is a standard, dependable and technology driven modern dental clinic. The professionals and expertise are committed to meet all your dental needs in an environment of serene privacy, comfort and professionalism. New and updated concepts are always endured here to provide you with a world of exquisite dentistry. We are open 9 AM to 3PM at your service.

c. Jamuna Bank Foundation Eye Hospital



Jamuna Bank Foundation established an Eye Hospital at Jamuna Bank Complex, Mohammadpur, Dhaka, as eye care sector is growing rapidly in Bangladesh. The aim of Jamuna Bank Foundation Eye Hospital is to provide specialized ophthalmological services with emphasis on quality & affordability. Jamuna Bank Foundation also has a Pharmacy and a Spectacles shop to provide high quality spectacles and medicine to our valued patients. We have best quality consultants and support staffs to provide the best eye care services to the valued patients.

d. Jamuna Bank After Care centre/Rehabilitation Center



Rehabilitation becomes essential when an individual loses direction into the wrong path and needs to be brought back to the right one. It is a challenging situation when an individual must learn to live an addiction free life after going through the treatment. In view of helping the society, the Jamuna Bank Foundation established an “After Care Centre” for Drug addicted people at Jamuna Bank Complex, Chand Uddayan, Mohammadpur, Dhaka. Here, complete treatment and training is provided to patients, wherein they are given occupational, vocational and physical therapy depending on each ones’ needs.

e. Free medical treatment (general medicine and pediatric services) at Jamuna Bank Foundation Complex



Jamuna Bank Foundation has been providing free medical treatment to poor people as well as employees of the Bank at Jamuna Bank Foundation Complex. At present, General Medicine Treatment is being provided from 10 am to 6 pm on Sunday to Thursday of the week and Pediatric treatment is being provided from 4 pm to 8 pm on Tuesday to Thursday of the week.

11. Voluntary Blood Donation Program by Jamuna Bank Foundation

(11.1) Blood donation program On the occasion of the 47th Martyrdom Anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman

On the occasion of the 47th Martyrdom Anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman and the National Mourning Day, a discussion meeting, dowa mahfil and voluntary blood donation program were held under the initiative of Jamuna Bank and Jamuna Bank Foundation. Honorable Minister for Local Government, Rural Development and Co-operatives Md. Tajul Islam was present as the Chief Guest on the occasion. Honorable Directors, other high officials, officers of the Bank's head office and all the employees of branches/sub-branches of the Bank were present in the program in person and virtually.



(11.2) “Voluntary Blood Donation and a Discussion Meeting” at Corporate office, Dhaka and Chokoria, Cox’s Bazar:

Jamuna Bank Foundation organized “Voluntary Blood Donation and a Discussion Meeting” at Corporate office, Dhaka and Chokoria, Cox’s Bazar was organized on the occasion of victory day. Chairman of Jamuna Bank Foundation, Al-Haj Nur Mohammed was present as chief guest and inaugurator in both programs. Honorable Director Kanutosh Majumder was present as special guest and Managing Director & CEO of the bank Mirza Elias Uddin Ahmed presided over those programs. Md. Abdus Salam, Additional Managing Director of the bank, Deputy Managing Directors, Branch managers and all employees of Dhaka and Chattogram Zone and adjacent branches were also present at those programs physically and virtually. About 185 employees and staff of the bank donated blood in those programs.

At Corporate office, Dhaka



At Chokoria, Cox's Bazar



ENVIRONMENTAL AND CLIMATE CHANGE MITIGATION & ADAPTATION



1. Tree plantation program

The plants and trees play a very vital role in sustaining life and ecosystem on earth and, therefore, the importance of tree plantation must be understood. They inhale carbon dioxide and exhale the life-giving oxygen. Plants and trees also provide food, fuel, wood, flowers and many other important items. They are also natural source of food and habitat for birds and wildlife and play a significant role in ecosystem. Trees also absorb other harmful gases from the atmosphere, thus, making the air pure and fresh. Considering the importance of tree plantation, we have carried out tree planting programs at different areas of the Country, some of the pictures are given below:



A tree plantation program organized at the premises of Jamuna Bank Foundation Old Home



Tree plantation program at Raipura, Narshingdi

2. Deep Tube-well installation at Changerchor, Motlab, Chandpur

To supply clean water to village people of Changerchor, Motlab, Chandpur a deep tube-well was installed in that area with the initiative and finance of Jamuna Bank Foundation in the year 2016.

3. Jamuna Bank Solar Village established at Kishoregonj District

As a part of CSR activities, Jamuna Bank Foundation developed Char Terotakia, a remote char area where no electricity is available, as 'Solar Energized Village' in Kishoregonj District which was inaugurated on April 11, 2011. The Objective of the establishment of Solar Village is to promote the life standard of far flung village dwellers & unprivileged people of the country. Earlier many poor & meritorious students of the village cannot study due to want of kerosene oil. We have arranged Solar light for every family in this village. Henceforth, the students of that village can study at night by using solar light, the villagers can perform all works of the night continuously and without any hindrance/barrier.

4. Model Village at Thakurgaon

A model village (Adarsha Gram) has been established at Singpara village under Thakurgaon district sponsored by Jamuna Bank Foundation. The objective of the establishment of Model Village is to promote the life-standard of remote village dwellers & unprivileged people of the society as CSR activities of Jamuna Bank Ltd.

DISASTER MANAGEMENT



- Distributed **75,000** blankets to the PM's Relief and Welfare Fund
- Besides, **84,029** blankets were also distributed among the distress people of the country.
- Donated **Tk.100 million** to 'Prime Minister's Relief and Welfare Fund' for Flood Affected People
- Donated **Tk.40 million** to the Prime Minister's Ashrayan Project-2 aimed at providing houses to the underprivileged and homeless people across the country

1. Jamuna Bank Limited Donated Tk.100 million to 'Prime Minister's Relief and Welfare Fund' for Flood Affected People



Jamuna Bank Limited donated Tk.10 crore to 'Prime Minister's Relief and Welfare Fund' for Flood affected people. Prime Minister Sheikh Hasina virtually joined the function through a video conference from her official residence Ganobhaban. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation and Md. Mahmudul Hoque, Director, Jamuna Bank Limited handed over the cheque to Dr. Ahmad Kaikaus, Prime Minister's Principal Secretary at the program at Prime Minister's Office in Dhaka. Among others, Md. Nazrul Islam Mazumder, Chairman, Bangladesh Association of Banks (BAB), high officials of Prime Minister's Office were also present on the occasion.

2. Jamuna Bank Donated Blankets to the Prime Minister's Relief and Welfare Fund

Jamuna Bank donates blankets to the Prime Minister's Relief and Welfare Fund every year Fund for onward distribution to the destitute and cold-affected people of the Country. In continuation of this Jamuna Bank Foundation donated 75,000 blankets to the Prime Minister's Relief and Welfare Fund in the year 2022.



Prime Minister Sheikh Hasina received a token blanket from Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation and Mirza Elias Uddin Ahmed, Managing Director and CEO, Jamuna Bank Limited at the program at Prime Minister's Office in Dhaka. Md Nazrul Islam Mazumder, Chairman of Bangladesh Association of Banks, was present on the occasion among others.

3. Jamuna Bank made donations to Prime Minister's Ashrayan Project-2

As part of Corporate Social Responsibility (CSR), Jamuna Bank Limited donated Tk.40.00 million to the Prime Minister's Ashrayan Project-2 aimed at providing houses to the underprivileged and homeless people across the country. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation handed over the donation cheque for Tk. 40.00 million to Prime Minister Sheikh Hasina at the program at Prime Minister's Office in Dhaka. Md Nazrul Islam Mazumder, Chairman of Bangladesh Association of Banks, was present on the occasion among others.



4. Jamuna Bank Foundation also distributed 84029 Pieces blanket in the year 2022 like other years among the distressed people of the cold affected areas of the Country.



Blankets Distribution at Gazaria Munshigonj



Blankets Distribution at Rampal Union, Munshigonj

5. Whole night Blanket Distribution among the street people

Every year, Jamuna Bank distributes blankets throughout the night to help the underprivileged and cold-stricken people in Dhaka city who spend the night on the footpath. In continuation of previous years, Chairman of Jamuna Bank Foundation, Al-Haj Nur Mohammed distributed around 2000 blankets to the underprivileged and cold-stricken people in Tejgaon, Dhaka Varsity area, Panthapath, Karwan Bazar, Hight Court Mazar Road, Katabon, Nabisco Mour, Bijoy Sarani and Dhaka Medical College adjacent areas of Dhaka city throughout the night. During this time, the bank's Managing Director and CEO Mirza Elias Uddin Ahmed along with the senior staff of the bank's head office and the branch heads of different branches of Dhaka spontaneously participated in the blanket distribution.



6. Emergency disaster relief

As part of its social responsibility, Jamuna Bank Foundation stands beside the affected people of the country whenever there arises any such situation due to natural disaster, pandemic etc. JBF distributes financial assistance, food, clothes etc items to the affected people. JBF also distributes food items among the poor families on the occasion of holy Ramadan and clothes during the Eid festival.



Jamuna Bank Foundation relief containing food Items distributed among 3,000 families who are severely affected by Padma river erosion and Covid-19 at Tongibari, Louhojong Thana, Munshiganj district, Munshiganj Sadar and Naria Upazila of Shariatpur.

INCOME GENERATING ACTIVITIES FOR THE UNDERPRIVILEGED POPULATION



1. Establishment of 13 nos. sewing training Center for female.

Jamuna Bank Foundation has established 13 nos Sewing Training Center for the underprivileged women and distributed sewing machines to many women in different districts of Bangladesh. Our aims is to empowerment of underprivileged women so that they can earn for themselves and support their families. Through this initiative, we also raised awareness among the community members regarding the rights of women and the importance of women being able to earn. This enabled many families that were once unable to ensure education for their children or even eat three meals a day to improve overall living standards. It is heartwarming to see women taking up the role of bread earners to support their families in a country where women are often discouraged to even go out of their houses let alone get a job.



Sewing training center at Gazaria Pilot Girls High School, Gazaria, Munshiganj



Sewing training center at Jamuna Bank Complex, House No: 29, Road No: 2, Block: C, Chanduddyan Housing Ltd. Mohammadpur, Dhaka-1207.

List of sewing training center established by Jamuna Bank

1. Sewing training center at Rupganj, Narayongonj
2. Sewing training center at Luxmipur Sadar, Luxmipur
3. Sewing training center at Kazipur, Sirajgonj
4. Sewing training center at Goalgunni, Munshigonj
5. Sewing training center at Gozaria, Munshigonj
6. Sewing training center at Baushia, Munshigonj
7. Sewing training center at Guagachia, Munshigonj
8. Sewing training center at Thakurgaon
9. Sewing training center at Kashinathpur, Pabna
10. Sewing training center at Bhoberchor, Munshigonj
11. Sewing training center at Shibchor, Madaripur
12. Sewing training center at Gopalganj
13. Sewing training center at Jamuna Bank Complex, House No: 29, Road No: 2, Block: C, Chanduddyan Housing Ltd. Mohammadpur, Dhaka-1207.

2. Distribution of sewing machines among the helpless poor women

Jamuna Bank Foundation also distributed sewing machines among the helpless poor women for the purpose of self-employment in different districts of Bangladesh.



Sewing training center at Luxmipur Sadar, Luxmipur



Sewing machine distribution at Gazaria, Munshiganj



Sewing machine distribution at Bhoberchor, Munshigonj

2. Jamuna Foundation Nursing College at Dhanmondi

To produce highly competent nurses JBF has established Jamuna Foundation Nursing College at Dhanmondi which will support in socio-economic development of the Country.

3. Jamuna Bank Institute of Information, Communication & Technology (JBIICT)

Jamuna Bank Foundation has established “Jamuna Bank Institute of Information, Communication & Technology” (JBIICT) with a motive to provide free ICT training among the poor but meritorious students so that they may become competent in the job sectors and self-sufficient.

INFRASTRUCTURE IMPROVEMENT IN REMOTE/ UNDERPRIVILEGED AREAS



1. Old Home for the neglected old aged persons:

In today's world people are very busy due to various reasons the main one being money-making or work. There are some people who only care about money and think their parent as a burden. Some people are forced to be involved in money making for their living. Even if they wish to its difficult to look after their parents. IN both cases the children abandon them is such a situation the old age homes play an important role. If elders are kept here they will have company regular medical checks and a time of their own. People can play, interact and relax at the same time. Considering the necessity of the Old Home, Jamuna Bank Foundation has started to complete the construction works of Jamuna Bank Old Home at Mekail Nagar, Keranigonj. A local business man AL-Haj Zulhash donated 10 bigha land



for establishing this Old home. 2 storied out of 10 storied building of Jamuna Bank Old home. In this regard a master plan was also approved by the Foundation to establish a 10(ten) storied building to accommodate people having no place in the earth to stay. Here old aged people but poor will be able to stay free of cost, option is there for middle income and high income class may stay with minimum cost. We will start the operational activities of Old home shortly

Few Pictures of the newly constructed Old home building



NEWLY CONSTRUCTED 2 (TWO) STORIED BUILDING OF OLD HOME



PICTURE OF ANOTHER ROOM WITH TWO BEDS, AN ATTACHED TOILET WITH A VERANDA



One part of reading room where the old people will pass their time by reading news paper, books, novels

2. Other Initiatives:

Jamuna Bank Foundation is always keen to support remote/underprivileged people. In this connection, JBF undergoes different infra-structural activities as and when needed. Some examples include Deep Tube-well installation at Changerchor, Motlab, Chandpur, Establishment of Solar Village at Kishoregonj District, Model Village (Adarsha Gram) at Thakurgaon etc.

SPORTS AND CULTURE



Jamuna Bank Foundation patronizes for the development of our sports. Besides, we have been organizing seminars on anti-drug and drug free society with the participation of bank employees in every division of the country and on Independence Day, International Mother Language Day every year. On the occasion of Victory Day, we organize art competitions. During the month of Ramadan, we have been organizing discussion meetings on “The Meaning of Holy Ramadan, Holy Life of the Prophets” and “Qirat Competition among the children of the employees of Jamuna Bank Limited”.

1. Anti Drug Rally & Seminar

Drug abuse is a gruesome menace in the society with grave biological, social, financial, psychological and security effect on the individuals, families and the community. It is a curse of the modern free world and the scientific and technological civilization. The widespread abuse of drugs has become a human tragedy. In Bangladesh about 80 per cent of the drug addicts are adolescents and young men of 15 to 30 years of age. Drug abuse is now prevalent everywhere i.e. in the workplace, parks, slums, markets and even in the house, streets, educational institutions both in rural and urban areas. Virtually all segments of society are severely affected by this problem.

Jamuna Bank foundation as a part of its anti-drug movement organizing series of seminars/symposia in different areas of the country in each year with a view to make aware the people of the society/community and also employees of the Bank as regard to severe impact of drugs addiction. On the occasion of the International Anti-Drug Day, a seminar was organized by the Jamuna Bank Foundation on “What we need to do to protect ourselves from the menace of drugs”. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation was present as the Chief Guest at the seminar. Directors of the bank Kanutosh Majumder and Md. Ismail Hossain Siraji were special guests. Managing Director and CEO of the Bank Mirza Elias Uddin Ahmed presided over the seminar. Additional Managing Director Md. Abdus Salam along with officers and employees of all the branches of the head office and the bank were present in-person and virtually.





2. Donation of Tk.70.00 lac for Joybangla Festival.

Jamuna Bank donated Tk.70.00 lac for Joybangla Festival held on March 07, 2022 on the occasion on Mujib Centenary.

3. Donation of Tk.1.00 lac for patronizing Clemon Indoor Uni Cricket-2022.

Jamuna Bank donated Tk.1.00 lac for patronizing Clemon Indoor Uni Cricket-2022 held from May 28, 2022 to June 02, 2022 at 'Mirpur Indoor Stadium'.

4. Donation of Tk. 1.00 lac on occasion of the reunion of students of Boshikpur D.S.U. Kamil Madrasha, Lakshmipur, Chittagong.

Jamuna Bank donated Tk.1.00 lac on occasion of the reunion of students of Boshikpur D.S.U. Kamil Madrasha, Lakshmipur, Chittagong.

5. Contributed towards the development of Bangladesh sports:

Jamuna Bank Foundation patronizes for the development of our sports. Jamuna Bank Sponsored Dhaka Platoon at Bangabandhu BPL T20 league 2019-20. The foundation has donated 5 million BDT as a co-sponsor to Bangladesh Olympic Association that has organized 11th SA Games in Dhaka. Moreover, the Foundation has donated a new car worth of 1.5 million to Bangladesh Cricket Board. The foundation has also issued donation for Sheikh Jamal Dhanmondi Club.

6. Seminar on “Momentous and Importance of Independence Day”

March 26 is the national independence day of Bangladesh. This day is celebrated all over the Bangladesh and also all over the world. It commemorates the country's declaration of independence from Pakistan on late hours of 25 March 1971 and the start of Bangladesh Liberation War in 1971. The day is a memorial to the deaths of thousands of innocent civilians who died in the subsequent Bangladesh Liberation War. Jamuna Bank Foundation is also organizing seminar on the “Importance and Momentous of Great Independence Day” each year.



Mr. Golam Dastagir Gazi, Bir Protik, Honorable Minister, Ministry of Textile & Jute of Government of the People's Republic of Bangladesh was present at a seminar in this regard.

7. Seminar on “Momentous and Importance of International Mother Language Day”

International Mother Language Day (IMLD) is a worldwide annual observance held on 21 February to promote awareness of linguistic and cultural diversity and promote multilingualism. First announced by UNESCO on 17 November 1999, it was formally recognized by the United Nations General Assembly in a resolution establishing 2008 as the International Year of Language. On this occasion, JBF organizes Seminar on “Momentous and Importance of International Mother Language Day” every year.



Mr. Md. Tazul Islam, Honorable Minister, Ministry of Local Government, Rural Development & Co-operatives was present at a seminar in this regard.

8. Seminar on importance of the Holy Ramadan, Holy lives of the Prophets and Qirat Competition among the offspring of the Employees of Jamuna Bank

Jamuna Bank always gives priority and emphasizes on religious spirit and belief of the Muslim Community. To discharge the responsibility towards religion organized seminar each year on “Importance of Holy Ramadan & Qirat Competition Program”. In the year 2022, Jamuna Bank Foundation organized a Qiraat competition and a discussion meeting on the significance of the Holy month of Ramadan and the lives of the Prophets in Dhaka. Director of Jamuna Bank Limited and Jamuna Bank Foundation Al-Haj Nur Mohammed was present as the chief guest on the occasion. The Directors of the bank Kanutosh Majumder, Shaheen Mahmud, Md. Ismail Hossain Siraji and Independent Directors Md. Humayun Kabir Khan, Md. Abdul Jabber Chowdhury, Md. Abdur Rahman Sarker and M. Murshidul Huq Khan were present as special guests. Managing Director and CEO of the bank Mirza Elias Uddin Ahmed presided over the program. Officers and employees of the bank’s head office and all branches of Dhaka City and nearby districts along with all the officers and employees nationwide were present physically and virtually on the occasion.



9. Art Competition on the occasion of Victory Day

December 16 is a national victory day of Bangladesh. This day is celebrated all over the country and in the whole world. This day is locally known as “Bijoy Dibos”. Here, “Bijoy” means “Victory” and “Dibos” means “Day”. On this day in 1971, West Pakistani (Present Pakistan) Army surrendered to the Bangladesh after the 9 month long liberation war and as result, Bangladesh gained her victory. Now this day is a national holiday in Bangladesh and people celebrate this day with great joy. On the occasion of victory day Jamuna Bank Foundation organizes Art Competition every year.



10. Financial Contribution for Liberation War Museum:

Jamuna Bank Foundation donated BDT 5 million for the noble cause of construction of the Liberation War Museum. In the meantime, Jamuna Bank Foundation also donated BDT 1 million to muktijoddha sangsad.

OTHERS



1. Jamuna Bank Medical College and Hospital (Under Construction)

With the initiative and finance of Jamuna Bank Foundation, the construction works of Jamuna Bank Medical College and Hospital has been started at Khadon, Rupshi, Narayanganj, where medical services will be provided at free of cost/less cost for the poor patient and also arrangement of medical study for the poor meritorious students. 19 katha land has been purchased for establishing the medical college.



Mr. Golam Dastagir Gazi, Bir Pratik, MP, the present Minister for Ministry of Textiles and Jute for laid down of foundation Stone for establishment of world standard Medical College at Rupshi, Rupgonj near Dhaka. His wife Mrs. Hasina Gazi was also present in the inauguration program.

2. Other Initiatives:

Jamuna Bank Foundation has also undergone different supporting initiatives as and when needed. Some examples include:

- Contributed of an Ambulance to Munshigonj Police Line, Munshigonj.
- Donated of Tk.5.00 lac to National Heart Foundation, Sylhet.
- Aided financial support for cancer treatment to Singer Sabina Yesmin.
- Provided transportation service to Hajj Pilgrims.
- Donation for establishment/renovation of Mosques across the country.
- Provides financial support to Government & Non-Government organization.
- Provides financial support to poor people for treatment, educational purpose etc.
- Provides financial support to poor Freedom fighters.
- Donated Wheel Chairs among Autistic (Protibondi).
- Introduced Disable Marriage Scheme to support the disable poor people, Bidhoba Boyosko Bhata to support those old widow women who are not getting benefit from the Government, Disable Rehabilitates scheme to support to the disabled people for their treatment.