

SUSTAINABILITY

REPORTING



Introduction

Sustainability for Jamuna Bank means committing to long-term value creation that respects and enhances the well-being of people and the planet. We strive to integrate environmental, social, and governance considerations into our operations and investment decisions, driving positive impact while delivering sustainable returns for our stakeholders. Jamuna Bank 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 divisions/unit. 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 Bank also prioritizes good governance and has built a corporate culture within the organization that enhances employee satisfaction. Jamuna Bank PLC. 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, JB is taking active steps to ensure that its business practices are sustainable and benefit not only the organization but also the environment and society.

Sustainability and Climate-related Financial Disclosure is indispensable to help facilitate the transition to a more sustainable, low-carbon economy. Considering the importance of the issue, Bangladesh Bank issued “Guideline on Sustainability and Climate-related Financial Disclosure” on 26th December 2023 for banks and finance companies on disclosures for the sustainability and climate-related risks based on IFRS S1 and IFRS S2 in phases. The Standard requires a bank or finance company to disclose information about all sustainability-related risks and opportunities that could reasonably be expected to affect the bank or finance company's cash flows, its access to finance or cost of capital over the short, medium or long term. The reporting bank or finance company is required to disclose material information about all sustainability-related risks and opportunities to which it is exposed. The General Requirements Standard adopts a four-pillar core content framework which requires a bank or finance company to disclose governance, strategy, risk management as well as metrics and targets.



Our 2023 Snapshot



BDT 87.95 billion
Sustainable Finance (SF)

42.86%
of Total Loan Disbursed
(Excluding staff loan)



BDT 5.49 billion
Green Finance
29.85%
of Total Term Loan Disbursed
6.24 %
of Total Sustainable Finance
Disbursement



BDT 2.99 billion
Sustainable Agricultural Disbursed
3.40%
of Total Sustainable Finance



BDT 25.24 billion
Sustainable CMSME

28.70%
of Total Sustainable Finance
Disbursement



BDT 11.35 billion
Socially Responsible Finance

12.91%
of Total Sustainable Finance
Disbursement



BDT 42.88 billion
Other Sustainable Linked Finance

48.75%
of Total Sustainable Finance
Disbursement



Allocating 5% of pre-tax profit for CSR
through Jamuna Bank Foundation
each year



BDT 672.82 million
in monetary and in-kind contributions
for the community during the year



BDT 8.82 million
invested in employee training and
development



Zero
material issues in relation to data
confidentiality and privacy



Women represented
20%
of all participants in the labor force



92%
of customer complaints resolved
within established standards



Zero
material incidents in relation
to bribery, corruption, fraud or
information security



37
Solar Powered Branch






38,745
Mobile App users

OUR APPROACH TO SUSTAINABILITY REPORTING

This report presents information on Jamuna Bank's efforts towards implementing the recommendations of IFRS S1: Sustainability-related financial risks and opportunities and IFRS S2: Climate-related financial risks and opportunities.

This report reflects a summary of our progress made to date towards our goal of incorporating climate risk and opportunity identification and management into our overall business strategy and disclosure efforts. Climate scenario analysis is a rapidly evolving area for many companies, including Jamuna Bank, and we expect the methodology and tools for conducting such analysis to continue improving over time. Climate data, including the quantification of the greenhouse gas (GHG) emissions associated with our clients, will also continue to evolve, and we expect to update our disclosed data in the future.

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Alignment with the UN SDGs and Global Compact

The UN SDGs, or Global Goals, set the global agenda for sustainable development by 2030 and call for action by both the public and private sectors. Jamuna Bank's strategy and reporting are aligned with the 17 UN SDGs.

We recognise that while Jamuna Bank is better placed to contribute directly to a sub-set of the Global Goals, the broadening scope of our sustainable financing, responsible investing and impact investment activities and their corresponding positive impact enable us to align with all the Global Goals.

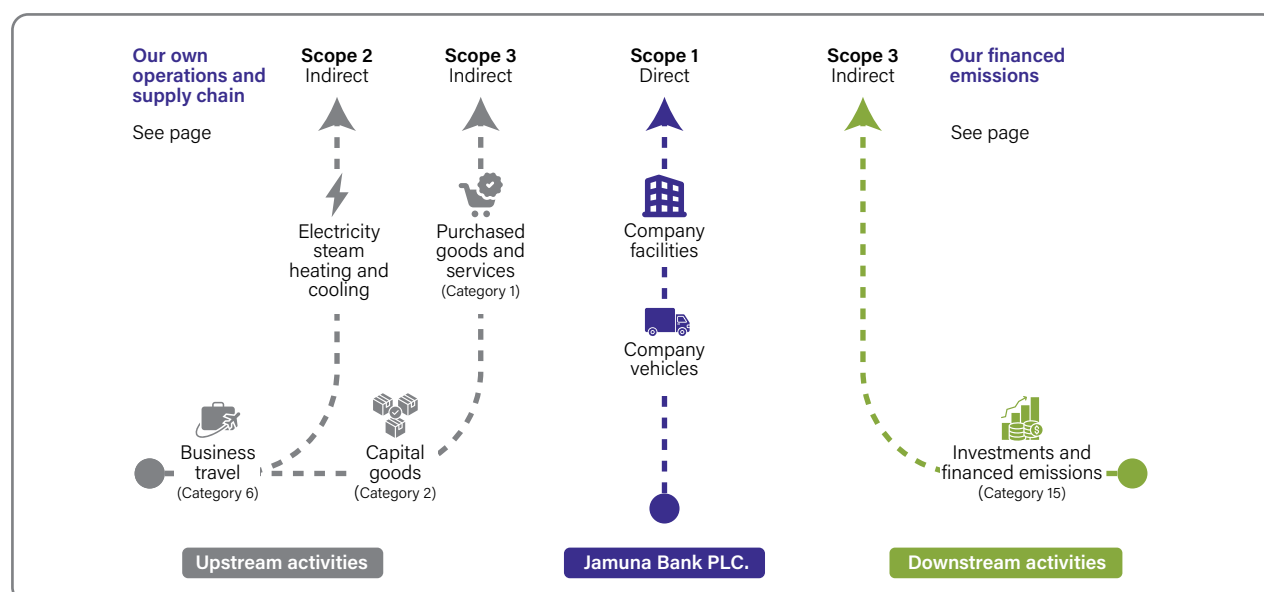


TRANSITION TO NET ZERO

Jamuna Bank has committed to achieving net zero emissions by 2050. This report includes our initial assessment of our baseline emissions and 2030 targets for our sector-wise loan portfolios as well initial transition plans for these sectors. Our climate risk and net zero work are related and reinforce each other. Whereas our climate risk work focuses on the integration of climate risk into Jamuna Bank's risk management governance, processes and strategies, our net zero work focuses on Jamuna Bank's impacts on the climate and achieving our net zero emissions targets. Common linkages exist between the two work streams. For example, both rely on common data elements such as GHG emissions and better understanding of our clients' climate change mitigation and/or adaptation plans. Additionally, risk management tools can help achieve our net zero goals and our net zero plan can drive risk mitigation, particularly for credit, strategic and reputation risk.

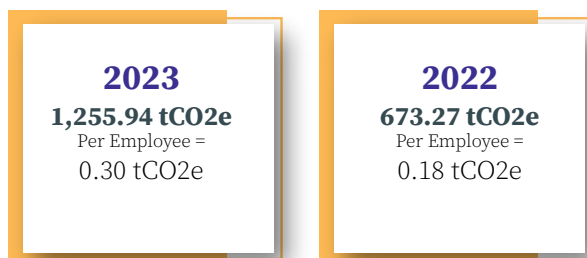
Our Commitment

- Net Zero Carbon Emission by 2050
- We continue to pursue our climate ambition to reduce carbon footprint in our operations and supply chain by 2030.
- We have made progress in our ambition to support our customers through their transition to net zero. In 2023, we provided and facilitated a total of BDT 87.95 bn under sustainable finance.
- We plan to disclose our financed emissions analysis in future disclosure.



Scope 1 Direct

Direct emissions from own facilities and vehicles



Scope 2 Indirect

Purchased electricity for own use



* Scope 1: Emission from fuel consumption, biofuel consumption, air conditioning, refrigerator, and owned vehicles

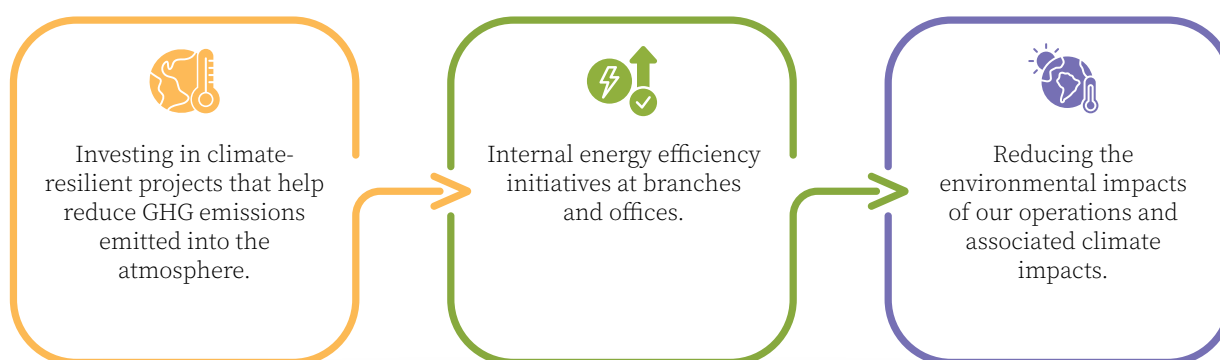
* Scope 2: Electricity consumption

* It is a limited scope disclosure focusing on Greenhouse Gas (GHG) Emission from own consumption.

OUR APPROACH TO CLIMATE RISK

There is a clear scientific consensus on climate change: the world must achieve net-zero GHG emissions soon to keep the global temperature rising to below 1.5°C and minimize irreversible environmental damage. To achieve net-zero, all sectors of the real economy will need to follow science based transition pathways to reduce their GHG emissions. This will require significant investments. As providers and facilitators of financing, although the impact on environment is minimal by Jamuna Bank, nevertheless, we have recognized environmental sustainability as a necessity in ensuring sustainable growth of the company and community as a whole.

We recognize that to achieve our climate ambition we need to enhance our approach to managing climate risk. We are keen to manage climate risks in line with our risk management framework and three lines of defense model. We also intend to use stress testing and scenario analysis to assess how these risks will impact our customers, business and infrastructure. This approach gives the Board and senior management visibility and oversight of the climate risks that could have the greatest impact on Jamuna Bank, and helps us identify opportunities to deliver sustainable growth in support of our climate ambition.



Initiatives Taken

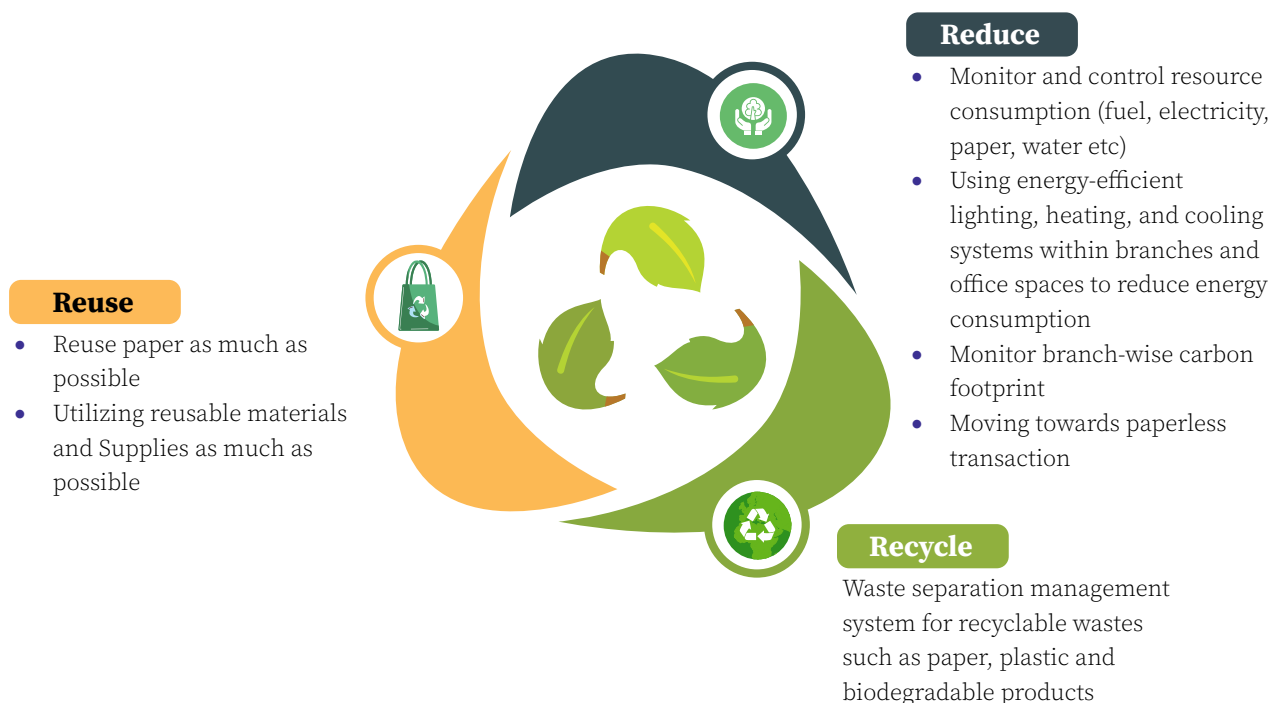
- Increased focus on Green Financing
- Financing biological Effluent Treatment Plants (ETP)
- Reducing GHG from AC
- Reducing electricity, water, paper consumption
- Waste management

Key Highlights


- 29.85% of total disbursement in Green Finance, out of total Term Loan disbursed.
- 42.86% of total disbursement in Sustainable Finance, out of Total Loan Disbursed
- Maintaining AC Temperature at 25 degrees
- Using sensor-system and LED lights
- Implementing efficient process for waste management




Responsible Consumption- 3R Approach

We are committed to responsibly decreasing both the quantity and intensity of resources (water, fuel, electricity, paper) utilized in our operations. Furthermore, we have adopted the 3R concept to manage our waste management in a sustainable manner.



Timeline of Climate Action

Year	 BB Policies/Guidelines	JBPLC's Responses/ Initiatives	
		Policy Formulation	Other initiatives
2011	Policy Guidelines for Green Banking	Devised "Policy Guidelines for Green Banking" of Jamuna Bank in 2011	
2015	10% of CSR budget allocated for Climate Risk Fund		From the total CSR budget, 10% is specified as Climate Risk Fund at the time of approving the budget.
2016	Sustainable Finance Unit and it's ToR	Formed Sustainable Finance Committee and Sustainable Finance Unit and their ToRs accordingly in 2016	
2017	Guidelines on Environmental and Social Risk Management (ESRM) for Banks and FIs		Communicated to all the Branches and respective Divisions for implementation of ESRM Guidelines.
2017	List of eligible products/ projects/ initiatives for Green Finance		The Green Products helped us to increase our Green Finance portfolio significantly each year.
2020	Sustainable Finance Policy for Banks and FIs	Formulated Sustainable Finance Policy of JBPLC in 2021	

Year	 BB Policies/Guidelines	JBPLC's Responses/ Initiatives	
		Policy Formulation	Other initiatives
2021	Target Fixation of Green Finance and Sustainable Finance		For the last 02 years JBPLC has successfully attained its target on Green Finance and Sustainable Finance.
2022	Policy Guidelines on Corporate Social Responsibility for Banks and FIs	Developed “Policy Guidelines on Corporate Social Responsibility” of Jamuna Bank PLC in 2022	
2022	Guidelines on Environmental and Social Risk Management (ESRM) for Banks and FIs		JBPLC adheres to the most recent version of the guidelines, established by BB
2022	Policy on Green Bond Financing for Banks and FIs		JBPLC intends to demonstrate its deep interest in Green Bond Financing.
2022		Published “Independent Sustainability Report 2021” under GRI Standards and this is the first ever Sustainability Report published from JBPLC	
2023		Devised “Policy on Green Banking” (revised) of JBPLC in 2023	
2023	Sustainable Finance Policy for Banks and FIs	Revised Sustainable Finance Policy of JBPLC in 2023	
2023		Developed “Gender Policy” of Jamuna Bank PLC in 2023	
2023	Guideline on Sustainability and Climate-related Financial Disclosure  		JBPLC is keen to publish its future Sustainability Report under IFRS S1 & S2 Standards as per instructions of BB, and also to integrate the key principles of the standards in its Annual Reports.

Understanding our climate reporting

The transition to net zero is one of the biggest challenges for our generation. We recognise that our planet urgently needs drastic and lasting action to protect our communities, businesses and the natural environment from the damaging effects of climate change. Bangladesh, an innocent victim of climate change, is widely considered as one of the most climate-vulnerable countries in the world. Though its contribution to global warming is negligible (less than 0.47% of global emissions), the country is impacted by all the adversities of climate change. Bangladesh's vulnerability to the effects of climate change is due to a combination of geographical factors, such as its flat, low-lying, and delta-exposed topography, and socio-economic factors, including its high population density, levels of poverty, and dependence on agriculture. The impacts and potential threats include sea level rise, temperature rise, food crises, droughts, floods, and cyclones.

Our ability to meet our net zero ambition –to align the financed emissions of our portfolio to net zero by 2050, and to reduce carbon footprint significantly in our operations by 2030 – relies on the pace of change taking place in the real economy and action among a broad set of stakeholders, including policymakers. This will include responsible actions from both Jamuna Bank and our clients to address climate change.

We acknowledge that to achieve our climate ambition we need to be transparent on the opportunities, challenges, related risks and progress we make. Our reporting will need to evolve to keep pace with market developments and we will aim to overcome challenges with regard to consistency across markets in which we operate. The role of regulators will be important in achieving standardisation.

Our transition will be challenging but we have an opportunity to make an impact

Our carbon footprint means that many of our clients operate in high-emitting sectors that face the greatest challenge in reducing emissions in the critical decades ahead to 2050. Their ability to transition effectively will be key to reaching a global net zero economy in time, but they are often faced with increasingly high energy demand, relatively new carbon-intensive assets, and lower level of investments into clean technologies.

Our approach is rooted in engagement with our clients to provide them with the capital and tools to help them transform their business models and decarbonise. Success will require governments, clients and finance providers to work together. Stable and strong policy environments are critical to accelerating the energy transition. Active engagement between public and private stakeholders is fundamental to de-risk new technologies and markets and establish new business structures.

We continue to invest in our climate resources and skills, and develop our business management process to integrate climate impacts. Our activities are underpinned by efforts and investment to develop our data and analytics capabilities and to help ensure that we have the appropriate processes, systems, controls and governance in place to support our transition.

Need to boost adaptive capacity to build a safe world: PM

Prime Minister Sheikh Hasina called for increasing adaptive capacity and strengthening resilience to build a safe and beautiful world for future generations.

"We aim to build a safe and beautiful world for future generations. Achieving this goal requires increasing adaptive capacity, strengthening resilience, and undertaking coordinated risk reduction initiatives," she said. The prime minister said this while inaugurating the four-day UN Climate Adaptation Conference National Adaptation Plan (NAP) Expo 2024 at Bangabandhu International Conference Center (BICC). In order to achieve this goal, she put forward six stems.

- **First**, major carbon-emitting countries must take effective action to reduce their emissions to limit rise of global temperature to within 1.5 degrees Celsius.
- **Second**, commitments by developed countries to an annual climate fund of \$100 billion must be met. This fund must be equally distributed between adaptation and mitigation.
- **Third**, developed countries must ensure efficient energy solutions and the transfer of technologies to developing countries.
- **Fourth**, during the transition to renewable energy, the development priorities of the countries involved should be taken into account based on their loss and damage.
- **Fifth**, all countries must share the responsibility for the rehabilitation of people displaced by sea-level rise, salinity, river erosion, floods, and droughts.
- **Finally**, major economies must work globally in partnership with all stakeholders to ensure a sustainable future for generations to come.

The prime minister said that although Bangladesh's contribution to global carbon emissions is less than 0.48 percent, it is one of the most affected and vulnerable countries to its negative impact. "These adverse effects of climate change threaten our potential development and economic prosperity. Continued global warming is raising sea levels," she said.

As a result, she mentioned, a large swath of southwestern Bangladesh, which comprises about 12-17 percent of the country's total area, is at risk of submergence by the end of this century. "We have made the call to the developed world to limit global temperature rise to 1.5°C," she said. Hasina mentioned that in 2015, Bangladesh formulated the Intended Nationally Determined Contribution (INDC) to reduce greenhouse gas emissions and submitted it to the UNFCCC in 2021 after updating. In the document, she said, Bangladesh set an unconditional 6.73 percent and a conditional 15.12 greenhouse gas emission reduction target.

She also mentioned that Bangladesh has reduced the use of fossil fuels and increased the use of renewable energy to reduce greenhouse gas emissions and in 2023 it formulated the Mujib Climate Prosperity Plan (MCP), which aims to reach from vulnerability to resilience to prosperity while combating the adverse impacts of climate change. Besides, she said in the adaptation and mitigation programmes of the MCP, emphasis has been laid on the spontaneous participation of local people and stakeholders and nature-based solutions. "Bangladesh has already formulated the National Adaptation Plan (NAP) for 2022-2050 and submitted it to the UNFCCC in October 2022. In this plan, 113 priority programmes have been identified in 8 sectors across 11 climate risk areas," she said.



She stated that for this purpose Bangladesh needs approximately \$ 230 billion to implement the action plans adopted in the NAP over the next 27 years. "I urge the rich countries and the international community to provide specific funds and additional financial resources." The prime minister said that developed countries are contributing more to global warming through massive carbon emissions. "It is their moral responsibility to protect the people affected by climate change. During our tenure as the chair of the Climate Vulnerable Forum (CVF), we repeatedly called for implementing the pledge of providing \$100 billion per year by developed countries for adaptation and mitigation activities. I hope the developed countries will abide by their promises."

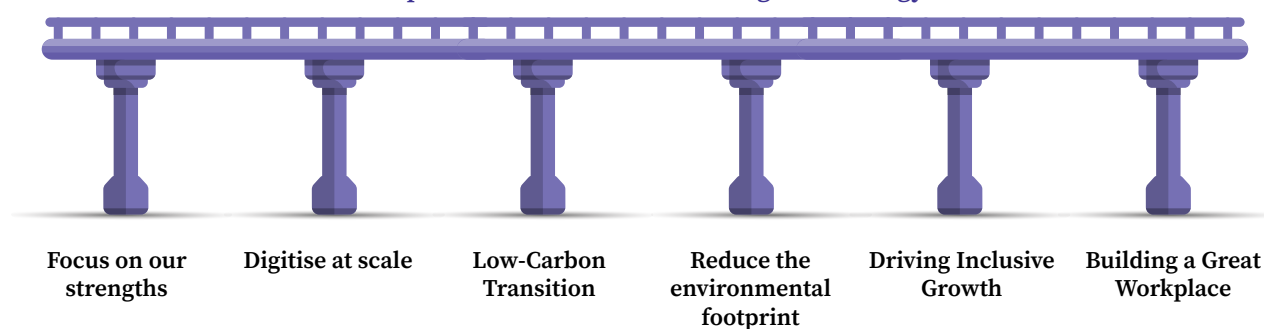
She also urged the international community and wealthy nations to continue providing financial, scientific, and technical assistance to Bangladesh and other countries facing threats from the adverse impacts of climate change, even after graduation to developing countries. According to the COP-26 decision, she said, developed countries should double their adaptation financing by 2025 compared to 2019. She urged rich countries to fulfil this commitment. "It should be ensured that countries that have already formulated NAPs can easily and quickly access financial support from all available sources, including the UNFCCC, to implement their NAPs."



The Prime Minister said that Bangladesh is taking appropriate actions in adaptation and mitigation to reduce the potential damage caused by climate change. "In this case, Bangladesh will take the necessary initiatives to access funding from the UNFCCC's Loss and Damage Fund." She said that Bangladesh has always been working with the international community to combat the impacts of climate change. Under the leadership of the prime minister's office, she said, Bangladesh has already formed the "Bangladesh Climate Development Partnership (BCDP)" with development partners where all parties have agreed on this. She hoped that the BCDP will significantly contribute to implementing the Mujib Climate Prosperity Plan, National Adaptation Plan, National Determined Contribution, and Vision 2041 of Bangladesh. "Let's work together to protect this planet more intensively," she said.



SUSTAINABILITY STRATEGY

The six pillars of our Sustainable Progress Strategy each having climate-related elements- are as follows: Focus on our strengths, Digitise at scale, Low-Carbon Transition, Reduce the environmental footprint, Driving Inclusive Growth and Building a Great Workplace. This strategy framework serves as the foundation for our climate commitments.

Six pillars of our Sustainable Progress Strategy




 <p>Focus on our strengths</p>	<p>We continue to focus on areas where we are strongest and have opportunities to grow:</p> <table border="1"> <tr> <td data-bbox="528 963 966 1388"> <p><u>Investment Income</u> Revenue from Investment Income was BDT 6.22 bn in 2023, up 5% compared with 2022.</p> <p>BDT 79.7 bn Investment as at 31 December 2023.</p> </td><td data-bbox="966 963 1437 1388"> <p><u>Income from Banking business</u> Adjusted revenue from banking business reached BDT 9.34 bn in 2023, up 35.35% compared with 2022. NII increased by 47% to BDT 4.40 bn. Commission, exchange and brokerage income increased by 32% to BDT 3.92 bn. Other operating income increased by 9% to BDT 1.0 bn.</p> <p>BDT 186.76 bn Loans and advances as at 31 December 2023.</p> </td></tr> </table>	<p><u>Investment Income</u> Revenue from Investment Income was BDT 6.22 bn in 2023, up 5% compared with 2022.</p> <p>BDT 79.7 bn Investment as at 31 December 2023.</p>	<p><u>Income from Banking business</u> Adjusted revenue from banking business reached BDT 9.34 bn in 2023, up 35.35% compared with 2022. NII increased by 47% to BDT 4.40 bn. Commission, exchange and brokerage income increased by 32% to BDT 3.92 bn. Other operating income increased by 9% to BDT 1.0 bn.</p> <p>BDT 186.76 bn Loans and advances as at 31 December 2023.</p>
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 <p>Digitise at scale</p>	<p>We continued to invest in our technology and operational capabilities to drive productivity across businesses and to improve customer experience.</p> <ul style="list-style-type: none"> • Core Hardware Refresh: To ensure operational excellence, the Bank has installed new & advanced bare-metal hardware. • Identical Infrastructure in DC & DRS: The bank has deployed required hardware with telecommunication equipment in the Disaster Recovery Site (DRS) proportional to the configuration and capacity of the primary Data Center (DC) to pursue disaster recovery and business continuity of the Bank. • Deployment of Oracle Exadata: The Bank has implemented Oracle Exadata for the first time which is a combination of hardware, storage & software specifically built to optimize the performance and security of Oracle Database. • Deploying Nikash system: The Bank has successfully implemented Nikash payment and settlement system which has given greater customer facility for inter-bank transactions (BEFTN). • Official website redesigned: The Bank has redesigned its official website with enriched interface and enhanced security. 		

	<ul style="list-style-type: none"> • Cash Recycler Machine: The Bank has deployed a total of 102 cash recycler machine (CRM) which enables automated cash management at reduced cost, improved performance and enhanced security. • Board room solution: The Bank has implemented a smart board-room solution in the board room having advanced level meeting facilities. • AI based HR attendance solution: To ensure accountability amongst the employees, the Bank has implemented a smart HR attendance system accompanied by artificial intelligence (AI). 										
 <p>Low-Carbon Transition</p>	<p>Accelerate the transition to a low-carbon economy through our Sustainable Finance Goal. Last year, we provided sustainable financing for 42.86% of the total loan amount.</p> <p>Finance and facilitate environmental solutions in support of:</p> <ul style="list-style-type: none"> • Green Finance • Sustainable Linked Finance • Sustainable Finance • Renewable Energy • Energy & Resource Efficiency • Alternative Energy • Liquid Waste Management • Solid Waste Management • Circular Economy & Eco-Projects Financing • Environment Friendly Brick Production • Green/Environment Friendly Establishments • Green Agriculture • Green CMSME • Green Socially Responsible Financing • Blue Economy Financing • Sustainable Agriculture • Sustainable MSME • Sustainable Linked Socially Responsible Financing • Other Sustainable Linked Finance 										
 <p>Reduce the environmental footprint</p>	<p>Reduce the environmental footprint of our facilities and strengthen our sustainability culture</p> <p>Minimize the impact of our operations through operational footprint goals and further integrate sustainable practices across the company.</p> <table border="1"> <thead> <tr> <th>Focus Area</th><th>KPI</th></tr> </thead> <tbody> <tr> <td>Building Sustainable Portfolio</td><td>Enhancing Green and Sustainability linked portfolio</td></tr> <tr> <td>Responsible Consumption</td><td>Reducing Water Consumption, Electricity Consumption, Paper, Fuel Consumption, 3Rs Implementation</td></tr> <tr> <td>Aligning with Net Zero Emission Target</td><td>GHG Carbon Footprint Measurement</td></tr> <tr> <td>Climate Risk Management</td><td>Adaptation of IFRS S1 and S2</td></tr> </tbody> </table>	Focus Area	KPI	Building Sustainable Portfolio	Enhancing Green and Sustainability linked portfolio	Responsible Consumption	Reducing Water Consumption, Electricity Consumption, Paper, Fuel Consumption, 3Rs Implementation	Aligning with Net Zero Emission Target	GHG Carbon Footprint Measurement	Climate Risk Management	Adaptation of IFRS S1 and S2
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Impacts on societal well-being, social justice and equity, including managing relationships with our employees, customer and community.

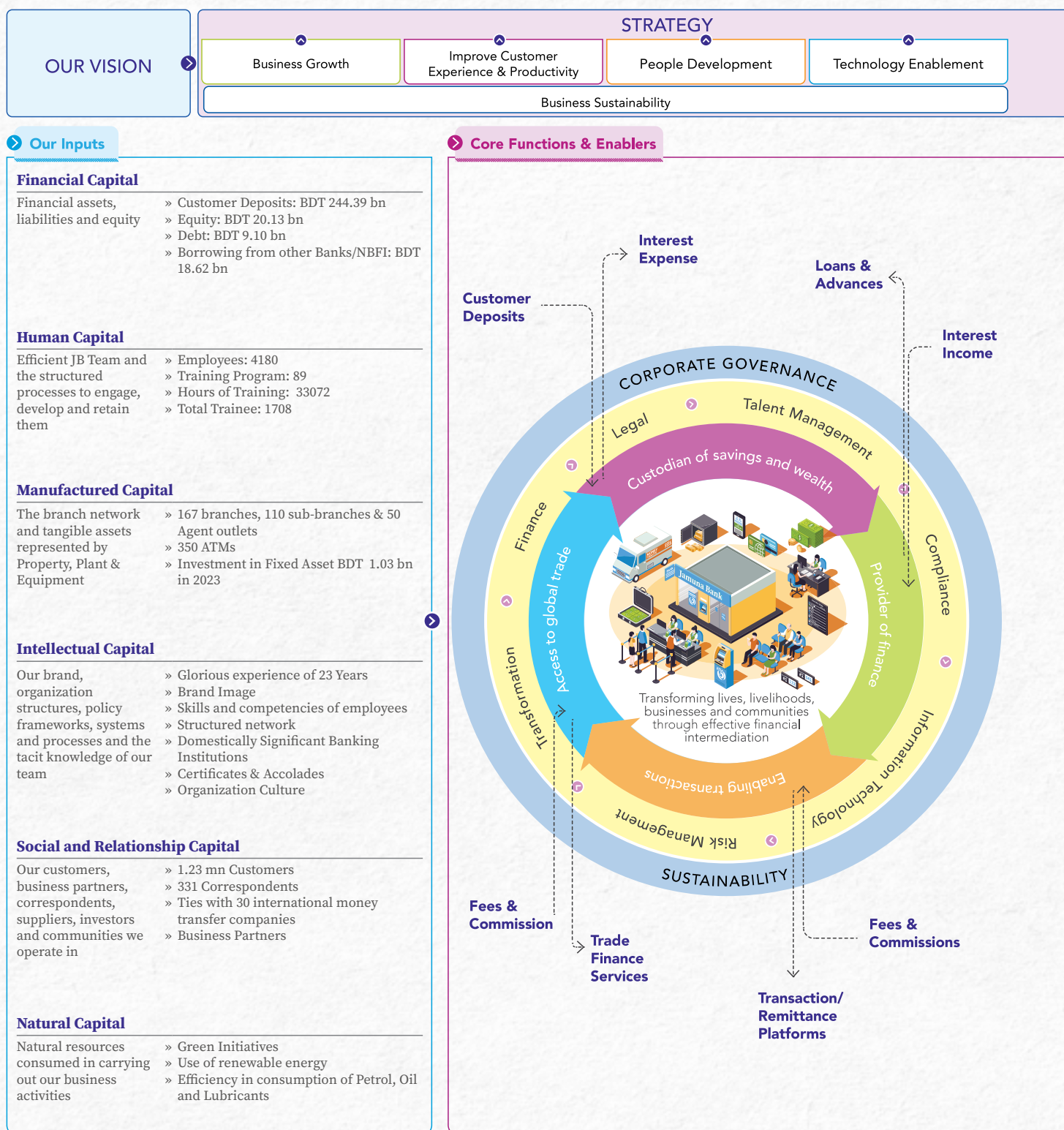
Focus Area	KPI
Promoting Diversity & gender balance	Jamuna Bank encourages open and respectful communication and create a supportive and inclusive work environment that values diversity and encourages employees to bring their whole selves to work.
Financial Inclusion	Attract more customers through various Deposit Product and Portfolio innovation
Empowering Employee	<p>We have a very comprehensive and optimized recruitment process in place.</p> <p>We prefer to promote to leadership roles from within the organization to foster greater career opportunities for our people.</p> <p>We put great emphasis on training and provides resources and opportunities for development to the employees.</p> <p>We offer competitive salary packages to our employees</p>
Community Wellbeing	<p>Since inception, we have been actively contributing to the underprivileged segment of society through a range of CSR activities across Bangladesh.</p> <p>To further enhance our CSR efforts, we have established the “Jamuna Bank Foundation”, which is dedicated in strengthening and streamlining our CSR program.</p> <p>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.</p> <p>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.</p> <p>Expanding the net of CSR Beneficiaries</p>

 Building a Great Workplace	Impacts on societal well-being , social justice and equity, including managing relationships with our employees, customer and community.	
	Focus Area	KPI
	Ensuring zero tolerance policy for bribery and corruption	<p>Jamuna Bank constantly sharpen its people's knowledge and skills through continuous training and development and acquire employees embodying a set of skills which ultimately generates a stock of productive capital for our organization. We simply link between the HR practices and business performance in terms of assets.</p> <p>All forms of bribery and corruption, including facilitation payments, are strictly prohibited.</p> <p>Senior Management is responsible for setting proper tone at the top, thereby fostering a culture in which bribery and corruption is not acceptable</p>

Sustainability Strategy with Measurable Targets- Ambition 2023

Pillar	<div> <div>Achieved/Complied</div> <div>In process</div> <div>Not initiated</div> </div>		
			
	Where we are	Where we will be	
	2023	2030	2050
Focus on our strengths			
Digitise at scale			
Low- Carbon Transition			
Reduce the environmental footprint			
Driving Inclusive Growth			
Building a Great Workplace			

OUR BUSINESS MODEL



VALUES

Outputs

BDT **186.76** Bn
Loans and Advances

BDT **244.39** Bn
Customer Deposits

BDT **79.77** Bn
Investments

BDT **10.52** Bn
Interest Paid

BDT **192.96** Bn
Imports

BDT **150.13** Bn
Exports

BDT **85.14** Bn
Remittance

Outcomes

Financial Capital

- » ROE: 11.85%
- » NAV per share: BDT 24.76
- » Cash Dividend: 17.5% & 8.5% Stock Dividend for the year 2023
- » Market Price: BDT 20.90

Human Capital

- » Employees: 4180
- » No. of Training & Development programmes: 89
- » Remuneration and benefits in 2023: BDT 5.25 billion
- » 28 SME, marketing & Casual employees were absorbed as permanent employees of the Bank.
- » Employee Job Confirmation: 83
- » 558 employees of the Bank were promoted
- » Increased benefits for the employees, Career Advancements
- » Improved work life balance
- » Increased Employee Productivity

Manufactured Capital

- » Branches: 167
- » Sub-branches: 110
- » Agent outlets: 50
- » Debit Card users: 5,97,964
- » Credit Card users: 38,013

Intellectual Capital

- » Brand value maintained
- » IT Investment: BDT 1.47 Million
- » Credit Rating: AA1 & ST-2
- » Tacit knowledge

Social and Relationship Capital

- » Strategic CSR Investment: BDT 672.82million
- » +0.367 mn beneficiaries reached through CSR
- » +1.23 million customer base
- » Tax Paid: BDT 5,815.55 mn

Natural Capital

- » Carbon footprint 5,502.97 tCO₂e
- » Per employee electricity consumption decreased by 7.47% compared to previous year.
- » Fuel for Car (Liters) increased by 142% compared to previous year.
- » Fuel for Generator (Liters) increased by 28.7% compared previous year.
- » 34.9 kw solar energy generated.

Stakeholders impacted

Financial Capital



Human Capital



Manufactured Capital



Intellectual Capital



Social & Relationship Capital



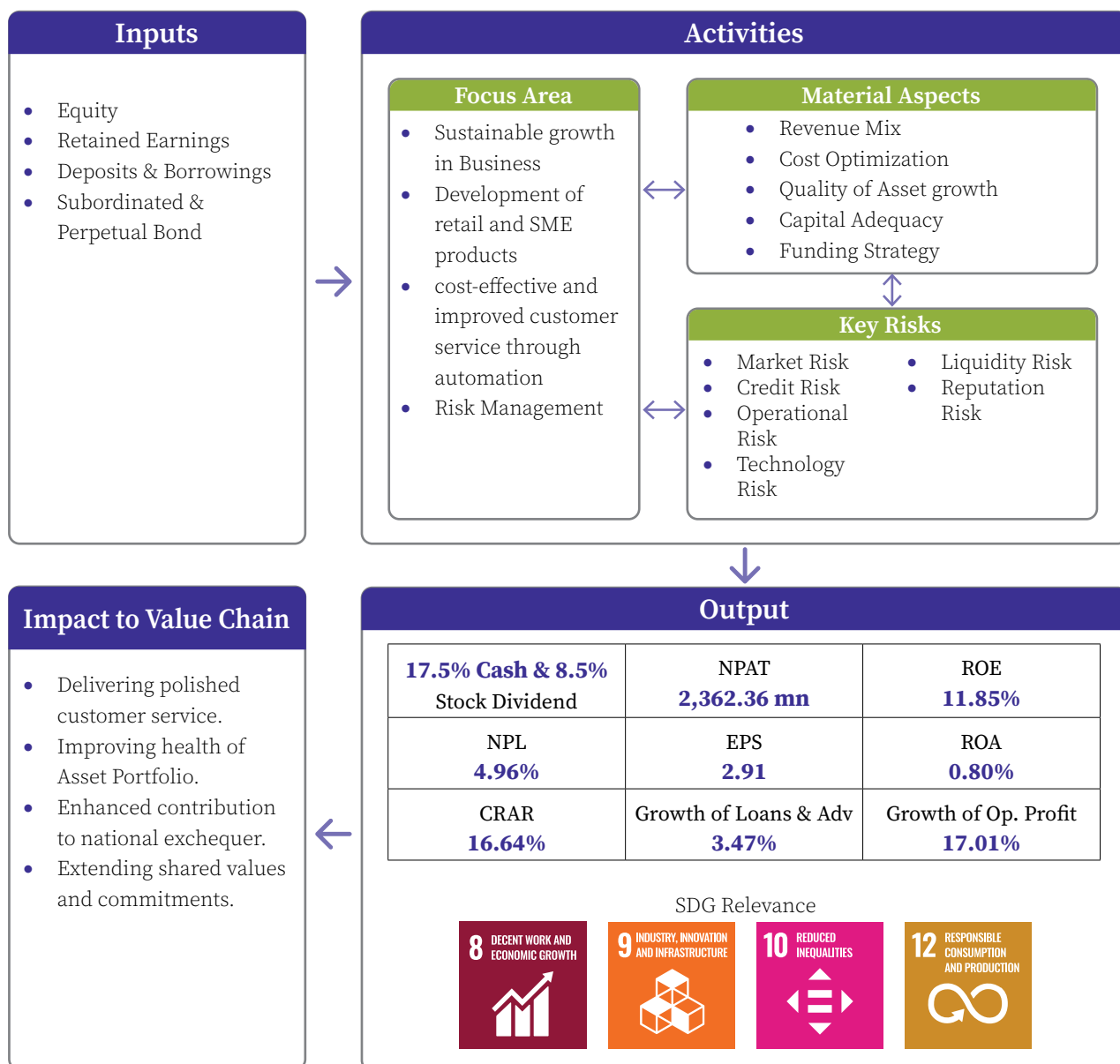
Natural Capital



OUR CAPITAL

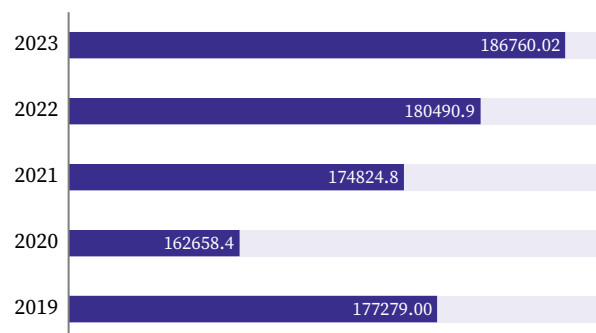
Financial Capital

Financial Capital of Bank includes our monetary resources, which includes both debt and equity. Jamuna Bank uses both sort of finance to create value in short, medium and long term. Jamuna Bank currently uses the following major equities and debts to create value in short, medium and long term.

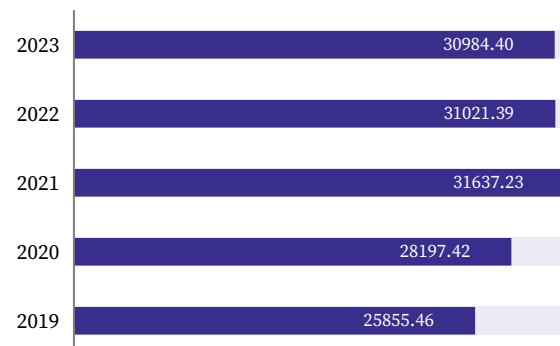


Challenges of 2023	Our Responses
<ul style="list-style-type: none"> Low Spread Maintaining portfolio quality Providing satisfactory return to shareholders Highly Fragmented Market Maintaining sustainable growth and financial stability 	<ul style="list-style-type: none"> Act promptly for increasing the net investment margin. Maintaining credit evaluation policies, regular loan monitoring and collective efforts to arrest NPLs. Maintaining asset quality, deposit mix and safe investments. Adopt customer centric approach. Emphasized on sustainable portfolio growth.

Year wise Loan & Advance (in million BDT)



Year wise Total Capital (in million BDT)



Way Forward

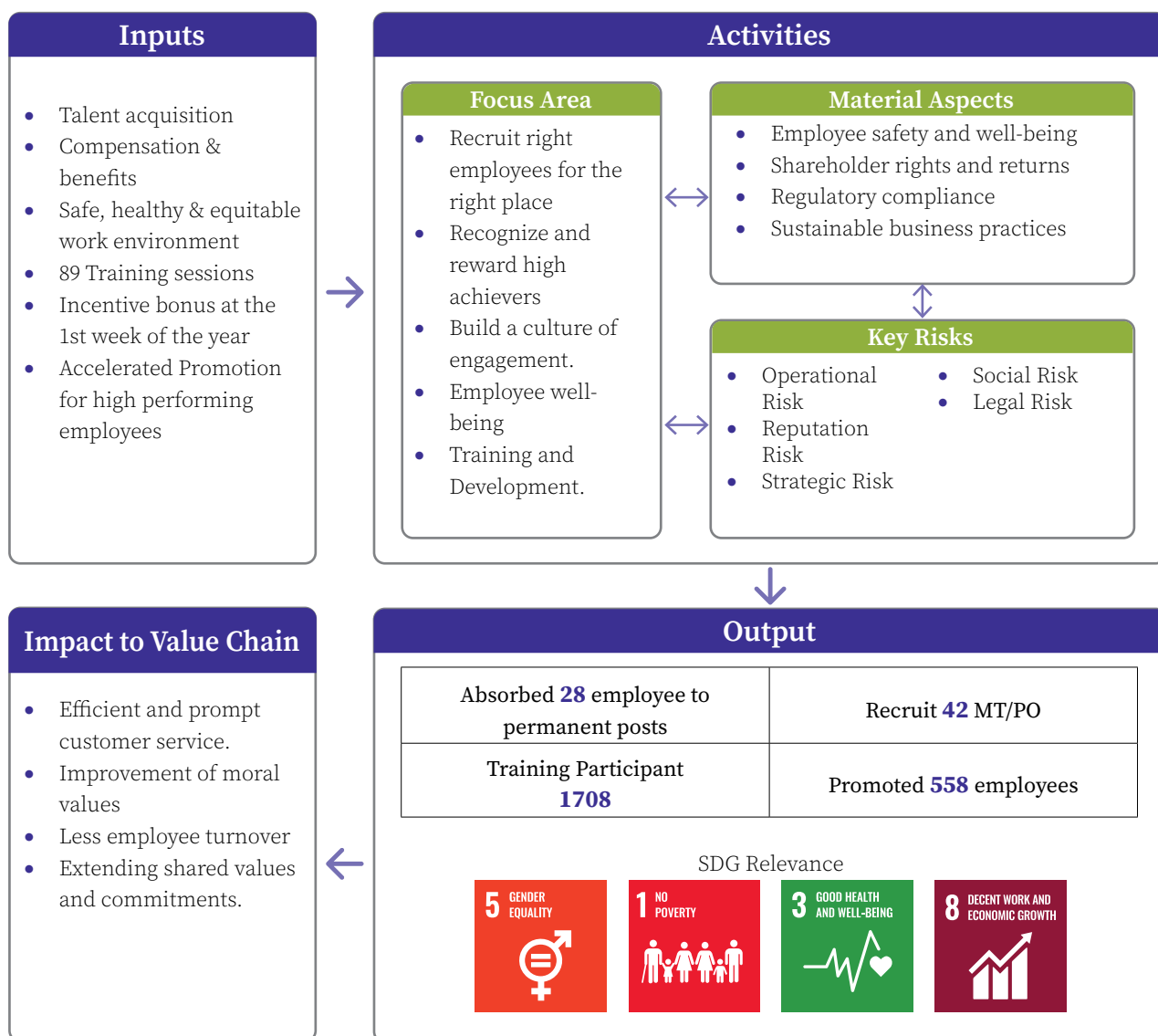
Emphasize on diversifying the asset and liability portfolio to ensure minimal risk	Ensure monitoring and strong recovery drive to restrict NPL	Focus on Asset quality	Capital Planning under the purview of risk return trade-off for smooth expansion of business.
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Material Aspects

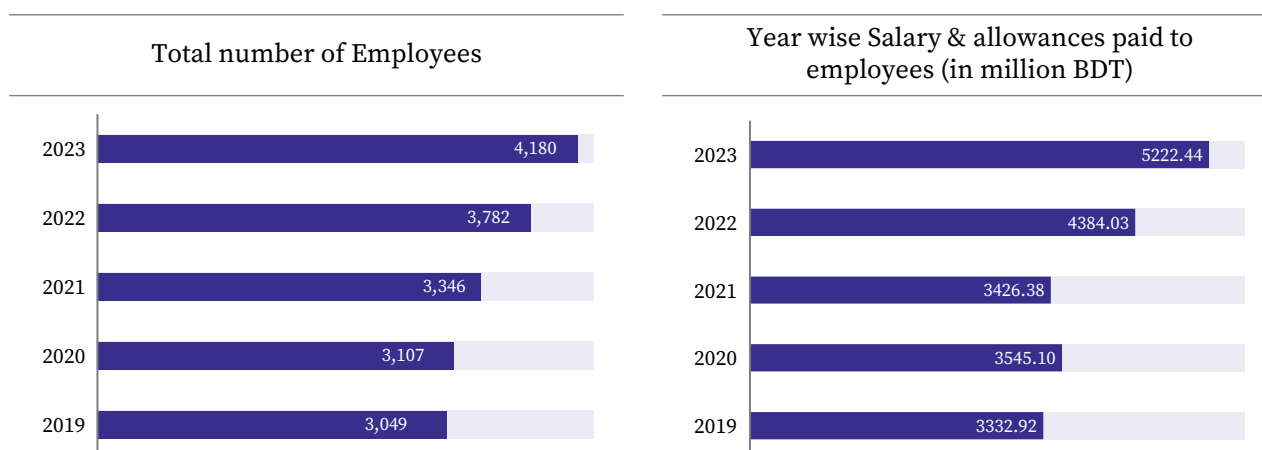
Material Matters	Stakeholders						
	Shareholders	Customers	Regulators	Employees	Local Community	Service providers & suppliers	Others
Revenue Mix	✓	✓	✓	✓	✓	✓	✓
Cost Optimization	✓	✓		✓			
Quality of Asset growth	✓	✓		✓	✓		
Funding Strategy	✓	✓		✓			
Capital Adequacy	✓	✓	✓				

Human Capital

Human Capital of Bank includes our employees as well as their health and well-being, their expertise, experience, work-life balance, innovative capacity and motivation. That is why Jamuna Bank always offers competitive, performance-based compensation, benefits and numerous employee friendly assistances.



Challenges of 2023	Our Responses
<ul style="list-style-type: none"> Retaining experienced and skilled employees. Developing human resources towards company's vision & growth. Maintaining productivity and efficiency. 	<ul style="list-style-type: none"> Continuous talent acquisition process for skilled employees. Supporting the career and development plans of all the employees and try to make them own the company. Different compensation & benefit packages introduced to motivate them and increase productivity.



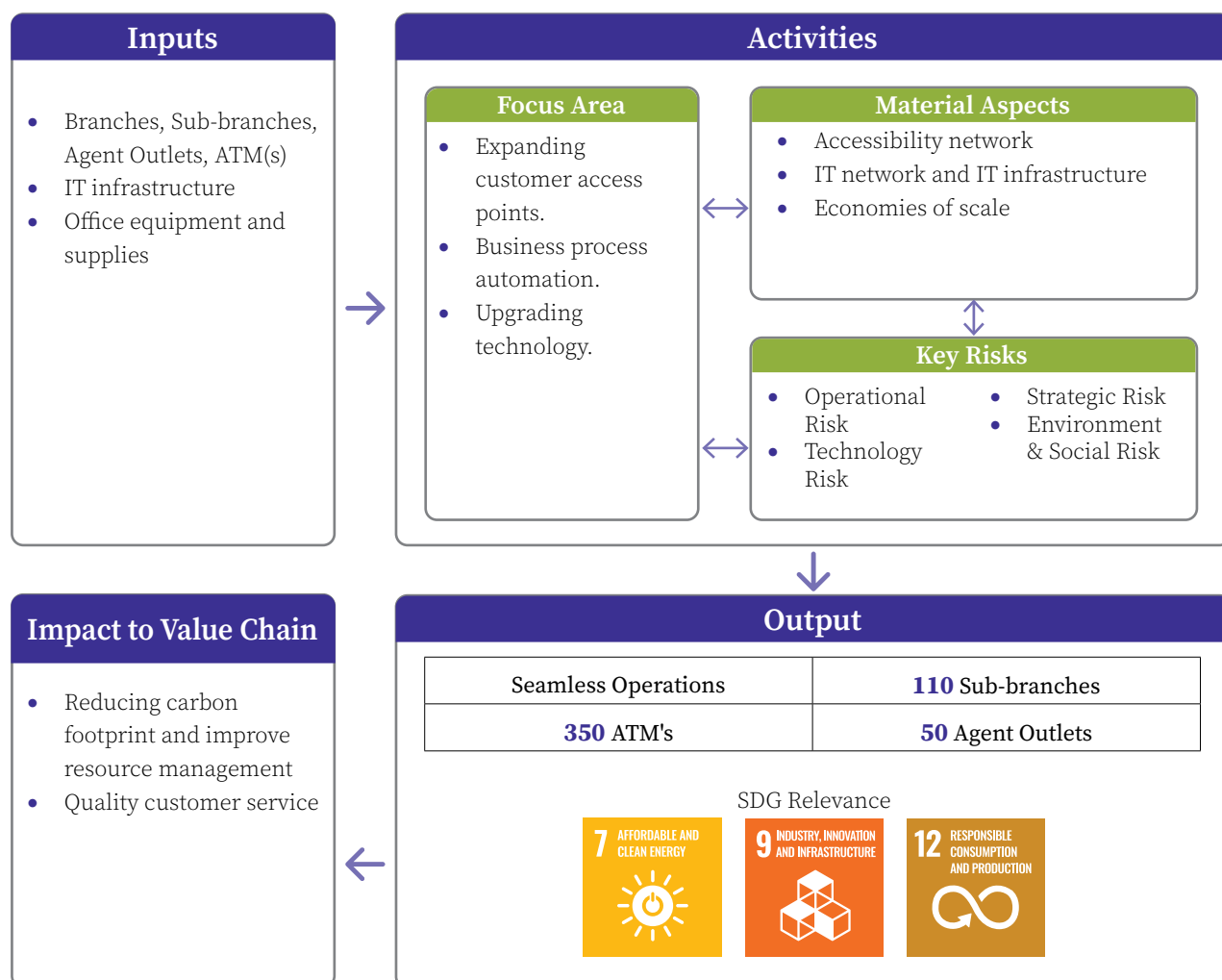
Way Forward		
Focus on developing skilled and efficient manpower through appropriate training program	Focus on individual career plans for the development of the right person for the right position.	Introduce new technologies to automate HR process and activities.

Material Aspects

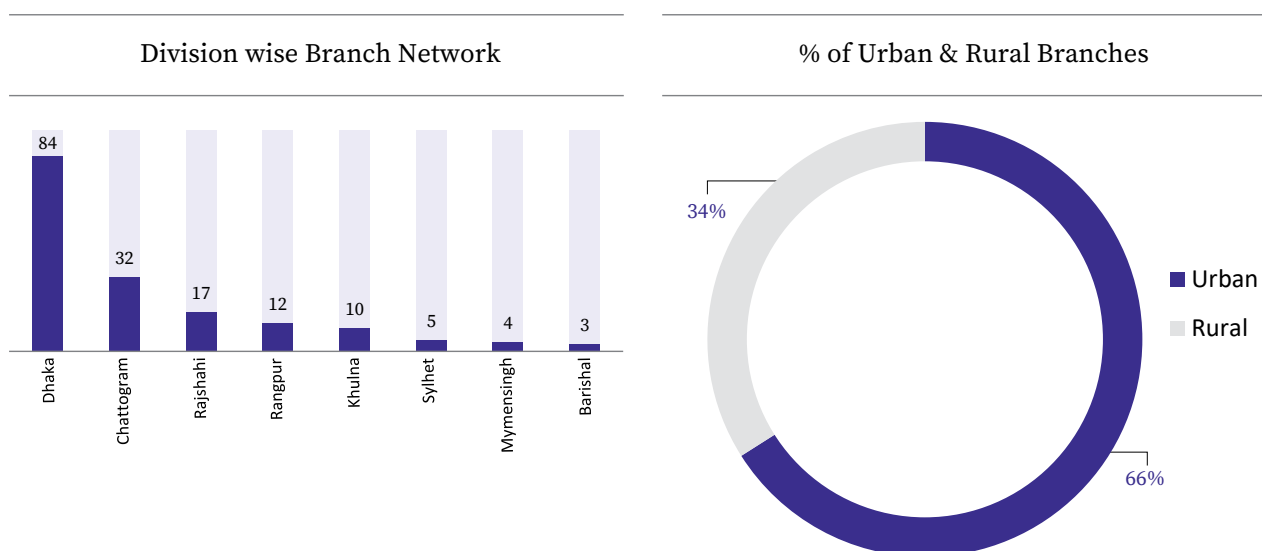
Material Matters	Stakeholders						
	Shareholders	Customers	Regulators	Employees	Local Community	Service providers & suppliers	Others
Employee safety and well-being	✓		✓	✓	✓		
Shareholder rights and returns	✓			✓			
Regulatory compliance			✓	✓			
Sustainable business practices	✓			✓			✓

MANUFACTURED CAPITAL

Jamuna Bank's Manufacturing Capital includes all infrastructure created and utilized within our integrated business model. These include our regional footprint of banking operations, business processes and technologies etc. for providing effective, efficient and innovative services to customers.



Challenges of 2023	Our Responses
<ul style="list-style-type: none"> • Increasing infrastructure facility to support growth. • Careful management of operation to address and protect the customer need. 	<ul style="list-style-type: none"> • Stay updated to adapt to changes and overcome the challenges. • Spreading the geographical boundaries through opening more channels.



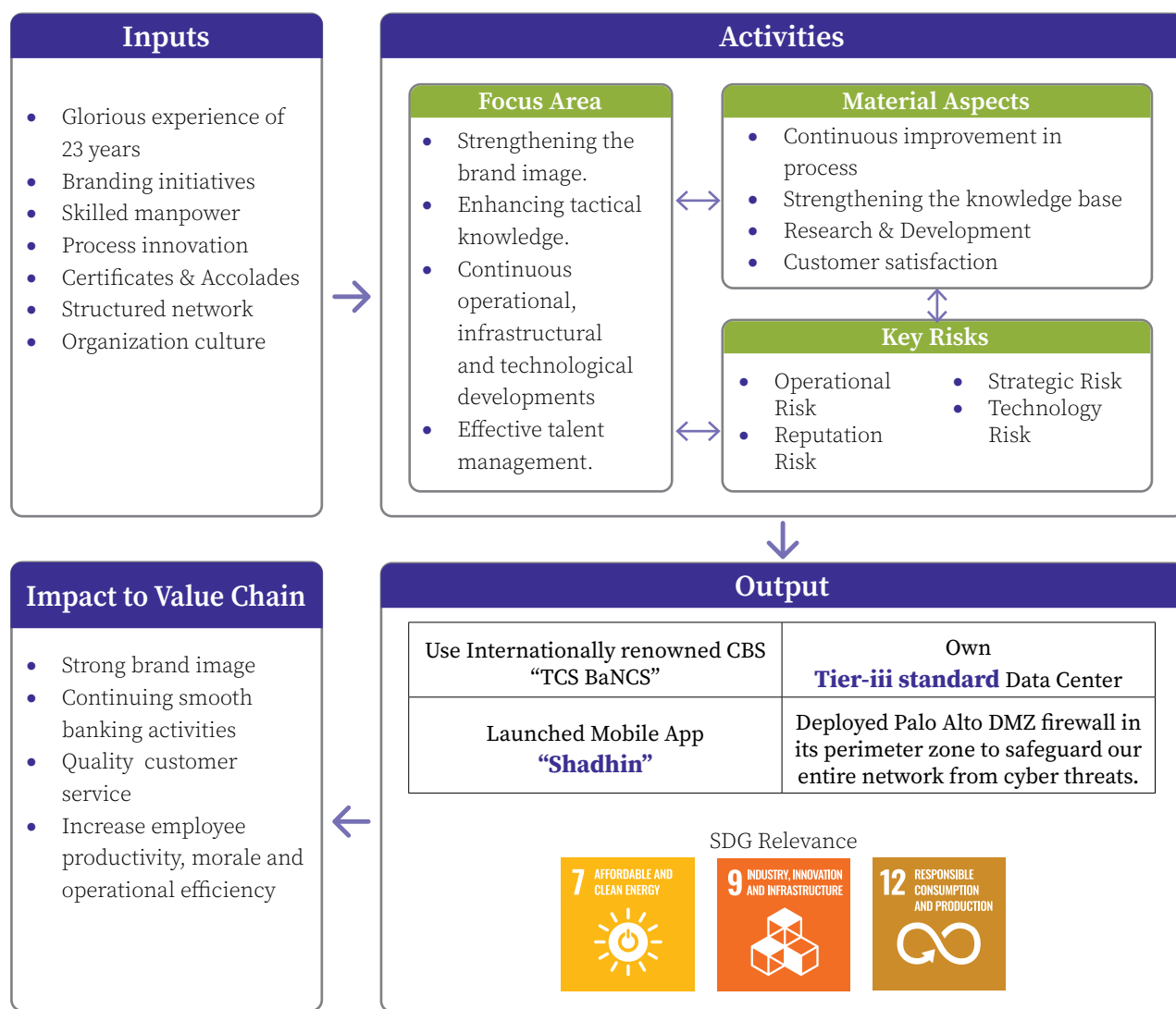
Way Forward to 2024		
Focus on further strengthening the presence in digital media.	Invest in technology to improve productivity and service delivery.	Increase customer engagement through digital platforms.

Material Aspects

Material Matters	Stakeholders						
	Shareholders	Customers	Regulators	Employees	Local Community	Service providers & suppliers	Others
Accessibility network. i.e branches, sub-branches, speed centers, ATMs	✓	✓		✓	✓		
IT network and IT infrastructure	✓		✓	✓	✓		
Economies of scale	✓			✓			

INTELLECTUAL CAPITAL

Our Intellectual Capital consists of intangible intellectual resources like brand image, knowledge based assets, like skills and competencies of employees, innovative Marketing & Development team, market reputation that offers a competitive edge to Jamuna Bank.



Challenges of 2023	Our Responses
<ul style="list-style-type: none"> Information security threat. Retention of skilled employees. Maintaining brand value. 	<ul style="list-style-type: none"> Deploy different precautionary steps to safeguard network. Effective and efficient talent management activities. Enhance technological capabilities to have ease of use for customers. Being cautious about customer privacy.

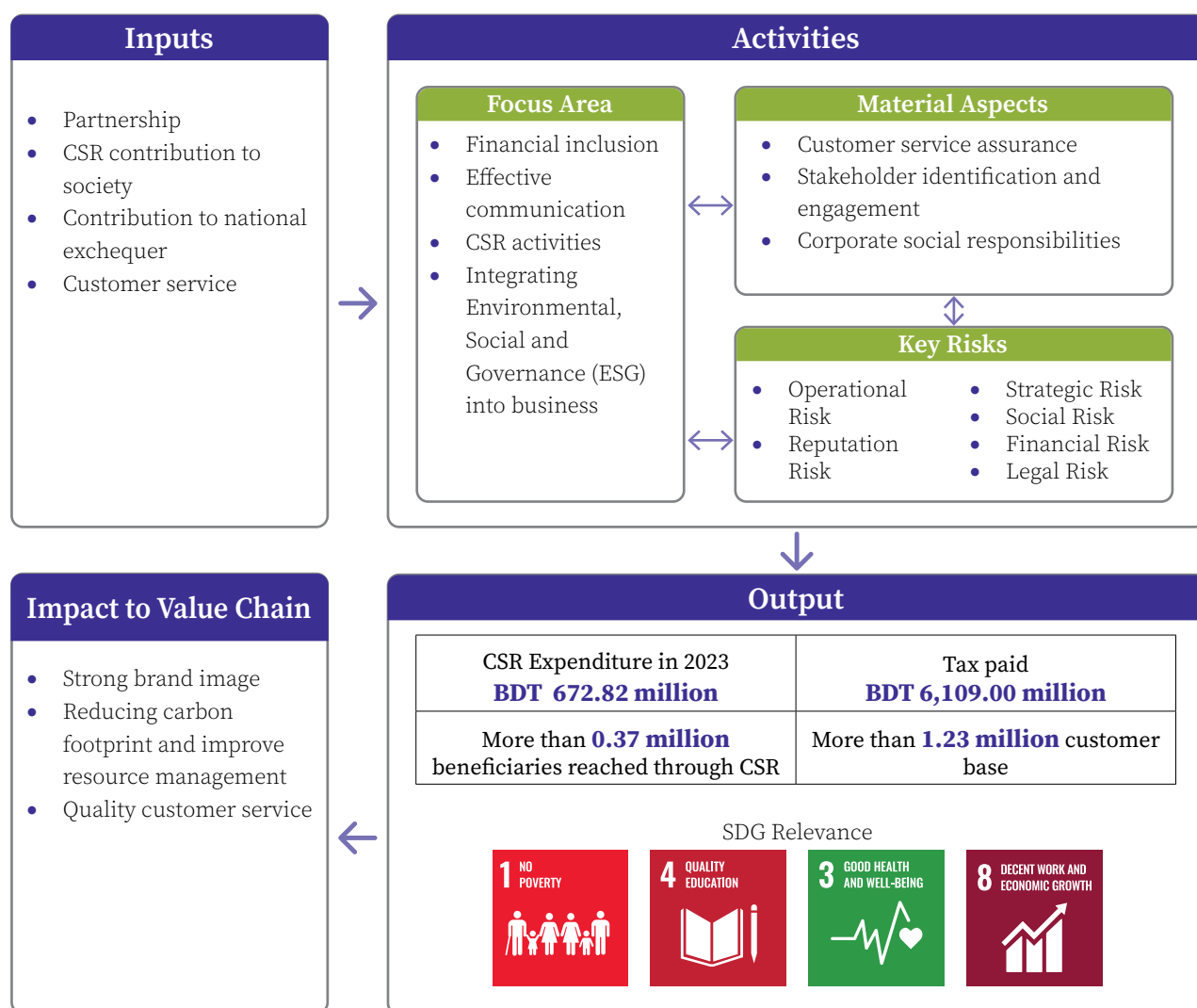
Way Forward to 2024		
Continuously enhance digital media penetration	Make continuous improvement to keep pace with the competitive market.	Reinforce the bank's governance and risk management framework further to have greater controls and reputation.

Material Aspects

Material Matters	Stakeholders						
	Shareholders	Customers	Regulators	Employees	Local Community	Service providers & suppliers	Others
Continuous improvement in processes	✓	✓		✓		✓	
Strengthening the knowledge base	✓	✓		✓			
Research & Development	✓	✓	✓	✓	✓		
Customer Satisfaction	✓	✓					

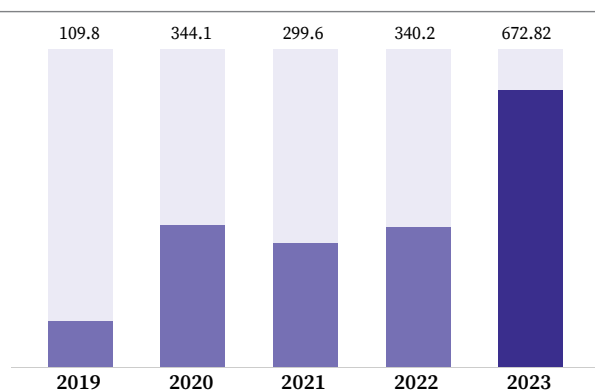
SOCIAL & RELATIONSHIP CAPITAL

Social and Relationship Capital refers to the long term associations that we have with our stakeholders including customers, supply chain partners and communities. They form an important part of our decision-making process as we continually engage with them to understand their needs and expectations.



Challenges of 2023	Our Responses
<ul style="list-style-type: none"> Empowering shareholders and their needs Evolving customer needs Finding appropriate business partners 	<ul style="list-style-type: none"> Conduct disclosure session and enhance engagement through different medium. Introduce different dimensional product and services and analyze responses from customers. Partnership with multilateral organizations as or when required.

Year wise Total CSR Expenditure (in million BDT)



Scope of CSR	2023	2022	2021	2020	2019
Education	102.27	56.7	40.6	15.1	16.42
Health	186.58	102.4	178	77.6	31.3
Environment and Climate change mitigation	3.8	28.1	54.6	182	39.76
Other Sectors	380.17	153	26.4	69.4	22.32
Total	672.82	340.2	299.6	344.1	109.8

Way Forward to 2024

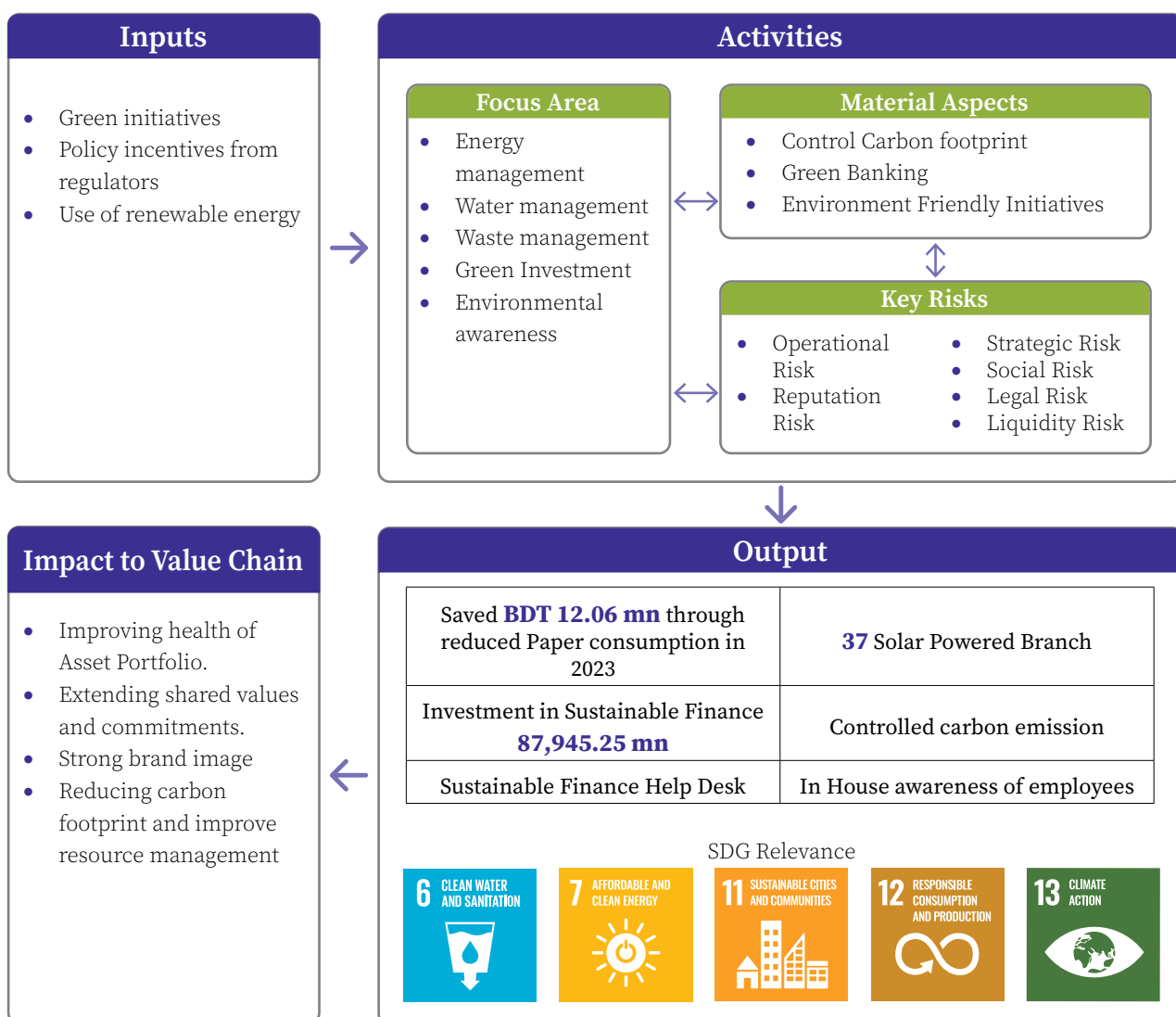
Enhance the customer experience through the adoption of the latest technologies and digitalization.	Emphasize retail, SME, youth, and women entrepreneurs who serve underserved segments of society.	Focus on driving financial literacy and customer education in a continued manner.	Contribute to CSR in order to achieve the Sustainable Development Goals (SDGs).
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Material Aspects

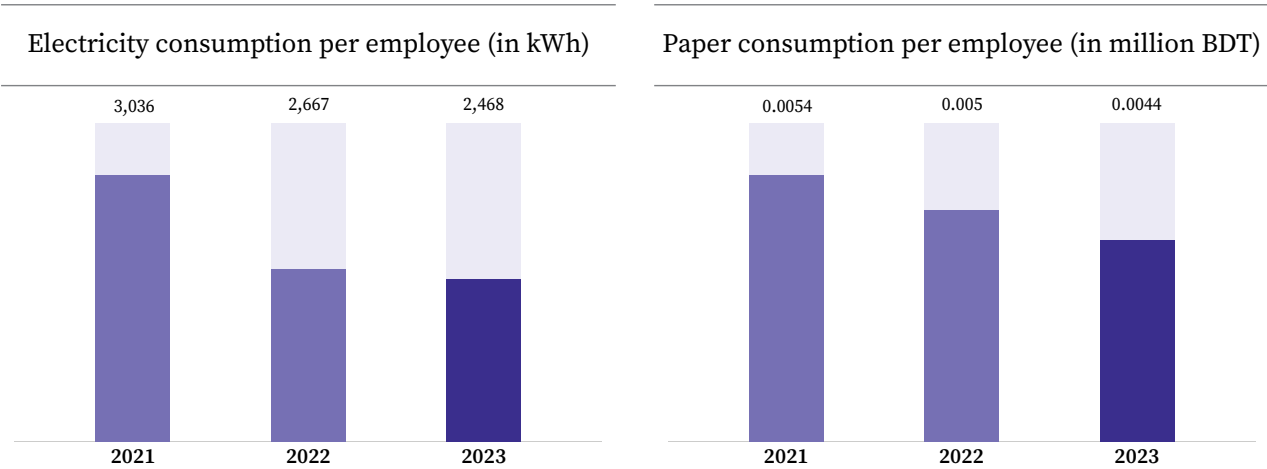
Material Matters	Stakeholders						
	Shareholders	Customers	Regulators	Employees	Local Community	Service providers & suppliers	Others
Customer Service Assurance		✓		✓			
Stakeholder identification and Engagement	✓	✓	✓	✓	✓	✓	✓
Corporate Social Responsibility	✓		✓		✓		✓

NATURAL CAPITAL

Natural Capital consists of the ecosystem and natural resources that are directly or indirectly affected by our business activities. As a financial services provider, the bank's direct environmental impact is limited but the bank always tries to focus or emphasize on the activities which are environment friendly.



Challenges of 2023	Our Responses
<ul style="list-style-type: none"> Resource optimization to reduce energy wastage Maintain green and sustainable environment 	<ul style="list-style-type: none"> Introduced solar power in different branch and ATM booth, effective use of daylight and organization-wide carbon management system. Organized 03 workshops on green banking to spread awareness. Leveraged relationships with regulators and multilateral organizations to increase green investment.



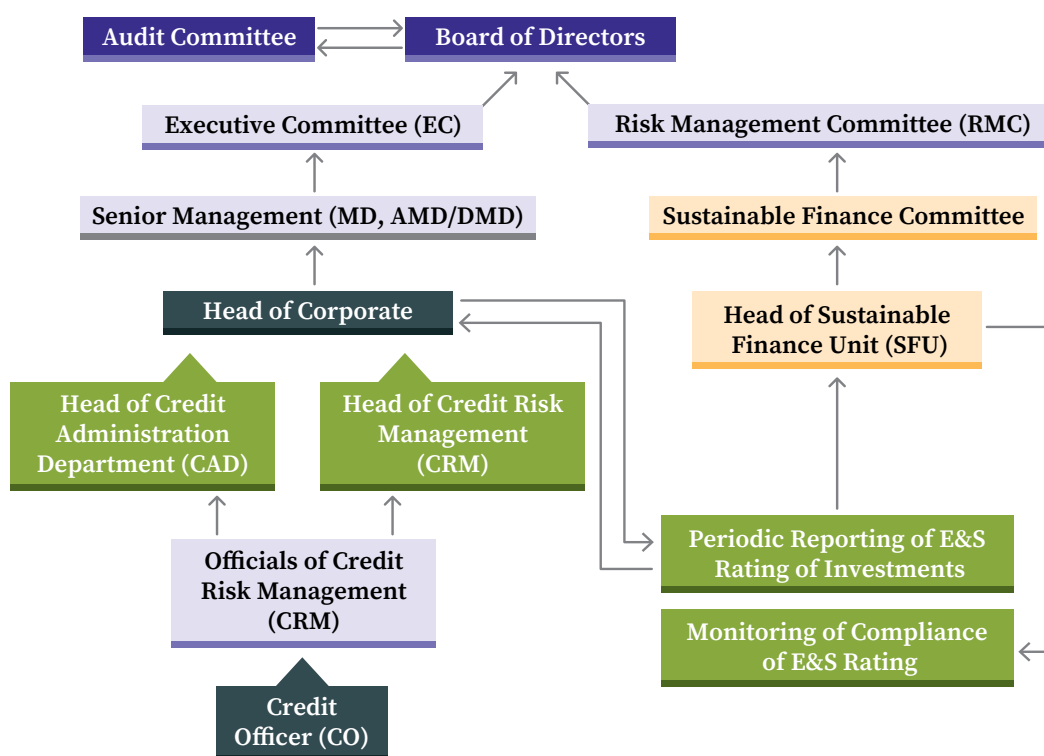
Way Forward to 2024			
Moving towards Paperless Banking	Reduce net carbon emission	Increase focus towards sustainability	Green Banking

Material Aspects

Material Matters	Stakeholders						
	Shareholders	Customers	Regulators	Employees	Local Community	Service providers & suppliers	Others
Control Carbon footprint	✓	✓					✓
Green Banking	✓	✓	✓	✓			✓
Environment Friendly Initiatives			✓		✓		✓

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.



Board Oversight

Jamuna Bank's Board of Directors has ultimate oversight of JB's work to identify, assess and integrate climate-related risks and opportunities throughout the organization. In addition to oversight by the full Board, the Executive Committee of the Board, Audit Committee of the Board and the Risk Management Committee (RMC) of the Board are the bodies primarily charged with oversight of our climate change efforts.

The Executive Committee, consisting of Board Members, oversee business decisions of the company, and in every appropriate case assesses through the climate impact lens. The members take into account climate and other sustainability-related risks and opportunities when overseeing the entity's strategy, its decisions on major transactions and its risk management processes and related policies.

No of sustainability related reports/guidelines submitted by Bank's CRMD/Sustainable Finance Unit before RMC of the Board as well as Board of Directors for their perusal/approval.

Board Level =3
Risk Management Committee of the Board = 6

Senior Management Responsibility

A separate division named Sustainable Finance Unit has been created to ensure sustainability in both day-to-day operating business. In addition, required training is being provided to necessary resource personnel.

Sustainable Finance Committee (SFC):

S/N	Particular of Member	Status
1	Additional Managing Director	Chairman
2	Deputy Managing Director	Member
3	Head of Credit Risk Management Division (C.C.)	Member
4	Head of Credit Administration Division	Member
5	Head of Monitoring Division	Member
6	Head of Corporate Banking Division	Member
7	Head of Retail Banking Division	Member
8	Head of International Division	Member
9	Head of Risk Management Division	Member
10	Head of Human Resources Division	Member
11	Chief Financial Officer	Member
12	Head of Finance & Accounts Division	Member
13	Head of Internal Control & Compliance Division	Member
14	Head of Card Division	Member
15	Head of General & Common Services Division	Member
16	Head of Banking Operations Division	Member
17	Head of Marketing & Development Division	Member
18	Head of Information & Communication Technology Division	Member
19	Head of Treasury Division	Member
20	Head of Money Laundering & Terrorist Financing Prevention Division	Member
21	Head of Public Relations & Brand Communication Division	Member
22	Head of SFU	Member Secretary

The Sustainable Finance Committee (SFC), has the following Responsibilities:

- Strategic Planning, implementation and evaluation of relevant activities under Sustainable finance unit.
- Guiding SFU on deciding its annual budget and ensuring its progress as per BB circular
- Sustainable finance committee shall also ensure necessary communication

Sustainable Financing Unit (SFU)

S/N	Name	Designation	Status in Unit
1	Mr. Md. Prashanta Samir	SVP, Head of Credit Risk Management Division (C.C.)	Unit Head
2	Mr. Mofizul Haque	SAVP	Member
3	Md. Obaidur Rahman	SAVP	Member
4	Mr. Md. Basir Uddin	SAVP	Focal Point Official
5	Ms. Laila Nur Akter	SAVP	Member
6	Mr. Mohammed Matiur Rahman Patwary	AVP	Member

S/N	Name	Designation	Status in Unit
7	Mr. Mosaddak Al-Masum	AVP	Member
8	Mr. Masud Rana	AVP	Member
9	Mr. Md. Warisur Rahman	AVP	Member
10	Mr. Md. Abu Bakkar Siddique	AVP	Member
11	Mr. Mohammad Syful Islam	FAVP	Fall back person of Focal Point Official
12	Mr. Monsur Ahmed	FAVP	Member
13	Mr. Layes Mia	FAVP	Member
14	Mr. Masud Rana	SEO	Member
15	Mr. Md. Danial Rafi	EO	Member
16	Mr. Md. Mahfuzur Rahman Biswas	Officer	Member
17	Mr. Md. Zahangir Alam	FO	Member
18	Mr. Md. Saidus Salehin	FO	Member



The members of the bank's Sustainable Finance Unit are in a frame

Major activities of Sustainable Finance Unit


1. SFU will be responsible for its sustainable finance policy formation, modification, correction, update and execution of all activities related to Green Banking, Corporate Social responsibility, Environmental & Social Risk Management, Green Office Guidelines, Green Strategic Planning, Gender Parity
2. SFU will be responsible for its own strategy preparation, refinement, correction, update, & execution for the following activities:
 - ⇒ Carbon Footprint Measurement (on an yearly basis)
 - ⇒ Climate Risk Fund Formation and Management
 - ⇒ Green Marketing
3. To execute all the regulations from Bangladesh Bank on United Nations' Sustainable Development Goals.


Net Zero Governance


In order to implement and monitor our Net Zero Target Plan, the Board assessed the management and formed the Sustainable Finance Committee (SFC) with appropriately skilled members of the management. SFC is entrusted to ensure sustainability creation in all of Environment, Social and Governance aspect. Updates are provided to the Risk Management Committee of the Board on quarterly basis.


STAKEHOLDER ENGAGEMENT


Stakeholder relationships are of the utmost priority at the Bank. Our vision and strategy is shaped by evolving stakeholder preferences and requirements. Over the years, we have developed various formal and informal engagement mechanisms to provide active communication pathways and channels. These aid our stakeholders to find a forum to express their expectations and concerns. The channels of communication are customised for each individual stakeholder group based on considerations like individual stakeholder profiling and ease of engagement. They are also supplemented by a host of initiatives to proactively assess the feedback at multiple levels within the Bank. The analysis delivers actionable insights and differentiated understanding, helping us to devise a more streamlined and concentrated strategy to meet stakeholder expectations. The stakeholder engagement map presented below provides an overview of our continual efforts towards proactively engaging with key stakeholder groups:

Stakeholders Name	Particulars	Engagement		Issues Concerned		
 Stakeholders and Investors	Purpose of Engagement Supplies the capital	<ul style="list-style-type: none">Financial & non-financial reportingNewspaper/Internet briefingsWebsiteEmailBroadcast mediaAGM & EGM.		<ul style="list-style-type: none">Shareholders’ returns (dividends) and share pricePerformance and integrity of the Board and ManagementBusiness Strategies, Re-investment plan, Grievance redress.Stable rating, Public goodwill and reputation.Sound governance and risk management performancesAsset Quality		
	How we respond	Shareholders always expect a stable stream of dividends throughout the tenure of their investment as this income supports their financial well-being. We believe that becoming a simpler, better bank, combined with the steps being taken to elevate governance, accountability, and risk management, will fortify future shareholder returns. We are also optimizing our business and capital settings and adapting to the changing operating environment to drive financial performance and strength. We recognize that investors are increasingly looking for long-term returns that are supported by strong environmental, social, and governance performance. By focusing on both the financial and non-financial drivers of shareholder value, we will deliver sustainable financial performance in the future.				
	Frequency of Dialog	General Meeting of Shareholders		Once in a year		
		Conferences		Several times		
		Meetings		Several times		
Stock exchange and press releases		Ongoing				
Outcome	17,722	2.91	26% (17.5% C & 8.5% S)		340	
	Number of Shareholders	Earning Per Share	Dividend	No. of shareholder queries received and resolved		

Stakeholders Name	Particulars	Engagement				Issues Concerned		
 Customers	Purpose of Engagement Contributes in both procuring liabilities and distributing assets(credits)	<ul style="list-style-type: none">Competitive return on depositQuality service deliveryConvenient serviceData privacyProduct variation				<ul style="list-style-type: none">Safety of depositsGood returns from depositsServe customers responsiblyEnsuring data securityProduct information, affordability and convenienceProduct variation according to market demandDigital servicesTimely Loan disbursementSimple documentation process		
	How we respond	<ul style="list-style-type: none">Our prime objective is to improve the financial wellbeing of our customers and communities. We are always committed to delivering better outcomes for our customers. We do this by<ul style="list-style-type: none">⇒ listening to our customers (at branch level “Customer meeting” frequently conducted).⇒ providing a range of financial services, both on loan and deposit along with standard and specified non-funded guarantees and assurances, Govt. bill collections and so on.Offering competitive rate of return.protecting the privacy of our customers, including data protection and confidentiality.Our strong management team and board ensures that the organization’s financial health remain steady. We have honoured encashment requests and paid interest in advance.Diversifying the portfolio with more focus on Retail and SME to reduce concentration risk and better maturity matching with deposits.Our loan operation process is being reengineered to reduce loan disbursement time.We are currently exploring ways to reduce our distribution cost through cost effective distribution channels which will translate into affordable products for consumers.E-KYC is being introduced to further simplify costumer acquisition process.Providing seamless digital service.Encourage clients to use E-products like internet banking, Mobile Application “Shadhin”, SMS banking, E- commerce etc.						
	Frequency of Dialog	Branches		On a daily basis				
		Website		Ongoing				
Outcome	1.23 mn	BDT 244.39 bn	BDT 186.76 bn	BDT 138.24 bn	BDT 23.9 bn	BDT 10.12 bn	BDT 3.47 bn	
	NUMBER OF CUSTOMERS	Total Deposit	Total Loans & Advances	Total Corporate Portfolio	Total SME Portfolio	Total Retail Portfolio	Total Agricultural Portfolio	


Stakeholders Name	Particulars	Engagement		Issues Concerned	
 Employees	Purpose of Engagement Operates the organization	<ul style="list-style-type: none">Internal meetingGroup emailsBusiness conferences, teleconferences, video conference etc.Employee eventsPerformance recognition and reward programsTraining, workshops and orientation programIntranet circulation		<ul style="list-style-type: none">Financial comfortsJob securitySkill buildingWork-life balanceHealth, safety and well being	
	How we respond	<ul style="list-style-type: none">We foster a culture of appreciation and togetherness for our employees.Investments in trainingCreating healthy, ethical, and supportive work environment.Providing a competitive pay package to the employeesFormulated standard work policy for our employeesYearly performance bonus and festival bonus for employee motivation.All sorts of safety measures such as automatic fire alarm, separate stairs are available in our Jamuna Bank Tower107 SME, marketing & Casual employees were absorbed as permanent Officers & 232 Casual employees were absorbed as permanent employees of the bank.150 cash cadre employees were absorbed as general cadre.Group Insurance Benefit for all employees of the bank including casual staff with Progati life Insurance.			
	Frequency of Dialog	Internal Meeting		Several times a year	
		Intranet		Ongoing	
		Website		Ongoing	
Email		Ongoing			
Events organized by the Bank and Jamuna Bank Foundation		Monthly/Quarterly/Annually			
Outcome	4180	89 (1708 participants)	BDT 5.22 billion	30 branches & 4 divisions/unit	
	Number of employees	Number of Training	Salary and allowances	Chairman Award-2023	

Stakeholders Name	Particulars	Engagement	Issues Concerned		
 Regulators	Purpose of Engagement Controls the environments of business	<ul style="list-style-type: none">MeetingsWritten communicationVerbal communicationOne-on-one discussionsReporting	<ul style="list-style-type: none">Good Corporate Governance and business ethicsCompliance with all regulatory guidelines and directivesOn-time regulatory reporting		
	How we respond	<ul style="list-style-type: none">Jamuna Bank continues to be a highly compliant banking company.We are committed to engaging in a way that is proactive, transparent and resolution-focused.We will look for opportunities to further strengthen our governance.We will work closely with the regulators/policy makers.			
	Frequency of Dialog	Regular Reports		Several times a year	
		Physical/virtual Meetings		Several times a year	
		Digital submission through web-portal		Several times a year	
		E-Mail		Ongoing	
		Phone Calls		Ongoing	
		Website		Ongoing	
Outcome	BDT 6,109.00 million		Regular coordination with regulators	Proper compliance and timely reporting	
	Contributed to national Exchequer as VAT & Tax				

Stakeholders Name	Particulars	Engagement	Issues Concerned
 Communities and Societies	Purpose of Engagement Direct and Indirect beneficiary	<ul style="list-style-type: none">• Our CSR initiatives• Social Media• Press releases• Industry memberships• Support of events, summits and forums	<ul style="list-style-type: none">• Social responsibility and impact to society.• Environmental stewardship• Energy efficiency• Community engagement
	How we respond	<ul style="list-style-type: none">• Agent banking service, sub-branch for financial inclusion.• Perform CSR activities through our Jamuna Bank Foundation. We are engaged in various types of CSR activities i.e.<ul style="list-style-type: none">⇒ Education:<ul style="list-style-type: none">• Scholarship for the unprivileged & disabled but meritorious students.• Established Jamuna Foundation Nursing College at Dhanmondi, Dhaka.• Established Jamuna Bank Institute of Information, Communication & Technology (JBICT).• Established 14 nos. Computer training center at different areas of the country for young people and students to improve their basic computer skills.• Established ‘Free Primary School for the children of slum dwellers’ and ‘Jamuna Bank Madrasha’ at Chanduddyan Housing Ltd., Mohammadpur, Dhaka.	

Stakeholders Name	Particulars	Engagement	Issues Concerned						
		<ul style="list-style-type: none">Established 'Jamuna Bank DP Primary School' at Atlapur, Rupgonj.Established 'PRODEEP Jamuna Bank Foundation Autism School' for ensuring special education for the autistic children.Established 199 nos. senior citizen Holy Quran learning center. <p>⇒ Health:</p> <ul style="list-style-type: none">Free Medical Camps across the country.Free Medical Service Centre at Bishwa Ijtema, Tongi.Free Mobile Medical Service for poor/ under privileged people in the Dhaka City.Established 3 nos. kidney dialysis center at (1) Shantinagar, Dhaka (2) Laksham, Comilla and (3) Rupgonj, Narayanganj.Free Plastic Surgery Camp (Cleft Lip/Cleft Palate Operation and Burned patients).Established 'Jamuna Bank Foundation Diagnostic Center', 'Jamuna Bank Foundation Dental Clinic', 'Jamuna Bank Foundation Eye Hospital' and 'After Care Center' for drug addicted people at Chanduddyan Housing Ltd., Mohammadpur, Dhaka.Voluntary Blood Donation program. <p>⇒ Environmental and Climate Change Mitigation & Adaptation:</p> <ul style="list-style-type: none">Tree plantation program. <p>⇒ Disaster Management:</p> <ul style="list-style-type: none">Regular donation to the honorable Prime Minister's Relief and Welfare Fund.Donation of blankets to the honorable Prime Minister's Relief and Welfare Fund.Regular distribution of blankets among winter distressed people across the country.Whole night distribution of blankets among the street people. <p>⇒ Income Generating Activities for the underprivileged population:</p> <ul style="list-style-type: none">Establishment of 13 nos. sewing machine training centers for assisting unprivileged women of society. <p>⇒ Sports and Culture:</p> <ul style="list-style-type: none">Anti Drug Rally & Seminar.Seminar on "Momentous and Importance of Independence Day".Seminar on "Momentous and Importance of International Mother Language Day".Seminar on importance of the Holy Ramadan, Holy lives of the Prophets and Qirat Competition among the offspring of the Employees of Jamuna Bank.Art Competition on the occasion of Victory Day. <p>⇒ Others:</p> <ul style="list-style-type: none">Financial support to Government, Non-Government organizations, poor people for treatment, educational purposes, poor Freedom fighters, etc.Distribution of clothes among the poor people during the EID festival every year.Donation for establishment/renovation of Mosques across the country. <p>⇒ Ongoing project</p> <ul style="list-style-type: none">Jamuna Bank Medical College & Hospital, Rupgonj, Narayanganj							
	Frequency of Dialog	<table><tr><td>Conferences and seminar</td><td>Several times a year</td></tr><tr><td>Meetings</td><td>Several times a year</td></tr><tr><td>Website</td><td>Ongoing</td></tr></table>	Conferences and seminar	Several times a year	Meetings	Several times a year	Website	Ongoing	
Conferences and seminar	Several times a year								
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Website	Ongoing								

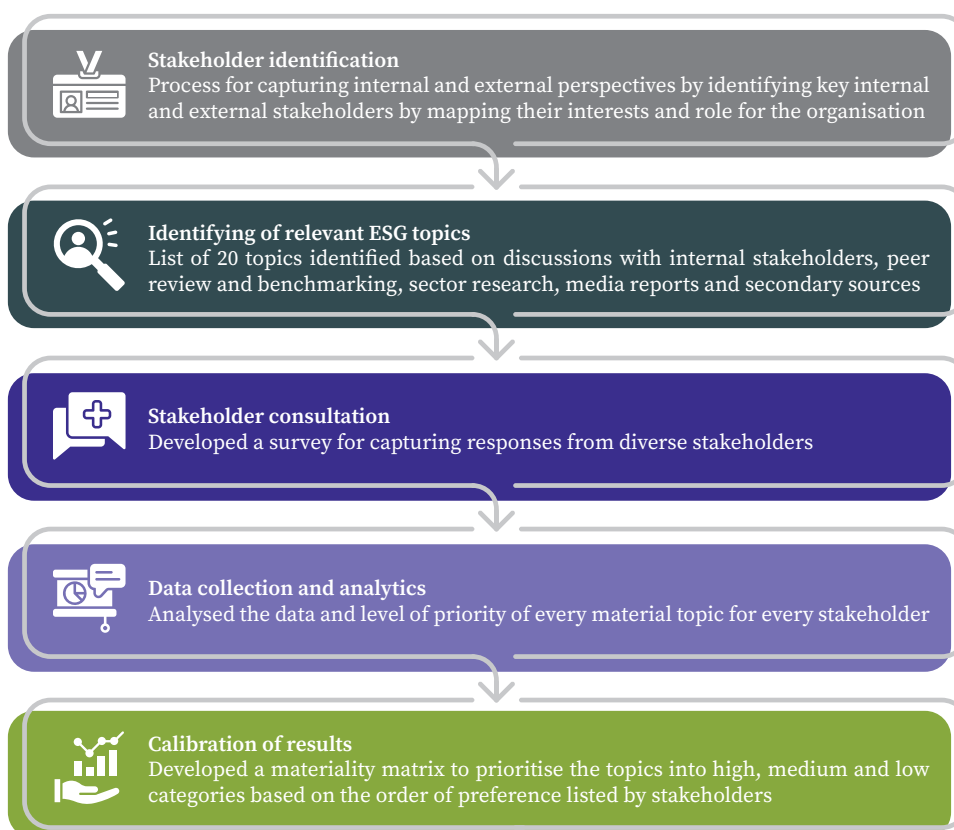
Stakeholders Name	Particulars	Engagement			Issues Concerned		
	Outcome	BDT 226.45 million in 2023	BDT 672.82 million	366,666	Organized 16 free medical camps in 2023 throughout the country where 130,800 people were given treatment with medicine and 7,968 people were selected for free eye operation	533	27922+
		Contribution by the Bank to JBF for conducting CSR activities (@5% on pre-tax profit)	Total CSR expenditure in 2023	Beneficiaries		No. of students under JBF Scholarship program	Dialysis services provided to kidney patients by the 04 nos JBF Kidney Dialysis Centers since inception Unit.
	Award	<ul style="list-style-type: none"> UK-based “The Global Economics” awarded Jamuna Bank PLC. with the “Best CSR Bank” award for 02 (two) consecutive times 2021 & 2022. “The Global Economics” also awarded Al-Haj Nur Mohammed, Chairman of Jamuna Bank Foundation as “Best CSR Personality” for his outstanding contributions towards Corporate Social Responsibility (CSR). 					

Stakeholders Name	Particulars	Engagement	Issues Concerned	
 Suppliers and vendors	Purpose of Engagement Logistic support for Business Continuation	<ul style="list-style-type: none">Tenders & RFPs’Supplier meetings, briefings and workshops, risk assessments,	<ul style="list-style-type: none">Timely payment to suppliersFair treatment	
	How we respond	<ul style="list-style-type: none">Ensure fair selection processMaintaining robust relationship with service providersCompliance with proper procurement regulations		
	Frequency of Dialog	Periodic Meetings	Several times a year	
		Phone calls and emails	Ongoing	
	Outcome	BDT 2,198.38 million		16
		Spent on product and services during 2023		No. supplier tenders conducted by our Procurement Team

MATERIAL ESG FACTORS

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:

Five-step approach for assessing material issues involved:



Key Material Issues

Economic

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

Environment

9. Power consumption management and energy efficiency
10. Decreasing environmental impacts

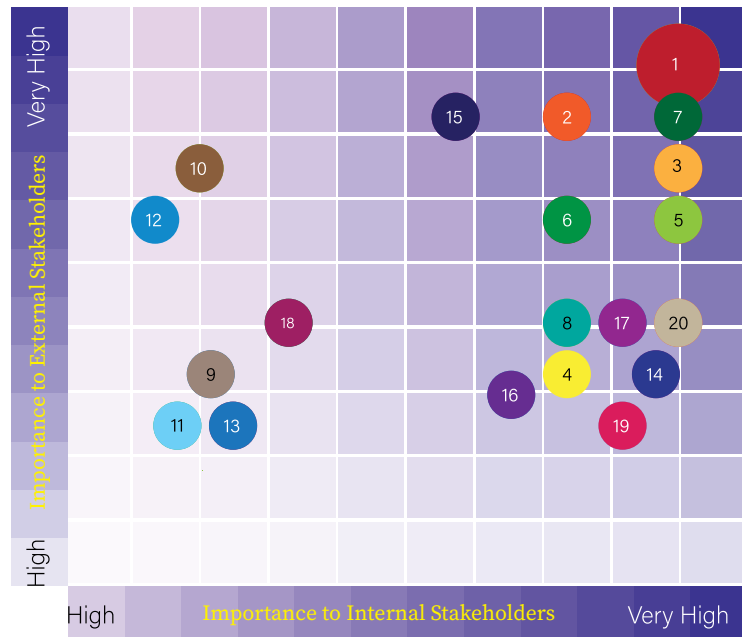
11. Controlling of paper resources
12. GHG emissions
13. Environmental Compliance in portfolio management

Social

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

Materiality Matrix

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:

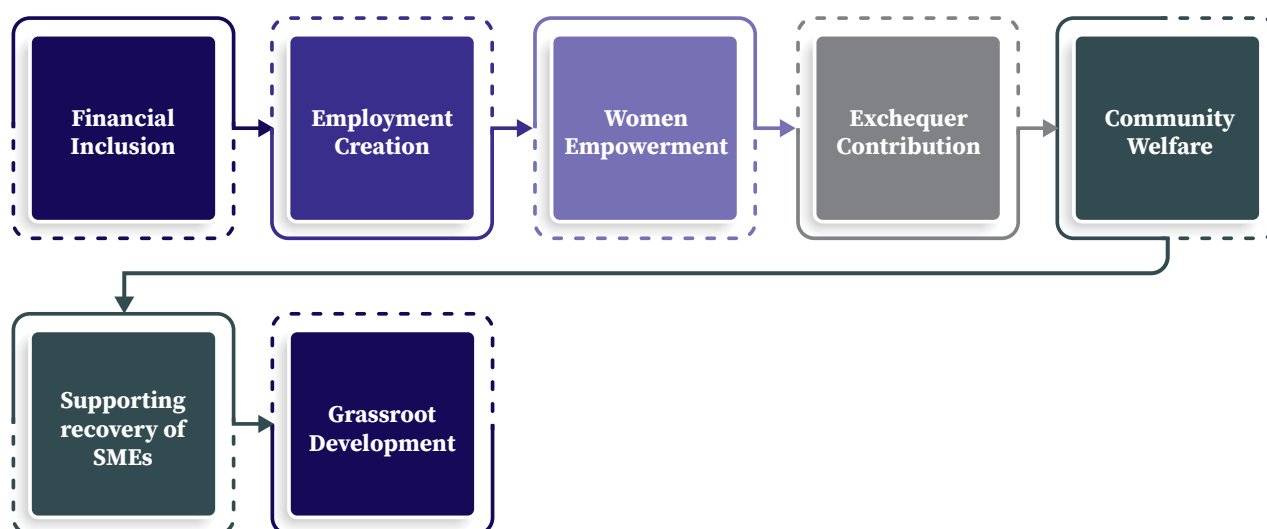


Economic	Environment	Social
<ul style="list-style-type: none"> 1 Serving a diverse range of clients 2 Accessibility to Products and Services 3 Responsible and Ethical behavior 4 Financial inclusion 5 Process Digitization 6 Governance and Accountability 7 Prevention of corruption and money laundering 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 PLC. 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	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
Serving a diverse range of clients		Critical	<ul style="list-style-type: none"> Contribute economically to the progress of our communities Create intuitive and impactful customer experiences Make banking simpler, smarter and safer through ethical use of technology and data 	Customers	Communities and Societies	<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: 11,92,975
				Employees	Shareholder and Investors	
				Regulators	Suppliers and vendors	









Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
Accessibility to Products and Services		Critical	Digitisation and the rapid adoption of smartphones has given banks an opportunity to explore new ways of banking and providing customers with unique offerings and with convenience.	 Customers	 Communities and Societies	We strive to ensure that our customers have easy access to information, products and services offered by the Bank.
				 Employees	 Shareholder and Investors	
Responsible and Ethical behavior		Critical	Banking is a business based on trust, and requires high level of customer-appropriate conduct. Generating business while protecting the interests of customers contributes to attracting depositors and growth in business.	 Customers	 Communities and Societies	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.
				 Employees	 Shareholder and Investors	
				 Regulators	 Suppliers and vendors	
Financial inclusion		Critical	<ul style="list-style-type: none"> Make banking more accessible and inclusive. Support business across all stages of growth 	 Customers	 Communities and Societies	<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 underbanked into the formal banking system Nurturing healthy savings and investment habits Introducing low-cost, innovative financial products. 1.23 million beneficiaries came under Jamuna Bank banking service network
				 Employees	 Shareholder and Investors	
Process Digitization		Critical	<ul style="list-style-type: none"> Digital innovations provide an opportunity to differentiate our offerings, with seamless and secure customer experiences. This can provide competitive advantage and gain customer confidence. 	 Customers	 Communities and Societies	<ul style="list-style-type: none"> Facilitating services using innovative technologies To ensure operational excellence, the Bank has installed new & advanced bare-metal hardware. With this project, the Bank's RISC architecture is being replaced by CISC architecture, which will provide enhanced computing power for our core banking system and eventually

Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
				 Employees	 Shareholder and Investors	<ul style="list-style-type: none"> • accelerate customer services. • The bank has deployed required hardware with telecommunication equipment in the Disaster Recovery Site (DRS) proportional to the configuration and capacity of the primary Data Center (DC) to pursue disaster recovery and business continuity of the Bank. • The Bank has implemented Oracle Exadata for the first time which is a combination of hardware, storage & software specifically built to optimize the performance and security of Oracle Database. Oracle is the underlying database management system (DBMS) of our core banking software. Bank is also deploying Oracle data vault feature to protect customer data integrity. • The Bank has successfully implemented Nikash payment and settlement system which has given greater customer facility for inter-bank transactions (BEFTN). • The Bank has redesigned its official website with enriched interface and enhanced security.

Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
						<ul style="list-style-type: none"> • The Bank has deployed a total of 102 cash recycler machine (CRM) which enables automated cash management at reduced cost, improved performance and enhanced security. Eventually all the ATMs will be replaced by the CRMs. • The Bank has implemented a smart board-room solution in the board room having advanced level meeting facilities. • To ensure accountability amongst the employees, the Bank has implemented a smart HR attendance system accompanied by artificial intelligence (AI). Additionally, the bank is deploying automated comprehensive AI-based AML solution. • The Bank has arranged an extensive cyber awareness program with all of its officials. The Bank has also designated the month of October each year as “Cyber Awareness Month.” Currently, the bank is in the process of implementing an advanced threat monitoring and detection system.

Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
						<ul style="list-style-type: none"> • For preserving Bank's valuable official electronic communication, an automated email archiving system has been implemented. • For easing business communication, the Bank has started to expand IP telephony service in branches which was primarily limited to Branch managers only. In this connection, the capacity of IP telephony system has been increased to ensure seamless connectivity and optimal performance. • The Bank has implemented a self-controlled PIN generation online platform named "Greenpin" where cardholders can generate or reissue their Card's PIN. • The bank has successfully finalized integration with various MFS channel (bKash, Nagad & Upay), payment processor (ekpay) and national payment switch Bangladesh (NPSB). • Jamuna Bank is working on digitization path, formulation of planning is underway to revamp the traditional Banking products convert to enable into digital platform, where Bank has desire to implement cloud, AI & blockchain technologies.

Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
						<ul style="list-style-type: none"> We introduced Shadhin Smart Banking App for Smartphone devices, which allow constant access to bank accounts of the Customers. Customers can now get 24/7 access to JB account information and services from their phones. It is a free service offered to all the JB 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 Jamuna Bank 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		Critical	<ul style="list-style-type: none"> Protect customer data and privacy through secure and robust systems and practices Protect the financial system against abuse 	 Customers	 Communities and Societies	<ul style="list-style-type: none"> We have a sound governance culture. Clearly defined roles and responsibilities of CEO and the Board.
				 Employees	 Shareholder and Investors	<ul style="list-style-type: none"> 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.

Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
Prevention of corruption and money laundering		Critical	<ul style="list-style-type: none"> Strong governance and a robust cyber security and data privacy strategy can create confidence in the institution and also differentiate us as a responsible organisation with customer interest paramount. 	 Customers	 Communities and Societies	<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.
				 Employees	 Shareholder and Investors	
Responsible Tax management		Critical	<ul style="list-style-type: none"> Ensures proper tax management and compliance system. 	 Communities and Societies	 Regulators	<ul style="list-style-type: none"> Our dealings with tax authorities are regular and based on mutual respect and trust. We take our tax compliance responsibilities very seriously. Senior management and independent tax consultants review our returns and submissions prior to finalization. We aim to be transparent in our tax filings, and will provide tax authorities with sufficient information.

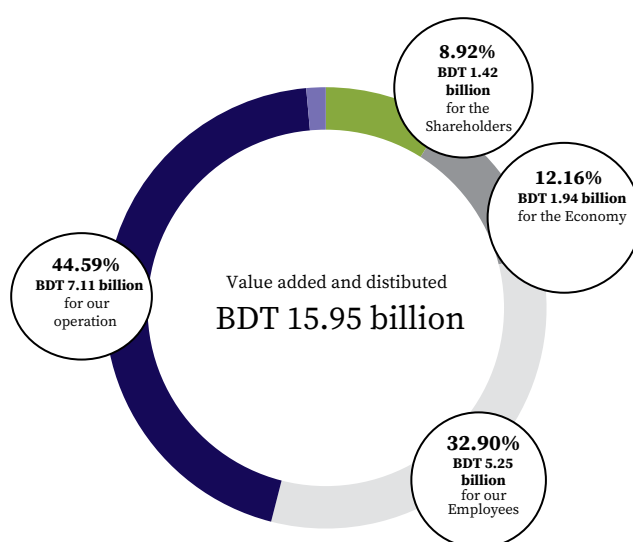
Statement of Direct Economic value generated and distributed for the year ended 31 December, 2023

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 Jamuna Bank.

figure in BDT million

Particulars	2023	%	2022	%
Income from Banking services	25,065.58		21,224.40	
Less: Cost of services & Supplies	(10,515.78)		(9,338.51)	
Value added by the Banking services	14,549.80		11,885.89	
Other Operating Income	1,018.14		936.45	
Less: Provision for Loan and Advances, Shares, etc.	(2,378.20)		(2,430.39)	
Less: Operating expenses excluding staff costs and depreciation.	2,759.34		2,073.14	
Value added	15,949.08		12,465.09	100%
Distribution of value added				
To Employees as salaries & allowances	5,247.98	32.90%	4,384.03	35.17%
Contribution to Jamuna Bank Foundation.	226.44	1.42%	172.57	1.38%
To Government as taxes	1,940.09	12.16%	1,697.48	13.62%
To Share holder as Dividend	1,422.59	8.92%	1,311.14	10.52%
Retained in the business	7,111.98	44.59%	4,899.87	39.31%
as capital and revenue reserve	6,512.21		4,416.58	
as Depreciation	599.77		483.29	
Total	15,949.08	100%	12,465.09	100%

Number of employees	4,180	3,782
Value added per employee	3.82	3.30



Economic Value Added (EVA) Statement for the year ended 31 December, 2023

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

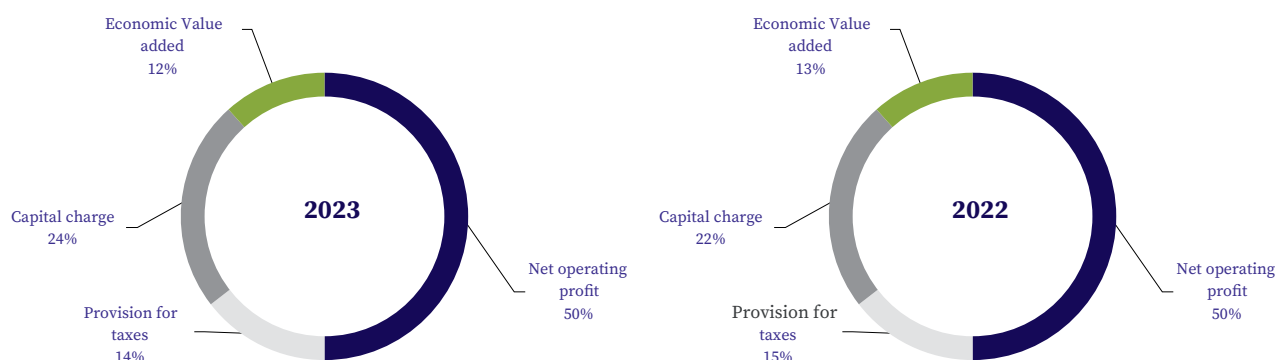
Particulars	Amount in BDT million	
	2023	2022
Net Operating profit before taxation and provision	6,680.66	5,709.31
Provision for taxes	(1,940.09)	(1,697.48)
Net Operating profit after tax (NOPAT)	4,740.57	4,011.83

Charges for capital		
Capital employed	28,440.24	27,691.34
Cost of equity (%)*	11.20%	8.95%
Capital charge	3,185.31	2,478.38
Economic Value Added	1,555.26	1,533.45

Capital Employed as on December 31		
Shareholders equity**	19,937.95	20,559.03
Add: Cumulative provision for loan and off-balance sheets items	8,502.28	7,132.31
Average Shareholders' Equity	28,440.24	27,691.34

* 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.

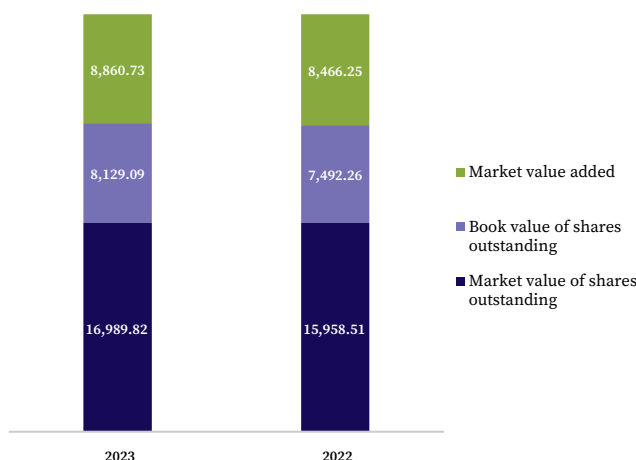
** Average shareholders equity has been derived from average of current year and previous years.



Market Value Added (MVA) Statement for the year ended 31 December, 2023

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	2023	2022
Face value per share (BDT)	10.00	10.00
Market Value per share (BDT)	20.90	21.30
Number of shares outstanding	812,909,830	749,225,650
Total market capitalization (BDT million)	16,989.82	15,958.51
Book value of paid up capital (BDT million)	8,129.09	7,492.26
Market Value added (BDT million)	8,860.73	8,466.25



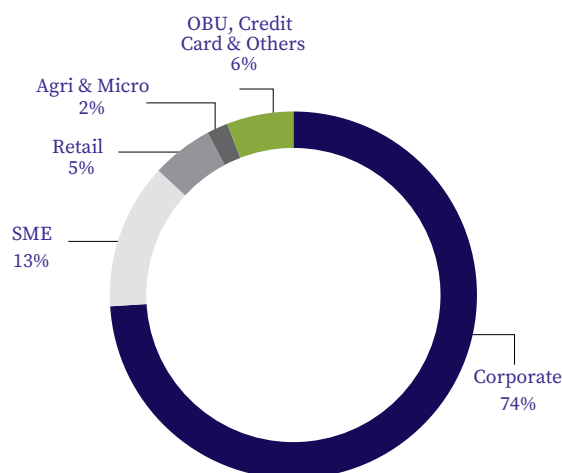
Contribution to Industrial Development by Jamuna Bank

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.

Amount in BDT million

Customer Segment	Outstanding amount in million BDT	Percentage of composition
Corporate	138,242.33	74.02%
SME	23,967.70	12.83%
Retail	10,119.33	5.42%
Agri & Micro	3,466.83	1.86%
OBUs, Credit Card & Others	10,963.83	5.87%
Total	186,760.02	100.00%

Segmentwise Asset Distributions (%)



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	As on 31.12.2023	
		Outstanding (Million BDT)	Composition of Total
1	Agriculture, Fishing, and Forestry	3,466.77	1.86%
2	Textile	10,923.52	5.85%
3	RMG	10,923.50	5.85%
4	Pharmaceutical	1,155.81	0.62%
5	Chemical	1,083.58	0.58%
6	Cement	2,177.39	1.17%
7	Food & Allied Industries	9,886.94	5.29%
8	Ship Building Industries	96.61	0.05%
9	Ship Breaking Industries	463.40	0.25%
10	Power & Gas	1,564.75	0.84%
11	Other Manufacturing	33,122.73	17.74%
12	Service Industries	22,469.68	12.03%
13	Trade & Commerce	57,069.34	30.56%
14	Construction	14,424.42	7.72%
15	Transport	147.27	0.08%
16	Consumer financing	7,479.60	4.00%
17	Loans to financial institutions	10,303.79	5.52%
18	Miscellaneous	0.91	0.00%
	Total	186,759.34	100.00%

Export-Import Business

JBPLC. has been consistent in both of its import and export business. In 2023, Import had increased to BDT 192,956.90 Million registering an upward growth of 10.13% as compared to BDT 175,200.80 million in 2022. 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.



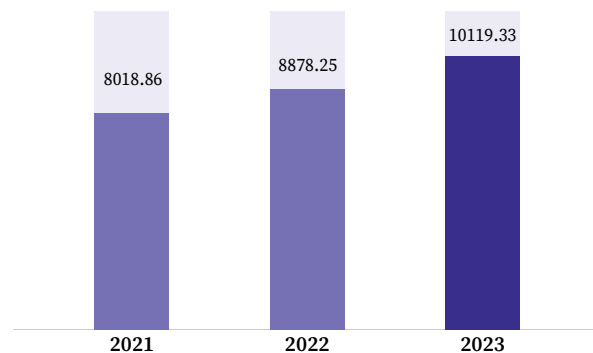
Import-Export Performance in BDT (Billion)

Aggregate exports increased to BDT. 150,129.70 million in 2023 from BDT 144,562.70 million in 2022 registering an upward growth of 3.85%. 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.

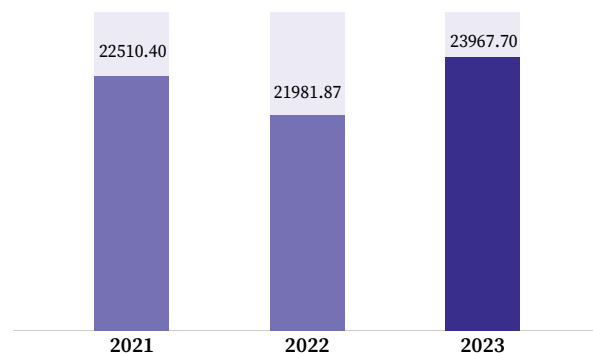
Year -wise Retail Portfolio (BDT in Million)



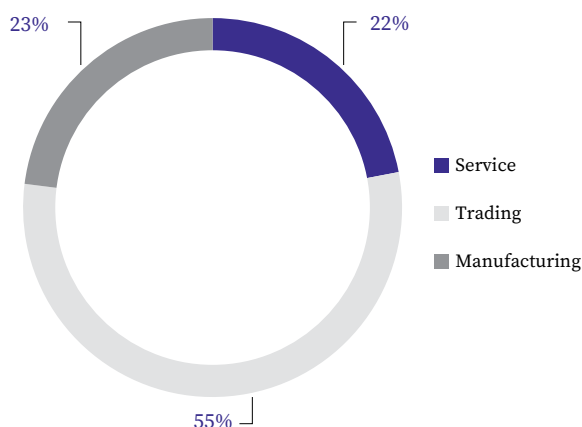
Contribution in development for SME Sector

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 three years



SME Asset Concentration as on 31.12.2023

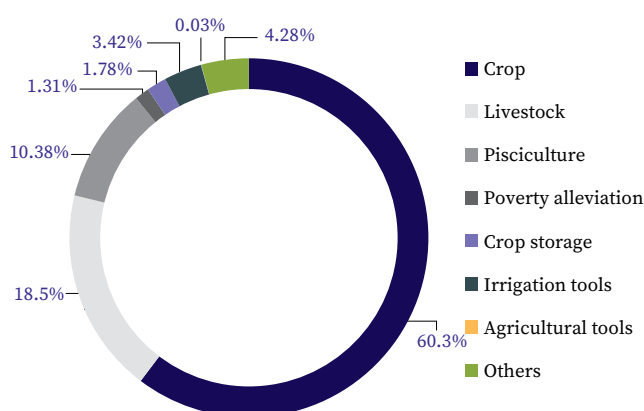


Finance for Rural Economic Development

During the Fiscal year 2022-23, the Jamuna Bank PLC has disbursed agricultural loan Tk. 32599.00 lac to 34047 number of borrowers (71.89 % women) of rural area of Bangladesh mainly to eight sub sectors of agriculture where share of crop is the highest (60.30%) followed by livestock (18.50%), pisciculture (10.38 %), others (4.28%), irrigation tools (3.42%), crop storage (1.78%), poverty alleviation (1.31%) and agricultural tools (0.03%). The disbursement was made through two channels - MFI linkage (91.26% loan) and bank own network (8.74%) to landless people, marginal & small farmers and sharecroppers. Our Vision is to ensure food security of the country, for this our bank has registered an increase of 4.93% Agricultural & Rural Credit disbursement than last Fiscal year. As on December 31, 2023 in agricultural & rural credit sector the cumulative outstanding was Tk. 34669.46 lac only.

Sector	Year 2021-22		Year 2022-23	
	In BDT million	As % of total	In BDT million	As % of total
Crop	1,797.68	57.86	1,965.78	60.3
Livestock	303.98	9.79	603.23	18.5
Pisciculture	517.60	16.66	338.36	10.38
Poverty alleviation	53.12	1.71	42.63	1.31
Crop storage	86.99	2.8	57.88	1.78
Irrigation tools	40.56	1.31	111.43	3.42
Agricultural tools	144.07	4.64	0.90	0.03
Others	162.60	5.23	139.70	4.28
Total	3,106.60	100	3,259.90	100

Sector wise Agricultural & Rural Credit disbursed during the financial Year: 2022-2023



Sustainable Finance

We aspire to promote and support environmentally-sound businesses and technologies through our lending business. Jamuna Bank 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 in the year 2023:

(figure in million BDT)

(figure in million US\$)

SL	Category	Name of Products	2022	2023
a	Green Finance	Renewable Energy	0.05	-
		Energy & Resource Efficiency	1,784.77	802.02
		Alternative Energy	-	-
		Liquid Waste Management	4.76	30.00
		Solid Waste Management	-	-
		Recycling & Manufacturing of Recyclable Goods (Circular Economy)	389.03	4.00
		Environment Friendly Brick Production	-	4.77
		Green/Environment Friendly Establishments	2,458.19	3,964.07
		Green Agriculture	-	-
		Green CMSME	2.20	0.10
		Green SRF	187.45	35.69
		Blue Economy Financing		-
		Information and Communication Technology		252.10
		Miscellaneous		-
		Total Disbursement in Green Finance		4,826.45
	b	Sustainable Linked Finance	Sustainable Agriculture	3,970.00
Sustainable CMSME			2,804.47	25,235.33
Socially Responsible Finance			4,229.33	11,350.74
Working Capital of green project			7,546.55	7,422.95
Priority Green & Eco- Friendly products for Trading Sector			18,000.68	14,850.79
Other Sustainable Linked Finance				20,602.61
Total Disbursement in Sustainable Linked Finance		36,551.03	82,452.50	
Total Disbursement in Sustainable Finance (a+b)			41,377.48	87,945.25



CONTRIBUTION TO NATIONAL EXCHEQUER

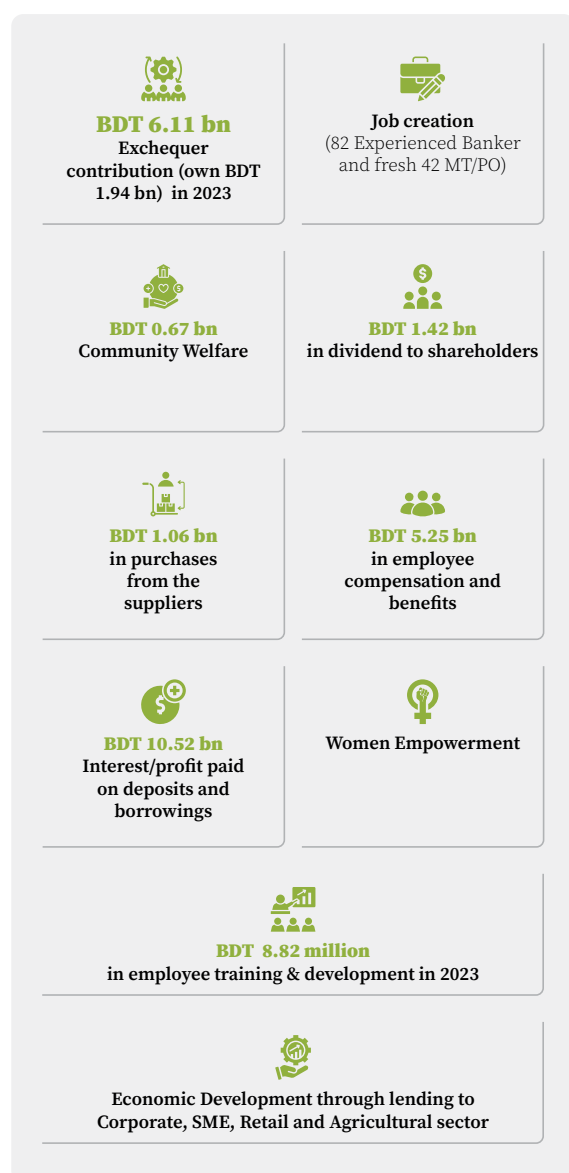
Jamuna Bank has transformed itself into one of the strongest and best-run financial institutions of Bangladesh, leading the financial services sector with responsibility and agility. Over the years, the bank has ensured substantive contribution to the national economy, reflected in collecting Government 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.

We generated gross total income of

BDT 26.08 billion

of which we distributed **BDT 20.87 billion** in payments that flowed to stakeholders, such as employees, suppliers, depositors/investors, Govt. Exchequer and local communities

These include



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	
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	2,954.36	1,984.61	350.82	423.36	5,713.15
2023	3,346.30	1,892.39	429.69	440.62	6,109.00

Supporting jobs creation

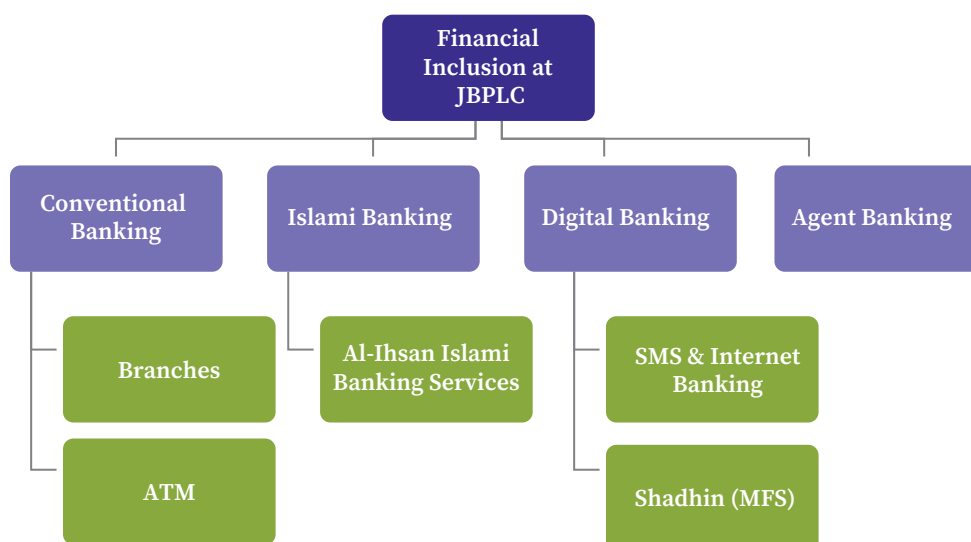
During 2023, we on boarded 82 experienced bankers and 42 fresh MTO/PO(s), bringing the total headcount to 4180. The bank expended BDT 5.25 bn as salaries and allowances and BDT 8.82 million in training in 2023. Further, we continued to prioritise lending to Corporate, SME and Agricultural sector, thereby 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.

Financial Inclusion

We are dedicated to bringing financial inclusion to millions of people by integrating them into the formal banking system. Our efforts in this regard are centered around promoting financial literacy, which we believe is a crucial enabler in achieving wider financial inclusion. Our Retail Banking business offers relevant financial products and services that cater to the evolving financial needs and aspirations of our customers throughout their lifecycle.



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 2023 is furnished below:

Period	Jamuna Bank Active School Account	Deposited Amount (in BDT)
At the year end 2023	3398	49,79,627/-

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, Jamuna Bank 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 2023 is given below:

Period	Jamuna Bank 10 Taka Active Account	Deposited Amount (in BDT)
At the year ended 2023	624	515,750/-

c. Jamuna Bank Agent banking

Jamuna bank agent banking has witnessed significant year-on-year growth in number of accounts, loan disbursements, deposits and remittance inflow which helps country's economic growth as well. In span of a few years this service spreads in multi-dimensional ways, reduces gap of time and space and become attractive to rural mass. The small droplets of the deposit contribute in the building strong platform of our promising economy, thus infuses lifelines in our rural economy. Now, marginal farmers, small entrepreneurs, shopkeepers and general people enjoy loan facilities in easier and faster manner through this platform. To reach Agent Banking service at the doorsteps of rural people, Government, Non Government and development partners shake hands together. At present, the number of active outlets is 50 (Fifty) nos. at the end of year 2023 is providing services from the rural areas of the country.

Detailed information is furnished below:

Particulars	Position at the year ended 31st December 2023
Number of Agent Banking Outlets	50
Number of account opened	14,492
Deposited amount	BDT 586.43 mn
Loan Disbursed	BDT 97.19 mn
Disbursed foreign Remittance	BDT 248.52 mn

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 “JamunaNariUddog” 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’s SME Division also offers various other financing options to women entrepreneurs. Detailed information is furnished below:

Particulars	Position as on 31st December 2023
Number of Women Entrepreneur	182
Disbursed Amount	BDT 506.60 million
Outstanding Amount	BDT 532.19 million

In alignment with our commitment to financial and social responsibility, Jamuna Bank has taken proactive steps to provide specialized services to women entrepreneurs across the country. To this end, we have established a dedicated “Women Entrepreneurs Development Unit” at our Head Office, along with “WEDU Desks” in each branch. Additionally, we have appointed focal officers to serve as advisors, partners, and trainers, offering comprehensive support tailored to the unique needs of women entrepreneurs, thus empowering them to succeed in their ventures.

e. Islami Banking Activities of the Bank:

Jamuna Bank PLC. 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 PLC. continues to be a leader in the provision of Islamic Banking services.

Sl. No.	Particulars	Amount / Tk.	
		2022	2023
1	Total Deposit	6,153.77	8,408.38
2	Total Investment	4,666.95	5,392.15
3	Total Import	5,821.80	2,381.40
4	Total Export	2,255.90	631.50
5	Total Profit	148.12	97.79
6	Total Manpower	56	59

f. Internet Banking Service

With Jamuna Bank internet banking facility, customers can perform activities like: real-time fund transfers between own accounts of JBPLC., real-time fund transfer to third party beneficiary accounts of JBPLC., 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 350 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 (G&CSD) of the Bank is engaged for managing the procurement process. The G&CSD 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 (G&CSD) 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 2023 by contracting with locally based suppliers. In 2023, our local suppliers represented 98.2% of our total spending on suppliers.

ENVIRONMENT RELATED INITIATIVE

Sustainable development is widely acknowledged as a crucial strategy for addressing complex social and environmental challenges. By prioritizing long-term thinking and equitable solutions, sustainable development seeks to build resilient communities that can withstand the effects of economic and environmental stressors. This approach not only reduces poverty by improving access to resources and opportunities, but also protects the natural environment by promoting sustainable use of resources and reducing the negative impacts of human activities. In this way, sustainable development works to create a more stable and secure future for all.









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 Jamuna Bank's operations and is considered as an integral aspect of the Bank's daily functioning. Jamuna Bank is dedicated to continuously enhancing its environmental and social performance, referred to as its corporate footprint. 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. Jamuna Bank is fully committed to following ethical, social, and environmental criteria in all its business dealings and decision-making processes.














The Bank is fully committed to promoting sustainable development, a pathway that aims to create resilient societies, reduce poverty and preserve the natural environment. This requires greater social and environmental responsibility and presents new business opportunities for the private sector. Jamuna Bank recognizes the significance of sustainability and has integrated it into its daily operations, continuously improving its environmental and social performance.

The bank believes in responsible growth, which meets the needs of the present generation without compromising the ability of future generations to meet their own needs. Jamuna Bank is dedicated to adhering to ethical, social, and environmental standards in its business operations and decision making.

In alignment with the United Nations' Sustainable Development Goals (SDGs), Jamuna Bank is actively working to achieve inclusive growth, poverty reduction, gender equality, climate action, sustainable cities and communities, good health and well-being for people, and quality education. The bank recognizes that Corporate Social Responsibility (CSR), Green Banking and Financial Inclusion are three crucial banking tools in addressing the SDGs, and is dedicated to promoting all three.

Our Environmental Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
Power consumption management and energy efficiency	■	Critical	Implementing an effective resource optimization system to reduce energy and resource consumption during business operations	 Customers	 Communities and Societies	<ul style="list-style-type: none"> Electricity consumption per employee was 2,467.82 kWh in 2023. Electricity consumption per employee decreased by 7.47% compare to previous year. Consumption of Fuel for Generator (Liters) increased by 28.70% compare to previous year. Consumption of Fuel for Car (Liters) increased by 142.00% compare to previous year. 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.
				 Shareholder and Investors	 Suppliers and vendors	
Decreasing environmental impacts	■	Critical	Ensuring Green Office practices are maintained and internal stakeholders are aware of its benefits	 Customers	 Communities and Societies	<ul style="list-style-type: none"> Jamuna Bank's direct environmental impacts are limited to paper, energy, water consumption, and the greenhouse gases (GHG) emissions they produce. Jamuna Bank is an environmentally responsible bank, for which, the bank is trying to reduce the negative impacts on environment by initiating its activities.
				 Shareholder and Investors	 Suppliers and vendors	

Our Environmental Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Reponses
Controlling of paper resources	●	Very Important	Promoting environment friendly practices	 Customers	 Employees	<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. Paper wastage recycle 40% (approx..)
				 Regulators	 Suppliers and vendors	
GHG emissions	■	Critical	Reducing carbon footprint and optimize resource management	 Customers	 Communities and Societies	GHG emissions from <ul style="list-style-type: none"> Fuel (Car) was 829.97 MT Fuel for Generator was 425.96 MT Electricity was 4,247.03 MT
				 Shareholder and Investors	 Suppliers and vendors	
Environmental Compliance in portfolio management	■	Critical	Conducting business without damaging the environment	 Customers	 Communities and Societies	<ul style="list-style-type: none"> Jamuna Bank PLC. 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. <p>All Credit proposals are taking into account of local laws and regulations and internationally acceptable environmental and social standards where these are more stringent.</p>
				 Regulators		

■ Impact within and outside the organization

● Impact within the organization

▲ Impact outside the organization

SOCIAL INITIATIVE

Sustainable Human Resource Management

Jamuna Bank 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. Jamuna Bank 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**

The Bank acknowledges the need for competitive remuneration policies, and these have been designed to correspond to individual qualification, skill, performance, contribution, and responsibility, thereby ensuring a genuine differentiation from other businesses. To retain and attract talent for the bank, a competitive compensation package has been established. As we believe in retaining the organization's stars and cash cows, our focus is on talent retention.

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



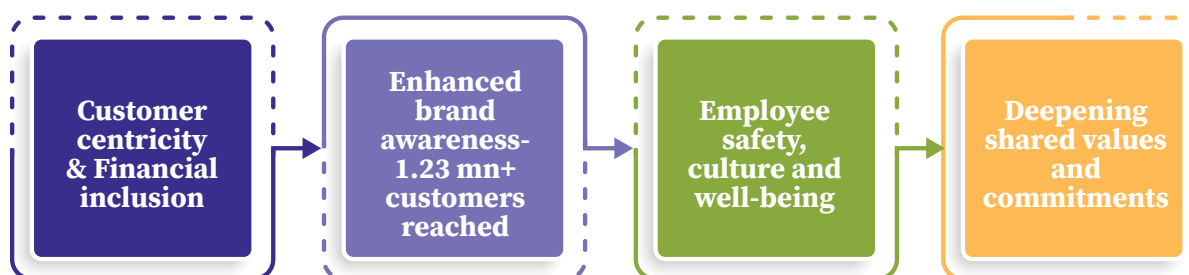
- **Appropriate appreciations regarding achievements**






Jamuna Bank 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.








- **Good training and development arrangements**

Jamuna Bank PLC. places a premium on training and provides its employees with resources and opportunities for growth. The objective of training is for employees to master and apply the knowledge, skills, and behaviors emphasized in training programs in their daily work. Through its continuous training and development program, Jamuna Bank Training Academy (JBTA) acts as a catalyst in enhancing the competencies of employees and equipping them with the right skills and knowledge to meet the ever-changing business needs of different customer segments. As a result of Jamuna Bank's emphasis on training and development, career paths and planning for career succession are aligned with each individual's training plan to ensure that every employee receives full consideration for opportunities to develop their competencies, leadership skills, and for career advancement.



Our Social Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Reponses
Encouraging a culture of conversation and openness with employees	●	Critical	Creating healthy, ethical, and supportive work environment.	 Employees	 Shareholder and Investors	Jamuna Bank relies on openness to public disclosure, high transparency, and accountability to promote the long-term viability of company and society.
				 Communities and Societies		
Competitive Benefit	●	Important	Ensuring competitive compensation package	 Employees	 Shareholder and Investors	<ul style="list-style-type: none"> • Jamuna Bank 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 (EHL). • Non Executives Car Facilities for High Performers. • Financial support for higher education of employee's children.

Our Social Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
	●					<ul style="list-style-type: none"> 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	●	Important	Developing human capital to ensure sustained talent in the organization	 Employees	 Shareholder and Investors	<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%.
				 Regulators		
Personal development and training	●	Critical	Investing in wide range of training programs for personal and professional growth of employee	 Employees	 Shareholder and Investors	<ul style="list-style-type: none"> Jamuna Bank PLC. puts great emphasis on training and provides resources and opportunities for development to the employ. We conducted total 29 training course in house and 60 training were provided to the employees using external organization in 2023. Total 1708 employees have participated in the training & development programs during the year
Supporting an appropriate work environment	●	Critical	Safe space and environment for working	 Employees	 Shareholder and Investors	<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.

Our Social Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
Health and safety of employees	●	Critical	Ensuring proper health and safety protocols	 Employees	 Shareholder and Investors	<ul style="list-style-type: none"> The health and safety of our employees is a key focus at our company. 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
				 Regulators		
Local community engagement, impact assessments, and development programs	■	Very Important		 Employees	 Shareholder and Investors	<ul style="list-style-type: none"> 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.
				 Communities and Societies	 Regulators	

■ Impact within and outside the organization

● Impact within the organization

▲ Impact outside the organization

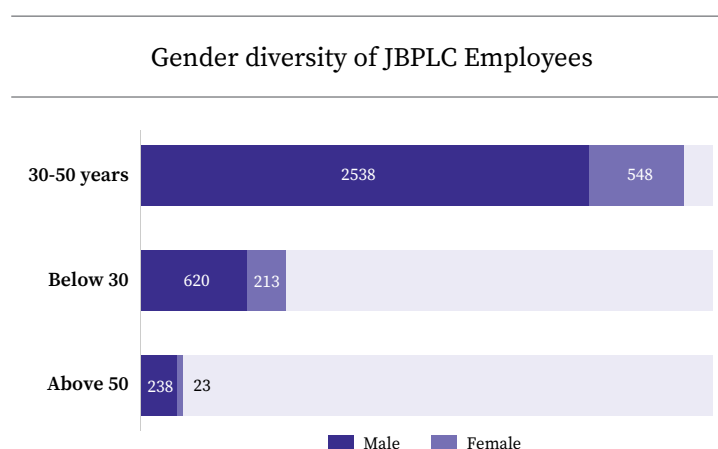
Recruitment

We at Jamuna Bank have a strict hiring strategy in place because we think that our workers are the key to our success. Our policy covers the requirements and steps for hiring both new hires and lateral hires, ensuring that we only hire candidates who are the best fit for the position. With new recruits beginning as Management Trainees, our recruitment approach is focused on attracting and keeping outstanding talent at all levels of the business. A written test is conducted after the candidates have been narrowed down based on their qualifications. After passing the written exam, candidates are subsequently interviewed by the selection committee to determine their qualifications for the position. We also have a strict selection procedure in place for lateral entrants, where individuals are evaluated according to their credentials, competences, and degree of experience. Our ultimate objective is to hire the best candidates who will support our cause and advance our company.

Diversity in Workplace

An optimal manpower mix is a prerequisite for the nourishment and growth of the business. Jamuna Bank PLC. 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 (Manager/Sub Manager, In-charge /Opp. In-charge) of the bank is still insufficient in comparison to male representation, standing at only 12 female and 345 male out of 204 employees.



Occupational Health & Safety (OHS)

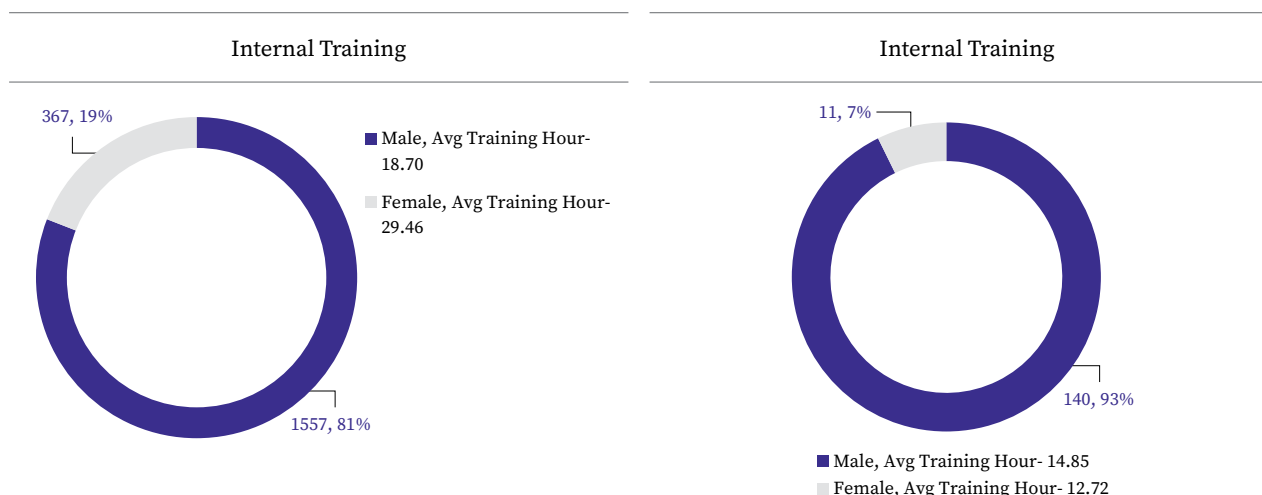
The health and safety of its employees is a priority for Jamuna Bank at all times. To do this, the bank has put in place a number of measures designed to lower the risk of work-related illness, injury, or mortality. The right layout and décor of the office, upkeep of a clean and hygienic workplace, regular 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.

Training & Education

Jamuna Bank PLC. 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. JBPLC. 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 29 training course in house and 60 training were provided to the employees using external organization. Total 1557 employees have participated in the internal training and 151 employees have participated in the external training & development programs during the year.



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 PLC. 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.

Risk Management

Climate risks are complex and transverse in nature, and may potentially translate into known financial risk types for banks including credit risk, market risk, liquidity risk and operational risk. Moreover, the Sustainable Finance Committee (SFC) also entrusted to escalate any material climate related risk and issues. Risk Identification is diligently undertaken by the Sustainable Finance Unit (SFU) and it works collaboratively to ensure Environmental & Social Risk Management (ESRM) across Bank. The ESRM assesses the nature, likelihood and magnitude of the effects of the risks which tackles both physical and transition risk, through the main 4 pillars of risk identification, measurement, monitoring and control. This involves capacity building of business units, credit risk management officials, to seize the opportunities of an evolving economy and society towards sustainability.

We manage **credit risk** associated with climate and ESG risk through our Credit Policy, which covers risk identification, assessment, mitigation and monitoring. Sectors with inherently higher ESG risk are subject to enhanced due diligence with sector-specific requirements. Based on our climate scenario analysis, the impact of transition and physical risk was not expected to be material in the short term, but may manifest more prominently in the longer term.

Banks may be exposed to **market risk** arising from the

increase in volatility in investments and potential declines in valuations, due to impacts from severe physical climate events and shifts in investor preferences, particularly in carbon-intensive sectors. However, the short-dated nature of such exposures suggest that the impact is likely to be contained. Our Risk Management Division conduct stress testing using scenarios depicting various shocks.

Liquidity risk stems from the inability to raise funds to meet the Bank's obligations due to various factors including those relating to climate change. Acute physical risk events may cause widespread physical damage and lead to a surge in clients' deposit withdrawals to finance damage repair and demand for emergency loans. In addition, decarbonisation of the economy over time may lead to difficulty in liquidating liquid assets issued by carbon-intensive corporates held by the Bank. However, this portfolio forms a limited part of our overall liquid assets. Jamuna Bank manages both short-term and long-term liquidity implications of climate risk through stress testing.

Extreme weather events may also result in **operational risk** through disruptions to business continuity, due to adverse impact on the Bank's infrastructure, systems, processes and employees. To mitigate this, our key critical facilities are equipped with high resiliency and critical systems are built with high availability. The bank has deployed required hardware with telecommunication equipment in the Disaster Recovery Site (DRS) proportional to the configuration and capacity of the primary Data Center (DC) to pursue disaster recovery and business continuity of the Bank. Further, Jamuna Bank's business continuity plans set out the recovery strategies, action plans and resources needed following a crisis to recover critical business services and processes within an expected timeframe to a minimum acceptable level and restore our operations to normalcy. This minimises significant impact to the Bank, our customers and the financial ecosystem.

Climate Risk assessment

Secondary Risk	Transition risk				Physical risk	
	Short term (< 3 years)	Medium term (3-10 years)	Long term (>10 years)	Short term (< 3 years)	Medium term (3-10 years)	Long term (>10 years)
Credit						
Market						
Liquidity						
Operational						

Legend

	Low		Moderate		High
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Metrics and Targets

Scope 1 and 2 Emissions

Scope-1 emissions are direct greenhouse gas emissions that occur from sources that are controlled or owned by an organization. Some of the categories of Scope-1 emissions are fuel consumption, biofuel consumption, air conditioning, refrigerator, and owned vehicles. Scope 2 emissions are indirect GHG emissions associated with the purchase of electricity, steam, heat, or cooling, as they are a result of the organization's energy use.

As part of our Sustainability Roadmap for “Reducing Environmental Impact”, our interim target for 2030 strategizes on restraining Scope 1 and Scope 2 emissions. As the company is growing and its footprint is expanding, total GHG emission is likely to expand as well. However our target is to restrict it to a minimum.








Scope	Target	Strategy
Scope 1	Efficient use of natural resources at workplace	<ul style="list-style-type: none"> Maintain optimum temperature of AC at all locations Use of energy intensity sensor based lights where possible Awareness on Jamuna Bank Green Office Guideline Encourage using online platforms for cross location meetings
Scope 2	Reduction of carbon emission of our own operation	<ul style="list-style-type: none"> We take a long-term, integrated approach to conducting business by incorporating environmental, social and governance considerations into all of our operations. Awareness campaign for employees to promote responsible habits

Scope 3 Emission

Scope 3 emissions are the result of activities from assets not owned or controlled by the reporting organization, but that the organization indirectly affects in its value chain. Scope 3 emissions include all sources not within an organization's Scope 1 and 2 boundaries. Examples of some Scope-3 emissions are- Material Used, Employee Commuting, Business Travel (Air), Hotel Stay, Water Supply, Investments etc.

As Loan Portfolio falls under Scope 3 emission, Jamuna Bank has considered five major GHG contributing sectors to set interim emission reduction targets by 2030 and long-term emissions reduction targets by 2050. All targets have been

aligning with IEA Net Zero Emission Scenarios. In the long run the emissions from Business As Usual (BaU) scenario of Jamuna Bank will be increased. The reduction targets have been set based on projected BaU Scenario of 2030 and 2050.

Financing Sector	Estimated Emission Reduction Target (%) for 2030	Strategies for 2030	Estimated Emission Reduction Target (%) for 2050
 Textile & RMG	20%	<ul style="list-style-type: none"> Encourage Investment in Sustainable Technologies Promote Recycling and Circular Economy Reduce investing in companies who use coal fired broilers for their operations 	100%
 Agriculture, fishing and Forestry	20%	<ul style="list-style-type: none"> Finance Sustainable & GHG emission reduction practices & screening Encourage improved agricultural practices 	100%
 Power & Gas	20%	<ul style="list-style-type: none"> Decrease the investments in oil fired power plants Provide financial incentives to encourage the adoption of low-carbon technologies and renewable energy sources Promote Green Bonds 	100%
 Food & Allied Industries	10%	<ul style="list-style-type: none"> Implement environmental criteria for assessment Offer specialized financial incentives for environmental friendly practices Offer expertise and advisory services for implementing sustainable practices 	100%
 Transport	15%	<ul style="list-style-type: none"> Encourage fuel efficiency for the transport sub sector Increasing finance in less emission based transport system Invest in development of advanced technology for transport sector and renewable energy vehicle manufacturing Financing vehicles powered by compressed natural gas Collaborate with clients to use energy efficient products. Encourage the adoption of low carbon transportation systems 	100%

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.

Scope 1: Direct Energy:

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

Vehicle Fleet Fuel Consumption

Particulars	2022	2023	% increased/decreased compared to previous year
Fuel for Generator (Liters)	122,319.14	157,440.28	▲ 28.70%
Fuel for Car (Liters)	146,316.65	354,738.46	▲ 142%
Fuel for Generator (GJ)*	4,916.93	6,328.71	
Fuel for Car (GJ)*	5,881.59	14,259.63	

*1 fuel oil equivalent @kiloliter = 40.1976279848 GJ

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.

Scope 2: Indirect Energy:

Electricity consumption

Particulars	2022	2023	% increased/decreased compared to previous year
Total Consumption (kWh)	10,087,434.24	10,315,485.68	
Total Consumption in Gigajoules (GJ)*	36,314.76	37,135.75	
Electricity consumption per employees	2,667.22 kWh	2,467.82 kWh	▼ 7.47%

*1 kWh = 0.0036 GJ.

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 2023, Jamuna Bank was able to save a total of 80.79 metric tons of paper, which is equivalent to a savings of BDT 12.06 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	2022	2023
Printing paper use (tonnes)*	106.52	88.82
Paper consumption in Amount (BDT million)	18.96	16.47
Paper consumption per employee (KG)	25.54	21.31
Paper consumption per employee (in BDT million)	0.0050	0.0044

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

Water Consumption

Jamuna Bank PLC. 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	2022	2023	% increased/decreased compared to previous year
Total Utility Water Consumption (m3)	211,924	276,770	▲ 10%
Total Water consumption per employee (m3)	56.03	66.20	

GHG Emissions

Jamuna Bank PLC. 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.	Energy source	Consumption	Gigajoule	CO2 Emissions in Metric Tons
Scope -1				
	Gas (CNG)	m3	-	-
	Fuel for Car	Liters	14,259.63	829.97 MT
	Fuel for Generator	Liters	6,328.71	425.96 MT
Scope -2				
	Electricity	Kwh	37,135.75	4,247.03 MT

Ref: Greenhouse Gas Emissions Calculator by UNFCCC. Secretariat

Major in-house Green activities:

Jamuna Bank PLC. 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:

1. Communication with the customers are mostly being done through SMS, e-mails, instead of letter of communication.
2. Encourage the clients to use ATM cards instead of cheque books.
3. Online and electronic banking have been encouraged to reduce the use of paper and other resources required in banking with physical presence.
4. Communications within the organization are mostly being completed through e-mails.
5. Introduction of e-filing.
6. Meeting and Training Programs are being conducted through digital platform.
7. Solar energy is being used to power 36 Branches in the country.
8. Solid waste management system has been introduced to several branches.
9. Maximum utilization of day-light for office.
10. Auto sensor power switch system has been installed in the workplace, specially in Head Office.
11. Double-side printing to save paper and eco-font in printing to reduce use of ink.
12. Keeping AC temperature at 24 degree in summer.
13. Switching-off fans, lights, air coolers etc. during office exit.
14. Lesser Corporate Business Travel to save energy.
15. Reduce wastage of water through the use of hose timer in the faucet.
16. Develop corporate culture to check emails everyday among employees.
17. Start sending meeting invitation, presentation and meeting minutes etc. in e-form instead of printed form.
18. Introduced Tele conference and video conference to avoid travelling.

Environmental Conservation in Business Centers

Particulars	2023
Number of online Branches	167
Number of online Sub-Branches	110
Number of Solar Powered Branches	37
Number of ATM Booths	350
Number of Agent Outlets	50
Number of Internet Banking users	2,567
Number of Shadhin Mobile App users	38,745
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 Jamuna Bank Debit card punched through JBPLC ATM booth in 2023	1,013,857	BDT 3.70 mn
Number of total Jamuna Bank Credit Card punched in 2023	7,847	BDT 0.03 mn
EFTN	2,089,046	BDT 7.63 mn
On the basis of cost of per page of MICR Cheque book Tk. 3.65		
Number of total Transaction notification sent to customers through SMS in the year 2023	7,238,560	BDT 5.79 mn
Total promotional SMS sent to customers in 2023	3,793,455	BDT 3.03 mn
Email Delivered (approx)	2,167,257	BDT 1.73 mn
E-Statement of Credit Card	89,632	BDT 0.07 mn
on the basis of cost of per page of computer paper Tk.0.80		
Total consumption saved		BDT 22.00 mn

At Jamuna Bank PLC., 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.

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 2023. These sessions were aimed at raising awareness and promoting best practices in the field.



A 03 (three) days long training session was organized by JBTA from 22-09-2023 to 24-09-2023 (Friday, Saturday and Sunday) on “4 module training on latest GRI Standards 2021” conducted by “iota Consulting BD”, authorized training partner of Global Reporting Initiative (GRI), Headquarter located at Netherland.



Capacity Building Workshop on “Sustainable Finance Policy, its Reporting, ESRM Guidelines & Sustainable Refinance Schemes” held at Jamuna Bank Training Center. Mr. Chowdhury Liakat Ali, Director, Sustainable Finance Department was Chief Guest & Mr. Md. Abdus Salam, Additional Managing Director & Chairman of Sustainable Finance Committee, Jamuna Bank PLC was Special Guest in the Program. Around 40 nos. participants from different branches & Corporate Office took part in the workshop.

Looking Forward

Our carbon footprint analysis has geared us up to help us disclose Sustainability and Climate Related disclosures for the upcoming year, which are based on International Financial Reporting Standards (IFRS) S1 and S2 and fully adopted by Bangladesh Bank as Circular Guideline on Sustainability and Climate-related Financial Disclosure SFD Circular no. 06 dated, 26 December 2023. Not only does it ensure compliance of regulations for the future, but it also prepares us on creating and monitoring measuring targets to help achieve our Net Zero Target by 2050. The macroeconomic factors reflects the overall growth of the economy. The GDP, Inflation rates, stock prices will impact on people’s behavior in financial markets. The climate change will shape how people move towards investments and also shape how people will think about financing. Jamuna Bank’s strong integration with ESG, Sustainability and Climate related disclosures will not only create value for the business but also will impact on the larger ecosystem. In the coming days, Jamuna Bank aspires to increase its portfolio in green and sustainable projects and thus align itself with global initiatives like net zero emission and the Paris Agreement for ensuring the sustainability of the economy, environment, and society. In addition, we also aim to tap into climate related opportunities through enhanced digitization, and exploring other avenues in order to create positive synergy.



CORPORATE

SOCIAL RESPONSIBILITY (CSR)
ACTIVITIES OF THE BANK

MESSAGE FROM THE CHAIRMAN JAMUNA BANK FOUNDATION



Al-Haj Nur Mohammed Chairman, Jamuna Bank Foundation

Dear Stakeholders,

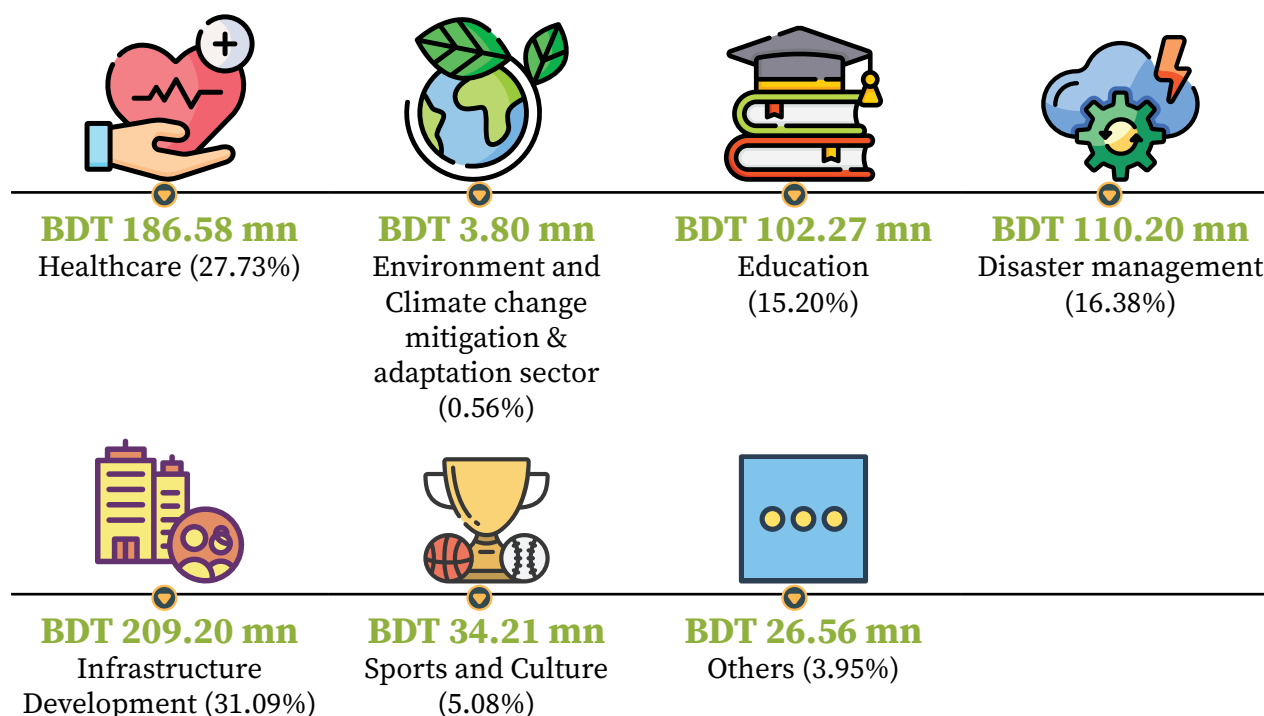
Assalamu alaikum wa rahmatullah.

Writing as the Chairman of Jamuna Bank Foundation, I want to acknowledge the challenges our world faces due to the COVID-19 pandemic and the Russia-Ukraine war, impacting global economic growth in 2023. Despite Bangladesh's recovery, crises and economic slowdown affect our country. External shocks cause inflation and challenges in managing the bank's balance sheet; however, Jamuna Bank PLC. shows impressive progress amid obstacles.

Jamuna Bank PLC. prioritizes social responsibilities alongside profits by allocating 5.00% of pre-tax profits to the Jamuna Bank Foundation yearly. Since its inception, Jamuna Bank PLC. has been contributing to the underprivileged segment of society with a variety of CSR activities across the country. It upholds its commitment to CSR values amidst economic crises, ensuring a positive direction for the bank.

Jamuna Bank PLC. founded "Jamuna Bank Foundation (JBF)" in 2007 to enhance the CSR program systematically. Since its inception, JBF has been playing a pioneering role in CSR activities. Over the past 16 (sixteen) 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, healthcare, environment-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 PLC. 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.

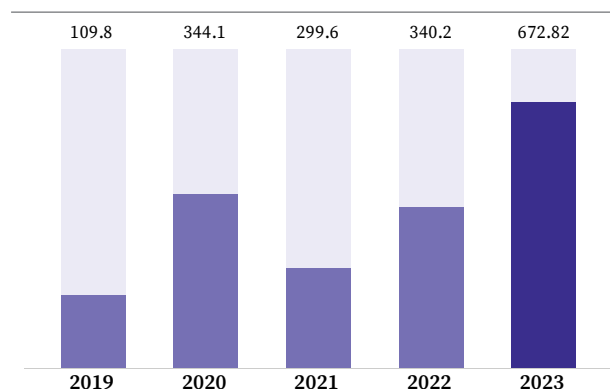
The benefits of CSR go much further than just improving trust and image; rather, it actively invests in community efforts and improves the community's and consumers' ability to engage in meaningful ways with an organization. Jamuna Bank has always been committed to such causes and stood behind distressed people in times of great difficulty. In 2023, we have spent a total of BDT 672.82 million on the welfare of society in the following areas:



Education

Bangladesh has made remarkable progress in primary education, boosting student enrollment and gender parity. However, poverty causes many deserving students to drop out at graduation. Jamuna Bank Foundation introduced scholarships in 2007 to assist underprivileged and disabled but talented students, aiming to eliminate economic barriers. Currently, 533 students benefit from these scholarships, with a total of 1266 students supported since 2007.

Yearwise CSR Expenditure (in million BDT)



We established Jamuna Foundation Nursing College at Dhanmondi 9 / A, Dhaka to train skilled nurses. Currently,

the college offers Basic B.Sc. in Nursing and Post Basic B.Sc. in Nursing courses approved by Bangladesh Nursing Council and affiliated with Dhaka University. In the 1st year B.Sc. final exam, all students passed and one ranked 5th nationally.

In order to develop skilled human resources in the computer and ICT sector, we founded the 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. 550 students have completed office management courses there. Additionally, we opened 14 computer training centers nationwide to support the Government's goal of creating a SMART Bangladesh.

At Jamuna Bank Foundation Complex in Dhaka, we've set up a free primary school for slum children, an Autism School for kids with disabilities, and a Madrasah for Quran studies. Also, we have 199 Quran learning centers and a primary school in Rugganj. Moreover, there are 13 sewing machine training centers nationwide empowering underprivileged women.

Healthcare activities

Throughout 2023, Jamuna Bank Foundation held 16 free medical camps nationwide, treating 130,800 patients and selecting 220 for free eye operations. In addition, they organized 37 mobile medical camps in Dhaka slum areas, treating 6,808 patients.

In 2023, we launched two new units of the Jamuna Bank Foundation Kidney Dialysis Center in Rupgonj, Narayanganj, and Munshiganj to help more people. Across our four existing centers, over 27,922 dialysis treatments have been provided to kidney patients. Additionally, we opened the Jamuna Bank Foundation Physiotherapy Center at MHB Bhabon, Mohakhali, Dhaka, staffed with skilled 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.

We set up medical facilities like the “Jamuna Bank Foundation Diagnostic Centre”, “Dental Clinic”, “Eye Hospital”, and “After Care Center” at Mohammadpur, Dhaka to provide affordable healthcare to the underprivileged. In the past year, we held a blood donation drive to mark the 48th Martyrdom Anniversary of Bangabandhu Sheikh Mujibur Rahman and Victory Day. Bank employees and staff generously donated blood during these events.

Environmental and Climate Change mitigation & adaptation

Environmental protection and climate awareness are top global priorities. We prioritize reducing our ecological impact, enhancing energy efficiency, and conducting tree planting activities nationwide. Our projects include installing tubewells, creating solar villages, and improving infrastructure in underserved regions. We aid those affected by disasters and contribute to the Prime Minister’s Relief Fund for natural calamities.

Disaster Management

This year, we donated 75,000 blankets to the Prime Minister’s Relief and Welfare Fund for the destitute and cold-affected. Over 200,000 blankets were given to winter-affected people. Whole night blanket distribution program was organized for the people of Dhaka city who were passing the night footpath last winter. Additionally, we gave BDT 40 million to the Prime Minister’s housing project. Assistance was provided to flood-affected areas, and food and clothes were distributed during Ramadan and Eid for the underprivileged.

Income generating activities for the underprivileged population

We’ve set up 13 Sewing Training Centers for underprivileged women in various districts of Bangladesh, providing sewing machines to empower them to support their families and raise awareness on women’s rights. This initiative has improved living standards for families, as women take on the role of breadwinners. Additionally, we established Jamuna Foundation Nursing College and Jamuna Bank Institute of Information, Communication & Technology to produce qualified nurses and provide free ICT training to underprivileged students. Furthermore, we’ve opened 14 computer training centers across the country to contribute to the Government’s goal of building a SMART Bangladesh.

Sports & Culture

Jamuna Bank Foundation patronizes the development of our sports. During 2023, Jamuna Bank donated BDT 10 million to Bangladesh Olympic Association for organizing Sheikh Kamal 2nd Bangladesh Youth Games-2023. Moreover, Jamuna Bank also donated BDT 2.5 million for organizing “Sheikh Hasina Inter-bank Football Competition”. Besides these, Jamuna Bank has sponsored and donated BDT 10 million to “Under-16 Football Tournament” organized by Sheikh Russell National Youth Council.

Financial support Government & Non-Government Organizations and poor people

Jamuna Bank Foundation (JBF) provides financial aid to various organizations, donating BDT 1.00 million for a book project named “ òkL nvwmv fvYmgMÖÓ “. BDT 200 million was given to Bangabandhu Memorial Trust to establish Begum Fazilatun Nesa Medical College & Hospital. Additionally, BDT 20 million was contributed to Jatir Janak Bangabandhu Sheikh Mujibur Rahman Memorial Trust for philanthropic endeavors.

Ongoing projects

- Jamuna Bank Old Home: Construction of the 2-story phase of a planned 10-storied building for Jamuna Bank Old Home in Keraniganj is completed. The second phase is ongoing. Local businessman AL-Haj Zulhash donated 10 bighas of land.
- Healthcare Center: Jamuna Bank is currently building 3 healthcare centers in Laksham and Barura, Cumilla, and Rugonj, Narayanganj to ensure affordable healthcare for rural people.

Acknowledgement

I thank the Board and Shareholders for choosing me as Chairman of Jamuna Bank Foundation. We have extensive plans for alleviating people’s sufferings and improving our nation socially and economically.

Ma -Assalam.



Al-Haj Nur Mohammed

Chairman, Jamuna Bank Foundation

CSR and Our contribution to Achieving Sustainable Development Goals

Jamuna Bank prioritizes responsible and sustainable business, considering the interests of stakeholders and the environment through active Corporate Social Responsibility (CSR) involvement since inception. 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. Jamuna Bank creates long-term value for the stakeholders, environment, and the community through its socially responsible activities. Jamuna Bank 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 a remarkable role in the CSR activities. Over the past 16 years, JBF went ahead with its unwavering commitment to improve lives of the underprivileged poor and destitute of the society as well as the environment.

Nowadays, CSR and Sustainable Development goals are interconnected to build a more sustainable future. Aligning CSR with SDGs allows businesses to address societal challenges such as poverty, inequality, and climate change while fostering economic growth. By integrating sustainability into business operations, companies like Jamuna Bank contribute to achieving SDGs like decent work, climate action, and responsible consumption. This alignment not only benefits our society but also enhances our business resilience and reputation, driving progress towards a more sustainable and inclusive Bangladesh.

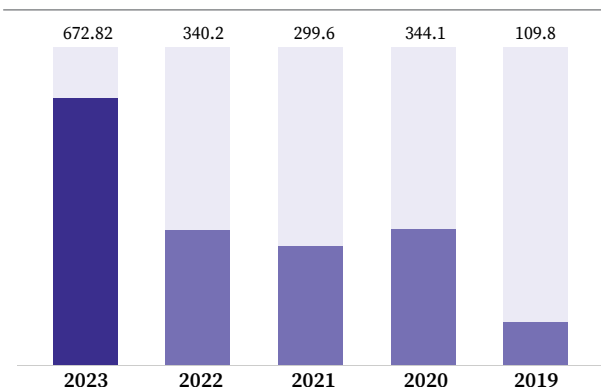
SDG Mapping			Implementation in Jamuna Bank PLC.
			Jamuna Bank Foundation tries to promote healthy communities through CSR activities and contributes well-being & productivity of the country.
			To provide better access to educational opportunities for those in need towards enhancing their employability and to ensure an 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

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.

Jamuna Bank Foundation (JBF), a philanthropic organization of Jamuna Bank PLC, 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 16 years Jamuna Bank Foundation (JBF) has played an important role in the field of Education & Health of underprivileged/destitute segment of the society, Disaster

Yearwise CSR Expenditure (in million BDT)



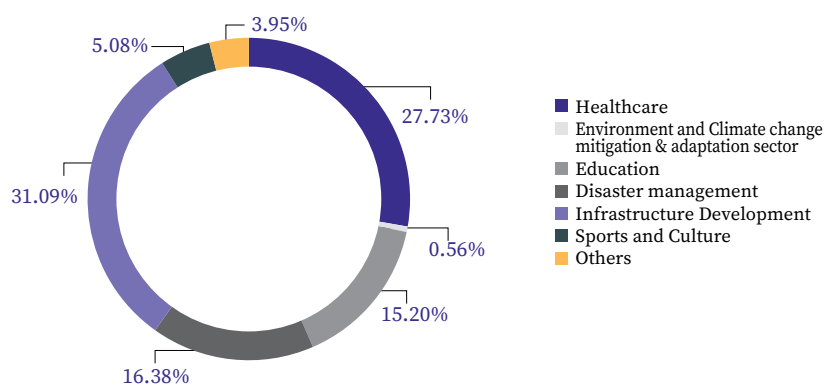
Management, Environment, Sports, Art and Culture etc. to ensure economic development of the Country.

In January 2022, Bangladesh Bank updated its Corporate Social Responsibility Policy Guidelines, modifying the minimum required CSR disbursement amounts for banks and financial institutions. Banks must allocate a portion of their net profit for CSR activities. Jamuna Bank has dedicated 5% of its pre-tax profit for CSR initiatives through Jamuna Bank Foundation, following Bangladesh Bank's sector-wise allocation guidelines to ensure sufficient disbursements across defined sectors. During the year 2023, Jamuna Bank spent BDT 672.82 million for the welfare of the society and environment through Jamuna Bank Foundation under CSR program.

Comparison of Last 5 (five) years CSR Expenditure:

CSR Initiatives	Expenditure (in BDT Million)					Alignment to SDG
	2023	2022	2021	2020	2019	
Education	102.27	56.70	40.60	15.10	16.42	Goal 1: No Poverty Goal 4: Quality Education Goal 5: Gender Equality
Health	186.58	102.40	178.00	77.60	31.30	Goal 3: Good Health and Well-being Goal 10: Reduce Inequalities
Environment and Climate change mitigation	3.8	28.10	54.60	182.00	39.76	Goal 07: Affordable & Clean Energy Goal 13: Climate Action Goal 15: Life on Land
Others	380.17	153.00	26.40	69.4	22.32	Goal 5: Gender Equality Goal 10: Reduce Inequalities Goal 13: Climate Action Goal 11: Sustainable Cities and Communities
Total	672.82	340.20	299.60	344.10	109.8	

Segmentwise CSR Expenditure in 2023



HEALTH



Organized **16** free medical camps in 2023 throughout the country
Patient treated **130,800**
7,968 people were selected for free eye operation



Organized **37** free mobile medical camps in 2023 throughout the country
Patient treated **6,808**



JBF Kidney Dialysis Centers (Shantinagor, Dhaka Unit, Laksham, Cumilla Unit, and Rupgonj, Narayangonj unit) have provided **27,922+** dialysis services to kidney patients since inception.



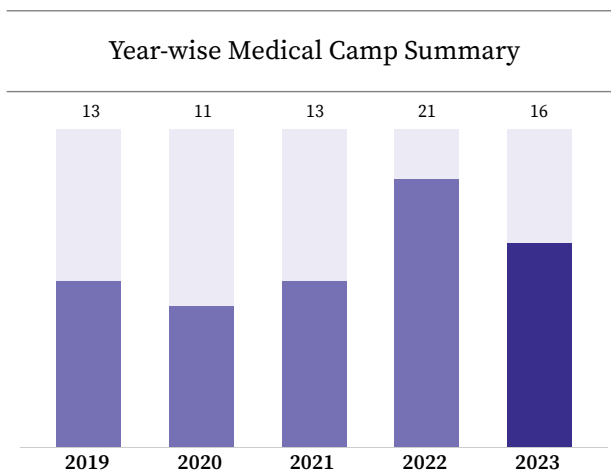
Jamuna Bank Foundation established

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 Dhaka, Cumilla Munshiganj and Narayangonj

1. Free Medical camps across the country

Jamuna Bank Foundation is working with the poor and deprived people of the society to ensure proper health care facility among them. The Foundation is always beside all walks of people of the society, who have no such ability to get proper medication/treatment. Every year, Jamuna Bank Foundation organize free medical camp where eye care, Diabetes, Gynae and General treatment services are provided with necessary medicine at different areas of the country especially in rural and remote areas.





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 16 free medical camps throughout the country and provided free medical services to the 130,800 patients throughout the country and 7,968 people were selected for free eye operation.

2. Free Mobile Medical Service arranged by Jamuna Bank Foundation

Jamuna Bank Foundation launched free Mobile Medical Service on Nov 15, 2021, focusing on aiding underprivileged individuals lacking medical facilities. Currently, it operates on Wednesdays in Dhaka's slum areas, providing specialist consultations, examinations, and medications. In 2023, JBF conducted 37 mobile medical camps treating 6,808 patients countrywide.



Hon'ble Minister Md. Tajul Islam, MP, Ministry of Local Government, Rural Development and Cooperatives of the Government of the People's Republic of Bangladesh inaugurated this free Mobile Medical Service in Tejgaon industrial area. Al-Haj Nur Mohammed, Chairman of Jamuna Bank Foundation presided over the program. Director of the Bank Kanutosh Majumder and Managing Director & CEO Mirza Elias Uddin Ahmed were present as special guests.



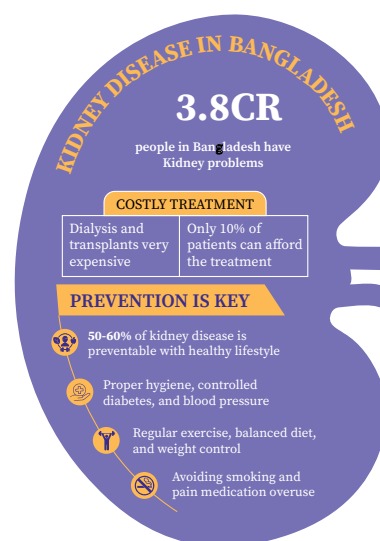
3. Free Medical Service & Medicine Distribution Center at Bishwa Ijtema

Jamuna Bank Foundation organize free medical service & medicine distribution center at Bishwa Ijtema to serve the Muslims in every year. About 41,000 Muslims have been served in Bishwa Ijtema-2023.



4. Jamuna Bank Foundation Dialysis Center

The alarming number highlights a critical public health issue, with kidney failure posing a major threat. Dialysis and kidney transplants, the only options for kidney failure patients, come at a staggering cost. Unfortunately, only 10% of patients can afford the life-saving treatments. An estimated 3.8 crore people in Bangladesh are battling kidney disease, medical experts said. There are many kidney patients among the poor and middle class, who require regular dialysis. To make dialysis services accessible to people, Jamuna Bank Foundation has set up 04 dialysis center in different location across the country. In 2023, JBF has established 02 dialysis centers in Rupganj, Narayanganj and in Munshiganj. All the four units have provided medical services to more than 27,922 kidney patient since inception.



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

Jamuna Bank Foundation, a non-profit organization, established a 10-bed dialysis center in October 2018 in Dhaka's Shantinagar. This center offers subsidized treatment for kidney failure patients, including those with chronic kidney failure, especially the needy. Equipped with skilled staff and advanced dialysis machines, it aims to provide life-sustaining treatment at minimal costs to patients with little or no kidney function, enabling them to lead fulfilling lives. Additionally, it provides free or heavily subsidized renal care to financially disadvantaged individuals. The foundation contributes an average monthly subsidy of BDT 8.59 lac for the operation of the center.



4.2. Jamuna Bank Foundation Dialysis Center at Laksham, Cumilla

Jamuna Bank Foundation established a two-bed dialysis center at JT Tower in Cumilla on 16th October 2020. This center offers affordable dialysis for both newly diagnosed and chronic kidney failure patients, particularly those in need. The foundation provides an average monthly subsidy of BDT 1.5 lac to ensure the smooth operation of the dialysis center.



Hon'ble Minister Md. Tajul Islam, MP, Ministry of Local Government, Rural Development and Cooperatives of the Government of the People's Republic of Bangladesh, inaugurated the Dialysis Center at Laksham in Cumilla as the chief guest. Al-Haj Nur Mohammed, Chairman of Jamuna Bank Foundation and Chairman, EC Committee of the board of the bank presided over the program. Mirza Elias Uddin Ahmed, Managing Director and CEO of Jamuna Bank PLC., Md. Abul Fazal Mir, DC of Cumilla, Sayed Nazrul Islam, BPM (BAR) PPM Police Super of Cumilla were present as special guests. Senior officials of the bank, heads of branches of that locality, dignitaries and a huge number of people were present in the program.

4.3. Inauguration of Jamuna Bank Foundation Dialysis Center at Rupganj, Narayanganj:



Jamuna Bank Foundation Kidney Dialysis Center Rupganj Unit in Narayanganj was inaugurated with 5 modern dialysis machines on 05/01/2023. The then Honorable Minister Golam Dastagir Gazi, Bir Protik, MP, attended as the Chief Guest along with Mayor Hasina Gazi. 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.

4.4. Inauguration of Jamuna Bank Foundation Dialysis Center at Munshiganj:



Jamuna Bank Foundation Kidney Dialysis Center Munshiganj Unit, Munshiganj was inaugurated on 24/04/2023 to serve helpless and poor people of Munshiganj. Al-Haj Nur Mohammed, Chairman of the Jamuna Bank Foundation was present as a chief guest. The Managing Director and CEO of Jamuna Bank, Mirza Elias Uddin Ahmed presided over the program with the presence of higher officials from the head office, nearest branch managers, officers of the bank and a large number of people.

5. 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 6 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 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.



6. Jamuna Bank Foundation Diagnostic Center

Jamuna Bank Foundation Diagnostic Center Ltd. is established to provide best quality patient care services. Our clinical laboratory is equipped with latest international standard technology which enables Reduced Human Handling Error & provides reliable and accurate test results within fastest time period. Patients can test CBS with ESR, USG of W/A, ECG, S. Creatinine, Lipid Profile, S. Electrolyte etc. in this center. Employees of Jamuna Bank and its subsidiaries can get up to 60% discount on different test packages and general public can also do test at lower cost. In 2023, 196 people have got different medical services from here.



7. Jamuna Bank Foundation Physiotherapy Center

Jamuna Bank Foundation inaugurated physiotherapy center at MHB Bhabon, Mohakhali, Dhaka with experienced professionals. Currently the center is providing Physiotherapy treatment such as, Back pain and Sciatica Relief, Neck pain and stiffness, Shoulder Pain/ frozen shoulder, Elbow, Wrist and Hand Pain, Arthritis, Foot and Ankle Pain, Sports injuries, Post-plaster joint stiffness, Old aged complexities, Neurological Disorder, Parkinson's disease etc. Till 2023, 96 people have got treatment from here.



8. 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. Dental clinic is fully equipped for the treatment of all common dental problems like Scaling, Teeth Polishing, Teeth Filling, Oral Surgery (Tooth Extraction), Root Canal Treatment, Cosmetic Dentistry, Orthodontic Treatment, Pediatric Dentistry, Dental Implant and Dental X-ray. In 2023, 187 people have got dental services from here.



9. Jamuna Bank Foundation Eye Hospital

Jamuna Bank Foundation established an Eye Hospital at Jamuna Bank Foundation Complex at Dhanmondi, Dhaka. 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. In 2023, this hospital served 162 patient free eye treatment.



10. 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 Foundation Complex, Dhanmondi, Dhaka. Here, complete treatment and training is provided to patients, wherein they are given occupational, vocational and physical therapy depending on each ones’ needs.

11. 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.



12. Ongoing project

Jamuna Bank is currently building 3 healthcare centers in Laksham and Barura, Cumilla, and Rugonj, Narayangonj to ensure affordable healthcare for rural people.



Construction works of JBF hospital at Rugonj, Narayangonj were inaugurated by the then Honorable Minister Golam Dastagir Gazi, Bir Protik, MP and along with Mayor Hasina. Among others, Chairman of Jamuna Bank Foundation, Al-Haj Nur Mohammed was present as a special guest.



Construction works of JBF hospital at Laksham, cumilla is going on



Construction works of JBF hospital at Barura, cumilla is going on

EDUCATION



Donated
BDT 102.27 million
to Education Sector
24,196
beneficiaries

533
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 Computer training center.
- Primary School for the slum dwellers.
- Jamuna Bank DP Primary School.
- PRODEEP Jamuna Bank Foundation Autism School
- 199 Holy Quran learning centre.

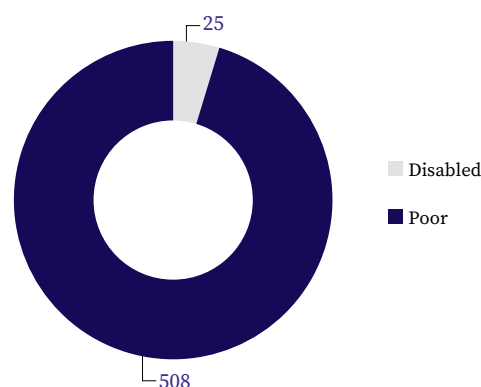
1. Scholarship program

The Government of Bangladesh has made education compulsory nationwide, boosting the literacy rate to 74.3%. Poverty causes many talented students to drop out, prompting the Jamuna Bank Foundation to offer scholarships. This initiative helps struggling students pursue education, ultimately aiding the country's progress.



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 1266 student have received stipend from Jamuna Bank Foundation. Currently 533 students are enjoying Jamuna Bank Foundation's stipend facility among them 25 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.

Classification of Students enjoying scholarship facilities from JBF



Many students completed studies on Jamuna Bank Foundation scholarships, including 190 graduates. Currently, 192 students are pursuing degrees in various fields at different universities. Some are in Medical College, Dhaka University, Agricultural University, law schools, and others at reputable institutions. One scholarship recipient joined BCS Police Cadre after benefitting since 2007, while three others work in the medical field. These students transform lives, shaping their own futures and contributing to their families, society, and nation.

Here is glimpse of scholarship giving ceremony-2023 organized by Jamuna Bank Foundation.



The 2023 Scholarship Giving Ceremony awarded scholarships to 158 underprivileged students. Md. Saidul Islam, the Chairman of the Board of Directors, attended as the Chief Guest. Al-Haj Nur Mohammed, Chairman of Jamuna Bank Foundation, led the event. The bank's Honorable Directors and the bank's Managing Director and CEO, Mirza Elias Uddin Ahmed, were also present.

2. Jamuna Foundation Nursing College

In 2023, Jamuna Bank Foundation Nursing College was formally inaugurated at Dhanmondi where BSc. Basic and Post Basic women and men will be provided nursing training. The inauguration event was graced by the esteemed presence of the then Honorable Minister of Textiles and Jute, Golam Dastagir Gazi (Bir Protik), MP, who served as the Chief Guest. Al-Haj Nur Mohammed, Chairman of the Jamuna Bank Foundation, presided over the function, lending his guidance and expertise. Notable attendees included Jamuna Bank's Managing Director and CEO, Mirza Elias Uddin Ahmed, who were present as distinguished guests. The event brought together adjacent branch managers, senior officials, all trainees and trainers. It is to be noted that there is a special arrangement for jobs after training students at a low cost.

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).

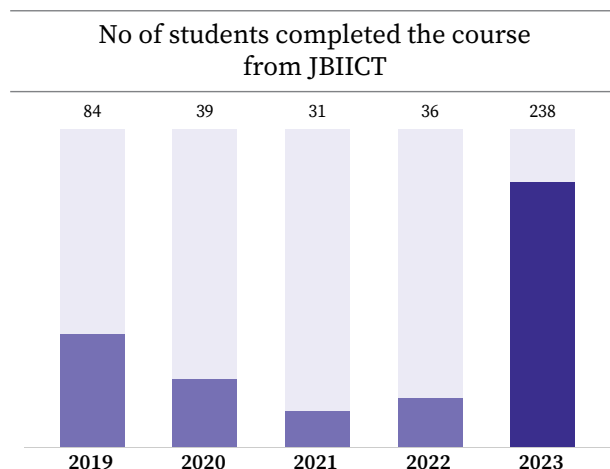
Jamuna Bank Foundation Nursing College also signed a Memorandum of Understanding (MoU) with Bangladesh Specialized Hospital. Under the agreement, Bangladesh Specialized Hospital will provide clinical training to the students of Jamuna Bank Foundation Nursing College and provide employment to the graduates.



3. Other Activities of Jamuna Bank Foundation to Empower Education

1. Jamuna Bank Institute of Information, Communication & Technology (JBICT)

In order to develop skilled human resources in the computer and ICT sector, we founded the Jamuna Bank Institute of ICT (JBICT) at Jamuna Bank Foundation Complex, House No: 29, Road No: 2, Block: C, Chanduddyan Housing Ltd., Mohammadpur, Dhaka-1207. 550 students have completed office management courses there.



2. 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. List of Computer Training Centers is depicted below:



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

3. Primary School for the slum dwellers

Bangladesh's urban population is rising fast. In the capital, Dhaka, an estimated one-third of the city's population live in slums. They are lacking in wealth, power and social connections; probably under-counted in national surveys; and under-served by both government and non-government organizations. Currently, 120 students are receiving primary education from this school.



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

4. 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. Currently, more than 300 students are being educated from this school.

5. 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 18 Autism students are getting special education support from this school.

6. Jamuna Bank Madrasa

As a part of Bank's CSR activities, Jamuna Bank Foundation established Madrasa at Jamuna Bank Complex, House No: 29, Road No: 2, Block: C, Chanduddyan Housing Ltd., Mohammadpur, Dhaka-1207 under the auspices and finance by Jamuna Bank Foundation 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. There are 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.



7. Establishment of 199 Senior citizen Holy Quran learning centre

Jamuna Bank Foundation has established 199 adult Quran learning centers in different parts of the country including 08 centers for women. A large number of elderly people are learning the Holy Quran from Quran Education Centers.

ENVIRONMENTAL AND CLIMATE CHANGE MITIGATION & ADAPTATION



1. Tree plantation program

In a heartfelt tribute to Bangabandhu Sheikh Mujibur Rahman, the Greatest Bangali of a Thousand Years and Architect of Bangladesh, Jamuna Bank organize a special Tree Plantation Program on its Head Office premise. This significant event, held on August 15, 2023, commemorated the 48th Martyrdom Anniversary of the visionary leader.



DISASTER MANAGEMENT



- Distributed 75,000 blankets to the PM's Relief and Welfare Fund
- Besides, 200,000 blankets were also distributed among the distress people of the country.
- 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.
- Donated Tk.10 million to the war affected people of State of Palestine.

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



As part of Corporate Social Responsibility (CSR), Jamuna Bank PLC. donated 75,000 blankets to the Prime Minister's Relief & Welfare Fund for onward distribution to the underprivileged and cold-affected people of the Country. Hon'ble Prime Minister Sheikh Hasina received a token blanket from Mr. Md. Saidul Islam, Chairman, Jamuna Bank PLC. and Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation at the program at Ganabhaban in Dhaka.



Bank's Chairman meet with Hon'ble Prime Minister Sheikh Hasina at Ganabhan

2. Distribution of Blankets for the destitute and cold-affected people of the Country

Jamuna Bank Foundation also distributed 200,000 Pieces blanket in the year 2023 like other years among the distressed people of the cold affected areas of the Country.



3. Jamuna Bank donated Tk. 40.00 million to Prime Minister's Ashrayan Project-2



As part of Corporate Social Responsibility (CSR), Jamuna Bank PLC. 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.

4. 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 Kamolapur Railway Station, 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.



INCOME GENERATING ACTIVITIES FOR THE UNDERPRIVILEGED POPULATION



1. 13 nos Sewing Training Center for female across the country

To empower unprivileged and poor women of the society Jamuna Bank Foundation has established 13 Sewing Training Center in different districts of Bangladesh. The goal of establishing such training centers is to train them so that they can earn their livelihood and support their family. 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. Jamuna Bank Foundation has spent Tk. 0.90 million in 2023 for operating these centers and train women. Till 2023, 5400 women have been benefited from these sewing training centers across the country.



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.

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.



3. Donation of Tk.200 million for establishing Begum Fazilatun Nesa Medical College & Hospital

Jamuna Bank has donated Tk.200 million in 2023 through Jamuna Bank Foundation favoring Bangabandhu Memorial Trust for establishing Begum Fazilatun Nesa Medical College & Hospital.

4. Other Initiatives of Jamuna Bank Foundation

Jamuna Bank Foundation is always ready to support underprivileged people of the country. In that way, JBF has undertaken different infrastructural improvement as and when needed including deep tube-well installation at Changerchor, Motlab, Chandpur, establishment of model village at Thakurgaon District and establishment of Solar Village at Kishoregonj District.

SPORTS AND CULTURE



Jamuna Bank patronizes for the development of our sports and culture from the beginning. Throughout the year 2023, Jamuna Bank has contributed to different sports and cultural program through Jamuna Bank Foundation which are showed below.

1. Donation to Bangladesh Olympic Association.

Jamuna Bank donated Tk.10 million to Bangladesh Olympic Association for organizing Sheikh Kamal 2nd Bangladesh Youth Games-2023.

2. Donation to organize Sheikh Hasina Interbank Football Competition.

Jamuna Bank donated Tk.2.5 million for organizing “Sheikh Hasina Interbank Football Competition” in 2023.



3. Donation to organize “Under-16” football tournament.

Jamuna Bank donated Tk.10 million to “Under-16 Football Tournament” organized by Sheikh Russell National Youth Council.

4. Donation to organize Indoor Uni Cricket Tournament-2023.

Jamuna Bank donated Tk.1.00 lac to Indoor Uni Cricket Tournament-2023.

5. 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”.



6. 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.

7. Others.

Jamuna Bank Foundation also hosts seminars on the significance of both Independence Day annually.

OTHERS



1. Donation to 'Jatir Janak Bangabandhu Sheikh Mujibur Rahman Memorial Trust'.

Jamuna Bank donated Tk.20.00 million to 'Jatir Janak Bangabandhu Sheikh Mujibur Rahman Memorial Trust'.

2. Donation to a project relating to publishing a Book named “শেখ হাসিনা ভাষণসমগ্র”

Jamuna Bank donated Tk.1.00 million to the project relating to publishing a Book named “শেখ হাসিনা ভাষণসমগ্র” containing year-wise speech of Sheikh Hasina Wazed, Honorable Prime Minister of the People's Republic of Bangladesh.

3. Sponsoring White Paper on “FinTech Sector in Bangladesh” arranged by BASIS.

Jamuna Bank donated Tk.5.00 lac for sponsoring White Paper on “FinTech Sector in Bangladesh” arranged by BASIS.

4. Financial support for cancer treatment to Ali Masud Sheikh; a member of Bangladesh Judicial Service

Jamuna Bank donated an amount of Tk.2.00 lac as Donation in favor of the patient's representative “Mr. Mohammad Monjurul Aziz” for purpose of cancer treatment of Mr. Ali Masud Seikh a member of Bangladesh Judicial Service

5. Donation to “Central Shari`ah Board for Islamic Banks of Bangladesh”

Jamuna Bank donated Tk.1.00 lac in favor of “Central Shari`ah Board for Islamic Banks of Bangladesh” for translating as well as publishing Shari`ah Standards of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).

6. Old Home for the neglected old aged persons:

Considering the necessity of the Old Home, Jamuna Bank Foundation has started the construction works of Jamuna Bank Old Home at Mekail Nagar, Keranigonj. A local business man AL-Haj Zulhash donated 10 bigha lands 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. In 2023, Tk.1.71 million has spent for conducting operational activities of the Old home.



2 (two) storied building of Old Home