

# SUSTAINABILITY **REPORTING**



## Our Commitment to sustainability

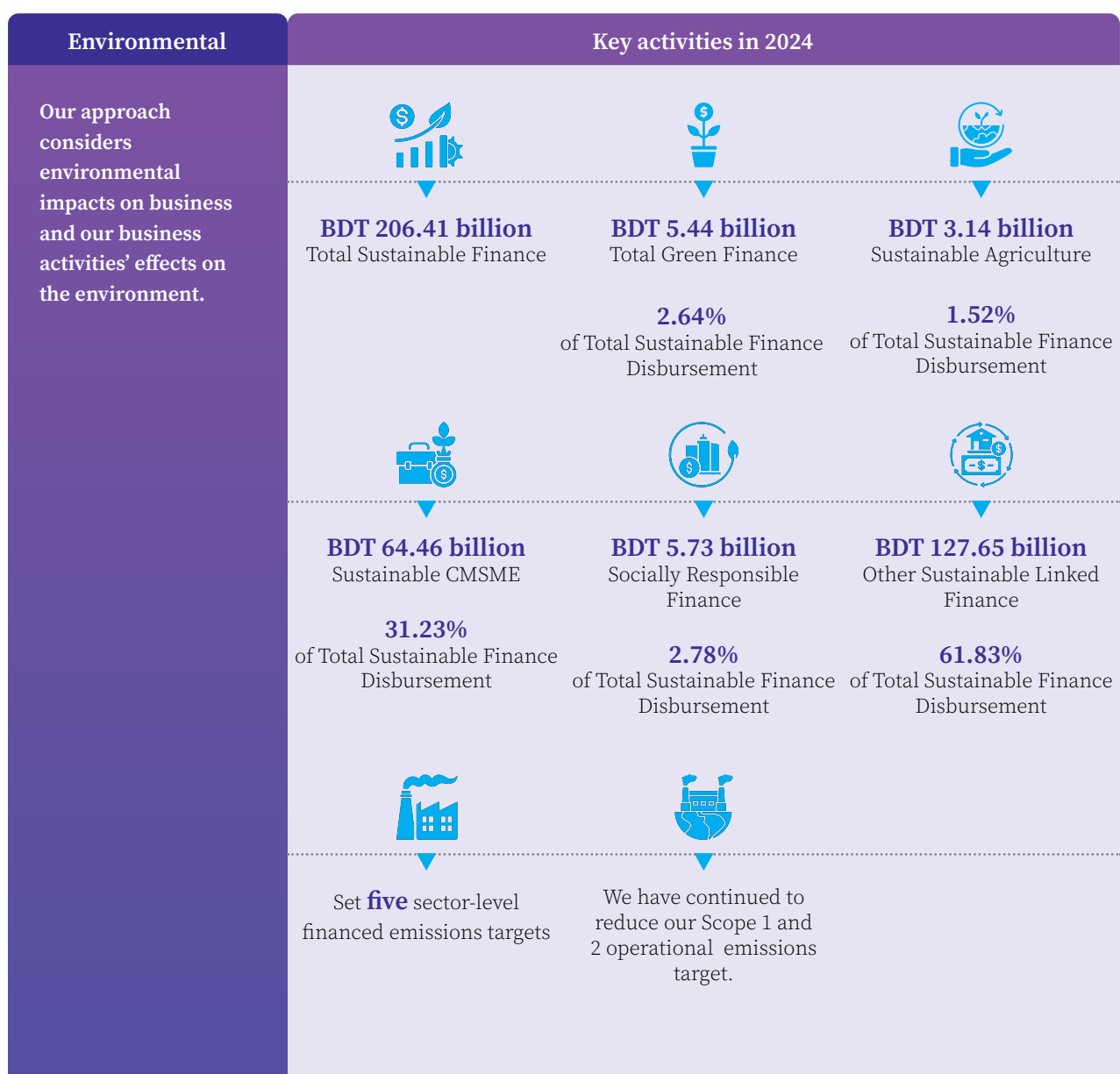
We are committed to building a more sustainable future by integrating environmental, social, and governance (ESG) principles into everything we do. Sustainability is not just a responsibility—it is a vital part of our long-term strategy and a reflection of our values.


We strive to minimize our environmental impact, operate with integrity and transparency, and contribute positively to the communities we serve. Through responsible practices, innovative solutions, and partnerships, we aim to:

- **Reduce our environmental footprint** through energy efficiency, waste reduction, and sustainable resource use.
- **Promote social well-being** by fostering inclusivity, equity, and economic opportunity for all.
- **Uphold strong governance** by maintaining ethical standards, accountability, and transparency in our decision-making.

Our sustainability journey is ongoing, and we are continuously seeking ways to improve, adapt, and lead by example. Together with our stakeholders, we are working toward a resilient, inclusive, and low-carbon future.

### Key activities in 2024:



Social	Key activities in 2024		
<p>We seek to create a brighter future for all through the support we give to our people, customers and communities</p>			
	<p>Bangladesh Bank declared Jamuna Bank as one of the best sustainable banks in Bangladesh for the years 2022 &amp; 2023</p>	<p>Allocating 5% of profit for CSR through Jamuna Bank Foundation each year</p>	<p>BDT 361.58 million in monetary and in-kind contributions for the community during the year</p>
			
	<p>BDT 5,060.02 million Paid to employee as salary and benefits</p>	<p>BDT 7.48 million invested in employee training and development</p>	<p>Zero material issues in relation to data confidentiality and privacy</p>
			
	<p>Zero material incidents in relation to bribery, corruption, fraud or information security</p>	<p>The Global Economics awarded Jamuna Bank PLC. with the “Best CSR Bank” Award of 02(two) consecutive years</p>	

Governance	Key activities in 2024		
<p>We aim to manage our business responsibly and transparently, upholding a high standard of governance to meet our obligations.</p>	<ul style="list-style-type: none"> <li>▪ Prioritizing <b>customer protection</b>, data privacy, and enhancing <b>their rights</b> through sound governance practices.</li> <li>▪ To maintain standard risk management systems, including compliance with regulatory frame works like <b>Basel III</b> and <b>Anti-Money Laundering (AML)</b> regulations.</li> <li>▪ Focusing on <b>Environmental, Social, and Governance (ESG)</b> criteria, integrating sustainable practices into their business models.</li> <li>▪ Enhancing <b>transparency</b> in financial reporting and fostering <b>accountability</b> with in the organization.</li> <li>▪ Fostering a culture of <b>ethical leadership</b> and establishing <b>anti-corruption measures</b> to prevent financial fraud, money laundering, and other illicit activities.</li> </ul>		

# OUR APPROACH TO SUSTAINABILITY

We continue to evolve and embed sustainability into our strategy and risk management practices, as well as updating policies, systems and processes to align to our business priorities. IFRS S1: Sustainability-related financial risks and opportunities and IFRS S2: Climate-related financial risks and opportunities, standards present a scope to further strengthen our existing sustainability reporting and our approach to managing material sustainability-related issues. With the passage of time, this will provide our stakeholders with more transparent, consistent and comparable sustainability-related information. This year we reviewed our stakeholder engagement approach and enhanced our materiality process. This allows us to obtain valuable stakeholder insights and to identify material sustainability-related topics to include in our reporting and decision making.

## 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 recognize 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.






## Strategic focus in 2025


- Measure greenhouse gas (GHG) emissions (both CO<sub>2</sub> and nonCO<sub>2</sub>) from the businesses we are financing.
- Increasing investment in green financing through investing more in energy-efficient capital machines.
- Investing in innovative ICT enabled products and services, gender-based financing to promote financial inclusion.
- Driving the business and recovery process according to the economic target for sustainable business growth.
- Implementing Environmental and Social Due Diligence (ESDD) in the eligible loan portfolio to evaluate environmental and social impacts.
- Reviewing and implementing policies by regulators to strengthen the governance structure.



# ENGAGING WITH OUR STAKEHOLDERS

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:

 Investors	 Customer	 Employee								
<b>19,060</b> shareholders	<b>1.37+</b> million customers	<b>4417</b> employees								
<b>Engagement</b> <ul style="list-style-type: none"><li>Financial &amp; non-financial reporting</li><li>Newspaper/Internet briefings</li><li>Website</li><li>Email</li><li>Broadcast media</li><li>AGM &amp; EGM.</li></ul>	<b>Engagement</b> <ul style="list-style-type: none"><li>Competitive return on deposit</li><li>Quality service delivery</li><li>Convenient service</li><li>Data privacy</li><li>Product variation</li></ul>	<b>Engagement</b> <ul style="list-style-type: none"><li>Internal meeting</li><li>Group emails</li><li>Business conferences, teleconferences, video conference etc.</li><li>Employee events/ Annual Picnic</li><li>Performance recognition and reward programs</li><li>Training, workshops and orientation program</li><li>Intranet circulation</li></ul>								
<b>How we respond</b> <p>We engage so that investors have the information needed to make investment decisions. In addition to our financial disclosures and other reporting, we connect through Annual General Meetings, briefings and shareholder correspondence.</p>	<b>How we respond</b> <p>We regularly connect with customers to understand their needs and obtain feedback. We engage through structured channels including branches, sub-branches, agent outlets, customer satisfaction surveys, complaints and feedback, and customer visits.</p>	<b>How we respond</b> <p>We regularly engage with our people to understand how they are feeling about work and their wellbeing. This also helps us understand their level of engagement.</p>								
<table><tr><th>General Meeting of Shareholders</th><th>Once in a year</th></tr><tr><td>Conferences</td><td>Several times</td></tr><tr><td>Meetings</td><td>Several times</td></tr><tr><td>Stock exchange and press releases</td><td>Ongoing</td></tr></table>	General Meeting of Shareholders	Once in a year	Conferences	Several times	Meetings	Several times	Stock exchange and press releases	Ongoing	<b>Issues Concerned</b> <ul style="list-style-type: none"><li>Safety of deposits</li><li>Good returns from deposits</li><li>Serve customers responsibly</li><li>Ensuring data security</li><li>Product information, affordability and convenience</li><li>Product variation according to market demand</li><li>Digital services</li><li>Timely Loan disbursement</li><li>Simple documentation process</li></ul>	<b>Issues Concerned</b> <ul style="list-style-type: none"><li>Financial comforts</li><li>Job security</li><li>Skill building</li><li>Work-life balance</li><li>Health, safety and well being</li></ul>
General Meeting of Shareholders	Once in a year									
Conferences	Several times									
Meetings	Several times									
Stock exchange and press releases	Ongoing									
<b>Issues Concerned</b> <ul style="list-style-type: none"><li>Shareholders’ returns (dividends) and share price</li><li>Performance and integrity of the Board and Management</li><li>Business Strategies, Re-investment plan, Grievance redress.</li><li>Stable rating, Public goodwill and reputation.</li><li>Sound governance and risk management performances</li><li>Asset Quality</li></ul>										


**Regulators**

**Engagement**

- Meetings
- Written communication
- Verbal communication
- One-on-one discussions
- Reporting

**How we respond**

Banks' engagement with regulators is an essential part of the financial system's overall stability, integrity, and growth. This relationship ensures that banks operate within established legal frameworks, comply with rules and standards, and act in the best interests of consumers, shareholders, and the economy.

**Issues Concerned**

- Good Corporate Governance and business ethics
- Compliance with all regulatory guidelines and directives
- On-time regulatory reporting


**Communities and Societies**

**Engagement**

- Our CSR initiatives
- Social Media
- Press releases
- Industry memberships
- Support of events, summits and forums

**How we respond**

Banks' engagement with communities and societies is a vital aspect of their role in fostering economic development, supporting social causes, and maintaining a positive public image. The financial sector's interaction with communities goes beyond mere profit-making; it encompasses responsibilities toward economic inclusion, sustainable development, and addressing social challenges..

Conferences and seminar	Several times a year
Meetings	Several times a year
Website	Ongoing

**Issues Concerned**

- Social responsibility and impact to society.
- Environmental stewardship
- Energy efficiency
- Community engagement


**Suppliers and vendors**

**2000+** suppliers

**Engagement**

- Tenders & RFPs'
- Supplier meetings, briefings and workshops, risk assessments,

**How we respond**

Banks' engagement with suppliers and vendors plays a crucial role in their overall operations, ensuring that they can deliver services efficiently, stay competitive, and meet regulatory requirements. By collaborating with suppliers and vendors, banks are able to source the necessary goods, services, and technology to operate smoothly, enhance their customer experience, and innovate in an increasingly competitive financial environment.

**Issues Concerned**

- Timely payment to suppliers
- Fair treatment

# PROGRESSING OUR MATERIALITY ASSESSMENT

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

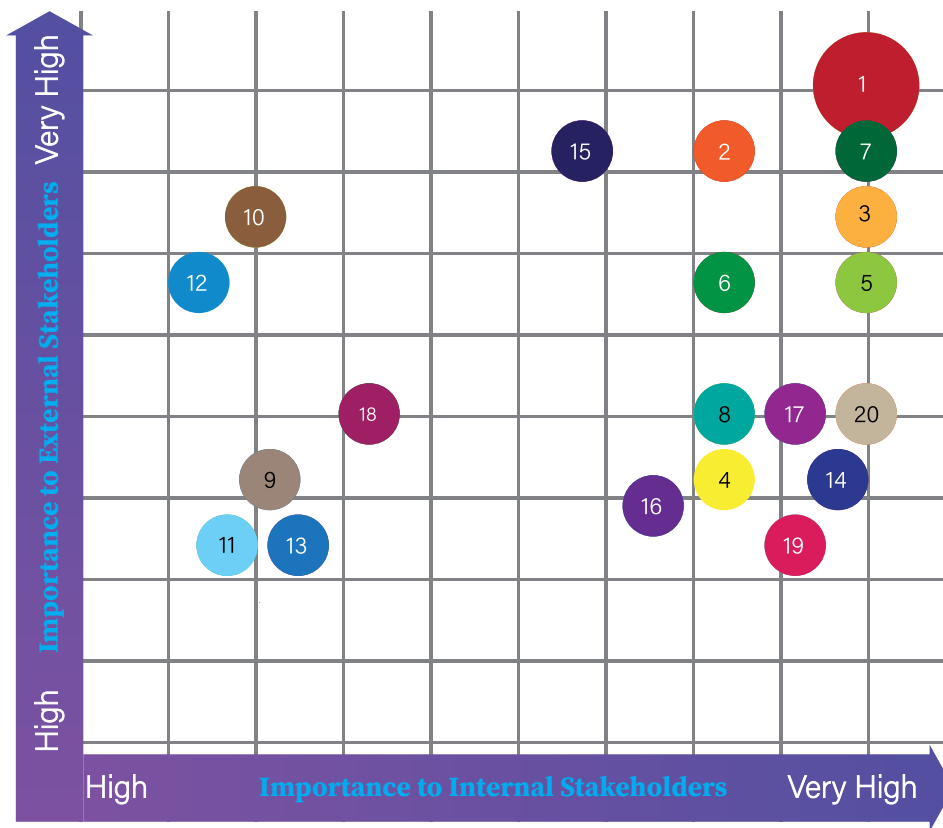
9. Power consumption management and energy efficiency
10. Decreasing environmental impacts
11. Controlling of paper resources
12. GHG emissions
13. Environmental Compliance in portfolio management

### 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





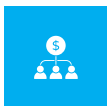


20. Local community engagement, impact assessments, and development programs


























# 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.

Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives, Associated Opportunities and Risks	Interested Stakeholders		Jamuna Bank Responses
Serving a diverse range of clients		<b>Critical</b>	<b>Objectives</b> <ul style="list-style-type: none"> <li>Contribute economically to the progress of our communities</li> <li>Create intuitive and impactful customer experiences</li> <li>Make banking simpler, smarter and safer through ethical use of technology and data</li> </ul> <b>Opportunities</b> <ul style="list-style-type: none"> <li>Expansion into untapped market</li> <li>Strengthening reputation as socially responsible and community-focused</li> </ul> <b>Risks</b> <ul style="list-style-type: none"> <li>Higher credit risks in lending underserved people</li> <li>Increased operational costs</li> </ul>	 <b>Customers</b>	 <b>Communities and Societies</b>	<ul style="list-style-type: none"> <li>We supported the economy by providing cash flow support, lowering the cost of lending, and offering customers uninterrupted access to banking services digitally.</li> <li>Number of Deposit A/C: 1.33 million</li> </ul>
				 <b>Employees</b>	 <b>Shareholders and Investors</b>	
				 <b>Regulators</b>	 <b>Suppliers and vendors</b>	

Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives, Associated Opportunities and Risks	Interested Stakeholders		Jamuna Bank Responses
Accessibility to Products and Services		Critical	<b>Objectives</b> Digitization and the rapid adoption of smart phones has given banks an opportunity to explore new ways of banking and providing customers with unique offerings and with convenience.  <b>Opportunities</b> <ul style="list-style-type: none"> <li>• New Revenue Streams</li> <li>• Creation of innovative financial products</li> <li>• Strengthening brand loyalty by providing inclusive services.</li> </ul> <b>Risks</b> <ul style="list-style-type: none"> <li>• Increased market saturation and competition</li> <li>• Cyber security Breaches and Data Theft</li> </ul>	 <b>Customers</b>	 <b>Communities and Societies</b>	We strive to ensure that our customers have easy access to information, products and services offered by the Bank.
				 <b>Employees</b>		
Responsible and Ethical behavior		Critical	<b>Objectives</b> 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.  <b>Opportunities</b> <ul style="list-style-type: none"> <li>• Attracting socially responsible investors</li> <li>• Building customer trust and loyalty by demonstrating transparency</li> </ul> <b>Risks</b> <ul style="list-style-type: none"> <li>• Legal and reputational risks</li> <li>• Difficulty in maintaining consistent ethical behavior</li> </ul>	 <b>Customers</b>	 <b>Communities and Societies</b>	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.
				 <b>Employees</b>	 <b>Shareholders and Investors</b>	
				 <b>Regulators</b>	 <b>Suppliers and vendors</b>	






Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives, Associated Opportunities and Risks	Interested Stakeholders		Jamuna Bank Responses
Financial inclusion		Critical	<b>Objectives</b> <ul style="list-style-type: none"> <li>Make banking more accessible and inclusive.</li> <li>Support business across all stages of growth</li> </ul> <b>Opportunities</b> <ul style="list-style-type: none"> <li>Expansion into untapped market</li> <li>Creation of innovative financial products</li> <li>Support from government and other agency</li> <li>Brand differentiation and CSR activities</li> </ul> <b>Risks</b> <ul style="list-style-type: none"> <li>Higher credit risks in lending underserved people</li> <li>Increased operational costs</li> <li>Increased market saturation and competition</li> </ul>	 <b>Customers</b>	 <b>Communities and Societies</b>	<ul style="list-style-type: none"> <li>Expanding our agent banking and other cost-effective delivery channels i.e. sub-branches, collection booth etc. for on boarding the un-banked into the formal banking system</li> <li>Nurturing healthy savings and investment habits</li> <li>Introducing low-cost, innovative financial products.</li> <li>1.37+ million beneficiaries came under Jamuna Bank banking service network</li> </ul>
				 <b>Employees</b>	 <b>Suppliers and vendors</b>	
Process Digitization		Critical	<b>Objectives</b> <p>Digital innovations provide an opportunity to differentiate our offerings, with seamless and secure customer experiences. This can provide competitive advantage and gain customer confidence.</p> <b>Opportunities</b> <ul style="list-style-type: none"> <li>Enhanced Customer network</li> <li>Partnerships with Fintechs and Tech Companies</li> <li>Increase operational scalability</li> <li>Agility in Responding to Market Demands</li> </ul> <b>Risks</b> <ul style="list-style-type: none"> <li>Cyber security and Data Privacy Risks</li> <li>System Downtime and Operational Disruptions</li> <li>Obsolescence of Technology</li> <li>Compliance and Regulatory Risks</li> </ul>	 <b>Customers</b>	 <b>Communities and Societies</b>	<ul style="list-style-type: none"> <li>Facilitating services using innovative technologies</li> <li>Pulse (Jamuna Bank's New Internal Portal): Pulse is Jamuna Bank's enhanced internal portal, providing a dynamic platform for improved communication, collaboration, and operational efficiency.</li> <li>Self Service Portal: Jamuna Bank introduced the Self-Service Portal, enabling customers to handle banking tasks independently, including electronic tax return submissions.</li> </ul>
				 <b>Employees</b>	 <b>Suppliers and vendors</b>	









Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives, Associated Opportunities and Risks	Interested Stakeholders		Jamuna Bank Responses
						<ul style="list-style-type: none"> <li>Database Consolidation &amp; Optimization: Jamuna Bank has optimized performance by consolidating core database, server, storage, and network into a single Oracle Exadata platform, ensuring smooth, accurate, secure banking services for customers</li> <li>To improve efficiency, the Bank upgraded to advanced hardware, switching from RISC to CISC architecture for increased computing power in the core banking system, ultimately enhancing customer services.</li> <li>The bank equipped its Disaster Recovery Site to match the primary Data Center, ensuring business continuity. Data Center has attained the ANSI/TIA-942-B-2017 DCCC certification for 3 years awarded by EPI Certification Pte Ltd after a successful certification audit.</li> <li>The bank has successfully implemented Oracle Enterprise Manager (OEM), a comprehensive and sophisticated solution that plays a crucial role in the centralized monitoring and management of our entire Oracle environment.</li> </ul>



Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives, Associated Opportunities and Risks	Interested Stakeholders		Jamuna Bank Responses
						<ul style="list-style-type: none"> <li>• The Oracle Audit Vault and Database Firewall (AVDF) solution has been successfully implemented within the bank's infrastructure to provide enhanced security, monitoring, and compliance management for our critical database environments.</li> <li>• Multiple Standby Databases (Data Guard): We have multiple standbys for our CBS databases. They offer enhanced disaster recovery and data protection capabilities. They provide redundancy, reduce downtime, and allow for read-only reporting offload, maximize database availability, improve business continuity, and enable data distribution.</li> <li>• Introduced Bkash 24/7 Cash Management Solution.</li> <li>• The Bank has implemented Nikash payment and settlement system which has given greater customer facility for inter-bank transactions (BEFTN).</li> <li>• The Bank has redesigned its official website with enriched interface and enhanced security.</li> </ul>

Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives, Associated Opportunities and Risks	Interested Stakeholders		Jamuna Bank Responses
						<ul style="list-style-type: none"> <li>• The Bank has deployed a total of 183 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.</li> <li>• The Bank has implemented a smart board-room solution in the board room having advanced level meeting facilities.</li> <li>• 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.</li> <li>• For preserving Bank's valuable official electronic communication, an automated email archiving system has been implemented.</li> <li>• The Bank has implemented a self-controlled PIN generation online platform named "Greenpin" where cardholders can generate or reissue their Card's PIN.</li> </ul>

Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives, Associated Opportunities and Risks	Interested Stakeholders		Jamuna Bank Responses
						<ul style="list-style-type: none"> <li>The bank has successfully enrolled integration with various MFS channel (bKash, Nagad &amp; Upay), payment processor (ekpay) and national payment switch Bangladesh (NPSB).</li> <li>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 &amp; block chain technologies.</li> <li>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.</li> </ul>
Governance and Accountability		<b>Critical</b>	<p>Objectives Protect customer data and privacy through secure and robust systems and practices Protect the financial system against abuse</p> <p>Opportunities Strengthened Stakeholder Trust Sustainability Leadership Long-Term Value Creation</p> <p>Risks Reputation Damage from Poor Governance Regulatory Non-Compliance</p>	 <b>Customers</b>	 <b>Communities and Societies</b>	<p>We have a sound governance culture. Clearly defined roles and responsibilities of CEO and the Board. Strong Ethics &amp; compliance ensured. Grievance management and counseling ensured.</p> <p>We also complied with relevant guidelines of Bangladesh Bank as well as Bangladesh Securities and Exchange Commission.</p>
				 <b>Employees</b>	 <b>Regulators</b>	

Our Economic Material Topics	Impact boundary	Priority	Strategic Objectives, Associated Opportunities and Risks	Interested Stakeholders		Jamuna Bank Responses
Prevention of corruption and money laundering		<b>Critical</b>	<p><b>Objectives</b> Strong governance and a robust cybersecurity and data privacy strategy can create confidence in the institution and also differentiate us as a responsible organisation with customer interest paramount.</p> <p><b>Opportunities</b> Strengthening Bank's reputation Risk Mitigation through Investment in Technology</p> <p><b>Risks</b> Financial Penalties Operational Disruption Reputational Damage</p>	 <b>Customers</b>	 <b>Communities and Societies</b>	<p>Ensuring compliance with the 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.</p>
Responsible Tax management		<b>Critical</b>	<p><b>Objectives</b> Ensures proper tax management and compliance system.</p> <p><b>Opportunities</b> Strengthening relationships with regulators and stakeholders Demonstrating transparency and ethical tax practices</p> <p><b>Risks</b> Legal risks and potential Penalties Reputational Damage</p>	 <b>Employees</b>	 <b>Regulators</b>	
			<p><b>Objectives</b> Ensures proper tax management and compliance system.</p> <p><b>Opportunities</b> Strengthening relationships with regulators and stakeholders Demonstrating transparency and ethical tax practices</p> <p><b>Risks</b> Legal risks and potential Penalties Reputational Damage</p>	 <b>Communities and Societies</b>	 <b>Regulators</b>	<p>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.</p>

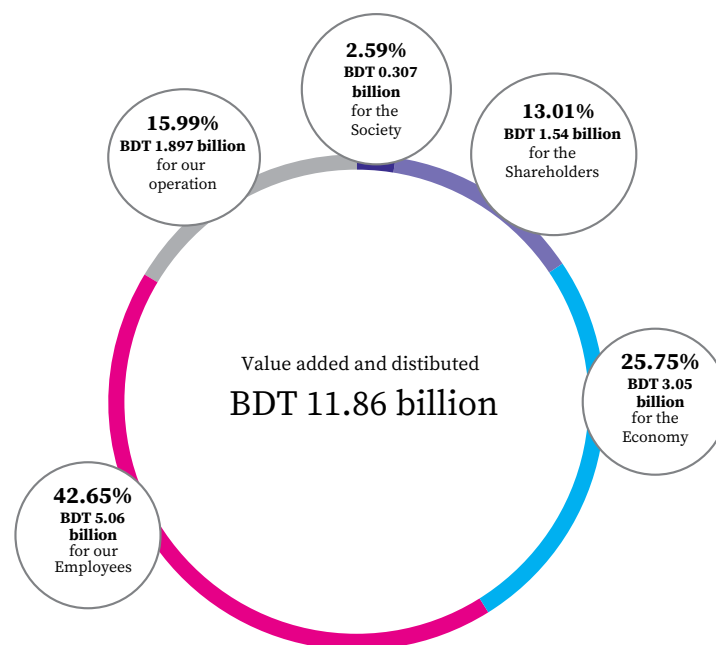


## Statement of Direct Economic value generated and distributed for the year ended 31 December, 2024

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.

(BDT in million)

Particulars	2024	%	2023	%
Income from Banking services	33,179.64		25,065.58	
Less: Cost of services & Supplies	(16,876.17)		(10,515.78)	
Value added by the Banking services	16,303.47		14,549.80	
Other Operating Income	1,029.52		1,018.14	
Less: Provision for Loan and Advances, Shares, etc.	(2,821.67)		(2,378.20)	
Less: Operating expenses excluding staff costs and depreciation.	(2,648.29)		2,759.34	
<b>Value added</b>	<b>11,863.03</b>		<b>15,949.08</b>	
<b>Distribution of value added</b>				
To Employees as salaries & allowances	5,060.02	42.65%	5,247.98	32.90%
Contribution to Jamuna Bank Foundation.	307.81	2.59%	226.44	1.42%
To Government as taxes	3,054.35	25.75%	1,940.09	12.16%
To Share holder as Dividend	1,543.51	13.01%	1,422.59	8.92%
Retained in the business	1,923.38	15.99%	7,111.98	44.59%
as capital and revenue reserve	1,250.48		6,512.21	
as Depreciation	672.90		599.77	
<b>Total</b>	<b>11,863.03</b>	<b>100%</b>	<b>15,949.08</b>	<b>100%</b>
Number of employees	4,417		4,180	
Value added per employee	2.69		3.82	



## Economic Value Added (EVA) Statement for the year ended 31 December, 2024

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

Amount in BDT million

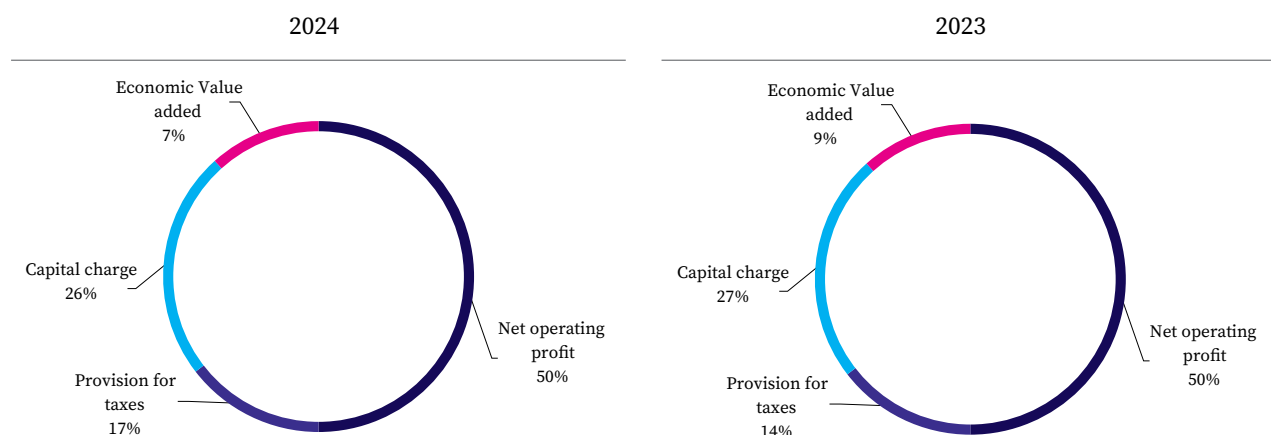
Particulars	2024	2023
Net Operating profit before taxation and provision	8,670.01	6,680.66
Provision for taxes	(3,054.35)	(1,940.09)
<b>Net Operating profit after tax (NOPAT)</b>	<b>5,615.66</b>	<b>4,740.57</b>

Charges for capital		
Capital employed	30,576.34	28,440.24
Cost of equity (%)*	14.53%	11.20%
Capital charge	4,442.74	3,185.31
<b>Economic Value Added</b>	<b>1,172.92</b>	<b>1,555.26</b>

Capital Employed as on December 31		
Shareholders equity**	20,954.22	19,937.95
Add: Cumulative provision for loan and off-balance sheets items	9,622.12	8,502.28
<b>Average Shareholders' Equity</b>	<b>30,576.34</b>	<b>28,440.24</b>

\* 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.

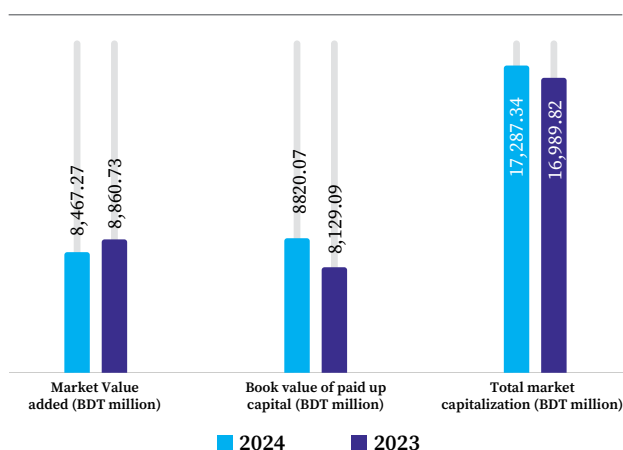


## Market Value Added (MVA) Statement for the year ended 31 December, 2024

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	2024	2023
Face value per share (BDT)	10.00	10.00
Market Value per share (BDT)	19.60	20.90
Number of shares outstanding	882,007,165	812,909,830
Total market capitalization (BDT million)	17,287.34	16,989.82
Book value of paid up capital (BDT million)	8820.07	8,129.09
<b>Market Value added (BDT million)</b>	<b>8,467.27</b>	<b>8,860.73</b>

MVA for the year ended 2024

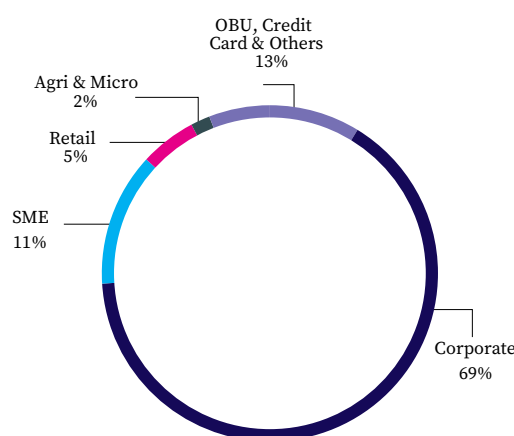


## Concentration of Industrial Development by Jamuna Bank

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

Customer Segment	Outstanding amount in million BDT	Percentage of composition
Corporate	129,943.11	68.76%
SME	21,432.74	11.34%
Retail	10,528.97	5.57%
Agri & Micro	3,272.88	1.73%
OBU, Credit Card & Others	23,812.32	12.60%
<b>Total</b>	<b>188,990.02</b>	<b>100.00%</b>

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 18.25% of total asset concentration. The next chunk of our asset concentration went into the local trading industry constituting 35.87% of total asset concentration.

SL.	Industry/Area	As on 31.12.2024	
		Outstanding (Million BDT)	Composition of Total
1	Agriculture, Fishing and forestry	3,281.51	1.74%
2	Textile	11,252.68	5.95%
3	RMG	12,485.36	6.61%
4	Pharmaceutical	960.77	0.51%
5	Chemical	1,035.62	0.55%
6	Cement	1,407.87	0.74%
7	Food & Allied Industries	5,744.47	3.04%
8	Ship building Industries	94.02	0.05%
9	Ship Breaking Industries	468.16	0.25%
10	Power and Gas	1,040.93	0.55%
11	Other Manufacturing	26,976.68	14.27%
12	Services Industries	27,496.59	14.55%
13	Trade & Commerce	67,795.73	35.87%
14	Construction	10,579.97	5.60%
15	Transport	412.57	0.22%
16	Consumer financing	9,123.70	4.83%
17	Loans to financial institutions	8,832.99	4.67%
18	Miscellaneous	0.39	0.00%
	<b>Total</b>	<b>188,990.02</b>	<b>100.00%</b>

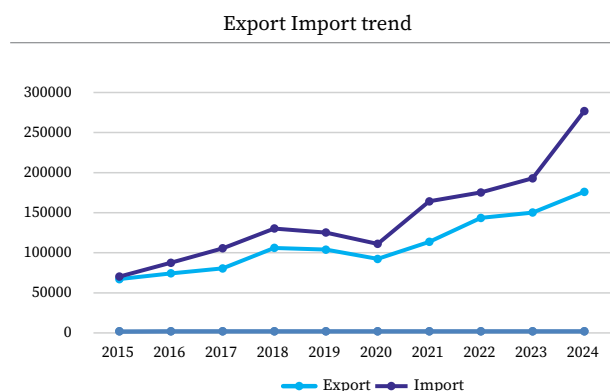
### Export-Import Business

Despite the recent unrest, our country has rebounded in their export sector. As exporters directly contribute to the foreign reserve of the country, Jamuna Bank PLC always take special care about the exporters. Our trade facilitation



products enable customers to get financing facility easily and at an affordable rate. While most of the banks in our country affected by the volatility of foreign currency our bank has successfully overcome the challenge with the help of efficient treasury management as well as credit policy. The consistent growth in export and import of the bank plays the key role in the crisis situation. While total corporate loans slightly declined, the export posted a growth of 17.26% compare to previous year. Besides import growth was phenomenal, about 43.43%. Jamuna Bank managed the availability foreign currency very efficiently making foreign exchange transactions easy for all businesses.

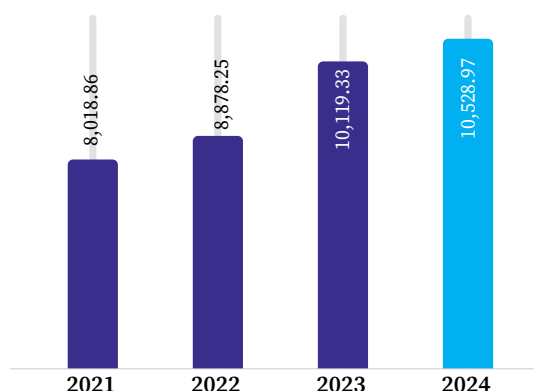
Year	Export	Import
2015	67,080.80	70,296.40
2016	74,317.50	87,479.60
2017	80,459.30	105,609.10
2018	106,071.00	130,242.00
2019	103,951.30	125,264.80
2020	92,321.21	111,097.00
2021	113,629.70	164,103.70
2022	143,542.70	175,200.80
2023	150,129.70	192,956.90
2024	176,036.40	276,765.20



### 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.

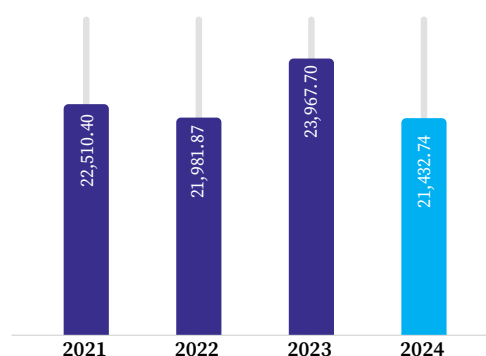
### Year -wise Retail Portfolio BDT (in million)



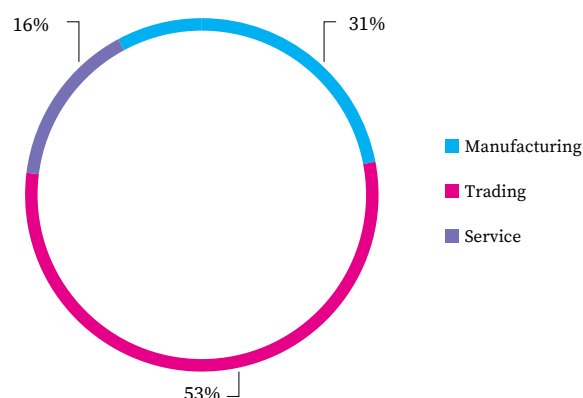
### Contribution in development for SME Sector

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 four years



Sector wise Portfolio Concentration



### Finance for Rural Economic Development

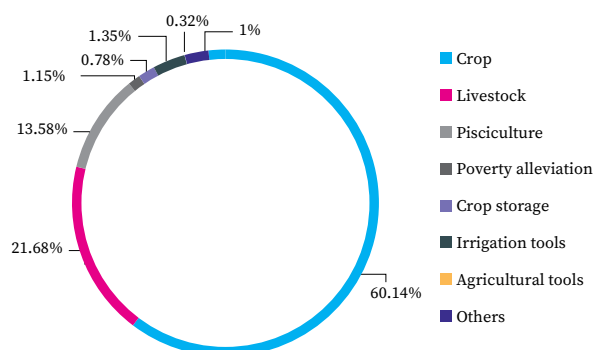
During the Fiscal year 2023-24, the Jamuna Bank PLC has disbursed agricultural loan Tk. 38295.25 lac to 35608 number of borrowers (73.69 % women) of rural area of Bangladesh mainly to eight sub sectors of agriculture where share of crop is the highest (60.14%) followed by livestock (21.68%), pisciculture (13.58 %), irrigation tools (1.35%), poverty alleviation (1.15%), others (1.00%), crop storage (0.78%) and agricultural tools (0.32%). The disbursement was made through two channels - MFI linkage (91.26% loan) and own network (8.74%) to landless people, marginal & small farmers and sharecroppers. Our Vision is to ensure food security of the country, for this Jamuna Bank PLC has registered an increase of 17.47% Agricultural & Rural Credit disbursement than last Fiscal year. As on December 31, 2024 in agricultural & rural credit sector the cumulative outstanding was Tk. 32729.22 lac only.

Sector wise agricultural loan disbursed by JBPLC

(Taka in Lac)

Sector	Year 2022-23		Year 2023-24		Increase over last year (%)
	Tk.	As % of total	Tk.	As % of total	
Crop	19657.82	60.30	23031.69	60.14	17.16
Livestock	6032.25	18.50	8301.01	21.68	37.61
Pisciculture	3383.57	10.38	5201.60	13.58	53.73
Poverty alleviation	426.25	1.31	439.73	1.15	3.16
Crop storage	578.75	1.78	297.85	0.78	-48.54
Irrigation tools	1114.34	3.42	516.35	1.35	-53.66
Agricultural tools	9.00	0.03	123.80	0.32	1275.55
Others	1397.02	4.28	383.22	1.00	-72.57
<b>Total</b>	<b>32599.00</b>	<b>100.00</b>	<b>38295.25</b>	<b>100.00</b>	<b>17.47</b>

Sector wise agricultural loan disbursed



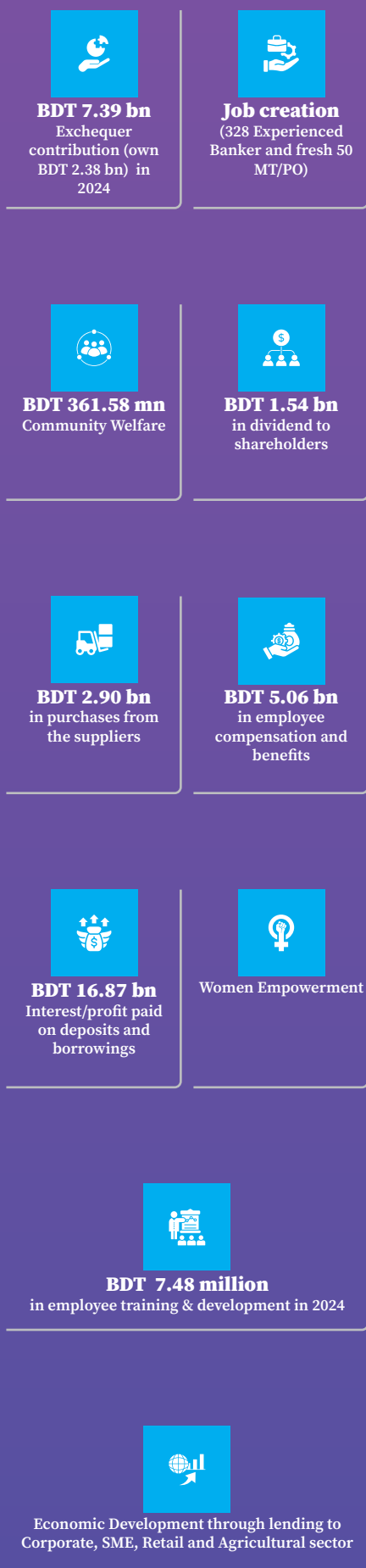
## Sustainable Finance

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 and 2024: (figure in million BDT)

SL	Category	Name of Products	2023	2024
a	Green Finance	Renewable Energy	-	1.75
		Energy & Resource Efficiency	802.02	1079.03
		Alternative Energy	-	-
		Liquid Waste Management	30.00	-
		Solid Waste Management	-	-
		Recycling & Manufacturing of Recyclable Goods (Circular Economy)	4.00	454.06
		Environment Friendly Brick Production	4.77	-
		Green/Environment Friendly Establishments	3,964.07	1791.84
		Green Agriculture	-	-
		Green CMSME	0.10	0.80
		Green SRF	35.69	734.00
		Blue Economy Financing	-	-
		Information and Communication Technology	252.10	3.00
		Miscellaneous	-	1375.20
			Total Disbursement in Green Finance	
b	Sustainable Linked Finance	Sustainable Agriculture	2,990.08	3,137.03
		Sustainable CMSME	25,235.33	64,461.69
		Socially Responsible Finance	11,350.74	5,727.95
		Working Capital of green project	7,422.95	-
		Priority Green & Eco- Friendly products for Trading Sector	14,850.79	-
		Other Sustainable Linked Finance	20,602.61	127,647.38
	Total Disbursement in Sustainable Linked Finance		82,452.50	200,974.05
Total Disbursement in Sustainable Finance (a+b)			87,945.25	206,413.73



## 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 34.28 billion**

of which we distributed BDT 24.84 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	
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	436.08	569.85	6,244.62
2024	3,972.50	2377.15	543.18	503.65	7,396.48

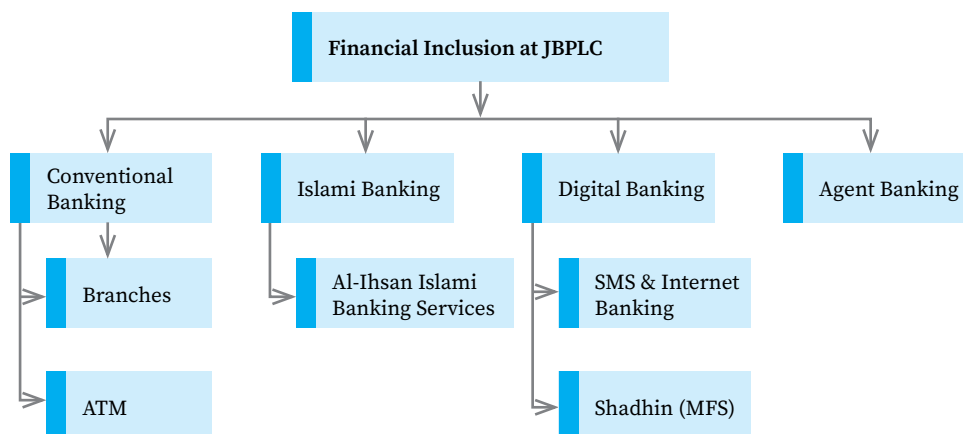
During 2024, we on boarded 328 experienced bankers and 50 fresh MTO/PO(s), bringing the total headcount to 4417. The bank expended BDT 5.06 bn as salaries and allowances and BDT 7.48 million in training in 2024. Further, we continued to prioritise lending to Corporate, SME and Agricultural sector, thereby 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 2024 is furnished below:

Period	Jamuna Bank Active School Account	Deposited Amount (in BDT)
At the year end 2024	4366	69,91,121

### (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 2024 is given below:

Period	Jamuna Bank 10 Taka Active Account	Deposited Amount (in BDT)
At the year ended 2024	707	6,56,111

### (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 the span of a few years this service has spreads in multi-dimensional ways, reduced gap of time and space and become attractive to rural mass. The small droplets of the deposit contributes to building a 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 55 nos. as of end of year 2024 providing services from the rural areas of the country. Detailed information is furnished below:

Particulars	Position at the year ended 31st December 2024
Number of Agent Banking Outlets	55
Number of account opened	21,610
Deposited amount	BDT 930.78 million
Loan Disbursed	BDT 224.97 million
Disbursed foreign Remittance	BDT 268.43 million

**(d) Financing for Women Entrepreneur**

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



Particulars	Position as on 31st December 2024
Number of Women Entrepreneur (under Jamuna Nari Uddog)	254
Disbursed Amount	BDT 196.00 million
Outstanding Amount	BDT 494.75 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.

## Islami Banking Statistic 2023 & 2024:

BDT in million

Sl. No.	Particulars	Amount / Tk.	
		2023	2024
1	Total Deposit	8,408.40	6,778.10
2	Total Investment	5,392.20	4,038.10
3	Total Import	2,381.40	3,888.60
4	Total Export	631.50	1,963.30
5	Total Profit	106.00	158.70
6	Total Manpower	59	58

### (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) Digital Banking

Our Digital Banking facility enables seamless financial transactions, including fund transfers, BEFT, RTGS, account statement generation, real time balance inquiries etc. This service ensures secure and efficient banking for our customers.

### (h) Automated Teller Machine (ATM)

With 360 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 2024 by contracting with locally based suppliers. In 2024, our local suppliers represented 98% of our total spending on suppliers.



# ENVIRONMENTAL

Our approach is informed by our understanding of how environmental issues could impact our business and how our business activities could impact the environment.

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.

SDG Relevance

6

CLEAN WATER AND SANITATION

7

AFFORDABLE AND CLEAN ENERGY

12

RESPONSIBLE CONSUMPTION AND PRODUCTION

13

CLIMATE ACTION

14

LIFE BELOW WATER

15

LIFE ON LAND

In-house awareness of employees

Sustainable business practices

Controlled carbon emission

Sustainable Finance Help Desks

Green portfolio BDT 24.84 bn

Conducted training through seminars

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.

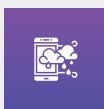
## Our approach to managing climate change

### Climate Strategy

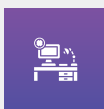
We remain committed to supporting Bangladesh's transition to a net zero economy by 2050, by continuing to manage the risks and opportunities of climate change, supporting our customers and calling for an inclusive transition. To help direct our lending and financing activities, we apply our credit policies, set sector-level financed emissions targets, and track progress towards our Sustainability Target. For the past two years, we have been working to progressively set interim 2030 sector-level financed emissions targets. The objective of setting and tracking against these 2030 targets is to help us support Bangladesh's transition to net zero by 2050. We are working towards these targets by taking steps that can help our customers reduce their emissions, re-balancing our portfolio towards less emissions-intensive customers and reducing our exposures to certain sectors. Our approach to setting and achieving our targets may evolve in the future as new data and methodologies emerge.

Climate change is a collective challenge and we seek to engage with stakeholders to hear and understand their diverse views on this important issue. We aim to work closely with our stakeholders to find ways we can collectively support Bangladesh's transition to a more prosperous, resilient and lower carbon future. 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 of 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 manage climate risks in line with our risk management framework and three lines of defense model. We also 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.



**Investing in climate-resilient projects that help reduce GHG emissions emitted into the atmosphere.**



**Internal energy efficiency initiatives at branches and offices.**



**Reducing the environmental impacts of our operations and associated climate impacts.**

#### Initiatives Taken

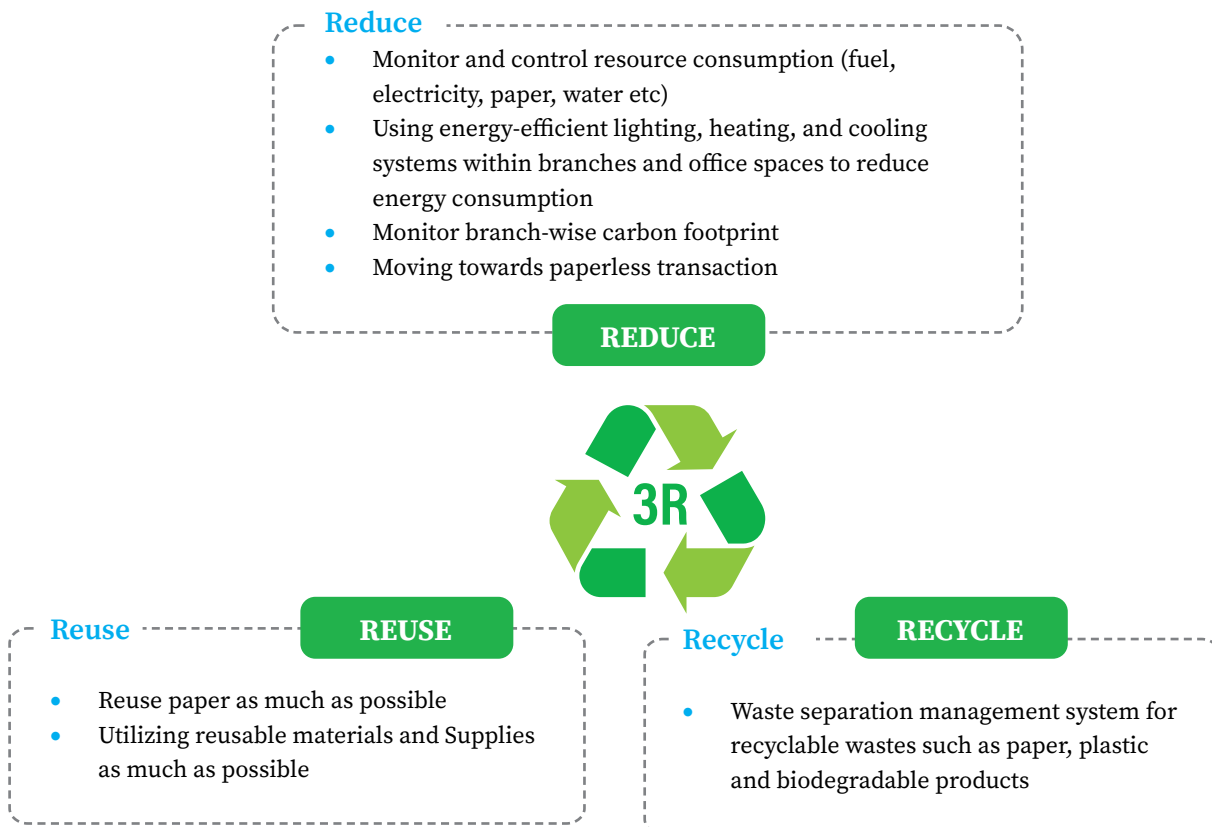
- Increased focus on Green Financing
- Financing biological Effluent Treatment Plants (ETP)
- Reducing GHG from AC
- Reducing electricity consumption
- Waste management

#### Key Highlights

- BDT 5.44 billion of total disbursement in Green Finance.
- BDT 206.41 billion of total disbursement in Sustainable Finance.
- Maintaining AC Temperature at 25 degrees
- Using sensor-system and LED lights
- Implementing efficient process for waste management

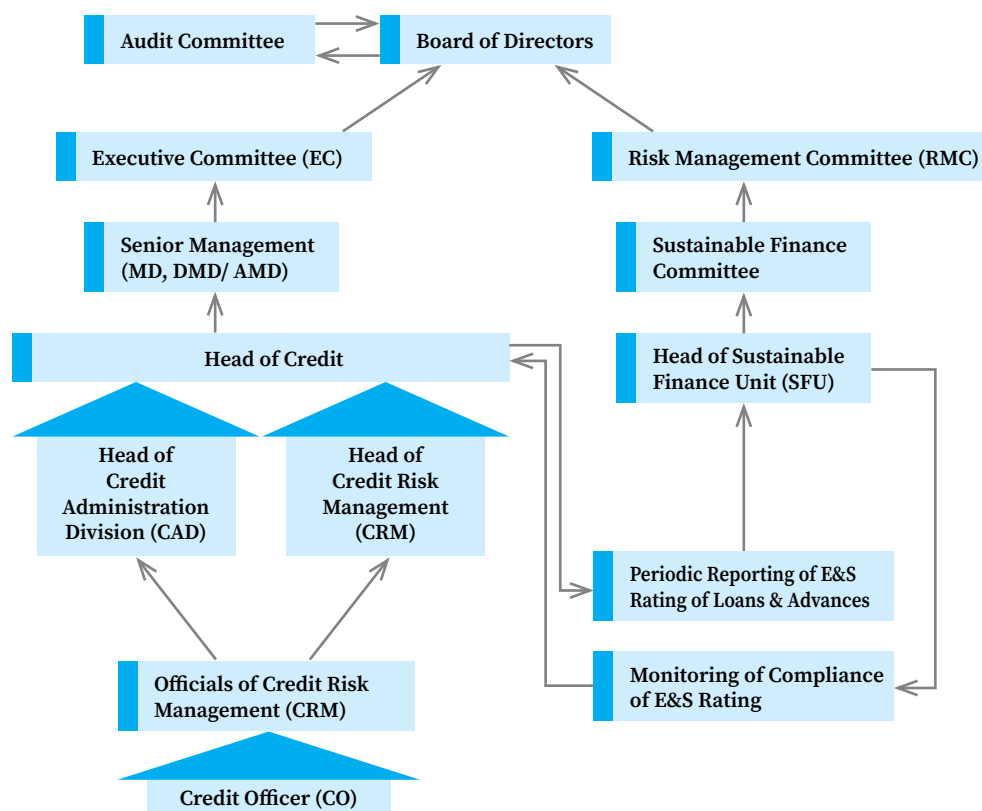
#### Responsible Consumption- 3R Approach

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



## 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 =4
Risk Management Committee of the Board = 3

## 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	Ms. Laila Nur Akter	AVP	Member
5	Mr. Md. Basir Uddin	AVP	Focal Point Official
6	Mr. Mohammed Matiur Rahman Patwary	AVP	Member
7	Mr. Mosaddak Al-Masum	AVP	Member
8	Mr. Masud Rana	AVP	Member
9	Mr. Md. Warisur Rahman	AVP	Member

S/N	Name	Designation	Status in Unit
10	Mr. Md. Abu Bakkar Siddique	FAVP	Member
11	Mr. Mohammad Syful Islam	FAVP	Fall back person of Focal Point Official
12	Mr. Monsur Ahmed	FAVP	Member
13	Mr. Layes Mia	SEO	Member
14	Mr. Masud Rana	SEO	Member
15	Mr. Md. Danial Rafi	FEO	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

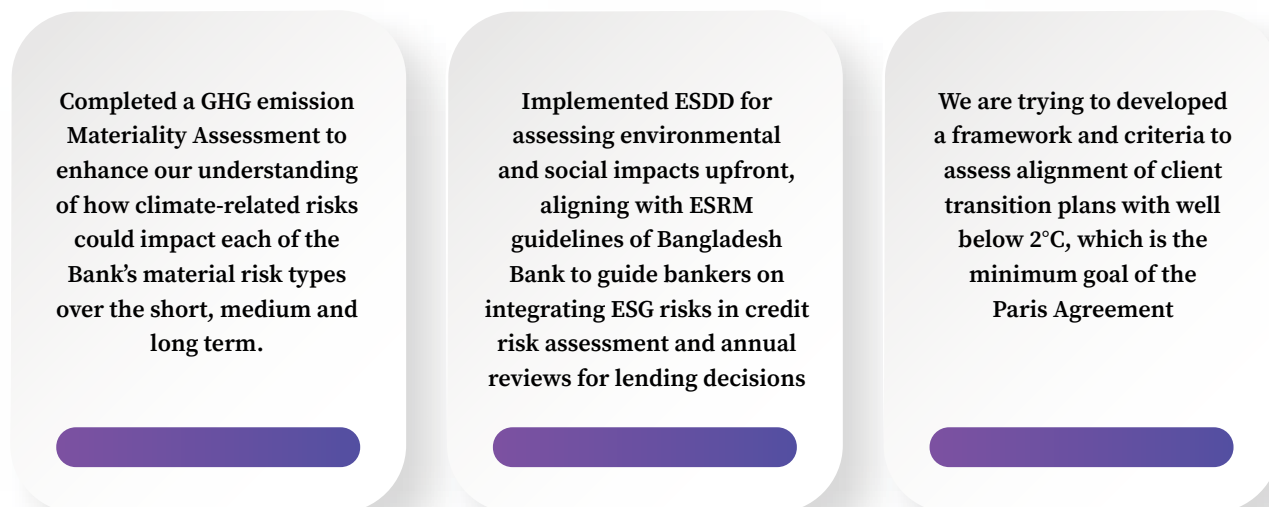
- Activities of SFU include sustainable finance policy formation, modification, correction, update and execution of all activities related to Green Banking, Corporate Social responsibility, Environmental & Social Risk Management, Green Office Guidelines, Green Strategic Planning, Gender Parity
- It also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

For more information, please see the **Corporate Governance Section** of this report

#### Risk management

Climate-related risks can have different impacts on our customers, people, communities and the Bank. Our risk approach helps us to better understand and manage these impacts.

Our Risk Management Framework outlines how we identify, assess and manage risk, including E&S risk. E&S risk includes climate change and nature-related impacts and represents drivers of material strategic, financial and non-financial risks to the Bank. The Board approved risk appetite informs the boundaries of risk taking to achieve the Bank's strategic priorities. We recognise the interconnection between nature and climate issues, and the need for Bangladesh to have coordinated and collective action to maintain, enhance and restore nature and biodiversity. Our approach includes using tools and techniques to help us identify and assess the potential physical and transition risks from climate change. We have continued to mature our environmental risk management approach in line with evolving industry practices.



For more information, please see the **Risk Management Report** section of this report

### Metrics and targets

We have been progressively setting operational and sector-level financed emissions targets in line with pathways to net zero by 2050. We have decided to defer setting targets for the 5 (five) sectors at this time. To help us achieve our financed emissions targets and provide transparency to our stakeholders, we measure and report our financed emissions aligned to the recognized Standard.

#### 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, bio fuel 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.

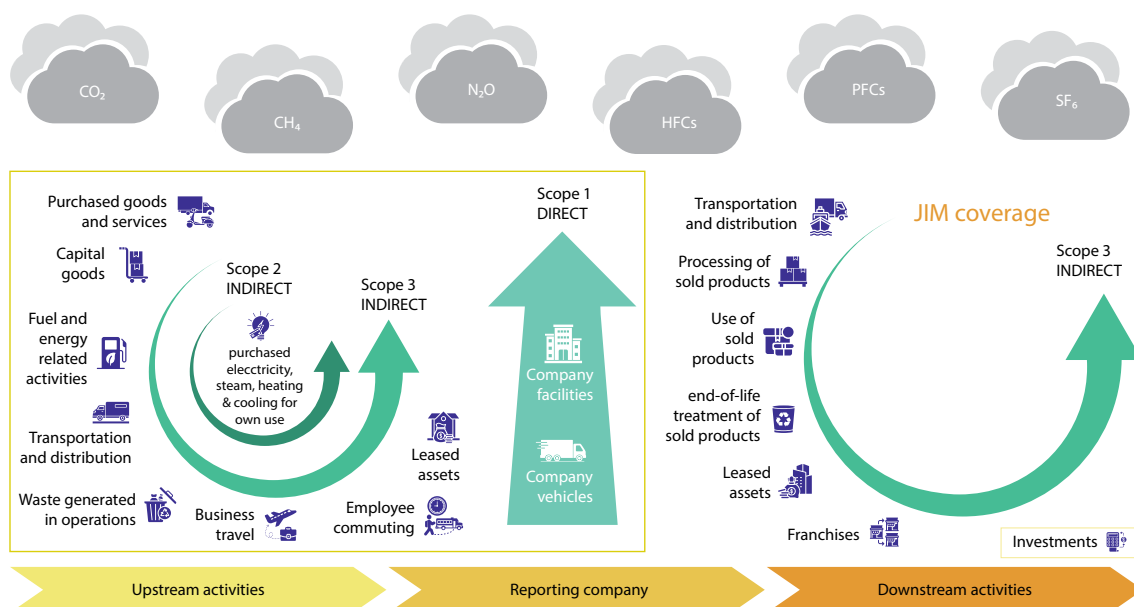
As part of our Sustainability Roadmap for “Reducing Environmental Impact”, our interim target for 2030 strategizes on restraining Scope 1 and Scope 2 emissions. As the company is growing and its footprint is expanding, total GHG emission is likely to expand as well. However our target is to restrict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




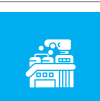

#### Scope 3 Emission

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. 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.















Financing Sector	Estimated Emission Reduction Target (%) for 2030*	Strategies for 2030
 Textile & RMG	8%	<ul style="list-style-type: none"> <li>Encourage Investment in Sustainable Technologies Promote Recycling and Circular Economy</li> <li>Reduce investing in companies who use coal fired broilers for their operations</li> </ul>
 Agriculture, fishing and Forestry	1%	<ul style="list-style-type: none"> <li>Finance Sustainable &amp; GHG emission reduction practices &amp; screening</li> <li>Encourage improved agricultural practices</li> </ul>
 Power & Gas	8%	<ul style="list-style-type: none"> <li>Decrease the investments in oil fired power plants</li> <li>Provide financial incentives to encourage the adoption of low-carbon technologies and renewable energy sources</li> <li>Promote Green Bonds</li> </ul>
 Food & Allied Industries	7%	<ul style="list-style-type: none"> <li>Implement environmental criteria for assessment</li> <li>Offer specialized financial incentives for environmental friendly practices</li> <li>Offer expertise and advisory services for implementing sustainable practices</li> </ul>
 Transport	8%	<ul style="list-style-type: none"> <li>Encourage fuel efficiency for the transport sub sector</li> <li>Increasing finance in less emission based transport system</li> <li>Invest in development of advanced technology for transport sector and renewable energy vehicle manufacturing</li> <li>Financing vehicles powered by compressed natural gas</li> <li>Collaborate with clients to use energy efficient products.</li> <li>Encourage the adoption of low carbon transportation systems</li> </ul>











\*Estimated Emission Reduction Target has been determined as per INDC (unconditional) of Bangladesh







## Managing our operational environmental impacts

Our focus on monitoring and reducing our operational emissions remains a priority and we continue to undertake a range of initiatives. We have continued to reduce our Scope 1 and 2 operational emissions target. As at 31 December 2024, our Scope 3 operational emissions are tracking marginally under the updated target trajectory, with reductions supported primarily through freight- and waste-related initiatives. Emissions within a number of Scope 3 operational emissions categories included in our target have reduced, however we continue to see operational emissions normalising following COVID-19. Our focus now, is to expand our assessment of Scope 3 operational emissions in line with the Greenhouse Gas Protocol Scope 3 categories and engage with key suppliers to inform the assessment of our supply chain emissions. We are also aiming to identify options to redesign our branches and workplaces to be more resource efficient. This year we undertake a review of the embodied carbon in our standard retail branch design to understand where and how we can further reduce emissions. Leveraging insights from this review can help us to redesign elements of our future branches, find lower carbon alternative materials and minimise the impact of emissions-intensive products.

Our Environmental Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
Power consumption management and energy efficiency		Critical	<b>Objectives</b> Implementing an effective resource optimization system to reduce energy and resource consumption during business operations  <b>Opportunities</b> <ul style="list-style-type: none"> <li>Brand Differentiation and Customer Attraction</li> <li>Energy Procurement Diversification</li> <li>Engagement with Green Investment Initiatives</li> </ul> <b>Risks</b> <ul style="list-style-type: none"> <li>Uncertainty in Energy Prices</li> <li>Failure to Meet Sustainability Targets</li> </ul>	 Customers	 Communities and Societies	<ul style="list-style-type: none"> <li>Our electricity consumption increased compared to previous year due to expanding bank branches/sub-branches.</li> <li>Electricity consumption per employee was 3,439.13 kWh in 2024.</li> <li>Fuel for Generator (Liters) increased compared to previous year.</li> <li>Fuel for Car (Liters) increased compared to previous year.</li> <li>We are using maximum Day light. We know that Improvements in energy efficiency are generally achieved by adopting a more efficient technology.</li> <li>Jamuna Bank's eco-friendly approach includes LED, fluorescent, and solar panel lighting in its Head Office, complemented by natural skylights, reducing energy consumption compared to incandescent bulbs.</li> </ul>
				 Shareholders and Investors	 Suppliers and vendors	
Decreasing environmental impacts		Critical	<b>Objectives</b> Ensuring Green Office practices are maintained and internal stakeholders are aware of its benefits  <b>Opportunities</b> Reducing operational costs through energy efficiency  <b>Risks</b> <ul style="list-style-type: none"> <li>High initial costs associated</li> </ul>	 Customers	 Communities and Societies	<ul style="list-style-type: none"> <li>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.</li> </ul>
				 Shareholders and Investors	 Suppliers and vendors	

Our Environmental Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
Controlling of paper resources		Very Important	<b>Objectives</b> Promoting environment friendly practices  <b>Opportunities</b> Reducing operational costs through digital transformation  <b>Risks</b> Data security and privacy concerns	 Customers	 Employees	<ul style="list-style-type: none"> <li>Internal communications of the Bank are done through emails.</li> <li>All staffs have dedicated email IDs for office use. Customer communications are being done through emails, SMS also.</li> <li>One side used papers are also used for printing draft copies of the office assignments.</li> <li>The Bank has been optimizing its internal operations through moving to a paperless environment.</li> </ul> Paper wastage recycle 40% (approx..)
				 Regulators	 Suppliers and vendors	
GHG emissions		Critical	<b>Objectives</b> Reducing carbon footprint and optimize resource management  <b>Opportunities</b> <ul style="list-style-type: none"> <li>Sustainability-Focused Product Development</li> <li>Enhanced Risk Management and Resilience</li> <li>Operational Efficiency and Cost Reduction</li> </ul> <b>Risks</b> <ul style="list-style-type: none"> <li>Rising Energy Costs</li> <li>Reputation Damage from Environmental Impact</li> </ul>	 Customers	 Communities and Societies	GHG emissions from <ul style="list-style-type: none"> <li>Fuel (Car) was 483.96 MT</li> <li>Fuel for Generator was 1050.38 MT</li> <li>Electricity 10,177.74 MT</li> </ul>
				 Shareholders and Investors	 Suppliers and vendors	

Our Environmental Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
Environmental Compliance in portfolio management		<b>Critical</b>	<p><b>Objectives</b> Conducting business without damaging the environment</p> <p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>• Access to Green and ESG Investment Opportunities</li> <li>• Participation in Sustainable Finance Initiatives</li> <li>• Capitalizing on Global Sustainability Trends</li> <li>• Improved Risk-adjusted Returns</li> </ul> <p><b>Risks</b></p> <ul style="list-style-type: none"> <li>• Exposure to Stranded Assets</li> <li>• Reputation Risk from Non-Compliance</li> <li>• Difficulty in Tracking and Reporting</li> </ul>	 <b>Customers</b>	 <b>Communities and Societies</b>	<ul style="list-style-type: none"> <li>• Jamuna Bank PLC. has designed its products and services ensuring the environmental benefit in the economy and society.</li> <li>• Environmental &amp; Social risks are considered in all of our credit proposals, where appropriate.</li> </ul> <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>
				 <b>Regulators</b>		



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 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.



## SDG Relevance



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.

- **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.

- **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 24 training course in house and 91 training were provided to the employees using external organization. Total 1931 employees have participated in the internal training and 365 employees have participated in the external training & development programs during the year.

For details please see the **Human Capital** section of this report.

Our Social Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
Encouraging a culture of conversation and openness with employees		<b>Critical</b>	<p><b>Objectives</b> Creating healthy, ethical, and supportive work environment.</p> <p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>Increased Employee Engagement and Productivity</li> <li>Improved Employer Brand and Market Reputation</li> <li>Better Risk Management</li> </ul> <p><b>Risks</b></p> <ul style="list-style-type: none"> <li>Skill Gaps and Talent Shortages</li> <li>Increased Turnover and Talent Retention Challenges</li> </ul>	 <b>Employees</b>	 <b>Shareholders and Investors</b>	Jamuna Bank relies on openness to public disclosure, high transparency, and accountability to promote the long-term viability of company and society.
				 <b>Communities and Societies</b>		
Competitive Benefit		<b>Important</b>	<p><b>Objectives</b> Ensuring competitive compensation package</p> <p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>Increased employee motivation</li> <li>Attract efficient workforce</li> </ul> <p><b>Risks</b> Increased operational costs</p>	 <b>Employees</b>	 <b>Shareholders and Investors</b>	<ul style="list-style-type: none"> <li>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.</li> <li>Yearly Incentive Bonus at the first week of the year.</li> <li>Competitive Employee House Building Loan (EHL).</li> <li>Non Executives Car Facilities for High Performers.</li> <li>Accelerated Promotion for High Performing Employees.</li> <li>Pay for Performance and Special Increments for high performing employees.</li> <li>Gratuity for each year on eligibility.</li> <li>Festival Bonus, LFA, Health Insurance.</li> </ul>

Our Social Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
Promoting diversity, equal opportunities, and clarity		Important	<p><b>Objectives</b> Developing human capital to ensure sustained talent in the organization</p> <p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>Enhancing team collaboration and productivity</li> <li>Fostering a more innovative and inclusive workplace</li> </ul> <p><b>Risks</b> Potential challenges in managing diverse teams</p>	 <b>Employees</b>	 <b>Shareholders and Investors</b>	<ul style="list-style-type: none"> <li>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.</li> <li>Male representation around 80% &amp; Female representation 20%.</li> </ul>
Personal development and training		Critical	<p><b>Objectives</b> Investing in wide range of training programs for personal and professional growth of employee</p> <p><b>Opportunities</b> Increased Employee Engagement and Productivity</p> <p><b>Risks</b> Training and Development Costs</p>	 <b>Employees</b>	 <b>Shareholders and Investors</b>	<ul style="list-style-type: none"> <li>Jamuna Bank PLC. puts great emphasis on training and provides resources and opportunities for development to the employ.</li> <li>We conducted total 24 training course in house and 91 training were provided to the employees using external organization in 2024.</li> <li>Total 2296 employees have participated in the training &amp; development programs during the year</li> </ul>
Supporting an appropriate work environment		Critical	<p><b>Objectives</b> Safe space and environment for working</p> <p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>Attracting Top Talent</li> <li>Promoting Innovation and Change</li> <li>Sustainability and Social Impact</li> <li>Employee Well-being and Mental Health</li> </ul> <p><b>Risks</b></p> <ul style="list-style-type: none"> <li>Challenges in Maintaining a Supportive Culture During Growth</li> <li>Resistance to Change</li> </ul>	 <b>Employees</b>	 <b>Shareholders and Investors</b>	<ul style="list-style-type: none"> <li>Adequate attention is always accorded to the health and safety of our employees, primarily through providing safeguards to company with appropriate security arrangements.</li> <li>Employees enjoy favorable working hours so that they can ensure a balance between professional and personal interests.</li> <li>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.</li> </ul>

Our Social Material Topics	Impact boundary	Priority	Strategic Objectives	Interested Stakeholders		Jamuna Bank Responses
Health and safety of employees		Critical	<p><b>Objectives</b> Ensuring proper health and safety protocols</p> <p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>Attracting and Retaining Talent</li> <li>Enhanced Bank Brand and Reputation</li> <li>Compliance as a Competitive Advantage</li> </ul> <p><b>Risks</b></p> <ul style="list-style-type: none"> <li>Workplace Injuries and Illnesses</li> <li>Reputation Damage</li> <li>Operational Disruption</li> </ul>	 <b>Employees</b>	 <b>Shareholders and Investors</b>	<ul style="list-style-type: none"> <li>The health and safety of our employees is a key focus at our company.</li> <li>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.</li> <li>Provident Fund benefits are given to the employees of the Bank in accordance with the locally registered Provident Fund Rules</li> <li>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.</li> <li>Employees Welfare Fund</li> <li>Women Maternity Leave.</li> <li>Group Life Insurance</li> <li>Hospitalization Insurance</li> </ul>
				 <b>Regulators</b>		
Local community engagement, impact assessments, and development programs		Very Important	<p><b>Objectives</b></p> <ul style="list-style-type: none"> <li>To ensure that communities are active participants in the decisions and actions that affect them.</li> <li>To evaluate the potential effects of a project or policy before implementation.</li> <li>To improve the well-being and resilience of local communities through targeted initiatives.</li> </ul> <p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>Enhancing Financial Inclusion and Access to Banking</li> <li>Sustainability and Green Financing Initiatives</li> <li>Strengthening Local Economies</li> </ul> <p><b>Risks</b></p> <ul style="list-style-type: none"> <li>High Costs of CSR Programs</li> <li>Reputational Damage from Failed Projects</li> </ul>	 <b>Employees</b>	 <b>Shareholders and Investors</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
				 <b>Communities and Societies</b>	 <b>Regulators</b>	



Impact within and outside the organization



Impact within the organization



Impact outside the organization



## 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 16 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.

# SUSTAINABILITY PERFORMANCE



## Environmental

### Sustainable finance

Particulars	2024	2023
Total Sustainable Finance	BDT 206.41 billion	BDT 87.95 billion
Total Green Finance	BDT 5.44 billion	BDT 5.49 billion

### Operational Green house gas emissions

Particulars	2024	2023
Scope 1 emissions	1,534.34 MTCO <sub>2</sub> e	1,255.94 MTCO <sub>2</sub> e
Scope 2 emissions	10,177.74 MTCO <sub>2</sub> e	4,247.03 MTCO <sub>2</sub> e
Selected Scope 3 emissions	633,293.50 MTCO <sub>2</sub> e*	648,907.40 MTCO <sub>2</sub> e

\*(Financed emission 93% of total portfolio)

### Scope 1: Direct Energy:

#### Vehicle Fleet Fuel Consumption

Particulars	2024	2023
Fuel for Generator (Liters) (Diesel)	178,878	162,486.37
Fuel for Car (Liters) (Octane)	448,938	387,130.00
Fuel for Generator (GJ)*	7,190.47	6,531.57
Fuel for Car (GJ)*	18,046.24	15,561.71

\*1 fuel oil equivalent @kiloliter = 40.1976279848 GJ

### Scope 2: Indirect Energy:

#### Electricity consumption

Particulars	2024	2023
Total Consumption (kWh)	15,190,654.11	104,86,447.47
Total Consumption in Gigajoules (GJ)*	54,686.35	37,751.21
Electricity consumption per employees	3,439.13 kWh	2,508.72 kWh

\*1 kWh = 0.0036 GJ.

### Scope 3: Financed Emission (93% of loan portfolio)

#### Result (tCO<sub>2</sub>eq)

Particulars	2024	2023
Agricultural Farms (Nursery, Horticulture, Apiculture etc)	1,570.3	1,194
Fishing Farms ( Hatchery, Shrimp Culture etc)	9.4	11
Dairy Farms	11.8	13
Poultry Farms	3.0	3
"Jute Mills/Jute products Manufacturing Industries (rope, thread, twain, canvass, bag, carpet, etc.) "	15.4	23
Printing & Dyeing Industries	82.9	87
Spinning Mills	127.6	222

Particulars	2024	2023
Weaving Mills	1.6	1
Cosmetics & Toiletries Industries	4,351.8	3,851
Rubber and Plastic Industries	192,661.7	129,228
Leather Products ( bag, shoe etc.) Manufacturing Industries	1.1	1
Textile Mills	195.1	181
Paper and Paper Products Manufacturing Industries	6,078.6	8,622
"Furniture, Fixture, Particle Boards and Other Wood Product Manufacturers "	1,605.8	1,625
Readymade Garments Industries	2,769.6	1,497
Hosiery Factories	0.5	1
Pharmaceutical Industries	13,594.3	16,395
Chemical and Chemical Products Industries	14,558.5	24,442
Cement Factories	60,896.1	74,170
Ceramic Industries	87,625.2	85,137
Bricks Manufacturers and Sand elevators	2,261.3	2,048
Glass and Glassware Products Factories	40,882.8	35,446
"Steel Engineering & Metallic Products Industries (Including Rerolling Mills) "	25,137.5	33,781
Assembling Industry	5,204.4	7,255
Beverage and Soft Drinks manufacturing Companies	10.3	10
Packaging Industries including paper boards	8,169.3	10,244
Manufacturing of Electrical equipments & spares (cables, bulbs, switches etc.)	47,940.0	50,471
Manufacturing of Transport Equipments	3,989.6	4,229
Manufacturing of agro-equipments	4,644.5	506
Electronic Goods Manufacturing/Assembling Industries (TV, Computer	5,865.4	47,788
Ship Building Industries	1,409.3	1,448
Ship Breaking Industries	7,017.1	6,946
Battery Manufacturing Industries	2,307.1	641
Garments Accessories manufacturing industries (Zipper, Button etc)	612.7	638
Polymer and polythene industries	-	215
Saw Mills	38.4	57
Other Industries not above mentioned	-	103
Production, supply and distribution of power in the private sector	74,104.0	83,350
Gas Companies	999.7	623
Oxygen Gas Companies	9.7	7
Road Transport Companies (including Rent -a - car)	662.6	639
Construction Companies	642.4	688

Particulars	2024	2023
Publishing Industries (including printing press)	0.1	0
Telecommunication (Mobile/cellular operators and private land phone)	12.3	3
Housing Companies or Societies/Land Developers	59.1	51
Buying House	0.1	0
Entertainment Services (Amusement Park, Theme park, Eco park, Zoo etc.)	0.1	0
Hospitals, Clinics, Diagnostic Centers and Other Health Services	2,479.3	2,480
IT-based activities (system analysis, design, developing system solutions, Grameen Solution, information service, Call centre service, offshore development centre, business process outsourcing , Cyber Cafes, Internet Service Providers etc.)	0.4	0
Restaurants /Fast Food	1.9	2
Travel Agencies/Overseas Employment / Aviation Service/ Immigration consultants/Ticket sales agent	0.1	0
Beauty Parlours/ Saloons/ Health Club/Fitness centre	0.1	0
Tourism Industry	2.7	2
Filling Stations (Petrol pump, CNG Station)	0.5	1
Private Inland Container Depot and Container Freight Station	0.3	0
Chain Super Market/Shopping Mall	1.6	2
Auto mobile service including CNG conversion centre.	0.1	-
Residential Hotels ( Including 3 star & Above)	28.4	29
Community Centers/ Convention centers/Auditorium	0.1	-
Tailoring Shop and Tailors	0.2	0
Light Engineering and Metal-workshop	7,722.7	7,600
Consultancy & Supervisory Firms	0.2	0
Contractor and Supplier firms	490.0	623
Processing of bread and biscuits, vermicelli, laccha, chanachur, noodles etc.	207.6	22
Manufacturing of flour, sujee (Flour Mills)	436.9	145
Starch, glucose and other dextrose product	10.4	48
processing of powder spice	4.5	5
Fish feed and fish meal processing for poultry and livestock	189.3	154
Seed processing and preservation	509.0	257
Pulse Mills	20.3	16
Production of bio slurry, mixed manure and urea.	-	5
Production of bio-pesticides, neem pesticides etc.	602.0	71
Sweetening products.	1.8	2
Mustard oil producing industry (if local variety is used).	4.5	3
Rice mills including puffed rice, chirra, fine rice, flavoured rice etc.	1,054.7	1,562

Particulars	2024	2023
Milk Processing Industries (Pasteurisation, milk powder, ice-cream, condensed milk, sweet, cheese, butter, ghee, chocolate, curd etc.)	0.2	0
Food Processing Industry (PRAN, AFTAB, BD-Food etc.)	133.2	426
Tea processing industries	387.0	248
Refining and hydrogenation of edible oil, vanaspati, Ghee etc.	632.5	1,046
Other Agro based/Processing Industries.	-	35
Importers	64.2	60
Exporters	3.4	2
Importers and Exporters	15.5	22
Whole Sale Traders	60.2	65
Retail Traders	66.1	58
Leasing Companies	4.2	4
GO/Micro Credit Organizations	14.5	16
Brokerage Houses/ (Share & Security Trading Houses)	2.8	2
<b>Total</b>	<b>633,293.50</b>	<b>648,907.40</b>

Note: In this report, for the first time Jamuna Bank is disclosing greenhouse gas (GHG) emission at portfolio level through Carbon Accounting calculation with Joint Impact Model (JIM) Foundation.

#### Paper consumption:

Materials	2024	2023
Printing paper use (tones)*	97.702	88.82
Paper consumption in Amount (BDT million)	18.117	16.47
Paper consumption per employee (KG)	23.441	21.31
Paper consumption per employee (in BDT million )	0.0041	0.0044

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

#### Water Consumption

Particulars	2024	2023
Total Utility Water Consumption (m3)	304,447	276,770
Total Water consumption per employee (m3)	68.96	66.20

## Social

#### Customers

Particulars	2024	2023
Total customers	1.37 million	1.23 million

**Customer complaints**

Particulars	2024	2023
Received	77	115
Responded	77	115

**Cyber defense**

Particulars	2024	2023
Phishing sites taken down	20 (manually) rest are prevented by system	9 (manually) rest are prevented by system
Signals analysed for potential cyber threats	65,000+ signal per day	55,000+ signal per day

**Employees**

Particulars	2024	2023
Total Employees (Full Time)	4417	4180
Employee Turnover rate	3.096%	3.13%

**Employee Training**

Particulars	2024	2023
No. of training program	External=91 Internal= 24	External=83 Internal= 29
No. of attendees	External=365 Internal= 1931	External=350 Internal= 1557

**Gender Diversity**

Particulars	2024	2023
Women in work place	839	785
Women in Manager and above Roles	2	2

**Age Diversity**

Particulars	2024	2023
<25 years	166	191
25-34 years	1466	1342
35-44 years	1816	1799
45-54 years	847	738
55-60 years	111	87
60+ (contractual)	11	23

**Community investment**

Particulars	2024	2023
Total Community Investment	BDT 361.58 mn	BDT 672.82 mn
Education	BDT 98.41 mn	BDT 102.27 mn
Health	BDT 111.33 mn	BDT 186.58 mn
Environment and Climate change mitigation	BDT 16.73 mn	BDT 3.8 mn
Others	BDT 135.11 mn	BDT 380.17 mn

## Health

Particulars	2024	2023
No. of free medical camp	9	16
No of patient treated	52,736	130,800
No. of free mobile medical camps	12	37
No. of patient treated	4,210	6,808
No. of Dialysis center	4	4
No. of dialysis service provided	10,225	27,097
Free Plastic surgery camp	-	-
No. of Patient treated	-	-
Others	<ul style="list-style-type: none"> <li>• JBF Diagnostic center, Jamuna Bank Foundation Complex, Dhaka</li> <li>• JBF Physiotherapy Center, Jamuna Bank Foundation Complex, Dhaka</li> <li>• JBF Dental Clinic, Jamuna Bank Foundation Complex, Dhaka</li> <li>• JBF Eye Hospital, Jamuna Bank Foundation Complex, Dhaka</li> <li>• JB After care/rehabilitation center, Jamuna Bank Foundation Complex, Dhaka.</li> </ul>	
Ongoing Project	<ul style="list-style-type: none"> <li>• JBF hospital at Rupganj, Narayanganj</li> <li>• JBF hospital at Laksham, Cumilla</li> <li>• JBF hospital at Barura, Cumilla</li> </ul>	

## Education

Particulars	2024	2023
No of students enjoying JBF scholarship facility	514	533
Student at Jamuna Bank Foundation Nursing college	110	63
No of Training program arranged by JBIICT	5	25
No. of student completed course from JBIICT	40	238
Holy Quran Learning center	207	199
Others	<ul style="list-style-type: none"> <li>• Establishment computer training center in different school</li> <li>• Primary School for the slum dwellers</li> <li>• JBF Autism School (PRODEEP)</li> <li>• Jamuna Bank Madrasha</li> </ul>	

## Environmental, and Climate Change Mitigation & Adaptation

Particulars	2024	2023
No of trees planted	10,000+	2000+

## Disaster Management

Particulars	2024	2023
Donation to PM Relief Fund	-	BDT 40.00 million
Distribution of Blankets for the cold-affected people	280,000	275,0000

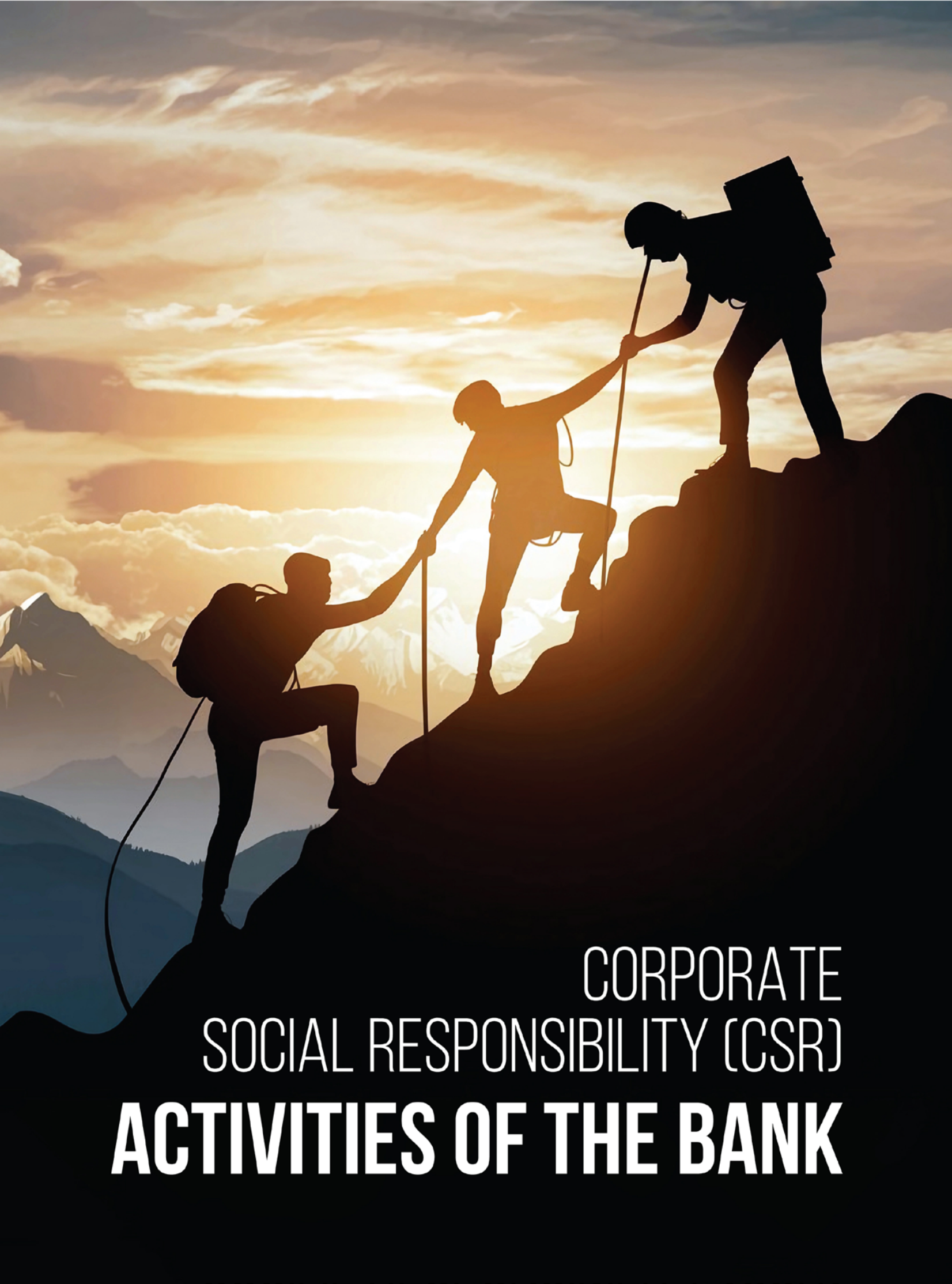


## Governance

### Board Composition

Particulars	2024	2023
Total Directors	17	20
Independent Directors	3	4





CORPORATE  
SOCIAL RESPONSIBILITY (CSR)  
**ACTIVITIES OF THE BANK**



# MESSAGE FROM THE CHAIRMAN, JAMUNA BANK FOUNDATION

Dear Stakeholders,

**Assalamu alaikum wa rahmatullah.**

It is with immense gratitude and hope that I extend my heartfelt thanks to each of you for your unwavering support and belief in our mission. As Chairman of Jamuna Bank Foundation, I am continually inspired by the compassion, generosity, and dedication that drives our shared vision forward.

Over the past 12 months, the global economy has begun to recover from the impact of COVID-19, it is once again facing risks due to geopolitical instability, including the Russia-Ukraine war and the Israel-Gaza conflict in the Middle East.

In 2024, the economy of Bangladesh faced challenges on multiple fronts such as rising inflation, budget deficit coupled with balance of payments deficit, dwindling foreign exchange reserves, shrinking remittances, currency depreciation, rising income inequality, and a demand-supply imbalance in the energy sector. Now, these challenges have been compounded by a fragile banking sector due to loan defaults. Above all, Bangladesh is particularly vulnerable to the impacts of climate change.

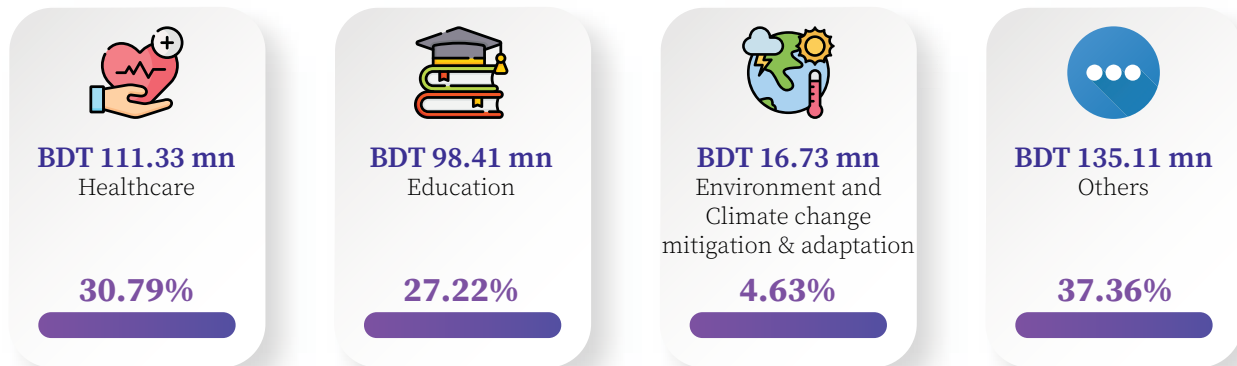
Corporate Social Responsibility is globally recognized as a key tool for promoting sustainable development, ensuring economic growth, reducing societal inequality, and addressing environmental issues. Jamuna Bank PLC. dedicates 5.00% of its profits yearly to the Jamuna Bank Foundation, supporting underprivileged communities through diverse CSR programs. Despite economic hurdles, the bank continues its commitment to CSR values, guiding the organization towards a positive future.

In 2008, Jamuna Bank  
PLC established  
Jamuna Bank



Foundation (JBF) to strengthen its CSR program. JBF has been a pioneer in CSR activities, focusing on education, healthcare, environment, and more. Over 16 years, JBF has committed to helping the underprivileged of the society. Consequently, Jamuna Bank has earned recognition as the “Best CSR Bank” for 2021 & 2022. The Global Economics also honored the undersigned as “Best CSR Personality” for 2022.

Jamuna Bank’s CSR extends beyond trust and reputation by supporting community development, fostering engagement with stakeholders. In 2024, BDT 361.58 million was spent on society and environment welfare.



### Healthcare activities

During the year, Jamuna Bank Foundation organized 09 free medical camps throughout the country where around 53,000 patients got medical treatment. JBF also organized 12 free mobile medical camps in different slum areas of Dhaka City in the year 2024 where 4,210 patients were treated.

JBF is operating 04 units of Jamuna Bank Foundation Kidney Dialysis Center at Shantinagar, Dhaka, Laksham, Cumilla, Rupgonj, Narayongonj, and Munshigonj, with a pledge to serve the helpless people. In 2024, JBF has provided kidney dialysis and related services to 552 patients through the four dialysis centers. Total 10,225 kidney dialyses have been performed by those centers in 2024 and 37,322 dialysis have been performed since inception.

We also established “Jamuna Bank Foundation Diagnostic Centre”, “Jamuna Bank Foundation Dental Clinic”, “Jamuna Bank Foundation Eye Hospital” and “After Care Center” at Jamuna Bank Foundation Complex in Mohammadpur, Dhaka for providing medical services at a reduced cost to the underprivileged sections of the society. Total 12,140 patients got services from these institutions in 2024.

### Education

Bangladesh has made significant strides in expanding primary education, particularly in increasing student enrollment and achieving gender parity. However, many talented students from poor backgrounds face barriers to continuing their education, leading to dropouts at

the graduation level. To support these underprivileged students, Jamuna Bank Foundation launched a scholarship program in 2007 for deserving students, including those with disabilities, to help overcome financial hardships and pursue their educational goals. Currently, 514 underprivileged and disabled yet talented students are benefiting from this program. Since its launch, a total of 1,266 students have received scholarships from Jamuna Bank Foundation and have gone on to establish themselves at various societal levels.

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

With a view to developing skilled human resources in the computer and ICT sector in the country, we have established Jamuna Bank Institute of ICT (JBICT) at Jamuna Bank Foundation Complex, House No: 29, Road No: 2, Block: C, Chanduddyan Housing Ltd., Mohammadpur, Dhaka-1207, where 65 nos. students have completed their different courses in 2024. We have also established 14 nos. computer training centers in different places in the country to help achieve the Government’s goal of building SMART Bangladesh.

At Jamuna Bank Foundation Complex in Mohammadpur, Dhaka, we have established a Free primary School for slum-dwelling children, Jamuna Bank Foundation Autism School named Prodeep for ensuring the education of a child with a disability and Jamuna Bank Madrasah to motivate children to learn, Holly Quran. We have also established 207 Holly Quran learning centers for old aged people with the aim of spreading Islamic education across the country. We have also established 13 nos. sewing machine training centers across the country to empower the underprivileged women of society.

### Environmental and Climate Change mitigation & adaptation

Environmental & Climate protection is among the most pressing global challenges of our time. We organized tree plantation programs in different areas of the country throughout the year. We also provide monetary & other support to the people affected by calamities such as floods, fire, famine, cyclones & other natural calamities and donate the Prime Minister's Relief and Welfare fund regularly to tackle the hardships that occur due to natural calamities. During 2024, we have spent BDT 16.73 million in different works to support the environment.

### Disaster Management

This year, we donated 280,000 blankets to the poor and deprived people of the country as well as Government's Relief and Welfare Fund for onward distribution. We distributed blankets to the winter-affected people through 87 events across the country.

### Income generating activities for the underprivileged population

We have 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 offer ICT education to disadvantaged students.

### Sports & Culture

Jamuna Bank Foundation patronizes the development of our sports. During 2024, Jamuna Bank donated BDT 10.00 million to Bangladesh Kabadi Federation as financial aid and BDT 0.8 million to different sports and cultural organization through Jamuna Bank Foundation.

### 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 03 healthcare centers in Laksham and Barura in Cumilla and Rugonj, Narayanganj to ensure affordable healthcare for rural people.

### Acknowledgement

I thanked 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

## Aligning CSR to Achieve Sustainable Development Goals

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 to ensure good health and reduce inequalities through CSR activities and contributes well-being & productivity of the country.
  	To provide better access to educational opportunities for those in needs towards enhancing their employ ability, gender equality and to ensure inclusive & balanced society Jamuna Bank Foundation provides educational support to the society.
  	Jamuna Bank provides support to society in times of adversity and disaster for a safe, resilient and sustainable environment in the country and to enable people to rebuild their lives and livelihoods.

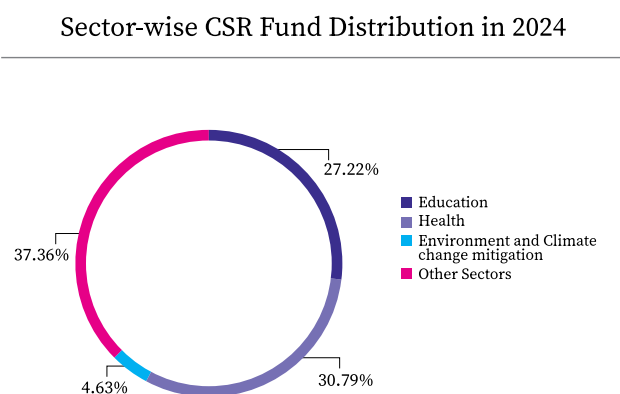
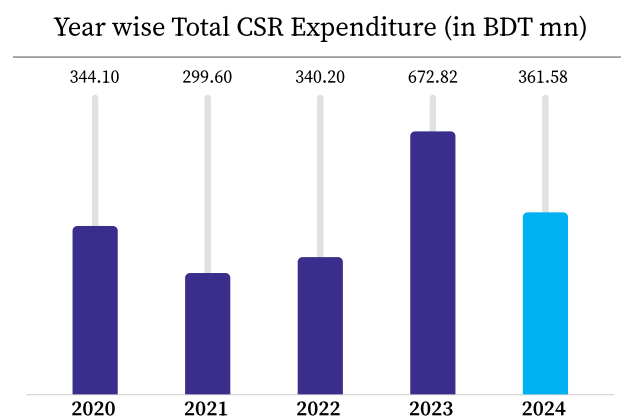
## CSR activities of Jamuna Bank Foundation

Bangladesh Bank has developed its Policy Guidelines on Corporate Social Responsibility on January, 2022 which has changed minimum requirement on CSR disbursement in terms of amount for the schedule banks and FIs. According to CSR Policy Guidelines of Bangladesh Bank, all banks should spend expected level from their net profit after tax for annual CSR activities. To achieve this objective, Jamuna Bank allocated 5% of its profit for conducting CSR activities which are being spent on various CSR activities through the Jamuna Bank Foundation. Considering the sector wise allocation implemented by Bangladesh Bank, Jamuna Bank Foundation spend money in such a way that every defined sector can have enough disbursement.

towards societal and environmental welfare through its CSR program, managed by the Jamuna Bank Foundation. The bank distributed the CSR funds in accordance with the sectoral guidelines set by Bangladesh Bank, as detailed below. The bank's CSR expenditure over the last five years, as outlined below, further demonstrates Jamuna Bank's consistent commitment to serving the community.

Sector-wise distribution of CSR fund in 2024 also depicts in the following pie chart. As you can see Jamuna Bank has allocated CSR funds primarily to health (30.79%), education (27.22%), and other sectors (37.36%) highlighting a strong focus on societal well-being and recovery efforts.

In 2024, Jamuna Bank allocated BDT 361.58 million





# HEALTH



Donated BDT 111.33 million to Health Sector

Organized 9 free medical camps and 12 free mobile medical camps in 2024  
Patient treated 56,946

JBF Kidney Dialysis Centers (Shantinagor, Dhaka Unit, Laksham, Cumilla Unit, Munshiganj Unit and Rupgonj, Narayangonj unit) have provided 37,322 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 cost by the Jamuna Bank Foundation. During the year, Jamuna Bank Foundation organized 9 free medical camps throughout the country and provided free medical services to the 52,736 patients throughout the country.





Apart from organizing free medical camps across the country, Jamuna Bank Foundation organizes free medical and Plastic Surgery Camps nationwide, including for poor burnt people and those with cleft lips. These camps were held in 2022, 2019, 2014, 2012, and 2011 with surgeries conducted by specialist doctors from Interplast Holland Netherlands. Over the last 5 years, 2,811 patients received free treatment, including 990 surgeries.

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

Jamuna Bank Foundation organizes free medical service & medicine distribution center at Bishwa Ijtema to serve the Muslim pilgrims in every year. About 38,000 pilgrims have been served in Bishwa Ijtema-2024.



## 3. Jamuna Bank Foundation Dialysis Center

The number of kidney patients in the country is increasing day by day. There are many kidney patients among the poor and middle class, who require regular dialysis but cannot afford the cost. To make dialysis services accessible to people, Jamuna Bank Foundation has set up the following 04 dialysis center in different location across the country.

- Jamuna Bank Foundation Kidney Dialysis Center, Shantinagar, Dhaka
- Jamuna Bank Foundation Kidney Dialysis Center, Laksham, Cumilla
- Jamuna Bank Foundation Kidney Dialysis Center, Rupganj, Narayanganj
- Jamuna Bank Foundation Kidney Dialysis Center, Munshiganj



In 2024, JBF has provided kidney dialysis and related services to 552 patients through the four dialysis center. Total 10,225 kidney dialyses have been performed by those centers in 2024 and 37,322 dialysis have been performed since inception.



#### 4. Free Mobile Medical Service arranged by Jamuna Bank Foundation

Jamuna Bank Foundation introduced free Mobile Medical Service on November 15, 2021 for the poor/under privileged people who are deprived of medical facilities. At present this service is available in different slum areas of Dhaka City where underprivileged people are getting medical advice of Specialist Doctors. At the same time free medical examination and medicine are being provided in the camp. In the future, this mobile medical service will be expanded across the Country. Throughout the year, JBF organized 12 mobile medical camps in different areas of Dhaka city where a total of 4,210 people received free medical treatment.

#### 5. Other Health Care Centers established by Jamuna Bank Foundation

In addition to above-mentioned activities, Jamuna Bank Foundation previously established following health care centers to provide health care to the mass public at an affordable cost. People are receiving health care services from these centers on regular basis. During 2024, total 12,140 patients are being provided required health care services from these institutes.

##### 5.1. 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.



##### 5.2. 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.

##### 5.3. 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.



##### 5.4. 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.

### 5.5. 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.

### 5.6. 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.



People are receiving health care services from these centers on regular basis. During 2024, total 12,140 patients are being provided required health care services from these institutes.

### Ongoing Project of Jamuna Bank Foundation

Jamuna Bank is currently building 3 healthcare centers in Laksham and Barura, Cumilla, and Rugonj, Narayanganj to ensure affordable healthcare for rural people. This endeavor demonstrates our strong commitment to standing by the helpless and deprived individuals in society. Current condition of these 03 projects are shown below.



Construction works of JBF Hospital at Rugonj, Narayanganj is going on





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 98.413 million to Education Sector  
45,123 beneficiaries

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

## Jamuna Bank Foundation established

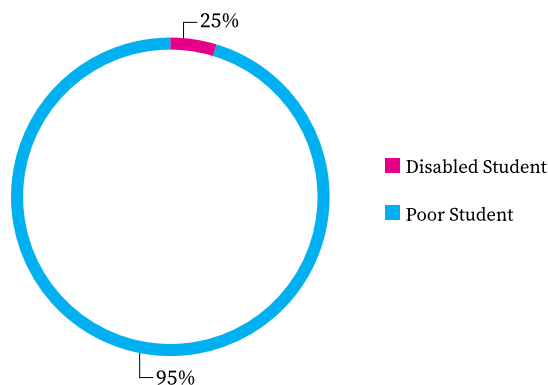
- Jamuna Foundation Nursing College.
- Jamuna Bank Institute of Information, Communication & Technology.
- 14 Computer training center.
- Primary School for the slum dwellers.
- PRODEEP Jamuna Bank Foundation Autism School
- 207 Holy Quran learning centre.

## 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.

As scholarship, 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.

### Currently number of students are enjoying Jamuna Bank Foundation's stipend facility



In 2024, JBF has spent around BDT 13.27 million in scholarship program and other associated works. From 2008 to till date 1266 student have received stipend from Jamuna Bank Foundation. Currently 514 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 20 others students are getting stipend every month.

Many students have successfully completed their studies through Jamuna Bank Foundation scholarships; among them 190 students have completed their study. Presently 309 students are studying under graduation and post-graduation. Among them 07 students in Medical College, 14 students in Dhaka University, 09 students in Agricultural University, 03 students in law profession and others are also studying in various reputed Colleges/Universities.



## 2. Jamuna Foundation Nursing College

Jamuna Bank Foundation Nursing College situated at Dhanmondi offers Basic B.Sc in Nursing (Course Duration: 04 years, Session Start: January and Available Seats: 30) and Post Basic B.Sc in Nursing (Course Duration: 02 years, Session Start: July and Available Seats: 20) courses, approved by Bangladesh Nursing Council, affiliated by Dhaka University, approved by Ministry of Health and Family Welfare. In the 1st year B.Sc final exam, all students of Jamuna Foundation Nursing College (JBNC) have passed successfully and one of them got 5th position centrally (among the all nursing college of our country). Jamuna Bank Foundation Nursing College also signed a Memorandum of Understanding (MoU) with Bangladesh Specialized Hospital. Under the agreement, Bangladesh Specialized Hospital will provide clinical training to the students of Jamuna Foundation Nursing College and provide employment to the graduates. Currently, 95 students are pursuing Basic B.Sc in Nursing and 55 students are pursuing Post Basic B.Sc in Nursing.



## 3. Other Activities of Jamuna Bank Foundation to Empower Education

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

Knowing the importance of ICT and to build the SMART Bangladesh, Jamuna Bank Institute of Information, Communication & Technology (JBIICT) has established at House No: 29, Road No: 2, Block: C, Chand Uddyan Housing Ltd. Mohammadpur, Dhaka-1207 aiming to provide free ICT training among the poor but meritorious students so that they may become competent in the job sectors and self-sufficient. In 2024, 65 students have completed different course from JBIICT.



### ii. Computer training center for young people and students

Since inception Jamuna Bank Foundation established 14 computer training center including one for deaf at Bijoy nagor, Dhaka 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. At present, 158 students are pursuing different computer courses from these training centers.



Distribution of Computer Training Course Certificate among the trainees

### iii. 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 lives 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, 124 students are receiving primary education from this school.

#### **iv. 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 12 physically challenged students are getting special education support from this school.



#### **v. 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 alongside the children of slum dwellers who are in darkness and yet to be enlightened by formal religious education. Currently, total 80 students both male and female are pursuing their religious education from the Madrasa.



#### **vi. Holy Quran Education Centers for Senior Citizen**

Till December 2024, Jamuna Bank Foundation is operating 207 adult Quran learning centers in different parts of the country including 17 centers for women. Since inception, 4,140 elderly people are being learnt the Holy Quran by Quran Education Centers.

# ENVIRONMENTAL AND CLIMATE CHANGE MITIGATION & ADAPTATION



Donated BDT 16.73 million in 2024

17,950 beneficiaries

In Bangladesh, climate change adaptation strategies focus on building resilient infrastructure, protecting coastal areas from flooding, and improving agricultural practices to withstand extreme weather events. These efforts are crucial for safeguarding the livelihoods of millions in a country highly vulnerable to climate impacts. Additionally, enhancing disaster preparedness and climate-resilient urban planning play vital roles in reducing vulnerability. Considering the impact of climate change Jamuna Bank has adopted the following activities in 2024 to support the environment as well as the community.

## 1. Tree Plantation And Coastal Forestation Program

In 2024, Jamuna Bank Foundation implemented nationwide tree plantation program in different districts. In addition to tree plantation, saplings were distributed among the people in various rural areas across the country. JBF has spent BDT 5.21 million on green afforestation in 2024.







## 2. Financial Aid to Climate Change Affected Communities

In addition to tree plantation and coastal forestation program, in 2024, Jamuna Bank has donated BDT 11.52 million to support people affected by climate change across the country especially in coastal areas.

# DISASTER MANAGEMENT



Donated BDT 109.84 million in 2024

Distributed 2,80,000 blankets among the deprived people of the country

## 1. Relief Distribution to flood affected area

By the end of August 2024, exceptional heavy rains and unprecedented water flows from upstream have inundate large areas of eastern Bangladesh threatening life, causing untold chaos and profound concern. Eleven districts have been impacted and around 4.8 million people affected by the worst flooding in decades in the eastern region of Bangladesh. Jamuna Bank Foundation had actively supported flood-affected communities providing daily necessities, child food and water purifying tablets. 02 speed boats had been given to local rescue teams to distribute relief and rescue affected people. JBF also distributed 600 bags of cattle food.

In addition to these initiatives, under the leadership of Mr. Al-Haj Nur Mohammed, Chairman of Jamuna Bank Foundation relief packages were distributed to 500 families in Chagalnaiya Upazilla of Feni district.



Besides, Employees of Jamuna Bank have also donated 01 day salary to the Chief Adviser's Relief Fund for the flood affected people.

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

Jamuna Bank Foundation also distributed 280,000 blankets in 2024, continuing its annual support to those affected by the harsh winter in cold-prone regions. This initiative aims to provide relief and comfort to the most vulnerable communities during the winter season.





# INCOME GENERATING ACTIVITIES FOR THE UNDERPRIVILEGED POPULATION



Donated BDT 0.32 million to the underprivileged population.

480 beneficiaries

## 1. Distribution of sewing machines among the helpless poor women

During 2024, Jamuna Bank Foundation distributed sewing machines among the helpless poor women for the purpose of self-employment in different districts of Bangladesh.



Distribution of sewing machine to the poor women



Certificate distribution of Sewing Training Program

## 2. Operating 13 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. In 2024, 480 women have been benefited from these sewing training centers across the country. Currently, 105 students are obtaining sewing training across the country.





## OTHERS



Donated BDT 24.95 million in 2024 to support different communities

### 1. Donated BDT 10.8 million to support different sports activities

Jamuna Bank patronizes for the development of our sports and culture from the beginning. Throughout the year 2024, Jamuna Bank has contributed BDT 10.00 million to Bangladesh Kabadi Federation as financial aid and BDT 0.8 million to different sports and cultural organization through Jamuna Bank Foundation.

### 2. Donated BDT 2.22 million to Jamuna Bank Old Home

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 2024, BDT 2.22 million has spent for conducting construction and operational activities of the Old home.

### 3. Donated BDT 10.00 million to the war-affected people of the State of Palestine.

Jamuna Bank has always come forward in the service of humanity, going above creed and caste. In continuation of that, Jamuna Bank has donated Tk.10.00 million to help the people affected by the war in Palestine.

### 4. Donated BDT 0.40 million to Child Day Care Center.

Jamuna Bank has donated BDT 0.40 million as financial aid to the 'Child Day Care Center of Private Banks' situated at Motijheel.

### 5. Donated BDT 1.53 million to various charitable works.

Throughout 2024, Jamuna Bank donated a total of BDT 1.53 million to Proyash School, the judge courts in Rajshahi, Dhaka, and Sylhet, the Artha Rin Adalat in Chattogram, as well as to various underprivileged individuals.

**Alongside the above-mentioned activities, in previous years, the Jamuna Bank Foundation has undertaken the following philanthropic activities to make society more inclusive, humane, and empowered.**

- Organized awareness programs such as seminars and rallies to educate people about the dangers of drug abuse and promote a healthy, drug-free lifestyle.
- Organized seminars on national holidays, art competitions for children, and discussion sessions focused on the significance of

the holy month of Ramadan.

- Installed Arsenic free deep tube well at Matlob, Chandpur.
- Installed Solar Panel for the village people at Pakundia, Kishoregonj.
- A model village (Adarsha Gram) had been established at Singpara village under Thakurgaon district by Jamuna Bank Foundation. The objective of the establishment of Model Village is to promote the life-standard of remote village dwellers.
- Jamuna Bank Foundation extended financial support to various sports clubs and the national cricket board to promote the development of sports and athletics.
- Donated to the affected people of Nimtali Fire Tragedy through PM's welfare fund.
- Over the years, financial assistance has been provided to numerous underprivileged individuals and various governmental and non-governmental organizations in times of need.