

Corporate Social Responsibilities: Agrani SME

Focus

As an integrated part of the Corporate Social Responsibility (CSR), Agrani SME Financing Limited is much aware in support of environmentally sustainable social development since its introduction. The Bank is committed to CSR towards the community. Our ethics are clear i.e. not to earn excessive profits; our vision is to build up a society where human dignity and human rights receive the highest consideration and evaluation. Our motto is also to improve the society and its culture by means of CSR. Its activities are related to the needs of our valued customers, shareholders, the employees and communities.

a) Shareholders

The company is fully committed to the interest of our shareholders. We increase our shareholders value by optimizing financial performance at least cost.

b) Valued Customers

Our customers are our business partners and we sincerely strive to improve our business relationship with our customers for our mutual benefits. We are offering different financial products and services to meet their need with the higher degree of ethics. We feel proud to provide our services to our valued customers without any hidden cost.

c) Environment

Our corporate social responsibility contributes generously to the development of Green Financing. Our lending policies with regard to environmental management are responsive to emergency support needs of population groups affected in natural and manmade disasters and thus nourishing the environment.

d) Business Partners

We always try to maintain a good business relationship with our business friends for our mutual growth and development. Our relationship is based on mutual trust and respect. We transact with them in a fair and transparent way.

e) Regulators

As a responsible corporate body, we conform to all of the stringent regulations issued by the Government of the People's Republic of Bangladesh and the Bangladesh Bank.

f) Employees

Human resources are the key to our success. We consider the human resources as a tool for development. As usual, the Staff Welfare fund which is run by company's employees out of their regular contribution, continued to stand by its members for their well-being. There is a Board of Trustees to provide financial support to the staff members as admissible under the rules on their

termination or retirement from the services or to their nominee's or legal heirs in case of death. To this end, two trusts Agrani SME Financing Limited Employees provident fund Trust and Agrani SME Financing Limited Super Annuation Fund Trusts are in operation. For the recreational programme the Company patronizes sports and cultural events with a very spontaneous fervour.

g) Community

As an integrated part of Corporate Social Responsibility (CSR), we contribute generously to the nourishment of the country's education and healthcare, art, culture and sports. We share all sorts of values & sentiments irrespective of caste, creed or color. We keep the door open for empowerment of women workforce to ensure a level playing field in terms of promotion, placement and delegation of power.