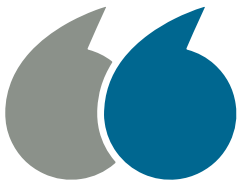




Corporate Social Responsibility

Message from the Chairman

Jamuna Bank Foundation



I am pleased to inform you that recently, Jamuna Bank Limited won the recognition of Best CSR Bank of Bangladesh for the year 2021 awarded by the Global Economics, an UK based Financial Publication & Business Magazine for its outstanding contribution to the well-being of the community of the country.



Al-Haj Nur Mohammed
Chairman, Jamuna Bank Foundation

Dear Stakeholders, Asslamu Alaikum.

Jamuna Bank Foundation (JBF) has been playing pioneer role in the CSR activities since its inception. Over the past 13 (thirteen) years of its journey, JBF went ahead with its unwavering commitment to improve lives of the underprivileged poor and destitute. It also provides support in the education, health and well-being, environmental management besides patronizing sports, art & culture, disaster management, etc. to ensure socio-economic development of the country. I am pleased to inform you that recently, Jamuna Bank Limited won the recognition of Best CSR Bank of Bangladesh for the year 2021 awarded by the Global Economics, an UK based Financial Publication & Business Magazine for its outstanding contribution to the well-being of the community of the country.

The year 2020 was quite different for the whole business from other years due to the ongoing pandemic of COVID-19. I would like to express my deepest condolences for all the bankers and other people who have lost their lives due to corona pandemic, as well as sympathy for everyone who has suffered from the pandemic and their families and acquaintances. In addition, I would like to express my sincere gratitude and respect to everyone working on the front lines of the medical field and other fields to prevent the spread of disease and treat the patients.

During the ongoing period of pandemic, Jamuna Bank Foundation tried its best to help the suffering segment of the society. In the year 2020, we have donated BDT 130.00 million to Prime Minister's Relief and Welfare Fund and also provided BDT 15.62 million in relief funds through the Deputy Commissioners and Local Administrations of various districts across the country. Additionally, we have distributed relief valuing BDT 12.50 million through different branches of our bank among the poor, helpless, and jobless people. Recently, we have distributed relief package containing rice, pulses, potatoes, onions, edible oil, sugar, salt, chickpea, and parched rice to each of the 900 helpless poor families in Munshiganj on the occasion of the holy month of Ramadan. We also distributed 30 Sewing Machines & 30 Auto Rickshaws among the poor, helpless & unemployed men/women at Goalghunni, Mirkidim Poursava in Munshiganj. We also donated 700 pcs PPE to Bangladesh Police First Responders working to protect local communities against the spread of COVID-19.

In 2020, we spent total BDT 344.10 million in various sectors for the well-being of the society. We have prioritized long-term programs that have a sustainable and enduring impact on the society. As one of the responsible financial institutions of Bangladesh, we use our resources to make a difference to the communities in which we operate, both through our institutional capabilities as well as by

encouraging our employees to volunteer their time, skills and services across our social service programs.

During pandemic, Jamuna Bank Foundation scholarship programme among existing students is going on to bring changes in individual lives which already have an impact on their personal, family and social level. Currently 467 underprivileged, disabled but meritorious students are getting scholarship under the programme. We do believe, if we take that spark of potential that those persons have, and we ignite it, they will contribute towards the growth of our economy. We also established Free Primary School for the slum dwellers; Jamuna Bank BCS Nursing Computer Lab at Bangabandhu Sheikh Mujib Medical University; Jamuna Bank Badhir Computer Training Center at Bangladesh National Federation of the Deaf, Dhaka; Vocational Training Center; Jamuna Bank DP Primary School at Atlapur, Rupgonj; Jamuna Bank Madrasa; 118 senior citizen Holy Quran Learning Centre and 07 Sewing Machine training center for assisting unprivileged women of the society under our education support program. We are also providing scholarship to the disabled students of Dhaka University.

Jamuna Bank Institute of Information, Communication & Technology (JBIICT) located at National Plaza, 109, Bir Uttam CR Datta Road, Dhaka has been providing free ICT training to poor but meritorious students. So far about 240 students have completed Professional Office Management Course from JBIICT. We have established a Computer Lab at RD High School, Kazipur with 9 computers and necessary furniture to improve basic computer skills of the students of the school that will help them later to define their career goals, entrepreneurship, and job opportunities. JBF is also paying salary to the trainers associated with the computer lab.

During the period, we organized 11 free Medical Camp (free Eye Camp, Diabetes, Gynae and General treatment services with free medicine) by maintaining social distance throughout the country & at Bishwa Ijtema-2020 (1st phase) where 72,209 people were given free treatment with free medicine and 3,984 were selected for eye operation. Jamuna Bank Foundation also organizes Free Plastic Surgery Camp for the burnt patient and the people suffering from cleft lips and palate at free of cost.

This year a new unit of Jamuna Bank Foundation Dialysis Center was inaugurated at Laksham, Cumilla for providing dialysis services to the patient at a minimum cost and free dialysis for poor patient. Besides, we have another 10 bedded dialysis center in the Capital City Dhaka in the name of Jamuna Bank Foundation Kidney Dialysis Center. We have completed about 7,000 dialysis through this dialysis units since its inception. Besides, under our regular CSR

activities, we organize voluntary blood donation program by the bank's Executive, Officer and Staff every year, Qirat Competition, providing relief to the affected and distressed people caused by natural calamities. Last year, Jamuna Bank Foundation organised a four-day dengue eradication programme in the mosquito infested areas of the Dhaka City at Kathalbagh, Hatirpool, Free School Street, Banglamotor, Moghbazar, Dhanmondi, Green Road and Central Road of Dhaka to destroy potential mosquito breeding areas through spraying with insecticides and building awareness among the people of the capital.

This year, we donated 75,000 blankets to the Prime Minister's Relief and Welfare Fund to help the poor during the winter. Prime Minister Sheikh Hasina virtually joined the function through video conference from her official residence Ganobhaban. In addition we have also distributed 54,325 blankets among the winter affected people. We also arranged whole night blanket distribution program for the people of Dhaka city who were passing night at footpath during the last winter season.

We have started free treatment center for the poor and distressed local people as well as for the staff of Jamuna Bank Ltd at Jamuna Bank Complex at Chand Uddayan, Mohammadpur. Free primary school, JBF Madrasha, Sewing Training Centre & After Care Center have been shifted to this new premises.

We have been organizing different seminars on the Independence Day, "Momentous and Importance of International Mother Language Day" and on importance of Holy Ramadan & Art Competition on the occasion of Victory Day annually. In the beginning of the year, we have organized seminars on Anti-drug and drug free society at various areas of the country to create awareness among the young students as well as common people about serious negative effects of drug abuse and drug addiction to protect the youths from ruining their lives.

By this time construction work of 2 storied building (first phase) of a planned 10 storied building of Jamuna Bank Old Home at Mekail Nagar, Keraniganj has been completed to accommodate old aged helpless people. Second phase of the building is under construction. We have established

a solar village at char Tertakia, P.S. Pakundia under Kishoregonj district, providing financial support to poor freedom fighters as well as other poor people for treatment & education & extending financial support to Government & Non-Government Organization on regular basis.

Jamuna Bank Foundation believes that sports also make important contribution towards national development and add value in enhancing the country's image to the international arena. Sport being extremely popular in all the strata of the country's population, it's not only act as a source of amusement, it is equally important for both physical and mental health and moral & ethical development of our nation. In this regard, Jamuna Bank took up the lead role in promoting cricket through sponsoring Dhaka Platoon at Bangabandhu BPL T20 league 2019-20.

Environmental & Climate protection are among the most pressing global challenges of our time. We have taken these concerns very seriously into account in all aspects of our business, including minimising damage of our own ecological footprint. We are steadily improving our energy efficiency. We have emphasized on eco-friendly environment and organize tree plantation programs in different times of the year throughout the country.

In near future, we are planning to establish a Nursing Institute at Dhanmondi, Dhaka. All setup at the building is completed and waiting for the permission from the concerned authorities. We have also a plan to establish Dental Clinic, Eye Hospital, Maa O Shishu Hospital etc. in our Jamuna Bank Complex soon. We have many more elaborate planning. InshaALLAH! these initiatives would be implemented gradually with the aim & objective to mitigate the sufferings and miseries of the people around us & betterment of our nation.

Ma -Assalam.



Al-Haj Nur Mohammed

Chairman, Jamuna Bank Foundation

Corporate Social Responsibility

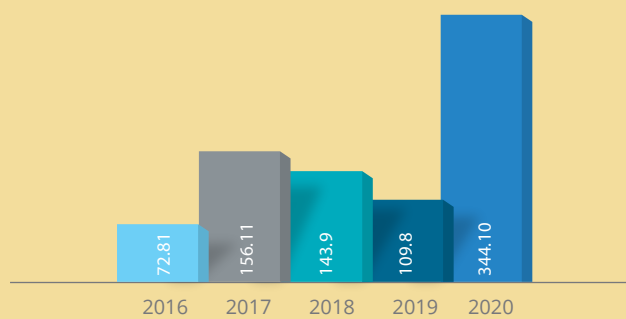
Corporate social responsibility is an integral part of our Bank's culture. As a responsible corporation, we respect the interests of our stakeholders—our shareholders, employees, customers, suppliers, teaming partners, and the wider community—and we actively seek opportunities both to improve the environment and to contribute to the well-being of the communities in which we do business.

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

Jamuna Bank Foundation (JBF), a philanthropic organization of Jamuna Bank Limited always tries to be a responsible partner of our customers, shareholders employees, communities, and other stakeholders attaching highest priority to ethical conduct and integrity.

Yearwise CSR Expenditure

in million BDT



Over the past 13 years Jamuna Bank Foundation (JBF) has played an important role in the field of Education & Health of underprivileged/destitute segment of the society, Disaster Management, Environment, Sports, Art and Culture etc. to ensure economic development of the Country. A provision of 5% of a pretax profit of Jamuna Bank is allotted to attain this purpose. During the year 2020, Bank contributed BDT 228.96 million to JBF for administering their philanthropic activities.

Figure in BDT million

| CSR Initiatives | Donation (2020) | Donation (2019) | Donation (2018) | Donation (2017) | Donation (2016) |
|------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Education | 15.10 | 16.42 | 12.00 | 29.57 | 10.91 |
| Health | 77.60 | 31.30 | 24.20 | 7.24 | 12.90 |
| Disaster Management | 181.70 | 39.56 | 87.10 | 89.51 | 29.00 |
| Environment | 0.30 | 0.20 | - | 0.56 | 0.30 |
| Cultural Welfare | 67.40 | 7.53 | 6.50 | 22.42 | 1.00 |
| Income generating activities | 0.40 | 0.40 | - | 0.59 | 0.90 |
| Others | 1.60 | 14.39 | 14.00 | 6.00 | 20.00 |
| Total | 344.10 | 109.8 | 143.8 | 155.89 | 75.01 |

Objectives of Jamuna Bank Foundation



- Payment of grant to the heirs of an employee in case of premature death during the course of employment, in case of his/her permanent disablement resulting from any accident or fatal disease during the course of his employment.



- Financial assistance to an employee for furthering education of his/her children in case of an employee being disabled permanently during the course of his employment.



- Grant of financial assistance to an employee for medical treatment of complicated nature involving expenditure beyond his/her means.



- Scholarships will be granted to the children of the employees for their brilliant performance in the academic exams from S.S.C. or O level to University education level.



- To build up necessary Institutions for the welfare of the people i.e. Hospitals., Technical/Vocational Institutes, Schools, colleges and Other institutions as may be felt necessary for the welfare of the people.



- To take up different projects for the welfare, development and rehabilitation of downtrodden under privileged sections of People i.e. Slum Children Rehabilitation Project, Destitute Home Project, Slum Welfare (Koylan) Project, Old Age Welfare Project.



- To provide Grants/Relief to people affected by natural calamities.



- To arrange for self-employment for the unemployed youth.



- To grant Scholarships/Stipends to the meritorious poor students for proceeding on with their studies.



- To promote science and technology, art and culture through financial support, promotion and development of appropriate center, college, academy, institution, organization and association.



- To promote and develop human resources and support national development through the development of education, technical and professional manpower, research and service oriented institutions and organizations.



- To organize conferences, lectures and seminars and set up study groups and provide training programs for furtherance of the standard of Banking Services in the country.

CSR Activities of Jamuna Bank Ltd



EDUCATION

- Assisting 467 underprivileged and disabled but meritorious students under the JBF scholarship programme.
- About 240 students completed Professional Office Management Course from Jamuna Bank Institute of ICT.
- Established
 - Computer Training Center at Kazipur R. D high school, Sirajgonj.
 - Free Primary School for the slum dwellers at Jamuna Bank Complex, Chand Uddayan, Mohammadpur.
 - Jamuna Bank BCS Nursing Computer Lab.
 - Jamuna Bank Badhir Computer Training Center.
 - Jamuna Bank DP Primary School.
 - Jamuna Bank Madrasa at Jamuna Bank Complex, Chand Uddayan, Mohammadpur.
- 118 Holy Quarn learning centre for senior citizen.



HEALTH AND WELL-BEING

- Organized 11 free medical camp throughout the country in 2020 where 32,209 people were given free treatment with free medicine and 3,984 people were selected for eye operation in 2020.
- 40,000 people were given free medical treatment with free medicine at Bishwa Ijtema in 2020
- Established (1) 10 bed dialysis center in the Capital City at Chameli bag, Shantinagar in the name of Jamuna Bank Foundation Kidney Dialysis Center and (2) Another unit of Dialysis Center at Laksham, Cumilla.
- We have been organizing Free Plastic Surgery Camp in each year for the burnt patient and the people suffering from cleft lips and palate free of cost.
- Established Jamuna Bank After Care centre/Rehabilitation Center.
- We have been organizing voluntary blood donation program every year.
- Organized Dengu eradication & Awareness program.



ENVIRONMENTAL MANAGEMENT

- We organize tree plantation programs different times of the year throughout the country.



CULTURAL WELFARE

- Organizing Seminar annually
 - on Anti-drug and drug free society
 - on the Independence Day
 - on "Momentous and Importance of International Mother Language Day" and
 - on importance of Holy Ramadan, Holy lives of the Prophets and Qirat Competition among the offspring of the Employees of Jamuna Bank
- Organizing Art Competition on the occasion of Victory Day.
- Contributing towards the development of Bangladesh sports.
- Organizing seminar on Banking Services and the importance of CSR activities.



DISASTER MANAGEMENT

- We have donated total amount of BDT 130.00 (one hundred thirty) million for Bangabandhu Memorial Trust, assistance for COVID-19 affected people Prime Ministers relief & welfare fund and Flood affected people to Prime Minister's Relief & Welfare Fund as part of Corporate Social Responsibility of the Bank.
- Distributed relief among 900 poor families in Munshiganj district & about BDT 11.10 million fund contributed to various entities to support the poor people ahead of the holy month of Ramadan and upcoming Eid-ul Fitre 2021.
- Additionally, distributed relief/cash of BDT 12.50 million at different areas of the country & BDT 15.62 million fund contributed to various entities to support the community through the pandemic.
- Donated 75,000 pcs blanket to the Prime Minister's Relief & Welfare Fund in 2020.
- Distributed 54,325 pcs of Blanket to the poor people to protect from cold in the last winter season.
- We also arranged whole night blanket distribution program for the people of Dhaka city who are passing night at footpath during the last winter season.



INFRASTRUCTURE IMPROVEMENT IN REMOTE/UNDERPRIVILEGED AREAS

- Deep Tube-well installation at Changerchor, Motlab, Chandpur
- Established solar village at char Tertakia, P.S. Pakundia under Kishoregonj district.
- Established Model village at Thakurgaon.



INCOME GENERATING ACTIVITIES FOR THE UNDERPRIVILEGED POPULATION

- Distributed 30 sewing Machines & 30 auto rickshaws at Mirkidim Poursava in Munshiganj in the year 2020.
- Established Vocational Training Center at Jamuna Bank Complex, Chand Uddayan, Mohammadpur.
- Established sewing training centers at Jamuna Bank Complex, Chand Uddayan, Mohammadpur for assisting unprivileged women of the society.



OTHERS

- Construction works of Jamuna Bank Medical College and Hospital is ongoing.
- First phase of construction work of 2 storied building of Jamuna Bank Old home at Mekail Nagar, Keranigonj completed. Second phase construction is ongoing.
- Providing financial support to poor Freedom fighters, poor people for treatment/educational purpose etc.
- Financial support to the various Government & Non-Government organization.
- Contributed an Ambulance to Munshigonj Police Line, Munshigonj
- Providing donation for establishment/renovation of Mosques across the country.
- Distribution of Cloths among the poor people during Eid festival at every year.
- Contributed fro Liberation War Museum.
- Introduced Disable Marriage scheme to support to the disabled people for their treatment, Bidhoba Boyosko Bhata to those old widow women who are not getting benefit from the Government and "Disable Rehabilitates scheme" to support to the disabled people for their treatment.

DISASTER MANAGEMENT

- BDT 130.00 mn donated to Prime Minister's Relief and Welfare fund during the year 2020
- Distributed relief among 900 poor families in Munshiganj district & about BDT 11.10 million fund contributed to various entities to support the poor people ahead of the holy month of Ramadan and upcoming Eid-ul Fitre 2021
- Additionally, distributed relief/cash of BDT 12.50 million at different areas of the country & BDT 15.62 million fund contributed to various entities to support the community through the pandemic
- Distributed 75,000 blankets to the PM's Relief and Welfare Fund Besides, 54,325 blankets were also distributed among the distress people of the country.



1) Response to Covid-19 pandemic

1.1 Donation to Prime Minister's Relief & Welfare Fund

During the year 2020, Jamuna Bank Limited donated total amount of BDT 130.00 (one hundred thirty) million for Bangabandhu Memorial Trust, assistance for COVID-19 affected people Prime Ministers relief & welfare fund and Flood affected people to Prime Minister's Relief & Welfare Fund as part of Corporate Social Responsibility of the Bank.

(a) Donated of BDT 50 million to the Bangabandhu Memorial Trust



JBL has donated BDT 50 million to the Bangabandhu Memorial Trust to celebrate the 'Mujib Barsho' as a part of the Corporate Social Responsibility. Engr. Md. Atiqur Rahman, Ex-Chairman of Jamuna Bank Limited handed over the cheque to Prime Minister Sheikh Hasina at an event organized at the Ganabhaban. Al-Haj Nur Mohammed, Chairman of Jamuna Bank Foundation & Engr. A. K. M. Mosharraf Hussain, Director, Jamuna Bank Ltd. were also present.

(b) Jamuna Bank Donated BDT 5.00 Crore to Prime Minister Relief Fund for Flood Affected People



On 20 September, 2020, Jamuna Bank Foundation, an allied concern of Jamuna Bank Limited (JBL) donated BDT 5.00 crore to Prime Minister Relief Fund for Flood affected people. Prime Minister Sheikh Hasina virtually joined the function through a video conference from her official residence Ganobhaban. Mr. Fazlur Rahman, Chairman, Board of Directors of Jamuna Bank Ltd. and Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation & Chairman of Executive Committee of the Board, Jamuna Bank Limited, handed over the cheque to Dr. Ahmad Kaikaus, Prime Minister's Principal Secretary, at the program at Prime Minister's Office in Dhaka. Among others, Mr. Md. Nazrul Islam Mazumder, Chairman, Bangladesh Association of Banks (BAB), high officials of Prime Minister's Office were also present on the occasion.

(c) In addition, BDT 30.00 million was donated to the Prime Minister's Relief Fund to help the poor and distressed people of the society.

1.2 Distribution of relief

During the COVID-19 pandemic, JBL tried its best to help the suffering segment of society. Recently, Jamuna Bank Foundation and Alhaj Nur Mohammed Trust jointly distributed food reliefs package containing pulses, potatoes, onions, oil, sugar, salt, chickpea, and parched rice, among 900 poor families in Munshiganj district ahead of the holy month of Ramada



Jamuna Bank Foundation and Al-Haj Nur Mohammed jointly distributed food reliefs among 900 poor families in Munshiganj district ahead of the holy month of Ramadan. Former MP of Munshiganj, Chairman of Jamuna Bank Foundation and founder of Al-Haj Nur Mohammed Trust Al-Haj Nur Mohammed was present as chief guest at the relief distribution ceremony. The ceremony was inaugurated by Md. Ismail Hossain Siraji, Director of Jamuna Bank Limited. Managing Director and CEO of Jamuna Bank Limited Mirza Elias Uddin Ahmed presided over the program. Deputy Managing Directors of Jamuna Bank Md. Abdus Salam, Md. Fazlur Rahman Chowdhury, Nur Mohammad, Divisional Head of Retail Banking Manjurul Ahsan Shah and other officials, Branch Heads, Freedom Fighter Commanders, Distinguished Persons and Local Municipality Councilors were present in the relief distribution ceremony.

Additionally, we have distributed relief/cash of BDT 12.50 million (constituted of rice, pulses, potatoes, oil, etc.) through different branches of our bank among the poor, helpless, and jobless people. Few pictures of the relief distribution are furnished below. All these voluntary activities of the bank indicate its cordialness towards the development of our beloved country, and our obligation to play an effective role in building our community and empowering our citizens as well as keeping our environment intact.

a) Jamuna Bank Foundation distributes relief in Naogaon:

Relief was distributed in Naogaon under the supervision of Mr. Md. Belal Hossain, Director, Jamuna Bank Ltd. among the poor, destitute and helpless people in the lockdown period caused by Covid-19 pandemic.



b) Jamuna Bank Foundation distributes relief in Dinajpur

Relief was distributed among the poor and the helpless at Dinajpur stadium ground at the initiative and funding of Jamuna Bank Foundation and under the supervision of Deputy Commissioner and police super. were also present. Other officials, Branch Heads, Distinguished Persons and journalist were present in the relief distribution ceremony.



c) Jamuna Bank Foundation distributes relief in Daulatpur, Khulna:

Relief was distributed among the poor and the helpless in Daulatpur, Khulna at the initiative and funding of Jamuna Bank Foundation. Branch Heads and local distinguished persons were present in the relief distribution ceremony.



1.3 Distribution of Fund

Therefore, we have provided BDT 15.62 million in relief funds through the Deputy Commissioners and Local Administrations of various districts across the country for helping the poor and distressed people affected by the Covid-19 pandemic.

1.4 Distribution of Personal Protective Equipment (PPE) to Bangladesh Police

Jamuna Bank Foundation distributed 700 pcs Personal Protective Equipment (PPE) to Bangladesh Police in support of Government of Bangladesh COVID-19 response efforts.

Safety Tips for Coronavirus (COVID-19)



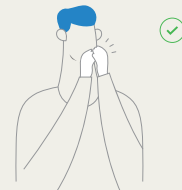
Wash Your Hands With Soap



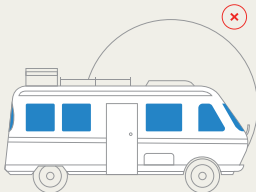
Keep Object Clean



Use Hand Sanitizer



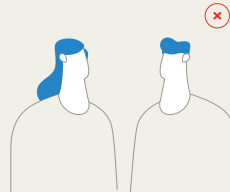
Sneeze Into Elbow



Avoid Traveling



Use a Mask



Avoid Contact



Stay At Home

2) Blankets donation

As part of Corporate Social Responsibility (CSR), Jamuna Bank donated 75,000 blankets to the Prime Minister's Relief and Welfare Fund to help the poor during the upcoming winter. Prime Minister Sheikh Hasina virtually joined the function through a video conference from her official residence Ganobhaban recently. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation & Chairman of Executive Committee of the Board, Jamuna Bank Limited, handed over the token blanket to Dr. Ahmad Kaikaus, Prime Minister's, Principal Secretary, at the programme at Prime Minister's Office in Dhaka.



JBF also distributed 54,325 Pieces blanket among the distressed people of the cold affected areas of the country.

Blanket Distribution in Different Places of Dhaka



Jamuna Bank Foundation distributed blankets among the poor, helpless and cold-stricken people in various places throughout the capital overnight. Engr. Md. Atiqur Rahman, E-Chairman, Jamuna Bank Limited, Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation and Engr. A.K.M Mosharraf Hussain, Director, Jamuna Bank Limited, distributed blankets among the poor, helpless and cold-stricken people. Managing Director & CEO Mirza Elias Uddin Ahmed, Deputy Managing Director Md. Abdus Salam along with Managers and High officials were present in the blanket distribution program. Jamuna Bank Foundation distributed 2,000 blankets on the occasion.

Disaster Management

2020

Donated BDT 181.70 million
194,300 beneficiaries

2019

Donated BDT 39.56 million
183,360 beneficiaries

Jamuna Bank Foundation has also stood by the poor and distressed people in the past years when the country has faced any disaster and helped the government to deal with disasters. Few of them are depicted below:

a) Jamuna Bank Foundation distributed relief among Rohingya People

In the year 2017, to help the Government, Jamuna Bank Limited donated BDT 50.00 million to Prime Minister's Relief Fund to support helpless Rohingya refugees. Besides, Jamuna Bank Foundation, at its own initiative, distributed relief among the Rohingya people at Balukhali, Ukhia, Cox'sbazar. A total of 2,500 relief-packages amounting BDT 5.00 million, were distributed among Rohingya families. Each package includes Rice, Dal, Salt, Oil, Cheera, Candles, Match-box, Water-purifier, Orsaline etc. Besides, BDT 1.00 million cash was distributed in the program.

b) Donation to the honorable Prime Minister's Relief Fund for flood affected people

In 2017, exceptionally heavy rainfall in India and Nepal was resulted in extensive flooding on rivers downstream in Bangladesh. Most of the north-western part of the country were inundated. Severe floods in 2017 have affected at least 8 million people, causing deaths and injuries, loss of livestock and food supplies, and damage to housing and infrastructure. The floods caused severe damage to the agriculture sector, including crop losses of the main food staple rice, with most of the damage concentrated in the northern districts. To help the Government to tackle the tough situation, Jamuna Bank Limited donated BDT 20.00 million to Prime Minister's Relief Fund for flood affected people.

c) Jamuna Bank Foundation distributed Relief in Kurigram In the year 2017

In the year 2017, Jamuna Bank Foundation distributed relief among the people affected by flood and river-

relief has been distributed among the people affected by flood and river-erosion at Jorgas Bazar, Chilmari Bondor, Kurigram District. A total of 2,500 Relief-packages, which is worth of more than BDT 17 lacs, were distributed among Flood afflicted families. Each package includes Rice, Dal, Salt, Oil, Cheera, Candles, Match-box, Water-purifier, Orsaline.

d) Jamuna Bank Foundation distributed Relief in the year 2016

In Kurigram

In the year 2016, Jamuna Bank Foundation distributed relief among the people affected by flood and river-erosion at Chilmari Char, Nayarhat Char and Jor Gasaghat of Chilmari Upazila of Kurigram District. A total of 3,000 Relief-packages, which is worth of more than BDT 1.7 million, were distributed among 3,000 afflicted families. Each package includes Rice, Dal, Salt, Oil, Cheera, Candles, Match-box, Water-purifier, Orsaline.

In Jamalpur

In the year 2016, Jamuna Bank Foundation distributed relief among the people affected by flood and river-erosion at 03 Union of Islampur Thana of Jamalpur District. A total of 2,000 Relief-packages, which is worth of more than BDT 1.2 million, were distributed among 2,000 afflicted families. Each package includes Rice, Dal, Salt, Oil, Cheera, Candles, Match-box, Water-purifier, Orsaline.

e) Donation to the Prime Minister's fund for Nimtali Tragedy

In the year of 2010, Nimtali Tragedy occurred in the old Dhaka where at least 150 people died instantly. Jamuna Bank Foundation donated BDT 2.5 million to Honourable Prime Minister's Relief and Welfare Fund for the bereaved family members of the victims of the devastating blaze at Nimtali and building collapse in Begunbari in the city as a part of CSR activities.

f) Financial Assistance of two martyred Army Officers in BDR Carnage at Peelkhana, Dhaka and one Army Personnel killed in Helicopter crash at Ghatail, Tangail

In the Year 2009, a tragic mutiny occurred in the BDR headquarter, Pilkhana. Some of unruly BDR mutineer soldiers killed our 57 skilled army officers. Jamuna Bank Foundation aided one-time 2.5 million BDT to Prime minister relief fund. Moreover, the foundation donated BDT 40,000 to two martyred army officers victim families and one Army Personnel killed in Helicopter crash at Ghatail, Tangail for 10 years.

HEALTH AND WELL-BEING

1. Organized 11 free medical camps in 2020 throughout the country
2. Patient treated 32,209
3. JBF free medical service center Served about 40,000 Muslims at Bishwa Ijtema, Tongi in 2020
4. Launched new unit of Jamuna Bank Foundation Kidney Dialysis Center at Laksham, Cumilla
5. 7,000+ dialysis completed at JBF Kidney Dialysis Centers
6. Organizing free plastic surgery camp, voluntary blood donation program each year



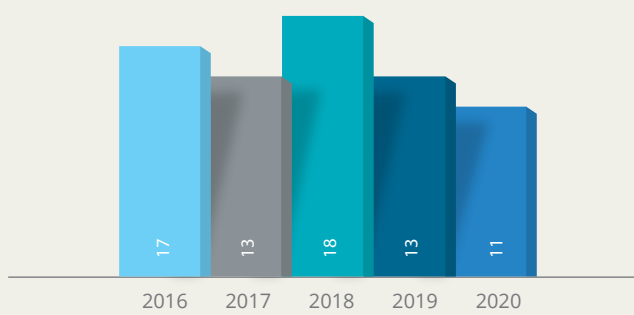
1. Free Medical camps across the country

Bangladesh with a land area of 147,570 sq. kilometers (56,977 sq miles) and with a population of about 16 crore plus. If we talk about health status of Bangladesh, we may mention that about 30 per cent dying patients are unable to receive services of trained physician and about 60 per cent of expectant mothers fail to receive pre-natal check up. However, a large number of Bangladeshis, particularly in the rural areas have little access to healthcare facilities. It may seem that access to healthcare services for the insolvents, poor and the destitute countries to remain

a day dream in one hand and on the other hand private sector healthcare service delivery with most modern and advanced facilities has developed remarkably for the affluent section of the society.

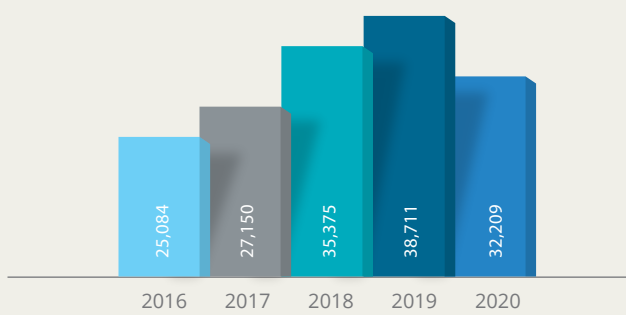
Jamuna Bank Foundation is working with the poor segment of the people to ensure proper health care facility among the people of the country, The Foundation is always beside all walks of people of the society, who have no such ability to get medication/ treatment. Jamuna Bank Foundation organized free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

No. of Medical Camp



Yearwise summary

No. of Patients treated around the country



A team of well-known eye specialist, physicians, dentist, dermatologist and general practice doctors attended the camp. The doctors examined and diagnosed every patient individually. They checked eyes, lungs, functioning of heart, other parts of body and gynae patients. Prescribed medicines were given free of charge by the Jamuna Bank Foundation.

During the year Jamuna Bank Foundation organized 11 free medical camps throughout the country and provided free medical services to the 32,209 patients throughout the country.

A few depiction of Country wide Free Eye Camp, Diabetes, Gynae and General Treatment Services by Jamuna Bank Foundation in the year 2020 :

(1) Free Eye, Dental, Gynecological, Diabetes and General Medical Services Organized at Kewachara Tea Garden, Sylhet

3,275 people were given treatment with free medicine

329 people were selected for free eye operation.



JBF organized free eye, dental, gynecological, diabetes and general medical services at Kewachara Tea Garden, Airport Road, Sylhet. Engr. Md. Atiqur Rahman, Chairman, Jamuna Bank Limited was present as the chief guest on the program. Chairman of Jamuna Bank Foundation. Al-Haj Nur Mohammed presided over the program. Jamuna Bank Directors Engr. A.K.M. Mosharraf Hussain, Kanutosh Majumder and Md. Sirajul Islam Varosha were present as special guests. Jamuna Bank's Managing Director Mirza Elias Uddin Ahmed was also present as special guest along with Local dignitaries and elite.

(2) Free Eye Camp, Gynae, Diabetes, General and Dental Treatment Services at Zilla Shilpakala Academy, Noakhali

3,350 people were given treatment with free medicine

335 people were selected for free eye operation.



JBF organized free eye, dental, gynecological, diabetes and general medical services at Zilla Shilpakala Academy, Noakhali. Secretary of Bridges Division under the Road Transport and Bridges Ministry Mohammad Belayet Hossain was present as the chief guest on the occasion. Chairman of Jamuna Bank Foundation and Executive Committee of the Board Al-Haj Nur Mohammed presided over the program. Managing Director & CEO of Jamuna Bank Limited Mirza Elias Uddin Ahmed was present as special guest in the program. Noakhali District Commissioner Tanmay Das, District Superintendent of Police Md Alamgir Hossain were present as special guests. Local dignitaries and a large number of people were also present.

(3) Free Eye Camp, Diabetes, Gynae, Dental and General Treatment Services at Sathia, Pabna

2,958 people were given treatment with free medicine

287 people were selected for free eye operation.



JBF organized free eye, dental, gynecological, diabetes and general medical services at Barat Govt. Primary School, Mirzabari, Kashinathpur, Sathia, Pabna. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation and Executive Committee, Jamuna Bank was present as the chief guest on the occasion. Md. Ismail Hossain Siraji, Director, Jamuna Bank Limited was present as special guest. Mirza Elias Uddin Ahmed, Managing Director and CEO, Jamuna Bank presided over the program. High officials of the Bank and local dignitaries and a large number of people were also present.

(4) Free Eye Camp, Gynae, Diabetes, General and Dental Treatment Services at Makhati GC High School in Munshiganj

2,713 people were given treatment with free medicine

269 people were selected for free eye operation.



JBF organized free eye, dental, gynecological, diabetes and general medical services at Makhati GC High School in Munshiganj. Al-Haj Nur Mohammed, Chairman of Jamuna Bank Foundation was present as the chief guest on the occasion. Deputy Managing Director of the Bank Abdus Salam and Mollakandi Union Chairman Mahsina Haque Kalpana were present as special guests. Managing Director & CEO of Jamuna Bank Limited Mirza Elias Uddin Ahmed presided over the program. Senior officials of the bank, officers and employees of nearby branches, as well as local dignitaries and a large number of people were also present.

(5) Free Eye Camp, Diabetes, Gynae, Dental and General Treatment Services at Khalishpur in Khulna**2,642** people were given treatment with free medicine**253** people were selected for free eye operation.

JBF organized free eye, dental, gynecological, diabetes and general medical services at Khalishpur in Khulna. Engr. Md. Atiqur Rahman, Ex-Chairman, Jamuna Bank Limited was present as the chief guest on the occasion. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation presided over the program. Directors, Engr. A. K. M. Mosharraf Hussain, Kanutosh Majumder, Md. Ismail Hossain Siraji, Managing Director and CEO of Jamuna Bank Mirza Elias Uddin Ahmed were present as special guest. High officials of the Bank and local dignitaries and a large number of people were also present

(6) Free Eye Camp, Diabetes, Gynae, Dental and General Treatment Services at Sirajgonj**(a) RD High School, Kazipur, Sirajgonj****2,671** people were given treatment with free medicine**269** people were selected for free eye operation.

JBF organized free eye, dental, gynecological, diabetes and general medical services at Khalishpur in Khulna. Engr. Md. Atiqur Rahman, Ex-Chairman, Jamuna Bank Limited was present as the chief guest on the occasion. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation presided over the program. Directors, Engr. A. K. M. Mosharraf Hussain, Kanutosh Majumder, Md. Ismail Hossain Siraji, Managing Director and CEO of Jamuna Bank Mirza Elias Uddin Ahmed were present as special guest. High officials of the Bank and local dignitaries and a large number of people were also present

(b) Kantonagar School, Kazipur, Sirajgonj

2,570 people were given treatment with free medicine

204 people were selected for free eye operation.



JBF organized free eye, dental, gynecological, diabetes and general medical services at Kantonagar School, Kazipur, Sirajgonj. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation presided over the program. Engr. A. K. M. Mosharraf Hussain, Director, Jamuna Bank Limited, Mirza Elias Uddin Ahmed, Managing Director & CEO of Jamuna Bank were present as special guest. High officials of the Bank, local dignitaries and a large number of people were also present.

(c) Natuarpar College, Kazipur, Sirajgonj

3,200 people were given treatment with free medicine

295 people were selected for free eye operation.



JBF organized free eye, dental, gynecological, diabetes and general medical services at Natuarpar College, Kazipur, Sirajgonj. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation presided over the program. Engr. A. K. M. Mosharraf Hussain, Director, Jamuna Bank Limited, Mirza Elias Uddin Ahmed, Managing Director & CEO of Jamuna Bank were present as special guest. High officials of the Bank, local dignitaries and a large number of people were also present.

(d) Abdullah Al Mahmud Degree College, Bagbati, Sirajganj**3,250** people were given treatment with free medicine**305** people were selected for free eye operation.

JBF organized free eye, dental, gynecological, diabetes and general medical services at bdullah Al Mahmud Degree College ,Bagbati, Sirajganj. The Chairman of the Standing Committee on Food Ministry of Bangladesh National Parliament & Presidium Member of Bangladesh Awamileague at the time, Alhaj Mohammad Nasim MP were present as chief guest on the occasion. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation presided over the program. Engr. A. K. M. Mosharraf Hussain, Director, Jamuna Bank Limited, Mirza Elias Uddin Ahmed, Managing Director & CEO of Jamuna Bank were present as special guest. High officials of the Bank, local dignitaries and a large number of people were also present.

7) Free Eye Camp, Diabetes, Gynae, Dental and General Treatment Services RD High School, Kazipur, Sirajgonj**3,100** people were given treatment with free medicine**234** people were selected for free eye operation.

JBF organized free eye, dental, gynecological, diabetes and general medical services at RD High School in Kazipur, Sirajgonj. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation presided over the program. Engr. A. K. M. Mosharraf Hussain, Director, Jamuna Bank Limited, Mirza Elias Uddin Ahmed, Managing Director & CEO of Jamuna Bank were present as special guest. High officials of the Bank, local dignitaries and a large number of people were also present.

(8) Free Eye Camp, Diabetes, Gynae, Dental and General Treatment Services in Munshiganj

2,480 people were given treatment with free medicine

432 people were selected for free eye operation.



Jamuna Bank Foundation, in collaboration with Al-Haj Nur Mohammed Trust recently organised a free eye camp at Goalghunni in Munshiganj. Al Haj Nur Mohammed, former MP, founder of Al-Haj Nur Mohammed Trust and chairman of Jamuna Bank Foundation inaugurated the free eye camp as the chief guest. The programme was presided over by Mirza Elias Uddin Ahmed, managing director and CEO of the Foundation. Md Abdus Salam, Deputy Managing Director of Jamuna Bank was also present on the occasion.

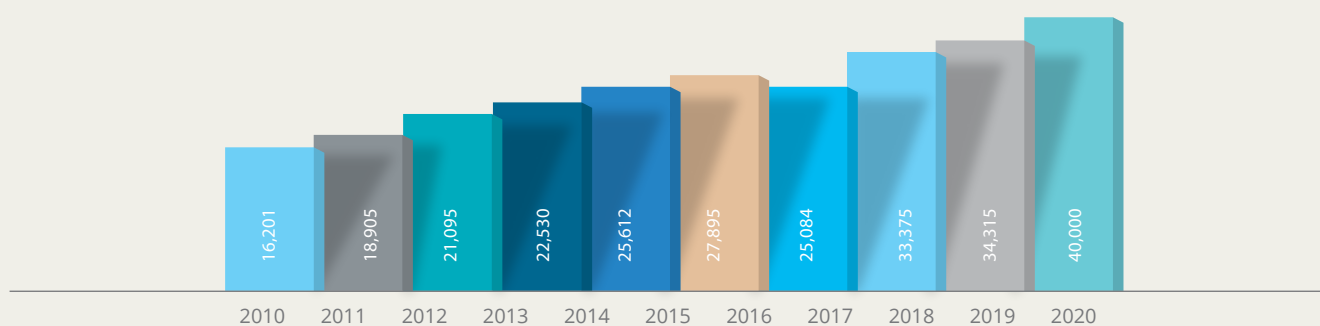
2. Free Medical Service & Medicine Distribution Center at Bishwa Ijtema-2020(1st Phase)

Jamuna Bank Foundation organized a Free Medical Service & Medicine Distribution Center at Bishwa Ijtema to serve the Muslims like every year. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation & Executive Committee, Jamuna Bank Limited visited the premises and distributed medicines. Among others, Mirza Elias Uddin Ahmed, Managing Director & CEO of Jamuna Bank Limited with high officials of the Bank were present in the program. About 40,000 Muslims have been served in Bishwa Ijtema-2020 for these years.



Yearwise summary

No. of muslims served at Bishwa Ijtema, Tongi



3. Jamuna Bank Foundation Kidney Dialysis Center

Jamuna Bank Foundation Kidney Dialysis Centers

7,000 dialysis services have been provided to the patients since inception.

Total Dialysis Machine = 10

No of Shift = 2

Total Staff= 21

Jamuna Bank Foundation which a non-profit charitable organisation, has set up a non-profit 10 bed dialysis centre in October 2018 in the capital city at Chameli bag, Shantinagar in the name of Jamuna Bank Foundation Kidney Dialysis Center. This center provides subsidised dialysis treatment for both newly diagnosed patients with kidney failure and maintenance treatments for those patients who have chronic kidney failure especially for the needy members of our community so that these patients will not be deprived of treatment.

Through a combination of skilled staff and state-of-the-art dialysis machines, the center's main goal is to provide life sustaining treatment to patients at a minimum cost with little or no kidney function so that they can live their lives and function in society. We also provide comprehensive renal care either free-of-cost or at largely subsidized rates to poor patients who cannot afford the cost of treatment.



(a) Jamuna Bank Foundation Dialysis Center at Laksham, Cumilla

Jamuna Bank Foundation Dialysis Center, Laksham Unit was inaugurated at Laksham in Cumilla in the year 2020. LGRD minister Tajul Islam inaugurated the Dialysis Center as the chief guest. Al-Haj Nur Mohammed, Chairman of Jamuna Bank Foundation and Chairman, EC Committee of the board of the bank presided over the program. Mirza Elias Uddin Ahmed, Managing Director and CEO of Jamuna Bank Limited, Md. Abul Fazal Mir, DC of Cumilla, Sayed Nazrul Islam, BPM (BAR) PPM Police Super of Cumilla were present as special guests. Senior officials of the bank, heads of branches of that locality, dignitaries and a huge number of people were present in the program



4. Free Plastic Surgery Camp

Jamuna Bank Foundation has been organizing free plastic surgery camp in each year for poor burnt people and the people suffering from cleft lips and palate at a free of cost. Plastic surgery and other necessary operations were conducted by the specialist physicians of Netherlands. Considering the health risks due to the Covid-19 pandemic in 2020 and the restrictions imposed by the government, we could not organize a plastic surgery camp in 2020.

In the year 2019, JBF organized 12 day long Free Plastic Surgery Camp at Munshigonj General Hospital where Local Govt. Minister Md.Tazul Islam, MP attended as the chief guest in the inaugural ceremony total 161 patients were operated and more than 300 patients screened in the surgery camp at a free of cost. Local Govt. Minister Md. Tazul Islam, MP attended as the chief guest in the inaugural ceremony of a 12-day long Free Plastic Surgery Camp. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation presided over the ceremony while Professor Dr.Chandal Van Dar Horst , Medical coordinator, Holland was present as special guest. Besides, Local political leaders and elite of Munshigonj were present on the occasion.



5. Dengue Eradication Program by Jamuna Bank Foundation

In the year 2019, dengue fever that taken a heavy toll on public health in Dhaka which also spread almost all over Bangladesh with a record number of infections. To help the community in Dhaka City, Jamuna Bank Foundation organised a four-day dengue eradication programme in the mosquito infested areas of the city at Kathalbagan, Hatirpool, Free School Street, Banglamotor, Moghbazar, Dhanmondi, Green Road and Central Road of Dhaka to destroy key mosquito breeding areas through spraying with insecticides and building awareness among the people of the capital.



Dengue Eradication campaign covered mosquito infected Banglamotor and Moghbazar areas of Dhaka city. Local Government Minister Md.Tazul Islam, MP was present as the chief guest on the program. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation presided over the program. Besides, Managing Director of the bank Mirza Elias Uddin Ahmed was present in the program. Managers, high officials of the Bank were also present in the program.

6. Voluntary Blood Donation Program by Jamuna Bank Foundation

Jamuna Bank Foundation is organizing Voluntary Blood Donation Program every year. Considering the health risks due to the Covid-19 pandemic in 2020 and the restrictions imposed by the government, we could not organize Voluntary Blood Donation Program in 2020.

In the year 2019, the program was held at National Press Club, Dhaka. About 50 blood donors donated blood in the program voluntarily.



Al-Haj Nur Mohammed, chairman of Jamuna Bank Foundation and Jamuna Bank Executive Committee was present as the chief guest at the event. Director of the bank Kanutosh Majumder was present as special guest. Jamuna Bank Managing Director and CEO Mirza Elias Uddin Ahmed presided over the program. Executives, senior officials of the bank, officers and employees of the neighboring branches were also present.

7. 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. Recently, After Care centre has been shifted to this new premises of Jamuna Bank Complex at Chand Uddayan, Mohammadpur Here, complete treatment and training is provided to clients, wherein they are given occupational, vocational and physical therapy depending on each ones' needs.

Health and Wellbeing

2020

Donated BDT 77.60 million
108,051 beneficiaries

2019

Donated BDT 31.30 million
93,355 beneficiaries

Education

1. Scholarship program

| | | |
|---|--|---|
| 2020 Donated BDT 15.10 million 6,290 beneficiaries of Students | 467 students are enjoying Jamuna Bank Foundation's stipend facility. | 5 disabled students of University of Dhaka are getting Scholarship of BDT 25,000/- per year and 15 others students are getting stipend every month. |
|---|--|---|



Education plays a great role in the life of everyone all through the life. Getting proper education is very necessary to get success and happy life just like food is necessary for healthy body. It develops personality of the people, provides physical and mental standard and transforms people's living status. It promotes the feeling of physical, mental and social well-being by providing better life. Good education is constructive in nature which constructs our future forever. It helps a person to improve his/her status of mind, body and spirit. It provides us lots of confidence by giving us bulk of knowledge in many field. It is a single and vital way to the success as well as personal growth.

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

(a) Scholarship for the unprivileged & disabled but meritorious students

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

These eligible students are getting BDT 5,000/- for book Purchase & BDT 2,000/- for convenience in cash at a time each and monthly BDT 1,000/- scholarship will be given to each student that allow them to pursue graduation and post-graduation level studies. Currently 467 students are enjoying Jamuna Bank Foundation's stipend facility. Besides, 5 no. of disabled students of University of Dhaka are getting Scholarship every year (25,000/- each) and 15 others students are getting stipend every month.

With Jamuna Bank Foundation's stipend 451 students have successfully completed their study, out of them 246 students completed their Masters Degree and 205 students completed honors degree. At present 56 students are pursuing undergraduate and postgraduate studies in engineering (among them 4 students are studying at BUET), 20 students in Medical College, 50 students in Dhaka University, 3 students in Agriculture University and others are also studying at various renowned College and Universities. 02 awardees has joined at BCS Police Cadre who enjoyed scholarship facility of Jamuna Bank Foundation from 2007 and 05 awardees are engaged in Medical Profession. In this life-changing journey of the students, they are not only makers of themselves, but also playing a vital role in the development of their family, society & nation as well.

The selection of the most deserving candidates' is made by the Searching Committee headed by Mr. Mirza Elias Uddin Ahmed, Managing Director & CEO, Jamuna Bank Ltd. and Member Secretary, Jamuna Bank Foundation. Scholarship programme for the unprivileged & disabled but meritorious students was launched in 2007 initially with 55 students. The members of the Committee are collecting information about the underprivileged & disabled but meritorious students who have got GPA-5 in SSC and Dakhil from the local and national dailies and confirming the information through consultation with guardians and their school authority of the concerned students.

It has been more than a year, that the country's educational institutes have remained shut since the coronavirus pandemic began. Like the rest of the world, the authorities in Bangladesh were forced to repeatedly reschedule the date of a reopening of schools, colleges and universities as the pandemic continued to linger. In 2020, we were unable to organize scholarship programs for new students due to health risks and government restrictions but we have extended the scholarship facilities to the exiting students even during this pandemic.

Few pictures of the scholarship programs organized in the past years are furnished below:



Year 2019

Mr. Golam Dastagir Gazi, Bir Protik, Minister, Ministry of Textiles & Jute graced the occasion as Chief Guest in the scholarship program and presented scholarships to 120 students. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation presided over the program.



Scholarship Giving Ceremony-2018 to unprivileged students. Engineer A.K.M Mosharraf Hussain, Ex-Chairman, Jamuna Bank graced the occasion as Chief Guest and presented scholarships to 116 students. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation presided over the program.



Scholarship Giving Ceremony-2017 to unprivileged students. Al-Haj Nur Mohammed, chairman, Jamuna Bank Foundation graced the occasion as Chief Guest and presented scholarships to 116 students.



Scholarship Giving Ceremony-2016 to unprivileged students. Al-Haj Nur Mohammed, chairman, Jamuna Bank Foundation graced the occasion as Chief Guest and presented scholarships to 93 students.



Scholarship Giving Ceremony-2015 to unprivileged students. The Ex-Chairman of Jamuna Bank Limited Md. Sirajul Islam Varosha graced the occasion as the chief guest and awarded scholarships to 101 students. Al-Haj Nur Mohammed, chairman, Jamuna Bank Foundation presided over the ceremony.



Scholarship Giving Ceremony-2014 to unprivileged students. The Ex-Chairman of Jamuna Bank Limited Shaheen Mahmud grace the occasion as the chief guest and awarded scholarships to 119 students.. Al-Haj Nur Mohammed, chairman, Jamuna Bank Foundation presided over the ceremony.



Scholarship Giving Ceremony-2012 to unprivileged students. Md. Mahmudul Haque, Ex-Chairman of Jamuna Bank Limited awarded 65 students as the chief guest. Al-haj Nur Mohammed, chairman of the Bank Foundation presided over the program.

2. Jamuna Bank Institute of Information, Communication & Technology

Digital Bangladesh is one of the nation's dreams, and so special emphasis is given on the application of digital technologies to realise Vision 2021, which we commonly call Digital Bangladesh. The slogan of "Digital Bangladesh" of the Government of Bangladesh has special significance for national development. Digital Bangladesh with Vision 2021 is a big impetus for the use of digital technology in the country. In spite of several bottlenecks and limitations, works are in progress for the realisation of Digital Bangladesh. Several projects for digitalisation have been completed and a big number of projects are under progress.

ICT is the backbone of any digital initiative. It covers the vast area of information ensuring connectivity through

the information technology, communication technology and of course the telecommunication technology. Without the development of the ICT sector, the dream of a Digital Bangladesh would not be possible. The main factors of ICT are the physical backbone and the intellect. Knowing the importance of ICT, Jamuna Bank Foundation has established "Jamuna Bank Institute of Information, Communication & Technology" (JBIICT) at National Plaza, 109, Bir Uttam CR Datta oad, Sonargaon Road, Dhaka with a motive to provide free ICT training among the poor but meritorious students. The formal inauguration of ICT training course started on April, 2017. Initially, the Institute is offering course on Office Management (Ms-Word, Ms-Excel, Ms-PowerPoint, etc).Duration of the course is 03 months and the details of the training activities is furnished below:



Honorable Chairman of Jamuna Bank Foundation Al-Haj Nur Mohammad was present at the certificate distribution ceremony at the institute.

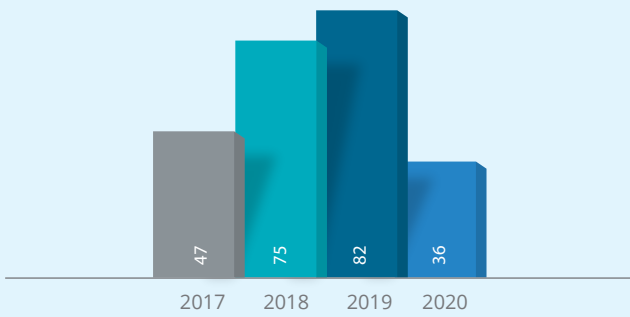
Course Name

Professional Office Management Course

Duration

3 Months

No of students completed the course Year wise summary



3. Established Computer Lab at Kazipur, RD High school

In the year 2020, we have established a Computer Lab at RD High School, Kazipur with 9 computers and necessary furniture to improve basic computer skills of the students of the school that will help them later to define their career goals, entrepreneurship, and job opportunities. JBF also providing remuneration to the trainers of this Computer Lab.



4. Primary School for the slum dwellers

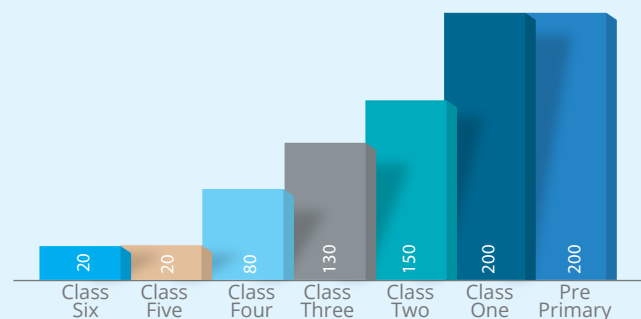
Bangladesh's urban population is rising fast. In the capital, Dhaka, An estimated one - third of the city's population live in slums. They are lacking in wealth, power and social connections; probably under-counted in national surveys; and under-served by both government and non-government organisations.

We know that access to basic education lies at the heart of development of the Country. Knowing the importance of education, a free primary school under Bank's CSR activities program has been established under the auspices and finance by Jamuna Bank Foundation with a view to come along side the children of slum dwellers who are in darkness and yet to be enlightened by formal education. Recently, free primary school has been shifted to this new premises of Jamuna Bank Complex at Chand Uddayan, Mohammadpur. Class wise student summary of Free primary school are given below:



| Class | No. of Students |
|-------------|-----------------|
| Pre-Primary | 200 |
| Class-One | 200 |
| Class-Two | 150 |
| Class-Three | 130 |
| Class-Four | 80 |
| Class-Five | 20 |
| Class-Six | 20 |
| Total | 800 |

Classwise Student Summary



5. Jamuna Bank DP Primary School

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



Class wise student summary of Jamuna Bank & DP Primary School are given below:

| Class | Male students | Female students | Total students |
|-------------|---------------|-----------------|----------------|
| Pre-Primary | 22 | 23 | 45 |
| Class-One | 18 | 18 | 36 |
| Class-Two | 17 | 23 | 40 |
| Class-Three | 16 | 19 | 35 |
| Class-Four | 14 | 16 | 30 |
| Class-Five | 11 | 07 | 19 |
| Total | 98 | 106 | 204 |

Classwise Student Summary



6. Jamuna Bank Badhir Computer Training Center, Dhaka

As a part of Bank's CSR activities, Jamuna Bank Computer Training Center for the Deaf has been established on 04-05-2011 at Bangladesh National Federation of the Deaf, 174, Shahid Nazrul Islam Avenue, Dhaka-1,000.

7. Jamuna Bank Madrasa

As a part of Bank's CSR activities, Jamuna Bank Foundation established Madrasa under the auspices and finance by Jamuna Bank Foundation with an intention to come along side the children of slum dwellers who are in darkness and yet to be enlightened by formal religious education. There are 131 female and 101 male students have completed their religious education from Jamuna Bank Madrasa. Currently, 30 male students and 50 female students are pursuing their religious education from the madrasa. Recently, Jamuna Bank Madrasa has been shifted to this new premises of Jamuna Bank Complex at Chand Uddayan, Mohammadpur

8. Holy Quarn Teaching Centre

Jamuna Bank Foundation introduced Quran learning centers in 118 different areas of the country for the aged people. A huge number of old aged people received learning of holy Quran from Quran teaching centers. People are happy with this program and urged the authorities concerned for continuing the program as the program has gained popularity to help increase the Quran literacy rate in the locality.

9. Jamuna Bank BCS Nursing Computer Lab established at Bangabandhu Sheikh Mujib

Jamuna Bank Foundation financed to set up "Jamuna Bank BSC Nursing Computer Laboratory" at Bangabandhu Sheikh Mujib Medical University. Al-haj Nur Mohammad, chairman of Jamuna Bank inaugurated the Jamuna Bank BSC Nursing Computer Laboratory at the Nursing Faculty of Bangabandhu Sheikh Mujib Medical University (BSMMU) on 02-05-2011. The Vice Chancellor of BSMMU, Prof Pran Gopal Dutt presided over the program.

Education

2020

Donated BDT 15.10 million
6,290 beneficiaries

2019

Donated BDT 16.42 million
5,850 beneficiaries

Cultural Welfare



We are also organizing seminar on the Independence Day, seminar on "Momentous and Importance of International Mother Language Day" and seminar on importance of Holy Ramadan, Art Competition on the occasion of Victory Day on yearly basis. Besides, Jamuna Bank foundation as a part of its anti-drug movement organizing series of seminars/symposia in different areas of the country in each year with a view to make aware the people of the society/community and also employees of the Bank as regard to severe impact of drugs addiction

1. Seminar on "Momentous and Importance of Independence Day"

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



Jamuna Bank Foundation organized a seminar on "Momentous and importance of Independence Day-2020" at IDEB Bhaban, Kakrial, Dhaka. Md. Tazul Islam, MP, Minister, LGRD and co-operatives, of the Peoples Republic of Bangladesh was present as the chief guest wherein Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation presided over the seminar. Eng. Md. Atiqur Rahman, Ex-Chairman, Jamuna Bank Limited, Directors Engr. A. K. M. Mosharraf Hussain, Kanutosh Majumder, Md. Ismail Hossain Siraji, Independent Directors Md. Abdur Rahman Sarker & Md. Rafiqul Islam and Managing Director & CEO of Jamuna Bank Mirza Elias Uddin Ahmed were present as special guest. High officials of Head Office, managers of Dhaka city and adjacent branches, executives and officers of the bank were also present in the program.

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

International Mother Language Day (IMLD) is a worldwide annual observance held on 21 February to promote awareness of linguistic and cultural diversity and promote multilingualism. First announced by UNESCO on 17 November 1999, it was formally recognized by the United Nations General Assembly in a resolution establishing 2008 as the International Year of Language. On this occasion, JBF organizes Seminar on “Momentous and Importance of International Mother Language Day” every year. Considering the health risks due to the Covid-19 pandemic in 2020 and the restrictions imposed by the government, we could not organize the seminar in 2020.

In the year 2019, a seminar was held on “Momentous and Importance of International Mother Language Day” held on February 27, 2019 at IDEB, Kakrail, Dhaka. Md. Tazul Islam, MP, Minister, LGRD and Co-operatives, the Peoples Republic of Bangladesh was present as the chief guest wherein Al-Haj Nur Mohammed, chairman, Jamuna Bank Foundation presided over the seminar. Eng. A.K.M Mosharraf Hussain, Director, Jamuna Bank was present as special guest on the seminar. Besides, Directors of the Bank Kanutosh Majumder, Eng Md. Atiqur Rahman, were also present as special guests.



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

Jamuna Bank always gives priority and emphasizes on religious spirit and belief of the Muslim Community. To discharge the responsibility towards religion organized seminar each year on “Importance of Holy Ramadan & Qirat Competition Program”. Considering the health risks due to the Covid-19 pandemic in 2020 and the restrictions imposed by the government, we could not organize the seminar in 2020.



In the year 2019, the seminar was held at IDEB, Bhaban Dhaka recently. Eng. Md. Atiqur Rahman, Director, Jamuna Bank Ltd graced the occasion as Chief Guest and distributed prize among the participants. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation presided over the program .

4. Art Competition on the occasion of Victory Day

December 16 is a national victory day of Bangladesh. This day is celebrated all over the country and in the whole world. This day is locally known as “Bijoy Dibos”. Here, “Bijoy” means “Victory” and “Dibos” means “Day”. On this day in 1971, West Pakistani (Present Pakistan) Army surrendered to the Bangladesh after the 9 month long liberation war and as result, Bangladesh gained her victory. Now this day is a national holiday in Bangladesh and people celebrate this day with great joy. On the occasion of victory day Jamuna Bank Foundation organizes Art Competition every year. Considering the health risks due to the Covid-19 pandemic in 2020 and the restrictions imposed by the government, we could not organize the seminar in 2020.

In 2019 it was held at IDEB Kakrail, Dhaka. Chairman of Jamuna Bank Foundation. Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation was present as the chief guest in the program. Kanutosh Majumdar, Director, Jamuna Bank Limited was present as special guest. The Managing Director and CEO of the Bank Mirza Elias uddin Ahmed presided over the program. About 600 students from different schools of the capital participated in the drawing competition. Sixty contestants and a special child (disabled) were awarded in the Program.



5. Anti Drug Rally & Seminar

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

Jamuna Bank foundation as a part of its anti-drug movement organizing series of seminars/symposia in different areas of the country in each year with a view to make aware the people of the society/community and also employees of the Bank as regard to severe impact of drugs addiction.

5.1 A Day-long Workshop Titled "Madok Ke Rukhbo Aj, Gorbo Sundor Somaj"



A day-long workshop on “Madok Ke Rukhbo Aj, Gorbo Sundor Somaj” was held at the Conference Room of Department of Narcotics Control, jointly organized by Department of Narcotics Control and The Bangladesh Anti-Drug Federation. Al-Haj Nur Mohammed, President of The Bangladesh Anti-Drug Federation, former MP, and Chairman, Jamuna Bank Foundation chaired the workshop. Md. Jamal Uddin Ahmed, Director General, Department of Narcotics Control was present as Chief Guest and Mirza Elias Uddin Ahmed, Managing Director and CEO was present as Special Guest. More than two hundred participants from more than hundred educational institutes attended the workshop.

5.2 We also organized rallies and seminars on drug eradication in the past year. Some of his pictures are highlighted below:



6. Contributed towards the development of Bangladesh sports:

Jamuna Bank believes that sport is an integral part of sustainable national development. Not only is it a source of entertainment but it is also connected with the mental and physical health, and the character development of the nation. Jamuna Bank took up the lead role in promoting cricket through sponsoring Dhaka Platoon at Bangabandhu BPL T20 league 2019-20. Among a wide variety of sports, Jamuna Bank has chosen to focus on cricket because of its popularity and potentials to enable Bangladesh to attain a global identity as a sports nation.



Group Photo With Players of Jamuna Bank-Dhaka Platoon Cricket Team Including The Board Members of Jamuna Banka Ltd.

7. Beside, the foundation donated

- BDT 5 million as a co-sponsor to Bangladesh Olympic Association that has organized 11th SA Games in Dhaka.
- a new car worth of BDT 1.5 million to Bangladesh Cricket Board.
- to Sheikh Jamal Dhanmondi Club.

8. Seminar on Banking Services and the Importance of CSR Activities



Cultural Welfare

2020

Donated BDT 67.40 million
11,498 beneficiaries

2019

Donated BDT 7.53 million
4,450 beneficiaries

Environment



1. Tree plantation program

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



In the year 2019, we instructed our branch officials to plant sapling in their area under the Tree Plantation program of the Bank. As per our record about 1,500 saplings were

planted by our branch officials throughout the country under the Tree Plantation Program.



Tree plantation by Bank's Azadi Bazar Branch



Tree plantation by Bank's Netrokona Branch



Tree plantation by Bank's Anderkilla Branch



Tree plantation by Bank's Uttara Branch



Tree plantation by Bank's Madaripur Branch



Tree plantation by Bank's Chistia Market Branch

Environment

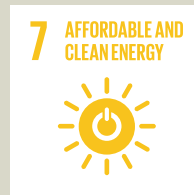
2020

Donated BDT 0.30 million
4,032 beneficiaries

2019

Donated BDT 0.20 million
250,000 beneficiaries

Infrastructure improvement in remote/ underprivileged areas



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

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



2. Jamuna Bank Solar Village established at Kishoregonj District

As a part of CSR activities, Jamuna Bank Foundation developed Char Terotakia, a remote char area where no electricity is available, as 'Solar Energized Village' in Kishoregonj District which was inaugurated on April 11, 2011. The Objective of the establishment of Solar Village is to promote the life standard of far flung village dwellers & unprivileged people of the country. Earlier many poor & meritorious students of the village cannot study due to want of kerosene oil. We have arranged Solar light for every

family in this village. Henceforth, the students of that village can study at night by using solar light, the villagers can perform all works of the night continuously and without any hindrance/barrier.

3. Model Village at Thakurgaon

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

Income generating activities for the underprivileged population



1. Sewing Machines & Auto Rickshaws Distribution at Mirkidim Poursava in Munshiganj



In the year 2020, with the initiative and funding of Jamuna Bank Foundation and Al-Haj Nur Mohammed Trust, 30pcs Sewing Machines & 30pcs Auto Rickshaws were distributed among the poor, helpless & unemployed men/women at Goalghunni, Mirkidim Poursava in Munshiganj. Deputy Commissioner of Munshigonj Md. Moniruzzaman Talukdar distributed sewing machines & Auto Rickshaws as the chief guest. Founder Chairman of Al-Haj Nur Mohammed Trust and Chairman of Jamuna Bank Foundation Al-Haj Nur Mohammed presided over the program. Police super of Munshigonj Abdul Momen-PPM and Managing Director & CEO of Jamuna Bank Mirza Elias Uddin Ahmed were present as special guest on the occasion. Among others high officials of the Bank and local elites were present in the program.

2. Vocational Training Center

At its initiative and finance Jamuna Bank Free Vocational Training Center has been established with an intention to come in aid of the unprivileged women & meritorious slum dwellers. Recently, Vocational training center has been shifted to this new premises of Jamuna Bank Complex at Chand Uddayan, Mohammadpur.

3. Sewing training centers for assisting unprivileged women of the society

Empowering girls and women is powerful. Today, we know it is the key to economic growth, political stability, and social transformation.

As a part of building healthy nation, Jamuna Bank Foundation has established Free Sewing Training Center for the underprivileged women. Recently, sewing training center has been shifted to this new premises of Jamuna Bank Complex at Chand Uddayan, Mohammadpur. The target people are poor & helpless women who get the scope of being self-dependent by this training. The main objective is to contribute in eradicating unemployment of the country, create skilled work force in the interest of uninterrupted production process, eventually bring more foreign currency into the country and strengthen GDP and Socio-economic condition. With this broad dream, the foundation has a plan to establish Sewing Machine Training Centre Countrywide phase by phase. During period from 2013 to 2020 there are 325 females received training from the above Sewing Machine Training Centers.

2020

Donated BDT 0.4 million
234 beneficiaries

2019

Donated BDT 0.40 million
1,300 beneficiaries

Others



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

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



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



Inauguration of Construction works of Jamuna Bank Medical College and Hospital

2. Old Home for the neglected old aged persons:

In today's world people are very busy due to various reasons the main one being money-making or work. There are some people who only care about money and think their parent as a burden. Some people are forced to be involved in money making for their living. Even if they wish to its difficult to look after their parents. IN both cases the children abandon them is such a situation the old age homes play an important role. If elders are kept here they will have company regular medical checks and a time of their own . People can play, interact and relax at the same time. Considering the necessity of the Old Home, Jamuna Bank Foundation has started to complete the construction works of Jamuna Bank Old Home at Mekail Nagar, Keranigonj. A local business man AL-Haj Zulhash donated 10 bigha land for establishing this Old home. 2 storied out of 10 storied building of Jamuna Bank Old home . In this regard a master plan was also approved by the Foundation to establish a 10(ten) storied building to accommodate people having no place in the earth to stay. Here old aged people but poor will be able to stay free of cost, option is there for middle income and high income class may stay with minimum cost.



FEW PICTURES OF THE NEWLY CONSTRUCTED OLD HOME BUILDING



Entrance of jamuna bank old home



Newly constructed 2(two) storied building of old home



Picture of another room with two beds, an attached toilet with a veranda



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

3. Jamuna Bank Foundation Contributed an Ambulance to Munshigonj Police Line, Munshigonj

Jamuna Bank Foundation contributed an ambulance to Munshigonj Police Line, Munshigonj



Al-Haj Nur Mohammed, Chairman, Jamuna Bank Foundation handed over the key of ambulance to Munshigonj Police Super Mohammad Jayedul Alam PPM. Local employees of Jamuna Bank and higher officials of Munshigonj Zilla police were also present on the occasion.

4. Donation to National Heart Foundation, Sylhet

Jamuna Bank Foundation donated BDT 5,00,000(BDT Five Lacs Only)to National Heart Foundation, Sylhet.

5. Financial support for cancer treatment to Singer Sabina Yesmin

Sabina Yasmin was suffering from lymphoma (a cancer of lymph system). She flew to Singapore for better treatment. Jamuna Bank Foundation provided financial support for cancer treatment to Singer Sabina Yesmin.

6. Jamuna Bank Foundation Handed over Three Buses for Hajj Pilgrims

In the year 2019, Jamuna Bank Foundation handed over three buses for Hajj pilgrims to travel from Ashkona Hazi Camp to Hazrat Shahjalal International Airport for three months. Every Hajj flight Pilgrims enjoyed these facilities.

7. Donation for establishment/renovation of Mosques across the country

Jamuna Bank Foundation also make donation for establishment/renovation of Mosques across the country on case to case basis.

8. Financial support to Government & Non-Government organization:

Jamuna Bank Foundation is providing financial assistance to the various Government and Non-Government organizations throughout the year.

9. Financial support to poor people for treatment, educational purpose etc.

Besides, Jamuna Bank Foundation is also providing financial support to the poor people for their treatment and educational purpose.

10. Financial support to poor Freedom fighters:

Jamuna Bank Foundation is also provided Financial support to poor Freedom fighters.

11. Financial Contribution for Liberation War Museum:

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

12. Distribution of Cloths among the poor people during Eid festival at every year:

At the occasion of Eid-ul-Fitre, Jamuna Bank Foundation distribute cloths every year among the poor people .

13. Donation of Wheel Chair among Autistic (Protibondi)

Jamuna Bank Foundation donated Wheel Chair among Autistic (Protibondi).

14. Disable Marriage Scheme, Bidhoba Boyosko Bhata, Disable Rehabilitates scheme

Jamuna Bank Foundation introduces

- “Disable Marriage Scheme” to support the disable poor people
- “Bidhoba Boyosko Bhata” to those old widow women who are not getting benefit from the Government.
- “Disable Rehabilitates scheme” to support to the disabled people for their treatment.

| Others | |
|--|--|
| 2020 | 2019 |
| Donated BDT 1.6 million 2,809 beneficiaries | Donated BDT 14.39 million 1,580 beneficiaries |

Future Plan

- To establish Jamuna Bank Nursing College. We have completed all related setup at Dhanmondi, Dhaka and waiting for the permission of respective authorities.
- To establish a Dental Clinic, Eye Hospital and Child Care unit at JBF complex, Mohammadpur, Dhaka
- To complete 2nd phase constructions works of Jamuna Bank Old Home & Old-aged Rehabilitation Complex.
- To complete construction works of Jamuna Bank Medical College & Hospital, Rupgonj, Narayanganj.