

Corporate Social Responsibility (CSR) at DBH

Delta Brac Housing Finance Corporation Ltd. (DBH) being a corporate citizen derives the resources and benefits from operating in the society in general. It therefore, owes a solemn duty to the less fortunate and the under-privileged members of the society. Thus, Corporate Social Responsibility (CSR) is embedded in our values and informs how we conduct business.

We have put in place very strong and sensible CSR initiatives. CSR is an integral part of corporate culture and ethics of DBH.

DBH and its Customers

DBH is determined to serve its customer's needs by offering useful financial products and services, while maintaining good relationships with them. We have taken several measures to raise the bar of our service excellence to ensure that customers receive the best possible service. DBH ensures confidentiality of customers' information and attaches highest importance in complaint management. The Company strives to listen and learn from its stakeholders and to take the appropriate action where it applies, since responsible behavior towards its clients, shareholders and employees is an essential element of Company's daily business.

DBH and its Employees

DBH has established a competitive and enabling working environment to help employees perform their best. DBH is working with a vision of converting human resources into human capital through appropriate knowledge, skills, abilities and personal attribution. Creating a culture of

healthy competition driven by knowledge is what we believe is the best way to prepare our employees to take up challenges of the contemporary business world. DBH ensures equal opportunities for all its employees in terms of both their personal and professional development. DBH ensures health and safety in the workplace while keeping it modern by providing all amenities for its employees. To attract talents and retain competency, we have a balanced compensation scheme comprising financial and qualitative benefits. Besides providing competitive package, DBH provides various welfare schemes to its employees.

Gender Equality and Women's Empowerment

DBH considers the responsibility for protection of human rights, gender equality and women's empowerment. DBH is successfully developing in bringing diversity in workforce in context of age, gender, ethnicity and locality. DBH strives to strike the balance between male and female employees in the workforce.

Corporate Governance at DBH

As a strong believer of sustainable growth, principles of good corporate governance form the core values of DBH. In order to achieve transparent and sound corporate governance, we have adopted international best practices to help us sustain in this globalized competitive free market economy. Corporate Governance policy of DBH recognizes the importance of the transparency to all its constituents; including employees, customers, investors and the regulatory authorities demonstrating that the shareholders are the ultimate beneficiaries of the Company's economic activities.

DBH's corporate governance philosophy encompasses not only regulatory and legal requirements, including the BSEC Regulations and the Bangladesh Bank Guidelines in respect of corporate governance but also other practices aimed at a high level of business ethics, effective supervision and enhancement of value for all shareholders.

Environmental Awareness

As an environment-responsive Institution we initiated Go Green campaign in our Company. DBH ensures borrower has the due environmental clearance certificate from the concerned authorities while granting or renewing credit facilities. DBH has assessed environmental and social issues related to the projects at the time of granting credit facilities which reflects DBH's strong commitment in ensuring environmental and social safeguard of the projects, while creating a sense of accountability among the borrowers.

DBH conducted various CSR activities during the period under reporting i.e. from January 1, 2017 to December 31, 2017. The highlights of the activities taken during the reporting period are as follows:

• Education:

Education is one of the basic rights for every human being. Bangladesh has enormous potential for rapid development in the world economy. The people of the country are ambitious, hardworking and well conscious regarding the value of education. Unfortunately, due to inability, some of the students are unable to get quality education. Without quality education a nation cannot develop, as education is an essential component of human development and empowerment of nation.

Considering the fact, DBH has come forward to do something in this area and engaged itself with the following projects:

Rajdhani Mohila College:

Rajdhani Mohila College, Mirpur, Dhaka had been built under the leadership of some courageous sponsors to provide quality education to the female students of lower income families in the area. Since beginning it is doing well for developing the society with quality education.

To develop the College lab facilities further, DBH took an initiative and provided them Tk. 3.50 lac during the year.

Baghapur School & College:

Nowadays, computer is the key component for the education in school and colleges. DBH provided 5 (five) computers and 1(one) printer to Baghapur School & College, Keranigonj, Dhaka for developing their computer lab in the school.

English Club of the Laboratorians (ECL):

Upon receipt of an application for donation for the development of the English Club at Laboratory School, Dhaka, DBH has come forward and provided them an amount of Tk. 0.5 lac only.

• Cultural Welfare:

To meet the demand of the common people of the area, DBH donated a sum of Tk. 1.5 lac to Chalabond Kendriojame Masjid, Dakhin Khan, Dhaka under its cultural welfare initiative.

• National Integrity:

Under the National Integrity Strategy (NIS) program of the country, Banks and NBFIs are playing a tremendous role for creating awareness among the common people, by publishing the Rhymes to the national dailies from the Book 'Choray Choray Shuddasar' published by Bangladesh Bank.

Accordingly, DBH also published two different rhymes and spent an amount of Tk. 0.35 lac only from its CSR fund.