**Project report**

**On**

**Corporate Social Responsibilities (CSR) of Commercial Banks in Bangladesh**

**Submitted To**

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11th October, 2018

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Subject: Submission of project report on ``Corporate Social Responsibilities (CSR) activities of Commercial Banks in Bangladesh”

Dear Madam,

It is my pleasure to submit my project report on “Corporate Social Responsibilities (CSR) of Commercial Banks in Bangladesh”. I have tried my best to finish this project report properly. I learned lots from this project. Although I have few lacking of knowledge, I think this project report is well covered by me. I analyzed the performance of (CSR) of Commercial Banks in Bangladesh.

So, I therefore, pray and hope that you would be kind enough for accepting this report. I am always ready to give the information regarding this report.

Sincerely Yours

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Afroza Ahmed

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**Declaration**

I, Afroza Ahmed Student of United International University’s School of Business and Economics department, major in Finance. Hereby declare that I have completed the project report and the topic is **“Corporate Social Responsibilities (CSR) of Commercial Banks in Bangladesh”** has been originally prepared by me.

I also declare that the topic has not been previously submitted to any other University/Collage/

Institute/Organization for any kinds of academic certificate/degree qualification

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Afroza Ahmed

ID: 111 132 202

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**Acknowledgement**

First, I would like to express my gratitude to almighty Allah for giving me strength for successfully completion of this project report. This project report is based on Commercial Banks CSR performance in Bangladesh.

I am very thankful to my supervisor. Mam helps me to do this project successfully by sharing her knowledge. Without her support it will be impossible for me to finish the project report successfully.

And finally, I like to say that I have tried hard and soul to prepare this report accurately. However, there might be some errors and silly mistakes due to my aptitude and time constraint. In this regard, I seek your kind consideration and I’m in the process of learning.

**Abstract**

This study aims at evaluating the CSR performance of commercial Banks in Bangladesh.

In Bangladesh there are 56 commercial banks and the study analyzed CSR activities of 10 sampled banks. It is based mainly on secondary data. Findings reveal that overall CSR practices of selected Banks. The report is descriptive in nature which briefly analyzes and reveals the mode wise CSR performance of Commercial Banks in Bangladesh It has been conducted through collection of secondary data from the Annual reports of commercial banks . As the purpose of the study is to provide deep understanding of the practices of CSR of commercial banks in Bangladesh , the study has been taken to observe different regulatory framework (area of CSR) of CSR and Commercial bank’s contribution in this area. This study found that the contribution amount by commercial banks to CSR activities is very insignificant in proportion to their profit amount.

This study provides a proper guideline by Government regarding CSR contribution and its involvement of large corporation in CSR activities it mandating CSR disclosures in the annual report. It will fulfill the intended goals of the corporate organizations and also ensure a successful and sustainable development of the society.

**Key Words**: Corporate Social Responsibility (CSR), welfare state, CSR expenditure.

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**ABBREVIATION**

ABL = Agrani Bank Limited

BAL = Bank Asia Limited

CSR = Corporate Social Responsibilities

FCB’s = Foreign Commercial Banks

IBBL = Islami Bank Bangladesh Limited

JBL = Janata Bank Limited

MBL = Mercantile Bank Limited

OBL = One Bank Limited

PCB’s = Private Commercial Banks

RBL = Rupali Bank Limited

SEBL = Southeast Bank Limited

SIBL = Social Islami Bank Limited

SOCB’s = State Owned Commercial Banks

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| --- |
| 1.1 Introduction |

## 

## The study focus is the “Corporate Social Responsibilities (CSR) of Commercial Banks in Bangladesh”. The corporate social responsibility (CSR) is a most important issue in the today’s business areas as well as present society. Corporate social responsibility (CSR) is responsible for business contribution to sustainable development and they participate in different sectors those are human resources, relationship with clients, suppliers and stakeholders. They also focus on corporate governance environment and contribution to community and society. The objective of these report is to see what are the banks in Bangladesh doing perform in favor in CSR practice and how much they spending on CSR.

## In Bangladesh there have some specialized bank and state owned commercial bank, commercial bank, foreign commercial bank and some non-banking financial institution. Most of the bank have different department for CSR activities and which have not they are also perform some CSR activities.

# 

## 1.2 Objectives of the report

## Primary Objective:

The general objective of this report is to analyze the CSR activities of Commercial Banks in Bangladesh.

## Secondary Objective:

* To identify the major areas where CSR performing by commercial banks
* To identify the specific areas of CSR activities
* To find out existing practice of CSR by banks
* To find out the strengths, weakness, advantage, disadvantage and threats of this sector to the society.
* To evaluate the CSR contribution in proportion of profit.
* To identify the trend of CSR expenditure of individual banks and the sample banks as a whole.

## 

### 

### 1.3 Data Analysis Tools

Tools are the followings:

* introduction the banks accountability of CSR to the society,
* Analysis of different contribution of CSR to the society, the time horizon of the report is 2011 to 2016.
* Correlation analysis is done to identify the relationship between the banks CSR expenditure

## 1.4 Limitation:

The limitation of this report is the followings:

* Although there are lots of analysis in the annual reports, the analysis are not enough to gather the specific information about the performance of Commercial Bank in Bangladesh
* There have no any proper information about the banks activities
* This Project has been prepared with limited resources.
* The results are interpreted from the analyst’s point of view, the analysts level of knowledge is another limitation of the study.

## 

## 1.5 Scope:

* The process of earning profit for the banking sector by CSR activities
* Give a clear idea about CSR activities of commercial bank in Bangladesh
* Give the proper knowledge about the organization how they do their CSR activities
* What types of CSR they do for the society
* Give the idea about their total contribution of CSR activities

## 

## 1.6 METHOGOLOGY

## 

## 1.6.1 Methods Of Collecting Data

Completing for this report data is collected from secondary sources.

### 1.6.2 Research design:

The report is descriptive in nature which briefly analyzes and reveals the mode wise CSR performance of Commercial Banks in Bangladesh It has been conducted through collection of secondary data. Annual reports of commercial banks was the major Secondary data sources in this purpose.

## 1.6.3 Secondary data sources:

* Annual Reports
* Web Sides
* Books
* Different Articles
* Different research papers, documents, manuals etc. related to the topic

## 2. Literature Review

Literature review creates the gap of the analyses. The researcher has comprehensively gone through the available literature relating to CSR. Generally it is used for improving theoretical framework for the study as well as justification of the study.

Yeung (2011) defines key element of CSR in the banking sector such as: understanding of financial services complexity, risk management, strengthen ethics in the banking business, strategy Implementation for financial crisis, protection of customers’ rights and channels settings for Customer complaints.

The study is conducted on commercial banks in Malawi. Yeshmin (2012) explores CSR concerns in private commercial banks. Annual review of the 30 banks in 2009-2010, includes information on their CSR practices. In this study, 36.67% of the banks show CSR related activities. In the same year, 2012, in Bangladesh, it was presented the study on CSR practices for the period 2010-2011.

Masud and Hossain (2012)[12] conduct a survey among 10 commercial banks and found that 100 banks reported their CSR activities but 60% banks participated in prescribe CSR area according to financial act.

Ahmed (2013) identified that demand for accountability and transparency from the both public and private sectors has become soaring. In the older days’ management is seeking for survival and profits. Nowadays management concerns managing financial and nonfinancial results with awareness of risk and maintenance of transparency. As a result, Corporate Social Responsibility (CSR) has possessed equal importance of corporate financial performance. This paper explores how private commercial banks practices Corporate Social Responsibility (CSR) in Bangladesh in conserved the case of Southeast Bank Ltd. Banks’ of Bangladesh practices CSR to not only improve community relations but also as source of significant commercial benefit. Southeast Bank Ltd. practices CSR under the rules and regulation of Bangladesh Bank. This study shows that Southeast Bank expenses BDT36.85 million in the year 2012 in the area of education, health, community development, environmental issue, art and culture, sports etc. Nevertheless, bank expenses highest amount in education sector through scholarship program in Bangladesh whereby school, college and university education tuition and expenses have fully paid for unconditionally.

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| 3. Overview of Banking Sector In Bangladesh |

### 3.1 Banking Sector of Bangladesh

In the year 1980’s Bangladeshi banks started their journey with 6 nationalized commercialized banks, 2 State owned specialized banks and 3 Foreign Banks.

## 

### 3.2 There are two types of banks in Bangladesh Banking Industry followings are:

* Scheduled Banks: Scheduled Banks is the banks which get license to operate under Bank Company Act, 1991.
* Non-Scheduled Banks: Non-Scheduled Banks are licensed only for specific functions and objectives, and they do not offer the same range of services as scheduled banks perform.

In Bangladesh have 56 scheduled banks that operate under full control and supervision of Bangladesh Bank which is empowered to do and through Bangladesh Bank Order, 1972 and Bank Company Act, 1991.

## 3.3 Scheduled Banks are classified into following types those are:

* State Owned Commercial Banks (SOCBs): There are 6 State Owned Commercial Banks which are fully or majorly owned by the Government of Bangladesh.
* Specialized Banks (SDBs): There are two specialized banks in Bangladesh which are operating and established for specific objectives like agricultural or industrial development. These banks are also fully owned by the Government of Bangladesh.
* Private Commercial Banks (PCBs): In Bangladesh there are 39 private commercial banks and those are owned by the private entities.

# 3.4 Private Commercial Banks (PCBs) can be divided into two categories as followings:

* Conventional PCBs: there are 31 conventional Private Commercial Banks (PCBs) and they are performing the banking functions in conventional fashion and they are also performing the interest based operations.
* Islami Shariah based PCBs: In Bangladesh has 8 Islami Shariah based Private Commercial Banks (PCBs) and they execute banking activities according to Islami Shariah based principles Profit-Loss Sharing.
* Foreign Commercial Banks (FCBs): There are 9 Foreign Commercial Banks (FCBs) are operating in Bangladesh as the branches of the banks which are incorporated in abroad.

### 3.5 There are now 5 non-scheduled banks in Bangladesh which are:

* Ansar VDP Unnayan Bank,
* Karmashangosthan Bank,
* Grameen Bank,
* Jubilee Bank,
* Palli Sanchay Bank

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| 4. CSR in Banking Sector of Bangladesh |

The banking sector of Bangladesh participates in several social activities. These efforts were hardly recognized and labeled as CSR activities. Most of the financial institutions have not integrated CSR in their routine operation; rather these were in the form of occasional charity or promotional activities.

## 4.1 Highlights of Recent Engagements of Banks in CSR Practice

* Banks try to promote environmental friendly projects
* They contributed for Humanitarian & disaster relief
* They Promotion of health, education and cultural activities for advancement and well-being of underprivileged population segments
* They work for financial inclusion of less privileged population segments and underserved economic sectors

The banks CSR initiatives involving direct expenditure. Private Commercial Banks (PCBs) were particularly active in these areas. Banks proceeded ahead on multiple fronts including increased rural bank branch presence for broader, deeper financial inclusion, mobile phone banking and various activities.

The direct monetary expenditure engagements of banks in CSR initiatives are increasing and they particularly following by the Bangladesh Bank guidance

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| YEAR | 2016 | 2015 | 2014 | 2012 | 2011 |
| AMOUNT MILLION IN TAKA | 5556.1 | 5356.5 | 4461.8 | 3046.69 | 2188.33 |

This table shows that how Bangladesh Bank contribution for CSR activities in several years. Their highest contribution was 2016 TK. 5556.1 million and their lowest contribution was 2011 that amount was TK. 2188.33 million.

GROWTH RATE **OF THIS EXPENDITURE**



In the graph shows that Bangladesh Bank contribution for CSR activities increasing day by day. From 2011 to 2016 CSR expenditure growth rate increase 33858.40

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| 5. The Role Of Banks In Economy |

## 5.1 Economic aspects of CSR

Banking plays an important role in the economy of any country. This is the modern today’s views for global business and economy. In this view management’s social responsibility which is making profit to include protecting and improving our society’s welfare. The following is the significance of commercial banks in the economic development of a country:

* + 1. Contribution through taxes: Companies are major contributors to the well-being of the area surrounding their operations through the local tax. Taxes have a positive impact on the distribution of wealth, tax avoidance though legal deprives the community in the area of the company’s operation of well-being.
    2. Impact on Economy: The banks impact the economic activity of the country through its force on availability of credit and the rate of interest. The commercial banks can increase the amount of money through credit creation and it directly affects the economic development.
    3. Development of Agriculture: The commercial banks are providing credit for development of agriculture and small industries in rural areas. It is help in agriculture sectors for raising agriculture productivity and income of the farmers.
    4. Balanced Development of different positions: The commercial banks performing to achieve balanced development in different positions in our country.
    5. Promotion Of Trade And Industry: The commercial banks use of credit cards, bill of exchange, bank draft, letters of credit and check etc. This has revolutionized for both national and international trade.
    6. Export Promotion:By increasing the exports of the country the commercial banks have founded export promotion cells. They give information about economic status and about general trades both inside and outside the county to its customers.
    7. Implementation of Monetary Policy: Bangladesh Bank controls and regulates the amount of credit through the active collaboration of the banking method in the country. It helps to economic growth and bringing price stability with in the shortest possible period of time.
    8. Promote Capital Formation: commercial banks accept deposits in various ways and these deposits are then made available to the businesses which make use of them for productive purposes in the country. Commercial Banks also provide financial resources necessary for economic development.
    9. Monetization of The Economy: The commercial banks operating branches in the rural areas they are reducing the exchange of goods through return and they use of money has generally increased the amount of production of goods.

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| 6. Corporate Social Responsibility |

### 6.1 Definition Of CSR:

Corporate social responsibility (CSR) is a business approach that contributes to sustainable development by delivering economic, social and environmental benefits for all stakeholders. Corporate social responsibility (CSR) is a broad term used to describe a company's efforts to improve society in some way. These efforts can range from donating money to nonprofits to implementing environmentally-friendly policies in the workplace. CSR is important for companies, nonprofits, and employees alike.

My own definition is that CSR is how the company creates positive impacts on the society by their business process.

### 6.2 There are some popular definition are presented

* Michael Hopkins' Definition of CSR: **"**Corporate Social Responsibility is concerned with treating the stakeholders of a company or institution ethically or in a responsible manner. ‘Ethically or responsible' means treating key stakeholders in a manner deemed acceptable according to international norms”
* EU Definition of CSR: "A concept whereby companies integrate social and environmental concerns in their business operations and in their interaction with their stakeholders on a voluntary basis."

### 6.3 Four Components of Corporate Social Responsibility

Corporate social responsibility (CSR) focuses on four components that are very important for any organization and their business as a business perform lower-level responsibilities that obligate it to shareholders and the law; it can also perform the higher level responsibilities that have better benefits for society.

* Practice Economic Social Responsibility: Economic social responsibility begins with being profitable. When we want start a business it should must be sustainable. Sustainability ensure a companies making a profit for shareholders, paying its employees an appropriate wage, paying business taxes and meeting other financial obligations.
* Practice Legal Social Responsibility: Legal responsibilities measure a company’s rules and regulation which is regulated by the law. Legal responsibilities ensure the company’s securities regulations to labor law, environmental law and criminal law and it also ensure the companies profitable, which is obeyed by the law. It is the most important responsibility, according to the theory of corporate social responsibility
* Practice Ethical Social Responsibility: After the economic and legal responsibilities the company meet he ethical Social Responsibility. Ethical social responsibility, which is responsible doing the right things at all, levels in any business. This range is ensuring that the companies buy the materials from are abiding by all labor laws and it also ensure ethical workplace practices which has the environmental impacts on business.
* Practice Discretionary Social Responsibility: when a company meets in this three responsibilities then this company able to meet discretionary Social Responsibility and its main focus on using the company’s time and resources to contribute to the community at large in whatever way is meaningful for companies brand.

### Dimensions of Corporate Social Responsibility

6.4.1 Environmental: The environmental dimension of corporate social responsibility refers for business's impact on the environment and its goal as a socially responsible company they can engage in business practices that benefit the environment.

* + 1. Social:The social dimension of corporate responsibility measures the relationship between the business and the society as a whole. When addressing the social dimension the company should aim to use their business to benefit society as a whole.
    2. Economic: The economic dimension refers to the effect that corporate social responsibility has on the finances of the company. In economic dimension it is important to recognize the financial impact and it try to create balance for become a good corporate with making a profit.
    3. Stakeholder:Stakeholders these include the employees, suppliers and the members of public. When thinking the stakeholder dimension of corporate social responsibility then should also think that how business decisions affect these groups.

### 

### 6.5 Benefits of corporate social investment for businesses

* Corporate social responsibility create better brand recognition
* It has positive business reputation
* Corporate social responsibility also increased sales and customer loyalty
* It helps to save operational costs
* better financial performance
* influence the staff perform by their greater ability to attract talent
* it help to increase organizational growth

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| 7. CSR Practice Of Commercial Banks In Bangladesh |

**7.1 CSR Contribution Of Commercial Banks Of Bangladesh:** In Bangladesh all of the commercial banks participate the CSR programs. These activities have a large impact in the social and economic development in our country.

7.1.1. Islami Bank Bangladesh Limited. (IBBL): Islami Bank Bangladesh Limited (IBBL) is the 1st Shariah based commercial bank in the Southeast Asia. IBBL is instituted to being a responsible corporate citizen. They take various initiatives in individual and organizational level for promotion of the community. Islami Bank Bangladesh (IBBL) has been doing CSR activities in several sectors like Education, Health, Humanitarian & Disaster Relief and Sports, arts & culture. The CSR program of IBBL aims at the welfare and well-being of the people of the earth, the planet itself and all its stakeholders.

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| CSR CONTRIBUTION BY Islami Bank Bangladesh Ltd | | | | | | | |
| SL | **CATEGORY** | **Year(IN Million)** | | | | | |
| **2016** | **2015** | **2014** | **2013** | **2012** | **2011** |
| 1 | **Education** | **161** | **175.24** | **161.34** | **135.26** | **83.8** | **56.17** |
| 2 | **Health** | **16.84** | **226.04** | **89.47** | **71.50** | **39.75** | **25.78** |
| 3 | **Disaster Relief** | **425.95** | **323.90** | **190.16** | **140.10** | **87.93** | **21.79** |
| 4 | **Environment** | **26.39** | **21.42** | **21.12** | **22.94** | **12.48** | **0.48** |
| 5 | **Sports** | **0.00** | **26.60** | **40.2** | **78.97** | **1.61** | **248.75** |
| 6 | **Arts & Culture** | **0.12** | **5.12** | **15.21** | **5.86** | **8.24** | **7.15** |
| 7 | **Others** | **40.47** | **22.11** | **7.02** | **21.79** | **75.38** | **50.55** |
|  | **Total** | **670.77** | **800.43** | **524.52** | **476.42** | **309.19** | **410.67** |

CSR expenditure of IBBL 2015 was 800.43 which are decreases in 2016.IBBL donated highest amount of money in 2015 was 323.90 million for disaster relief which was 20% in total expenditure. IBBL also contributed for education, health, environment, sports, arts and culture and others social activities.

7.1.2. Social Islami Bank Ltd (SIBL): SIBL started its operation on the 22nd November, 1995 as a Second Generation Islamic Bank. Their main focus on Corporate Social Responsibility (CSR) is welfare activities of Social Islami Bank Limited (SIBL) are being carried out mainly from-(1) Profit of Cash Waqf Fund (2) Compensation Fund (3) Doubtful Income and (4) Zakat Fund

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Social Islami bank Ltd | | | | | | | |
| IN MILLION | | | | | | | |
| YEAR | | **2016** | **2015** | **2014** | **2013** | **2012** | **2011** |
| SL | **CATEGORY** |
| 1 | **Education** | **6.89** | **4.72** | **3.32** | **2.96** | **2.46** | **0.57** |
| 2 | **Health** | **6.14** | **3.28** | **3.84** | **3.77** | **1.45** | **0.73** |
| 3 | **Disaster Management** | **84.78** | **45.56** | **38.75** | **22.12** | **14.77** | **15.99** |
| 4 | **Sports** | **4.52** | **0.57** | **0.22** | **19.09** | **13.28** | **0.00** |
| 5 | **Art & Culture** | **0.81** | **0.08** | **11** | **2.68** | **0.025** | **2.3** |
| 6 | **Environment** | **6.09** | **3.47** | **7.95** | **2.54** | **16.8** | **0.00** |
| 7 | **Others** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** |
|  | **TOTAL** | **109.23** | **57.68** | **65.08** | **53.16** | **48.79** | **19.59** |

SIBL contributed TK 109.23 million in the year 2016.In 2016 they donated highest amount was 84.78 million which was for disaster management. They less contributed in the year was 2011 at this year they contributed for CSR was 19.59 million.

7.1.3. ONE BANK LIMITTED (OBL):ONE Bank Limited concerned with social and environmental impacts of its investments. The convenience of CSR for companies is it including increased profits, customer loyalty, and trust and it create positive brand attitude and combating negative publicity are well-documented. The Bank has been maintaining and operates the environmental and social impacts with assurance and their performance for equity of rights irrespective of gender, creed and color etc. policies.

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| --- | --- | --- | --- | --- | --- | --- | --- |
| ONE BANK LIMITTED | | | | | | | |
| IN MILLION | | | | | | | |
| YEAR | | **2016** | **2015** | **2014** | **2013** | **2012** | **2011** |
| SL | **CATEGORY** |
| 1 | **Education** | **15.08** | **12.45** | **13.55** | **10.84** | **3.46** | **1.82** |
| 2 | **Health** | **0.24** | **0.74** | **0.97** | **0.24** | **0.37** | **0.24** |
| 3 | **Disaster Management** | **38.38** | **13.25** | **5.19** | **23.47** | **0.60** | **0.75** |
| 4 | **Sports** | **0.00** | **4.5** | **5.10** | **0.00** | **0.30** | **0.50** |
| 5 | **Art & Culture** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** |
| 6 | **Environment** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** |
| 7 | **Others** | **0.89** | **1.61** | **9.74** | **0.00** | **7.38** | **2.60** |
|  | **TOTAL** | **54.59** | **32.55** | **34.55** | **34.55** | **12.11** | **5.91** |

One bank expenditure increased in 2016 we can see from this table. They are contributed for CSR the amount was 54.59 million. They are also contributed for education, health, disaster management, sports, art and culture Environment and others. Their highest contribution was in 2016 which is 38.38 million for disaster Management.

7.1.4. Mercantile Bank Ltd (MBL): Mercantile Bank is very active for society specially meeting its obligations to the less privileged. Mercantile Bank believes that their responsibility extends beyond their core business for the society which they operate. MBL main focus of the Foundation is to work for the distressed and disabled people around the country throughout its course of compassionate operation. Mercantile Bank Foundation are committed to helping exponentially more people improve their lives by having access to core services like education and healthcare. They believe that an accessible and affordable core service is foundational to breaking the cycle of poverty. In order to achieve these goals MBL is a strong and dynamic organization which follows an adaptive approach through effective program and service.

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| --- | --- | --- | --- | --- | --- | --- | --- |
| CSR CONTRIBUTION BY Mercantile Bank Ltd | | | | | | | |
| SL | **CATEGORY** | **Year** | | | | | |
| **BDT In Million** | | | | | |
| **2016** | **2015** | **2014** | **2013** | **2012** | **2011** |
| 1 | **Education** | **17.60** | **16.90** | **1.90** | **14.00** | **13.80** | **11.80** |
| 2 | **Health** | **10.90** | **49.20** | **13.50** | **8.40** | **26.80** | **14.10** |
| 3 | **Disaster Management** | **33.70** | **17.30** | **22.40** | **28.40** | **17.50** | **9.20** |
| 4 | **Sports** | **2.70** | **0.40** | **0.60** | **5.80** | **2.40** | **1.90** |
| 5 | **Arts & Culture** | **0.00** | **6.90** | **0.80** | **0.20** | **1.80** | **4.80** |
| 6 | **Others** | **2.00** | **2.60** | **13.80** | **26.30** | **23.60** | **7.60** |
|  | **Total** | **66.9** | **93.3** | **53** | **83.1** | **85.9** | **49.4** |

MBL contributed 66.9 million at the year 2016 which is less than the previous year 2015. In 2015 MBL contributed more money for CSR. Their highest contribution was healthcare for CSR. They also donated for education, disaster management, sports, arts and culture and others.

7.1.5. Trust Bank Ltd: Trust Bank LTD is committed to building trust in the financial industry by increasing transparency, they tries to improving engagement with customers and always serving with unity. Trust Bank work for convenience of humanitarian relief and disaster response providing opportunities for disadvantage population with supported sectors is of healthcare, education and training. The fund is used for the development of several objects like education, health, disaster management, environment, culture and sports etc.

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| --- | --- | --- | --- | --- | --- | --- | --- |
| CSR CONTRIBUTION BY Trust Bank Ltd. | | | | | | | |
| SL | Category | Year | | | | | |
| BDT in Million | | | | | |
| 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
| 1 | Education &Training | 33.82 | 29.00 | 23.30 | 39.93 | 70.75 | 43.98 |
| 2 | Health | 23.20 | 54.10 | 41.62 | 31.11 | 14.67 | 26.51 |
| 3 | Disaster Management | 22.50 | 12.11 | 1.87 | 1.75 | 1.96 | 0.00 |
| 4 | Sports | 1.00 | 1.50 | 1.50 | 1.25 | 1.20 | 1.00 |
| 5 | Art &Culture | 0.00 | 1.00 | 10.00 | 0.00 | 0.00 | 0.00 |
| 6 | Mosques | 0.00 | 0.00 | 0.00 | 0.00 | 28.80 | 0.00 |
| 7 | Freedom Fighter | 0.00 | 0.00 | 0.00 | 0.00 | 1.50 | 0.00 |
| 8 | Historical Development | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5.00 |
| 9. | Solidarity | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.50 |
| 10 | Others | 2.50 | 8.79 | 1.21 | 1.84 | 3.17 | 2.47 |
|  | Total | 83.02 | 106.5 | 79.5 | 75.88 | 122.05 | 81.46 |

Trust bank LTD did not balance in CSR activities. They are contributing in CSR in a consistent way. Their CSR expenditure was higher in 2015 and 2012 these two years.

7.1.6. Bank Asia Ltd (BAL): Bank Asia’s main motto is ``Social Responsibility is our center of gravity and all kinds of financial activity are cycling around the gravitational platform’’.

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| --- | --- | --- | --- | --- | --- | --- | --- |
| Bank Asia Ltd. | | | | | | | |
| Million TK | | | | | | | |
| YEAR | | **2016** | **2015** | **2014** | **2013** | **2012** | **2011** |
| SL | **CATEGORY** |
| 1 | **Education** | **61.28** | **17.37** | **13.44** | **30.74** | **18.44** | **15.95** |
| 2 | **Health** | **3.88** | **37.65** | **90.28** | **72.58** | **5.74** | **1.43** |
| 3 | **Disaster Management** | **19.34** | **9.78** | **11.14** | **21.15** | **21.55** | **0.69** |
| 4 | **Sports** | **0.06** | **4.5** | **5.20** | **3.61** | **1.23** | **0.05** |
| 5 | **Art &Culture** | **6.83** | **2.12** | **16.12** | **1.58** | **0.47** | **0.51** |
| 6 | **Environment** | **0.00** | **0.052** | **0.12** | **0.71** | **1.23** | **1.06** |
| 7 | **Others** | **15.70** | **13.85** | **103.54** | **2.57** | **20.79** | **6.41** |
|  | **Total** | **107.09** | **85.32** | **239.84** | **132.94** | **69.45** | **26.1** |

Bank Asia LTD (BAL) highest contributed Tk.239.84 million in the year 2014 and their lowest contribution was 2011 which was Tk.26.1 million.

7.1.7 Rupali Bank LIMITED (PBL): Rupali Bank Limited (RBL) is one of the largest state-owned commercial bank in Bangladesh. Their goals are not just maximize profit they want to ensure sustainable business for their shareholders, customers and above all for the community which they operate. In fact their main focus on responding to the huge unmet demand of the society which made their business more committed towards social needs

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| --- | --- | --- | --- | --- | --- | --- | --- |
| CSR CONTRIBUTION BY Rupali Bank LIMITED | | | | | | | |
| BDT IN Million | | | | | | | |
| Year | | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
| SL | CATEGORY |
| 1 | Education | 0.050 | 4.01 | 4.02 | 10.72 | 2.0 | 1.82 |
| 2 | Health | 0.00 | 0.00 | 0.80 | 2.79 | 2.18 | 0.98 |
| 3 | Natural Disaster | 5.00 | 0.00 | 6.53 | 6.49 | 2.50 | 3.80 |
| 4 | Art & Culture | 0.00 | 0.00 | 10.20 | 2.80 | 0.77 | 2.07 |
| 5 | Environment | 0.00 | 0.00 | 0.50 | 1.20 | 0.80 | 0.57 |
| 6 | Socio –Economic Development | 1.26 | 0.00 | 1.40 | 4.17 | 3.18 | 1.20 |
| 7 | Freedom Fighter | 0.00 | 0.00 |  | 1.57 | 2.90 | 5.91 |
| 8 | Poverty Reduction & Rehabilitation | 0.23 | 0.00 | 0.15 | 1.94 | 0.67 | 0.50 |
| 9 | Institutions | 0.043 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 10 | Relief Fund | 5.10 | 4.73 | 0.1 | 0.00 | 0.00 | 0.00 |
| 11 | Others | 0.00 | 0.00 | 7.09 | 0.5 | 0.30 | 0.20 |
|  | TOTAL | 11.68 | 8.74 | 30.79 | 32.18 | 15.30 | 17.05 |

BY Rupali Bank LIMITED (PBL) contributed their money in several sectors for corporate social responsibility. Rupali Bank Ltd highest contribution was Tk. 32.18 million in 2013.Last two years their contribution was decreases for CSR.

7.1.8 South East Bank (SEB): Southeast Bank’s ambition is to create long-term value from a financial, ethical, social and environmental perspective. Southeast Bank believes that Corporate Social Responsibility (CSR) is a policy which they contribute their support to the society in which they live and operate. They are commencement to achieve their objectives in the several sectors of corporate social responsibility like education, health Disaster Management etc.

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| --- | --- | --- | --- | --- | --- | --- | --- |
| South East Bank | | | | | | | |
| BDT IN Million | | | | | | | |
| YEAR | | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
| SL | CATEGORY |
| 1 | Education | 48.44 | 28.28 | 37.66 | 32.77 | 20.07 | 14.16 |
| 2 | Health | 0.75 | 5.57 | 9.76 | 5.31 | 3.37 | 5.48 |
| 3 | Disaster Management | 49.92 | 15 | 17.53 | 25.29 | 3.36 | 3.36 |
| 4 | Sports | 0.00 | 7.75 | 10.5 | 3.86 | 2.52 | 4.80 |
| 5 | Others | 46.85 | 42.6 | 16.83 | 8.77 | 7.53 | 13.34 |
|  | TOTAL | 145.96 | 99.2 | 92.28 | 76.00 | 36.85 | 41.14 |

SEBL contributed Tk. 145.96 million in 2016 which disaster got the most preference. They also donated for education, health, Humanitarian and Disaster in 2016 and last two years their CSR contribution was better than the previous years.

7.1.9Agrani Bank Limited (ABL): Agrani Bank LTD (ABL) was incorporated as a state owned commercial Bank. ABL believes that CSR is a concept by which business can balance profit making activities and these activities can give benefits to the society and our environment. ABL work for convenience of humanitarian relief and disaster response providing opportunities for disadvantage population with supported sectors is of healthcare, education and training. The fund is used for the development of several objects like education, health, disaster management, environment, culture and sports etc.

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| --- | --- | --- | --- | --- | --- | --- | --- |
| Agrani Bank LTD | | | | | | | |
| BDT In Million | | | | | | | |
| YEAR | | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
| SL | CATEGORY |
| 1 | Education | 0.1 | 0.00 | 10.44 | 14.33 | 28.12 | 25.11 |
| 2 | Health Care | 0.00 | 10.3 | 3.73 | 15.40 | 8.53 | 8.64 |
| 3 | Disaster Relief | 22.56 | 17.43 | 15.11 | 26.22 | 1.42 | 0.20 |
| 4 | Concern For Environment | 0.00 | 0.00 | 8.05 | 8.05 | 0.70 | 0.40 |
| 5 | Sports | 0.00 | 0.00 | 11.96 | 7.69 | 2.12 | 2.50 |
| 6 | Arts & Culture | 0.25 | 0.00 | 3.92 | 3.91 | 4.85 | 6.37 |
| 7 | Social Welfare | 0.25 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 8 | Others | 1.35 | 3.92 | 11.50 | 8.11 | 7.57 | 14.06 |
|  | Total | 24.51 | 31.65 | 64.71 | 83.72 | 53.31 | 57.28 |

Agrani Bank LTD (ABL) their highest contribution was 2013 TK. 83.72 million. They donated much money for education in this year and their lowest contribution was 2016 which was Tk.24.51 million.

* + 1. Janata Bank Limited (JBL):Janata Bank Limited is one of the main State Owned commercial banks in Bangladesh. They believes that CSR activities helps them to move the value of the Bank, their customers, shareholders, employees, communities and society which is creating business value and promoting positive social change. JBL their CSR activities and contributed the significant amount of the in various sectors. their following sectors is education and Research, health care, Poverty reduction and rehabilitation, combat against natural calamity, culture and sports, preservation of environment expansion of technology, Invention and others.

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| --- | --- | --- | --- | --- | --- | --- | --- |
| Janata Bank Limited | | | | | | | |
| BDT In Million | | | | | | | |
| Year | | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
| SL | Catagory |
| 1 | Education | 0.00 | 10.70 | 11.84 | 78.30 | 24.20 | 11.60 |
| 2. | Health | 0.00 | 3.80 | 25.76 | 63.90 | 35.30 | 22.00 |
| 3 | Poverty Reduction | 0.00 | 0.00 | 11.88 | 85.30 | 14.40 | 5.30 |
| 4 | Natural Calamity | 7.90 | 7.90 | 0.00 | 3.90 | 0.60 | 0.40 |
| 5 | Marginal Farmers | 0.00 | 0.00 | 5.00 | 0.00 | 5.00 | 7.50 |
| 6 | Culture & sports | 0.00 | 0.00 | 72.58 | 44.50 | 18.67 | 15.37 |
| 7 | Environment | 0.00 | 0.00 | 0.25 | 0.60 | 0.20 | 0.10 |
| 8 | Information Of technology | 0.00 | 0.00 | 11.11 | 15.00 | 14.30 | 6.50 |
| 9 | Invention | 0.00 | 0.00 | 0.00 | 0.00 | 0.70 | 0.00 |
| 10 | Others | 1.23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|  | TOTAL | 9.13 | 22.40 | 138.42 | 291.5 | 113.37 | 68.77 |

Janata Bank Limited (JBL) contribution in CSR is decreases in recent past two years. In the year 2016 was their lowest contribution which was TK.9.13 million.

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| 8. Analysis and Interpretation |

## 8.1 Comparison of selected banks according to different category and their yearly performance

In our country Commercial banks contributed as CSR expenditure in education, health, humanitarian & disaster management, culture and sports, rehabilitation, poverty reduction & social development, environment sector. There is Comparison among selected banks CSR performance in several years:

8.1.1 EDUCATION: Education is the most important CSR area in Bangladesh. In this table represent the ten commercial Banks CSR contribution for Education overall the six years.





IBBL shows a strong contribution than other banks. They contributed the highest amount of money in education. Then TBL, BAL, and ABL also contributed a healthy amount of money under this category. While MBL, RBL, SIBL and contributed relatively lower amount and the correlation table shows that Their correlation of CSR expenditure of banks in most cases is positive and in some cases it is negative. There ABL and TBL CSR expenditure is negative.

8.1.2. HEALTH: Health is another important sector for CSR area practiced by commercial banks in Bangladesh. All commercial banks work and try to assure that they can give better medical service to the helpless and poor people. This table presents health areas contributions of ten banks.





In 2015 IBBL contributed highest amount of money. In this year they are the top ranking contributor and other years they are contributed a strong amount than other banks. TBL, BAL & MBL also contributed huge amount of money in this sector. On the other hand OBL, RBL, SEB, ABL & SIBL is in the lowest position among the banks. The correlation of CSR expenditure of banks in most cases is positive but RBL and JBL their correlation is negative.

8.1.3 Humanitarian And Disaster Management: Humanitarian and Disaster relief is the most important sector for CSR practice where the highest number of banks participated to help the sufferings people who are affected by the natural calamities. The commercial banks come forward to help these people who are affected by the natural disaster in this table present the CSR contribution of different banks in the area of humanitarian and disaster management.





There is also high contributor IBBL for disaster relief. In 2016 they contributed a strong amount in this sector. On the other hand SIBL, SEBL and OBL also contributed good amount. JBL, RBL, TBL and BAL contributed the lowest amount. The correlation table shows that the all of banks correlation of CSR expenditure is positive.

8.1.4 Environment: Environment is the most essential element for our life and our nature. Commercial banks are also work for improve environmental situation of our country. In this table shows the ten banks they are practice in CSR for environment.





IBBL contributed the highest amount of money in this area. On the other hand JBL, ABL, RBL, BAL and SIBL contributed some amount of money but MBL, TBL, SEBL and OBL had no contribution in this issue. Most of the bank have no any correlation because they are not perform in this sector and which banks performed in this sectors most of them have positive correlation.

8.1.5 SPORTS: Commercial banks in our country being socially responsible sponsor for sports regularly. In this table shows the CSR contribution of the ten commercial banks in sports.





IBBL is the highest contributor in this sector. RBL has no contribution in this area. JBL, ABL, BAL, SIBL & TBL had contributed some amount for this sector. The correlation of CSR expenditure of banks in most cases is negative and in some cases it is positive. The positive correlation banks are JBL, MBL and SEB.

8.1.6 Arts And Culture: Arts and culture is another important sector for CSR area which is practiced by commercial banks in Bangladesh. Arts and Culture represent a country to the world.





BAL shows a strong contribution than other banks. They contributed the highest amount of money in arts and culture but OBL, SEBL and JBL they did not do any contribution in these sector. OBL, SEBL and JBL they had no any correlation because they did not perform in this area but which banks perform in this area those most of the banks have positive correlation of CSR expenditure and MBL have negative correlation with other banks.

8.1.7 Social Welfare:Social welfare is also an important sector of CSR.In this table shows the commercial banks social welfare performance.





Only RBL contributed in this sector. Their highest contribution was 2013. In 2016 ABL donated only a single time in their duration period for this area. Their correlation is negative.

8.1.8 Others: The commercial banks do not contribute any specific sectors they are contributing many different CSR sectors which is import for our society, our culture and our social development. In this table shows the commercial banks CSR expenditure in other sectors.





BAL shows a strong contribution than other banks. They contributed the highest amount in others sector in 2014. Then IBBL and SEBL also contributed a good amount under this category. While MBL, RBL, and SIBL contributed relatively lower amount and the correlation table shows that relationship. The correlation of CSR expenditure of banks in most cases is positive.

## Findings:

The CSR activities are playing an important role for maintaining the banks activities in addition to nurturing social and generous intentions. Overall the commercial banks are participated the CSR activities for their business enlargement, proportioning organizational image and reorganization. The core findings followings are:

* IBBL is the higher contributor of CSR.
* Every bank contributed highest amount in education, Health, disaster relief and others.
* Private Commercial Banks are more active than state owned banks in CSR contribution.
* Common CSR practices in Bangladesh by different organization participated mainly education, Health Care, poverty alleviation, cultural enrichment etc.

## Recommendation

* Banks should take CSR activities more seriously for their promotional tools.
* Environment concerns and information technology should pay more attention by the banks.
* CSR expenditure should be increased in direct proportion of profit.
* CSR direction for smooth functioning of the banking entities.

## Conclusion:

Based on the findings of this study, it can be said that the CSR activities is very important for commercial banks. The banks play a very important role for corporate social Responsibilities. . This study analyzed several bank’s annual reports for their CSR performance. The figures are good enough. Those figures indicate that performance of commercial banks CSR activities.

CSR has become criterion of socially lawful business and it is growing day by day in our country. As our county is a growing country so CSR help to developed economy and it also help to achieving highest profit.

This study finds out that CSR activity and its effects on the business policy without really nurturing social and social accountability. Most corporate organizations, including sample banks of this study, practice CSR because of their business enlargement or for promoting organizational image and recognition.

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