

SUSTAINABILITY REPORT 2024



MOVING TOWARDS SUSTAINABILITY AND DECARBONIZATION OF PRESENT & FUTURE



Shahjalal Islami Bank PLC.

Committed to Cordial Service

MESSAGE FROM THE HOLY QUR'AN

Who is it that has created the heavens and the earth, and sends down for you [life-giving] water from the skies? For it is by this means that we cause gardens of shining beauty to grow - [whereas] it is not in your power to cause [even one single of] its trees to grow! Could there be any divine power besides God? Nay, they [who think so] are people who swerve from the path of reason.
[Surah An-Naml, Verse-60]

As sustenance apportioned to men; and by [all] this We bring dead land to life: [and] even so will be [man's] coming-forth from death.
[Surah Qaf, Verse-11]

It is He who sends down water from the skies; you drink thereof, and thereof [drink] the plants upon which you pasture your beasts;
[Surah An-Nahl, Verse-10]

[and] by virtue thereof He causes crops to grow for you, and olive trees, and date palms, and grapes, and all [other] kinds of fruit: in this, behold, there is a message indeed for people who think!
[Surah An-Nahl, Verse-11]

MOVING TOWARDS SUSTAINABILITY & DECARBONIZATION OF PRESENT & FUTURE

Carbon dioxide alone is responsible for about 80 percent of the total heating influence of all human-produced greenhouse gases (GHG) since 1990. Rising GHG emissions, deforestation, water scarcity, and extreme weather events are intensifying due to unsustainable industrial activity and fossil fuel dependency. The rapid increase in demand for Artificial Intelligence (AI) technology has put a huge strain on technology giant electricity and water consumption. As a result, despite efforts to be environmentally friendly, the world carbon emissions are increasing in significant amount. However, despite concerns about the carbon emissions caused by AI, AI can play a big role in protecting the environment in the future if utilized properly and efficiently.

"Sustainability & Decarbonization of Present & Future" refers to the urgent need for transition to a more sustainable and low-carbon economy to address climate change and global warming and to ensure a habitable planet for the present as well as the future generations. This involves reducing carbon emissions, promoting renewable energy, ecological conservation and implementing sustainable practices across all sectors and stakeholders of the society. Bangladesh has taken these issues and crisis with great importance through its government's growth plan, its global commitment to sustainability and Bangladesh Bank's strategic objectives and also financial flows in the banking industry are increasingly directed toward renewable energy, sustainable infrastructure, and climate-resilient projects to address these issues.

We have selected our slogan: "Moving towards Sustainability & Decarbonization of Present & Future" by which we indicate our commitment towards a low carbon economy by our Sustainable financing, growth of SJIBPLC's climate related governance, strengthening its environmental strategies, compliance of environmental risk, integrating ESG as well as measurement of carbon emission of our bank to reduce it gradually.

The GRI-based Independent Sustainability Report of Shahjalal Islami Bank PLC demonstrates how sustainability and decarbonization concerns are ingrained into the core of SJIBPLC's operations and how we are moving closer to accomplishing our ESG objectives to build a decarbonized Bangladesh and generate sustainable value for our customers, employees, investors, and communities. By acting cautiously and incorporating ethical and sustainable business practices into everything we do, we are dedicated to making the shift towards a sustainable and low-carbon future.



"We are the first generation to feel the effect of climate change and the last generation who can do something about it."
- Barack Obama

"Our planet's alarm is going off, and it is time to wake up and take action." -
Leonardo DiCaprio.

ABOUT THE REPORT

Our performance and sustainability journey for the calendar year 2024 are detailed in the Sustainability Report 2024. With the subject-Moving Towards Sustainability & Decarbonization of Present & Future at its core, this Sustainability Report outlines SJIBPLC's initiatives to generate value for its stakeholders through social and environmental responsibility, ethical behavior, and a low-carbon economy. This is the first time SJIBPLC calculated GHG emission in accordance with the guidelines of Bangladesh Bank and with the methodology of Partnership for Carbon Accounting Financials (PCAF) and published the report in the Annual Report 2024.

- Global Reporting Initiative (GRI) Standards
- United Nations Sustainable Development Goals (UN SDGs)
- Task Force on Climate-related Financial Disclosures (TCFD) Guidelines
- The Global GHG Accounting and Reporting Standard, developed by the PCAF
- Greenhouse Gas Protocol (GHG Protocol) by World Business Council for Sustainable Development (WBCSD) and World Resources Institute (WRI).
- IFRS S1 and S2 under the guidelines of the International Sustainability Standards Board (ISSB).

By using these frameworks, guidelines, measurements and targets that we think are pertinent to the financial services sector, we aim to reveal the efforts and effects of our Environmental, Social, and Governance (ESG) as well as our Carbon footprint and emission performances.



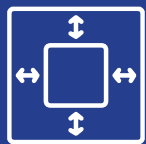
Reporting Period:

The report highlights the activities that took place throughout the calendar year that ran from January 1, 2024, to December 31, 2024. However, when necessary, data and information from the most recent years are also consulted.



Reporting Scope:

This report details all the significant economic, environmental, and social effects that Shahjalal Islami Bank PLC's daily operations and activities had in the calendar year 2024. From that point on, the bank's sustainability report is prepared annually, highlighting the bank's sustainability-related initiatives and accomplishments. This is our 4th published independent sustainability report strengthening our commitment towards transparency, accountability and sustainability.



Boundary of the Report:

The main business operations of the Bank, which are entirely carried out via its branches, offshore banking unit, and agent banking outlets spread out across the nation, are the subject of this report. This report does not cover the effects, and the activities of Shahjalal Islami Bank Securities PLC. Financial Data is presented in local currency which is Bangladeshi Taka (BDT). Information and statistics from our annual report 2024, as well as information shared by different business verticals and examined by the board and leadership, are included in this internally created report.



Feedback

We welcome all feedback and comments from our shareholders, stakeholders on our Independent sustainability report which may be addressed to rmd@sjibld.com. This Report can be accessed via online on our website at www.sjibld.com. For more information on this report, or to provide your feedback, please mail to: rmd@sjibld.com.

AWARDS AND RECOGNITIONS

Year of Accomplishments

Shahjalal Islami Bank PLC has been awarded first prize in different categories by Professional Bodies in home and abroad such as SAFA, ICAB and ICMAB for Annual Report-2023

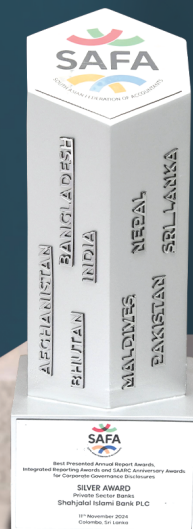
14th ICMAB Best Corporate Award-2023
Private Commercial Bank (Islamic Operation)
Category-Gold Award



SAFA Best Presented Annual Report Awards - 2023
SAARC Anniversary Award for Corporate Governance Disclosures
Category Gold Award



SAFA Best Presented Annual Report Awards - 2023
Private Sector Banks
Category - Silver Award





SAFA Integrated Reporting Category-Certificate of Merit



ICMAB Private Commercial Bank (Islamic Operation) Category-Gold Award Certificate



• 24th ICAB National Award for Best Presented Annual Report-2023 Private Sector Banks Category-Gold Award



• 24th ICAB National Award for Best Presented Annual Report-2023 Integrated Reporting Category-Gold Award

24th ICAB National Award for Best Presented Annual Report-2023 Corporate Governance Disclosure Category-Silver Award





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With both the United Nations Biodiversity Conference (CBD COP16) and Climate Change Conference (COP 29) held in 2024, the global commitment is once more emphasized to move towards net zero emission. Accordingly, Shahjalal Islami Bank PLC. has done outstanding by addressing sustainability issues with priority.

A.K.Azad
Chairman

MESSAGE FROM THE CHAIRMAN

GRI-102

Dear Stakeholders,

Assalamu Alaikum.

We are pleased to present our fourth Sustainability Report- 2024 which has portrayed initiatives, endeavors and achievements focusing Sustainable Banking and Operations of Shahjalal Islami Bank PLC. (SJIBPLC) in 2024. Our Bank has been recognized with numerous national and international awards from globally renowned institutions. In 2024, we were honored with the Gold Award in the SAARC Anniversary Award for Corporate Governance Disclosure Category by SAFA (The South Asian Federation of Accountants). We also achieved the Silver Award in Corporate Governance Disclosure Category by ICAB (The Institute of Chartered Accountants of Bangladesh). These recognitions are testament to our commitment to Good Governance which is must to our relentless persuasions responsible banking for the stakeholders. Most recently, our bank has been awarded by Bangladesh Bank as a Top Sustainable Bank in their Sustainability Rating 2024.

SJIBPLC. has been rated by Emerging Credit Rating PLC. (ECRL). ECRL performed the rating surveillance based on the Bank's audited financial statements of December 31, 2024, and other relevant information and the report was issued on June 17, 2025. They rated the bank as "AA+" under the "Long Term" category and "ST-2" under the "Short Term" category.

Amidst underlying challenges including economic slowdown, high inflation, political instability, pressure on foreign exchange reserves, Bangladesh stood firm in its commitment to growth, sustainability and decarbonization and so did SJIBPLC as a responsible stakeholder. In today's global landscape, where sustainability has become a critical priority, the banking industry stands out as one of the key players in the transition to more sustainable practices. In 2024, we disbursed Tk. 232,817.32 million under Sustainable Finance which was 89.72% against annual target of 20% and Tk. 9,453.80 million under Green Finance which was 39.25% against annual target of 5% set by Bangladesh Bank. Renewable energy, Liquid Waste Management, Solid Waste Management, Green or Sustainable Agriculture, Socially Responsible are some of the sectors financed through these facilities.

As the Chairman of the Board of Directors, I am personally and collectively committed to ensuring that our bank remains focused on approaches that we can create a significant contribution to low carbon economy that has significantly reduced different GHG emissions, particularly carbon dioxide (CO₂), to mitigate and adapt climate change. Our efforts and attentions are highly aligned to

the theme of this Sustainability Report 2024 titled "Moving Towards Sustainability & Decarbonization of Present & Future".

Keeping medium and long-term goals in consideration, SJIBPLC places high importance on environmental issues and decreasing carbon emissions following SDGs and national strategies. For the first time, our Bank has measured its carbon emission which included both direct and indirect (scope 1, 2 and 3) emission criteria. The report found that the bank emitted 4,412.51 ton CO₂e under Scope 1, 27,724.68 ton CO₂e under Scope 2 and 2,450,917.14 ton CO₂e under Scope 3 in the year 2024. In the year, we conducted Environmental & Social Due Diligence (ESDD) of 65,965 investment facilities before disbursement which is the highest in our bank compared to previous years. In terms of consuming electricity, fuel, water, computer paper and toner, we are committed to reduce more carbon emission and conserve our natural resources in the days coming ahead for a decarbonized world.

With both the United Nations Biodiversity Conference (CBD COP16) and Climate Change Conference (COP 29) held in 2024, the global commitment is once more emphasized to move towards net zero emission. Accordingly, Shahjalal Islami Bank PLC. has done outstanding by addressing sustainability issues with priority. The stability of our economies, the wellbeing and security of our customers and the legacy we leave for our present & future generations are material in every business decision we make. For over 24 years, SJIBPLC has strived to play encompassing role in creating a more open, resilient, sustainable and a low carbon economy, one that can not only meet the developmental aspirations of our country but help move the country on a pathway of equitable, sustainable and decarbonized growth.

Finally, I am thankful to Bangladesh Bank for their prudent guidance for sustainable finance and green economy. I would like to extend my heartiest gratitude to the respective team for presenting the bank's activities under the framework of GRI-based Sustainability Reporting.

Allah Hafez.

With warmest regards,



A.K. Azad
Chairman



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As a compliant bank, our long-term success hinges upon a thriving and resilient portfolio. By integrating Environmental, Social, and Governance (ESG) factors into our investment decisions, we proactively identify and manage risks that could impact the value of our portfolio target to net zero emission gradually.

Mosleh Uddin Ahmed
Managing Director

MESSAGE FROM THE MANAGING DIRECTOR

GRI-102

Dear Stakeholders,

Assalamu Alaikum.

Shahjalal Islami Bank PLC. (SJIBPLC) has been awarded by Bangladesh Bank as a Top Sustainable Bank in their prestigious Sustainability Rating 2024. In fact, our bank is uniquely positioned to act as catalyst in Bangladesh's transition toward a greener and decarbonized economy. As a Sustainable Bank, we have embedded environmental considerations into our operations and finance decisions through strategic green investments and responsible banking to face the environmental challenges. We accelerate Bangladesh's journey towards a low-carbon, climate-resilient future for which we have financed many green projects. Now-a-days the global drive to decarbonize the economy and achieve sustainability has given rise to a rapidly growing industry focused on reducing greenhouse gas emissions. To give due emphasis, this year we have set the theme of this Sustainability Report 2024 "Moving Towards Sustainability & Decarbonization of Present & Future".

Heading towards net zero

As a compliant bank, our long-term success hinges upon a thriving and resilient portfolio. By integrating Environmental, Social, and Governance (ESG) factors into our investment decisions, we proactively identify and manage risks that could impact the value of our portfolio target to net zero emission gradually.

Targeting to net zero emission gradually, SJIBPLC has measured in 2024 for the first time its carbon emission under scope 1,2,3. The report found that the bank emitted 4,412.51 ton CO₂e under Scope 1, 27,724.68 ton CO₂e under Scope 2 and 2,450,917.14 ton CO₂e under Scope 3 in the year 2024. As part of decarbonization movement, we also measured our bank's fuel consumption which was minimum 3,88,792 liter and electricity consumption which was 41,133 megawatts in 2024.

Inclusive Development

As of 31 December 2024, SJIBPLC has 141 Branches, 5 Sub-Branches and 120 Agent Banking outlets. At present, the Bank has 470 number of female employees that is increasing each year to address gender discrimination. In 2024, the Bank participated in School Banking Conference in Chattogram district as the Lead Bank and we ran 38 number of financial literacy programs across the country. Besides, we have targeted 64 literacy programs for the year 2025. We especially focused on this no-frills account by running financial literacy program across the country. We opened a substantial number of no-frills accounts like Mudarabaha Savings A/C for Farmers, Garments Workers, Leather Employees as well as Mudaraba Lower Income Individual accounts that contributed to the growth of low-cost fund in addition to financial inclusion.

Digital Drive

We are working dedicatedly to popularize our digital products, like QR code-based transactions, green pins for paperless credit and debit card activation, and a PIN generation system, Central Circular Management System (CCMS), Shahjalal TouchPay etc. SJIBPLC Corporate Head Office Canteen has also introduced QR Code-based transactions to make employees habituated to cashless transactions. Besides, employees are also using an automated challan for tax payments to NBR. We conducted 2,836,047 number of transactions through EFTN and 393,145 number of transactions through RTGS in 2024. We are promoting QR Transaction which was 38,511 and our Islamic Credit Card which was punched 262,444 times in the year 2024. As of December 2024, the bank had 93,653 internet banking accounts which is increasing every year.

Prioritizing Corporate Social Responsibility

We supported 368,171 number of beneficiaries through our CSR activities spending Taka 316.18 million on education, health and environment in the year 2024. SJIBPLC opened Climate Risk Fund Account and disbursed from the account for the 1st time which is a regulatory requirement. SJIBPLC has plan to go for concessional investment in future from this CRF fund. We have conducted country-wide Tree Plantation program through 100 Branches utilizing our CFR Fund. The bank also conducts humanitarian work from Cash Waqf from which account will contribute to philanthropic organizations like Anzuman Mofidul Islam, Al Markajul Foundation, etc. every year.

Commitment to Sustainability

Sustainability is a core value for SJIBPLC that governs our operations and decisions. All our initiatives are aligned with the United Nations Sustainable Development Goals (SDGs). As a leading private bank, we are working to reshape social and economic developments that are more broad-based, inclusive, and sustainable. We are committed to deploying our knowledge, capital and capacities with impact, integrating sustainability into our investment decisions, and seeking collaborative partnerships to address global challenges. Together, we can build a sustainable and decarbonized future.

With Thanks,



Mosleh Uddin Ahmed
Managing Director



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In the upcoming days, SJIBPLC's activities and strategies will be more broad-based, inclusive, and sustainable. Furthermore, we will continually invest in human capital and engage and contribute to our communities.

M.M. Saiful Islam
DMD & CRO

MESSAGE FROM THE CHAIRMAN OF SUSTAINABLE FINANCE COMMITTEE (SFC)

Dear Stakeholders,

Assalamu Alaikum.

As the Chairman of the Sustainable Finance Committee of the Bank, it is my immense pleasure to present before you the 4th Sustainability Report of our Bank which will portray our journey towards sustainability and decarbonization. Decarbonization, the process of reducing and eventually eliminating carbon dioxide (CO₂) emissions, is critically important for both sustainability and addressing climate change. By transitioning away from fossil fuels and moving towards cleaner energy sources, decarbonization helps to mitigate global warming, prevent extreme weather events, and create a eco-friendly habitat for the current and next generations.

Bangladesh Bank has launched a comprehensive green banking initiative since 2011 to support and promote environmentally responsible financing and also instructed banks to publish sustainability reporting following internationally accepted format such as Global Reporting Initiatives (GRI). In this regard, we are one step forward than other stakeholders by publishing GRI based sustainability report since 2022. I would like to express my heartiest gratitude to all our stakeholders for their trust in our activities targeting greener economy and sustainable banking.

Responsible Financing to Sustainability

Shahjalal Islami Bank has embraced short-, medium- and long-term goals and targeted to reduce GHG emissions in its business operation for moving towards a sustainable and decarbonized future. We assess ESG criteria to make our financing decisions in responsible investments that create meaningful value enhancing better quality of life for all, reducing carbon emission and safeguarding the planet and its resources. In the year 2024, we disbursed Tk.232,817.32 million sustainable finance including Tk.9,453.8 million green finance which included Green Transformation Fund (GTF) and Technology Development Fund (TDF).

Inclusive Growth

SJIBPLC has been working diligently to provide individuals and businesses access to useful and affordable financial products and services that meet their needs— transactions, savings, investments – delivered in a responsible and sustainable way. We have 141 branches, 5 sub-branches, 136 ATM Booths coupled with 120 Agent Banking Outlets to serve mass people of the country. Moreover, we have issued 59,439 number of Debit Card and 3,414 number of Credit Card in 2024. Our financial inclusion journey is in tandem with our journey to promote financial literacy in line with our value creation model.

Community Wellbeing & CSR Contribution

For the Bank's innovative and sustainability strategies, we go for societal spending that focuses greater welfare of the society. CSR mission of the Bank is to emerge as a commitment of growth and development that benefit, not only the Bank's customers but also the community at large. SJIBPLC is not only profit-oriented but also believes in the 3P philosophy i.e., "People, Planet and Profit". SJIBPLC has been spending a substantial amount each year to carry out CSR activities in different sectors including Health, Education, Environment, Disaster Management areas. In 2024, number of our CSR beneficiaries was 368,171 out of which 20,838 people were beneficiaries of our Environment & Climate change related CSR.

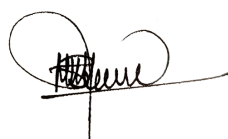
Heading towards Decarbonization

As we are engaged with all segments of business and society, we play a significant role in promoting sustainability. As a part of regulatory compliance and supporting decarbonisation, we are not financing more than 5 years old vehicles and brick fields. We are committed to increasing the financing of green assets and projects including renewable energy, solid and liquid waste management, green buildings, low carbon technologies, and energy efficient capital machineries. Our Corporate Head Office is LEED-certified Green Building having furnished with rainwater harvesting system, water-recycling, auto sensor power switch, and hand drier machines, saves 35% of energy and water.

Future Outlook

In the upcoming days, SJIBPLC's activities and strategies will be more broad-based, inclusive, and sustainable. Furthermore, we will continually invest in human capital and engage and contribute to our communities. All these initiatives are aligned to the United Nations Sustainable Development Goals (SDGs) which guides us to contribute proactively toward building a more sustainable and decarbonized future.

With warmest regards,



M.M. Saiful Islam
DMD & CRO

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RECEIVING SUSTAINABILITY AWARD FOR THE YEAR 2024



Sustainability Award Receiving Ceremony organized by Bangladesh Bank



Mr. Mosleh Uddin Ahmed, Managing Director of Shahjalal Islami Bank PLC is receiving sustainability Award for the year 2024



Sustainability, ensuring the Future of Life on Earth, is an Infinite Game, the endless Expression of generosity on behalf of all.

-Paul Hawken



INTRODUCTION

ABOUT SHAHJALAL ISLAMI BANK PLC

Name of the Company	: Shahjalal Islami Bank PLC.
Legal Form	: A public limited company incorporated in Bangladesh on 1st April 2001 under the companies Act 1994 and listed with Dhaka Stock Exchange PLC. and Chittagong Stock Exchange PLC.
Commencement of Business	: 10th May 2001
Registered Office	: Shahjalal Islami Bank Tower Plot No.-04, Block-CWN(C), Gulshan Avenue, Dhaka-1212
Telephone No.	: 88-02-222283457 (Hunting)
Fax No.	: 88-02-222297607
Website	: www.sjiblbld.com
SWIFT	: SJBLBDDH
E-mail	: sjiblho@sjiblbld.com
Chairman	: Mr. A.K. Azad
Managing Director	: Mr. Mosleh Uddin Ahmed
Auditors Chartered Accountants	: Aziz Halim Khair Choudhry, Ahsan Bhaban, (2nd Floor) Road- 5/A Dhanmondi, Dhaka-1209, Phone: +8809613339090-92
Tax Advisor	: M/s. K.M Hasan & Co., Chartered Accountants 87, New Eskaton Road, Dhaka. Phone:+88-02-9351457, 9351564
Credit Rating Agency	: Emerging Credit Rating Ltd. Tropical Molla Tower, Level – 10, Pragati Sarani, Middle Badda, Dhaka – 1212 Phone :+ 880 2 986 0911, + 880 2 986 0897
Subsidiary Company	: Shahjalal Islami Bank Securities Limited. DSL Building, (3rd floor) 1/C, DIT Avenue, Dainik Bangla, Motijheel, Dhaka-1000.
Off-Shore Banking Unit (OBU)	: 1

GRI-102

No. of Branches
141

No. of Sub-branches
5

No. of ATM Booth
136

No. of Employees
2,777

Authorized Capital
Tk. 15,000
million

Paid up Capital
Tk. 11,130
million

GRI 102

Shahjalal Islami Bank Tower Plot
No.-04, Block-CWN(C), Gulshan
Avenue, Dhaka-1212



LOCATION OF THE CORPORATE HEAD OFFICE



SUSTAINABILITY OBJECTIVES

As a Shariah based financial services provider, we recognize the critical role we play in the establishment and long-term growth of the country. By acting responsibly and offering top-notch goods and services, we hope to address social and environmental challenges. In doing this, we also seek to contribute to the sustainable and decarbonized growth of our business and enhancement of our corporate value. Throughout this journey, we are eager to participate in the creation of a sustainable and decarbonized environment and society by setting some specific objectives for which we are dedicatedly working and putting in a lot of effort to chase and create new ones to keep this sustainable and decarbonization journey for present and future unstoppable. Bangladesh is in the progressing stage of sustainability, which is a subtype of the implementation stage, out of the two stages of sustainability advancement identified by the Global Sustainability advancement Report: preparation and implementation. Different type of international survey claims that Bangladesh is performing better than other developing South Asian nations like India and Pakistan. The People's Republic of Bangladesh's, central bank and government both put up a lot of effort to achieve this goal.

In Bangladesh, evolution of sustainability creates ample opportunity in 1990 and onward: Sustainable Finance Department of Bangladesh Bank issued the circular dated 26 December 2023 requiring a bank or finance company to disclose governance, strategy, risk management as well as metrics and targets. Bangladesh Bank mainly attempted to broaden sustainability idea in line with International Sustainability Standards Board of the IFRS Foundation and the purpose is also to develop globally comparable sustainability related disclosures to communicate with all levels of investors and stakeholders. IFRS S1 suggests General Requirements for Disclosure of Sustainability while IFRS S2 suggest Climate-related Disclosures.

Growth of Sustainability in Bangladesh



Introduction of CNG & LNG to replace petrol, octane and use of Hybrid Transport etc.



Relocation of Tannery Sector from Hazaribag to Savar



Ban on financing conventional Brick Field



Ban on use of polythene for any Shopping or Marketing



Growth of Poultry and Dairy Farm



Earth provides enough to satisfy every man's need, But not every man's greed.

Mahatama Gandhi

Sustainability content pillars will embrace the following aspects for the purpose of disclosure:



Agenda	Objective	Action
Governance	Coordination between Board and Top Management and engaging the employees in decision making process.	Regular Board & Management level meetings and making everyone aware about the minutes of the meetings.
Strategies	Set Up Short-, Medium- & Long-Term Objectives. Align business strategies with climate goals and regulatory shifts.	Working all together in achieving the set-up Goals. Financial flows are increasingly directed toward renewable energy, sustainable infrastructure, and climate-resilient projects.
Risk Management	Lowering Capital Charge and addressing climate and environmental related risk.	Refrain from financing in high-risk projects, high emitting carbon projects and integrating ESG, embedding sustainability risks and opportunities into financial decision-making.
Target & Metrics	Target Set Up of different Sustainability Parameters and green and sustainable finance yearly targets for branch. Unlock long-term value through sustainable finance and transparent ESG performance. Minimizing waste and maximizing reuse of resources to reduce environmental impact. Full-scale transition to renewable energy sources	Achieving the yearly target by engaging everyone. Embrace innovation and lead sustainability transitions towards a decarbonized future.



OUR VISION

Where we want to be

Most admirable brand of Shariah based banking and investment in Bangladesh by ensuring sustainable value for all our stakeholders which is embodied with human development based on morality and ethics.



OUR MISSION

What we want to achieve...

- Uncompromised quality service and customer care
- Setting high standards of integrity
- Inclusive and innovative banking
- Sustainable value for all stakeholders
- Continuous development of professionals and system up gradation to face the challenges and drive for excellence
- System Automation and digitization adopting the state-of-art technology with full proof security to ensure fast and accurate customer service
- Human Resources Development based on morality and ethics





OUR MOTTO

Ethical Bondage to aim...

Cordial Service and
Welfare Banking.



OUR CORE VALUES



UNIQUE BANK

Our Banking products are the benchmark; our commitment is to contribute to building and expanding Islamic banking industry



DYNAMIC

Progressive and Innovative. We are constantly moving ahead as we offer new and technologically advanced products and services



PROFESSIONAL

Fast, Efficient, and Responsive Service. Our constant strive is to equip the team of professionals to face the challenges and drive for the excellence



CARING

Approachable and Supportive Partner We are always attentive to customers' needs & satisfactions



TRUSTWORTHY

Dependable and Reliable. We believe in both way communications and always care and share the views and knowledge with all stakeholders.

STRATEGIC OBJECTIVES & PILLARS

Our strategy is to work towards sustainable growth for both the present and upcoming generations.

Our strategic intent

To be unique shariah based Bank in Bangladesh.

A very caring bank to:

- facilitate trade across the markets
- enable customers of all walks of life to conduct business transactions happily and easily.
- provide easy solution of complex business situation/decision
- capture the unbanked population of the country
- strengthen responsible and sustainable lending and financing
- conduct ESDD for eligible investment clients.
- focus on SDGs and decarbonization.

Our brand promises

DYNAMIC

PROFESSIONAL

CARING

TRUSTWORTHY

Our commitment to three core pillars:



people – we believe in long-last relationships and possess great value for the customers and people around us



progress – the way we conduct ourselves



prosperity – our passion for sustainable value addition and decarbonization world to our all stakeholders

How we deliver: Our Strategic Pillar

Our presence:

We have an extensive network of branches presence across the country and want to have an unequivocal focus all over the country with deep local relationships. We are trying to expand our horizon and service network by opening more branches, subbranches, agent outlets and setting up more ATMs and CRMS especially in unbanked areas of the country.

Strict Observance of Shariah:

We believe and are committed to provide banking service that is purely based on Shariah.

Improvement of Deposit Mix & reduction of Cost of Deposit:

To be the competitive in the Market, bank always give emphasis on procurement of Low cost & No cost deposit.

Diversified deposit and investment product:

For long term sustainability, SJIBPLC mobilizes sticky deposit from the market, and to avoid large corporate deposit, we will diversify our investment portfolio to CMSME & Consumer finance to reduce concentration on Corporate Investment.

Strengthen recovery & Monitoring Department:

The prime objectives of the bank are to maintain quality asset portfolio, reduction and recovery of Non-Performing Investment (NPI), arrest compensation and increase recovery of written off Investment. Our Special Asset Management Department (SAMD) and Investment Monitoring Department (IMD) take all out efforts to prevent the deterioration of quality asset.

Development of Human Capital:

Continuous development of our human resource is the prime objectives of the bank. Maintain reward and recognition based on performance and intensive training for upskilling.

Promoting Sustainability & Financial Inclusion:

To penetrate in the untapped market, SJIBPLC increases

countrywide Agent Banking operation and financial literacy program and campaigns. Firmly promotes green and sustainable banking to reach its strategic objective to be a sustainable, triple bottom line, decarbonized bank where every decision will be taken keeping both financial and environmental considerations.

Client relationship rather than a product driven approach:

We focus our capabilities on customers' needs, rather than seeking a rapid return on products or building product silos. We always try to ensure higher customer satisfaction and loyalty and reduce customer effort.

Conservative and disciplined on risk, capital and liquidity:

We regard balance sheet quality as a cornerstone of our business model & strategy. We are more cautious about capital adequacy, liquidity & risk mitigation rather than running after profit only.

Organic growth, the primary driver of our strategy and value creation:

We believe that organic growth drives the greatest value creation for our shareholders. Where we cannot grow organically, or cannot do so within a reasonable time frame, we will explore acquisitions that will reinforce our core strategy.

Our delivery:

We are committed to Cordial Service and with this commitment we constantly try to pull on sustainable business practices, decarbonization, upholding high standards of corporate governance, social responsibility, environmental protection, and human resource development.

CODE OF CONDUCT

Ethical Principles of SJIBPLC

The Bank has achieved a remarkable reputation since its inception. This reputation is our most important asset, source of inspiration & pride. The Bank’s continued success depends heavily on all the member staffs of SJIBPLC family doing their best to maintain and enhance our tradition of honesty, integrity, fairness, excellence, respect, and concern for others.

The ethical conduct of SJIBPLC is followed by its directors, officials and all the member staffs from their respective positions. The ethical conduct includes, but not limited to, the following:

Adhere to the Shariah and implement its principles.

Maintain honesty and integrity, avoiding actual or apparent conflicts of interest in personal and professional relationships.

Provide customers with information that is accurate, complete, objective, relevant, timely, and understandable.

Comply with all applicable rules and regulations of the country.

Act in good faith, responsibly, with due care, competence and diligence, without misrepresenting material facts or allowing one’s independent judgment to be subordinated.

Respect the confidentiality of information acquired during one’s work except when authorized or otherwise legally obligated to disclose. Confidential information acquired during one’s work will not be used for personal advantage.

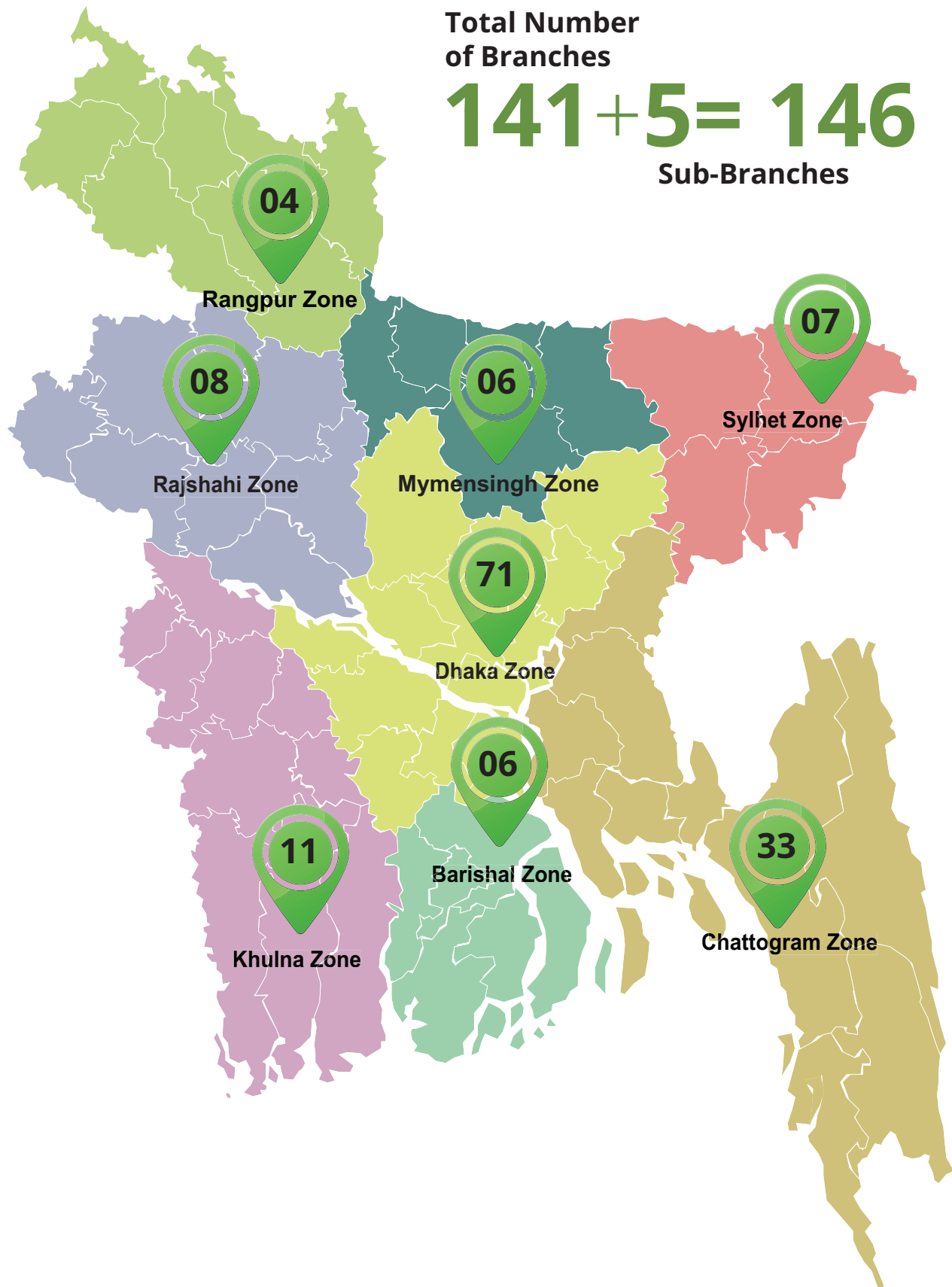
Share knowledge and maintain skills important and relevant to customer’s needs.

Proactively promote ethical behavior as a responsible partner among peers, in the work environment and the community.

Achieve responsible use of and control over all assets and resources employed or entrusted.


Any violation of this Code is strictly dealt with appropriate administrative measures.

NETWORK COVERAGE



CREDIT RATING





“The richest 1 per cent of the world’s population are responsible for more than twice as much carbon pollution as the people who make up the poorest half of humanity.” Greta Thunberg,

MEMBERS OF ASSOCIATION

SJIBPLC can drive and strengthen its business toward sustainability and decarbonization because it operates in accordance with its ethical code of conduct, good corporate governance, and places a high value on joining and forming networks with prominent external organizations. Since each organization has unique potential, strengths and expertise collaboration with these parties is regarded as a pathway to bring the best out of each organization to reinforce sustainable stewardships together. We are enlisted with various organizations because we think that this coalition will successfully boost the economy and increase beneficial effects on society and the environment as well as this membership will forge strong partnerships and that the networks will be in line with the SDGs. No. 17: Collaboration for the objectives



Bangladesh Institute of Bank Management
বাংলাদেশ ইনস্টিটিউট অব ব্যাংক ম্যানেজমেন্ট



الهيئة الشرعية المركزية للبنوك الإسلامية في بنغلاديش
সেন্ট্রাল শরীয়াহ বোর্ড ফর ইসলামিক ব্যাংকস অব বাংলাদেশ
CENTRAL SHARIAH BOARD FOR ISLAMIC BANKS OF BANGLADESH



IBCF
A FORUM OF THE ISLAMIC BANKING
INDUSTRY OF BANGLADESH



Shahjalal Islami Bank PLC was rewarded as one of the highest Tax Payers in Banking sector.

PRODUCTS AND SERVICES OF SJIBPLC



DEPOSIT ACCOUNTS

- Mudaraba Savings Deposit Account
- Mudaraba Money Spinning Account
- Mudaraba Savings Account Payroll Scheme
- Mudaraba School Banking Account
- Mudaraba Lower Income Individual Account
- Al- Wadiah Current Deposit Account
- Mudaraba Special Notice Deposit
- Mudaraba Term Deposit Account
- Mudaraba Cash Waqf Deposit Account
- Mudaraba Foreign Remittance Saving Taka Account
- Mudaraba Savings A/C- Garments Employee
- Mudaraba Savings A/C- Leather Employee
- Mudaraba Farmer's Deposit Account



VISA CARDS

- Debit Card
- Classic Credit Card
- Gold Credit Card
- Platinum Credit Card



CORPORATE INVESTMENT PRODUCTS

- Bai-Muajjal
- Bai-Salam
- Murabaha
- Quard-E-Hasana
- Lease/Ijara
- Hire Purchase Under Shirkatul Meelk (HPSM)



DEPOSIT SCHEMES

- Mudaraba Monthly Deposit Scheme
- Mudaraba Monthly Income Scheme
- Mudaraba Hajj Palon Scheme
- Mudaraba Education Deposit Scheme



SME INVESTMENT PRODUCTS

- Cottage & Micro Enterprise Investment Program
- Small Business Investment Program
- Medium Enterprise Investment Program
- Women Entrepreneur Investment Program



Card info



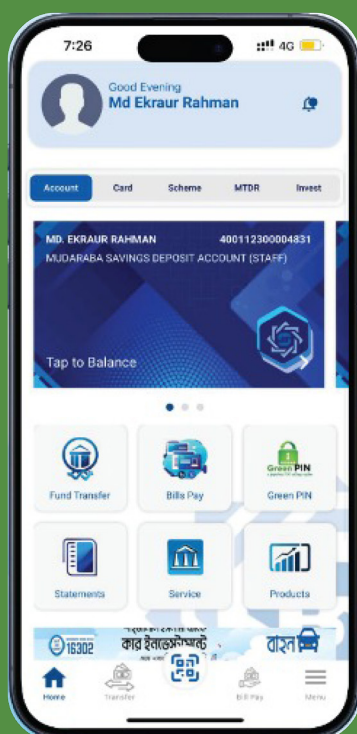
Fund Transfer



NPSB



বঙ্গদ



Card Payment



QR Cash



Green PIN



বিকাশ



Bills Pay





OTHER BANKING SERVICES

- ATM Services
- Remittance Services
- Locker Services
- Online Banking
- SMS Push-Pull
- SJIBL Student File
- Evening Banking Services
- Internet Banking Services (SJIBL NET)
- Utility Bill Payment Services
- Priority Banking Services
- E-Account Opening Service
- E-GP Services
- QR Teller Services



SUSTAINABLE INVESTMENT PRODUCTS

- Biological or combination of Biological and Chemical ETP
- Solar Grid
- Machineries (Energy Auditor Certified)
- Green Featured Building
- Organic Farming
- Rooftop/ Vertical Agriculture
- Cottage Industry
- Financing in Green/Clean Transport Projects
- PET Bottle, Plastic and Battery Recycling Plant
- LED Bulb/Tube Manufacturing/Assembly Plant



RETAIL INVESTMENT PRODUCTS

- Household Durable Scheme
- Housing Investment Program
- Car Investment Scheme
- Semi Pucca Housing Investment Scheme
- Investment Scheme For Executives
- Investment Scheme For Doctors
- Investment Scheme For Marriage
- Investment Scheme For Overseas Employment
- Investment Scheme For Education



AGRICULTURE INVESTMENT SECTORS (THROUGH OWN NETWORK AND NGO LINKAGE)

- Crops
- Fisheries
- Live Stocks
- Poverty Alleviation



GREEN & SUSTAINABLE FINANCE (GSF)

PRODUCT DETAILS

CRITERIA-1 BELOW 94 PRODUCTS ARE ALL GREEN FINANCE (IF THE INVESTMENTS ARE TERM OR SUSTAINABLE FINANCE (IF NON-TERM)



RENEWABLE ENERGY

- Net Metering Rooftop Solar System
- Solar Grid
- Solar Park
- Solar Irrigation Pumping System
- Solar Photovoltaic (PV) Assembly/Manufacturing Plant
- Solar Water Heater Assembling/Manufacturing Plant
- Solar Home System
- Solar Pump for Drinking Water
- Solar Cooker Assembly/Manufacturing Plant
- Solar Air Heater & Cooling System Assembly/Manufacturing Plant
- Solar Powered Cold Storage
- Biogas Plants
- Integrated Cow Rearing and Setting up of Bio-gas Plant
- Wind Power Plant
- Hydro Power Plant
- Portable Solar Charging Station



ENERGY & RESOURCE EFFICIENCY ESPECIALLY CERTIFIED BY ENERGY AUDITOR

- Installation of Energy Auditor Certified machineries including boiler in industries for following purposes:
- Energy Efficiency
- Resource Efficiency
- Heat and temperature management
- Air ventilation and circulation efficiency
- Business process automation
- Operations management
- Waste management
- Water use management
- Human resources development and management
- Accounting, inventory management, marketing, sales and security management automation
- Auto Sensor Power Switch Assembly Plant
- Energy Efficient Cook Stove Assembly Plant
- LED Bulb/Tube Manufacturing/Assembly Plant
- Energy Efficient Lime Kiln
- Improved Rice Parboiling System



ALTERNATIVE ENERGY

- Pyrolysis Processed Oil/Bio-crude Oil/Bio Fuel Manufacturing Plant
- Lithium Battery Manufacturing Plant



LIQUID WASTE MANAGEMENT

- Biological ETP
- Combination of Biological and Chemical ETP
- Conversion of Chemical ETP into Combination of Biological and Chemical ETP
- Central ETP
- Waste Water Treatment Plant
- Sewage Water Treatment Plant



SOLID WASTE MANAGEMENT

- Methane Recovery and Power Production from City/Municipal Waste Plant
- Compost Production from City/Municipal Waste Plant
- Hazardous Waste Management Unit/Plant
- Medical Waste Management Unit/Plant
- E-Waste Management Unit/Plant
- Sludge Management Unit/Plant



CIRCULAR ECONOMY & ECO-PROJECTS FINANCING

- PET Bottle Recycling Plant
- Plastic Waste (PVC, PP, LDPE, HDPE, PS) Recycling Plant
- Paper Recycling Plant
- Recyclable Bag Manufacturing Plant
- Recyclable Poly Propylene Thread and Bag Manufacturing Plant
- Battery (Solar/Led Acid/Lithium Ion) Recycling Plant
- Recycling & Recyclable Goods Manufacturing Plant
- Biodegradable/ Reusable/ Compostable Items Manufacturing Plant
- Solar powered/used Items Manufacturing Plant
- Eco-industrial parks
- Jute Products Manufacturing Plant



ENVIRONMENT FRIENDLY BRICK PRODUCTION

- Compressed Block-Brick
- Foam Concrete Brick
- Environment Friendly/Brick Kiln Efficiency Improvement Project (Tunnel Kiln, HHK and other eco-friendly bricks)



GREEN/ENVIRONMENT FRIENDLY ESTABLISHMENTS

- Establishment of Green Industry certified by appropriate authority (In Bangladesh - SREDA, Internationally - USGBC-LEED, BREEAM, CASBEE, EDGE, GRIHA)
- Establishment of Green Building certified by appropriate authority (In Bangladesh - SREDA, Internationally - USGBC-LEED, BREEAM, CASBEE, EDGE, GRIHA)
- Establishment Green Featured Buildings
- Concerning Factory working environment and safety (Fire defense system, disaster defense and prevention system, workers' health safety system)
- Affordable Green Housing



GREEN AGRICULTURE

- Earthworm compost manure production
- Palm oil production
- Organic manure production from slurry
- Forestation (Social/integrated/Agro)
- Organic Farming
- Rooftop Agriculture/Vertical Farming or Gardening
- Fish cultivation in cage
- Bio-flock fish cultivation
- Integrated Recycling System (IRS) fish cultivation/Bottom clean fish cultivation
- Financing in coastal aquaculture
- Floating system cultivation, Hydroponic cultivation/farming



BLUE ECONOMY FINANCING

- Marine sustainable Fisheries
- Mariculture
- Coastal Ecotourism
- Marine Plastic Pollution
- Coastal Renewable Energy
- Maritime Transport
- Green Shipyard (Ship building and ship breaking) certified by appropriate authority (compliant with the International Maritime Organization (IMO) Guidelines for Safe and Environmentally Sound Ship Recycling under the Hong Kong Convention)
- Eco Port
- Marine protection



GREEN CMSME

- Financing in Cottage Industry (CMSME Code-43)



GREEN SRF ESPECIALLY FOR CLIMATE ADAPTATION

- Community Investment for addressing Climate Resilience and Disaster Management in a concessional rate (finance to clean air, clean water, minimizing industrial and municipal waste, recovery and protection of water bodies, marshy lands, expansion of green coastal belt, water purification, sustainable sanitation, water blockage mitigation, soil and water salinity mitigation, river erosion prevention)
- Financing in Green/Clean transportation projects (cycles, hybrid car, green vehicles those run on wind, solar energy, electricity, hydrogen, bio-fuels etc.)
- Financing in Sand-witch Panel (Floating or Movable Houses in coastal areas or climate vulnerable zone)
- Financing in Govt. approved Eco-tourism project
- Health and Healthcare Services
- Digital Loan/credit using MFS or other digital medium
- Financing in educational institutions, scholarship programs, or edtech startups that aim to improve access to quality education and workforce development.
- Financing projects and businesses that promote gender equality, such as those supporting women entrepreneurs, addressing gender-based violence, and promoting women's rights.
- Financing projects that promote cultural preservation, arts, and heritage conservation.
- Natural ecosystem protection and restoration.



INFORMATION AND COMMUNICATION TECHNOLOGY ESPECIALLY IT SOLUTION FIRMS

- Hi-Tech Park
- Broadband Networks and IT solutions
- Internet of Things (IOT)
- Artificial Intelligence
- Robotics



MISCELLANEOUS

- Research and development for Sustainable Activities
- Sustainable Supply Chain management
- Manufacture and assembly of green building products

CRITERIA-2 FOLLOWING AGRICULTURE PRODUCTS ARE ALL SUSTAINABLE FINANCE IRRESPECTIVE OF TERM AND NON TERM



SUSTAINABLE AGRICULTURE

- Crops
- Pisciculture
- Crop Storage
- Livestock
- Poverty Alleviation
- Irrigation Tools

CRITERIA-3 FOLLOWINGS SOCIALLY RESPONSIBLE FINANCE ARE ALL SUSTAINABLE FINANCE IRRESPECTIVE OF TERM AND NON TERM



SOCIALLY RESPONSIBLE FINANCE

- Financing/Investment through MFI (MRA Regulated)/ NGO (Govt. Approved) Linkage Mode for capacity building, Education, employment generation including self employment
- Financing in trading of green and agro products using ICT/online/e-business platform (as recognized by BB)
- Financing in Orphanage/Child Rehabilitation Center/ Old Age Home

CRITERIA-4 REMAININGS ARE SUSTAINABLE FINANCE IF ESDD LOW OTHERWISE NOT APPLICABLE



ANY OTHER FINANCE SUSTAINABLE FINANCE BEING ESDD LOW

- Apart from the above 104 products, Any Other Sector whose ESDD is found to be genuinely Low is to be reported as Sustainable Finance-irrespectively of its being CMSME or Corporate clients.



NOT APPLICABLE

- Not Applicable being ESDD Moderate or High or for other reason.



Nature never did betray the heart that loved her.

William Wordsworth



Bangladesh Bank
Central Bank of Bangladesh

20 August 2025

Letter of Appreciation

Congratulations for being one of the Top Banks/FCs in Sustainability Rating 2024. Your dedicated efforts, innovative strategies, and unwavering commitment to Sustainable Finance, Core Banking Activities and Inclusive Green Finance are truly commendable and have left an indelible mark on our collective journey toward a more sustainable future.

Your dedication to promoting sustainable practices and fostering awareness about the importance of aligning financial activities with broader sustainability goals has been both impressive and impactful.

Once again, I would like to congratulate you and your entire team for your relentless pursuit of excellence in the realm of Sustainable Finance activities.

Dr. Ahsan H. Mansur
Governor
Bangladesh Bank

Managing Director/Chief Executive Officer
Shahjalal Islami Bank PLC

SUSTAINABILITY HIGHLIGHTS AND ACHIEVMENTS OF 2024



SOCIAL INITIATIVES

CSR Donation:
Tk. **316.18**
million

Medical Bill
Paid against claim
of Group Insurance:
Tk. **23.63** million

Number of Total
School Banking
Account(cumulative):
34,779

Number of No-frill Account
excluding School Banking
Account (cumulative):
10,368

No. of Cash Waqf
Account (cumulative):
149



ENVIRONMENTAL INITIATIVES

Clients Number of
ESDD conducted:
9,726

Expenditure of
Trees Planted:
2.5 Million

Number of Solar
Powered Branches:
09

Total Disbursement amount
of Sustainable Finance
(including Green Finance):
Tk. **232,828.32**
million

Number of Solar
Powered Agent Outlet:
02



USE OF TECHNOLOGY

QR Code
Based Transaction:
38,511

E-Statement
Number through
Credit Card:
96,397

Number of
SJIBPLC's Official
Facebook Follower:
57,000

DISCLOSURE OF CONSUMPTION



Electricity
Consumption:
4,11,32,655
kilowatt

Diesel Consumption (For
Generator):
3,88,792
liters

Computer Paper
Consumption:
80,833.91 kg

Toner Consumption:
731.38 kg

Water Consumption:
146,949,507.62
liter

ACHIEVEMENTS 2024



Green Finance: **39.25%**
of total term investment disbursed.

Sustainable Finance (including Green Finance):
89.72%
of total investment disbursed.

Estimated portfolio level
greenhouse gas emission (Scope1,2,
3 emissions for the Bank)

Conducted Environmental & Social
Due Diligence of almost
all eligible Clients.

BDT **8,597**
million imported energy efficient
machineries and **607.67**
million in financing green/clean
transportation projects to promote
transition finance & to reduce
carbon emission.

MILESTONE 2024

JANUARY

- ♣ Financial Literacy Program for ethnic and minority people in Madhupur, Tangail area.
- ♣ Received Certificates of Honor" as one of the top taxpayers in the Banking Sector by NBR's Large Taxpayer Unit.
- ♣ Signed an agreement with SSLCommerz by which tuition fees of different universities can be paid online by using SJIBPLC cards.

FEBRUARY

- ♣ Conducted School Banking Conference in Chattogram as Lead Bank.
- ♣ Acceleration program and awareness campaign for Startup Entrepreneurs and on startup financing.
- ♣ SME Development meeting held in different branches.
- ♣ Signed an agreement with International Standard University and Daraz.

MARCH

- ♣ Observing Financial Literacy Week by giving advertisements in Digital Medias and posters & banners in front of semi urban and rural branches specially.
- ♣ Signed an agreement with CGD to provide soft financing to women entrepreneur under credit guarantee scheme of BB.
- ♣ Signed Participation Agreement with SFD of BB.

APRIL

- ♣ Acceleration program on Financial Literacy for Development of CMSME Women Entrepreneurs at the Head Office of the bank.
- ♣ Signed MoU with the Islamic Corporation in Riyadh, KSA for the Development of the Private Sector investment.
- ♣ Awarded as the Strongest Shariah Bank by Global Economic Forum.

MAY

- ♣ Awarded as the Best Climate Focus Bank in National Renewable Energy Conference and Green Expo.

JUNE

- ♣ Signed an agreement with SME Foundation.
- ♣ Signed MOU with iFarmer.
- ♣ Celebrated World Environment Day



JULY

- ♣ Implementation of Tree Plantation Program in 100 Branches of the Bank both in individual and cluster basis.

AUGUST

- ♣ Celebrated International SME Day through digital platform and branch campaign.
- ♣ Signed a remittance agreement with Atlantic Xchange LLC USA.

SEPTEMBER

- ♣ Provided Scholarship to 350 underprivileged students who passed SSC & equivalent from various regions of the country
- ♣ Arranged Seminar on Benefits of Using Digital Transaction with the Customers in Tangail.
- ♣ Awarded in 3 categories at the 24th ICAB National Awards.
- ♣ Donations made for the flood effected people in Noakhali, Cumilla and Feni District.
- ♣ Signed a remittance agreement with USA Based Remittance Company Plasid Express.

OCTOBER

- ♣ Arranged Financial Literacy Program with **100** emerging Women Entrepreneurs in the Sylhet Zone
- ♣ Donation to Bangladesh Thalassemia Hospital.

NOVEMBER

- ♣ Signed MOU with SEBA Agro Tech and Seeds
- ♣ Published 3rd Independent Sustainable Finance Report
- ♣ Arranged Financial Literacy Program with **100** emerging Women Entrepreneurs in the Dhaka South Zone.
- ♣ Arranged Awareness program on Sustainability & Climate Related Financial Disclosure conducted by Bangladesh Bank.
- ♣ Awarded First Prize in ICMAB Best Corporate Award and Three Prestigious Award from SAFA.

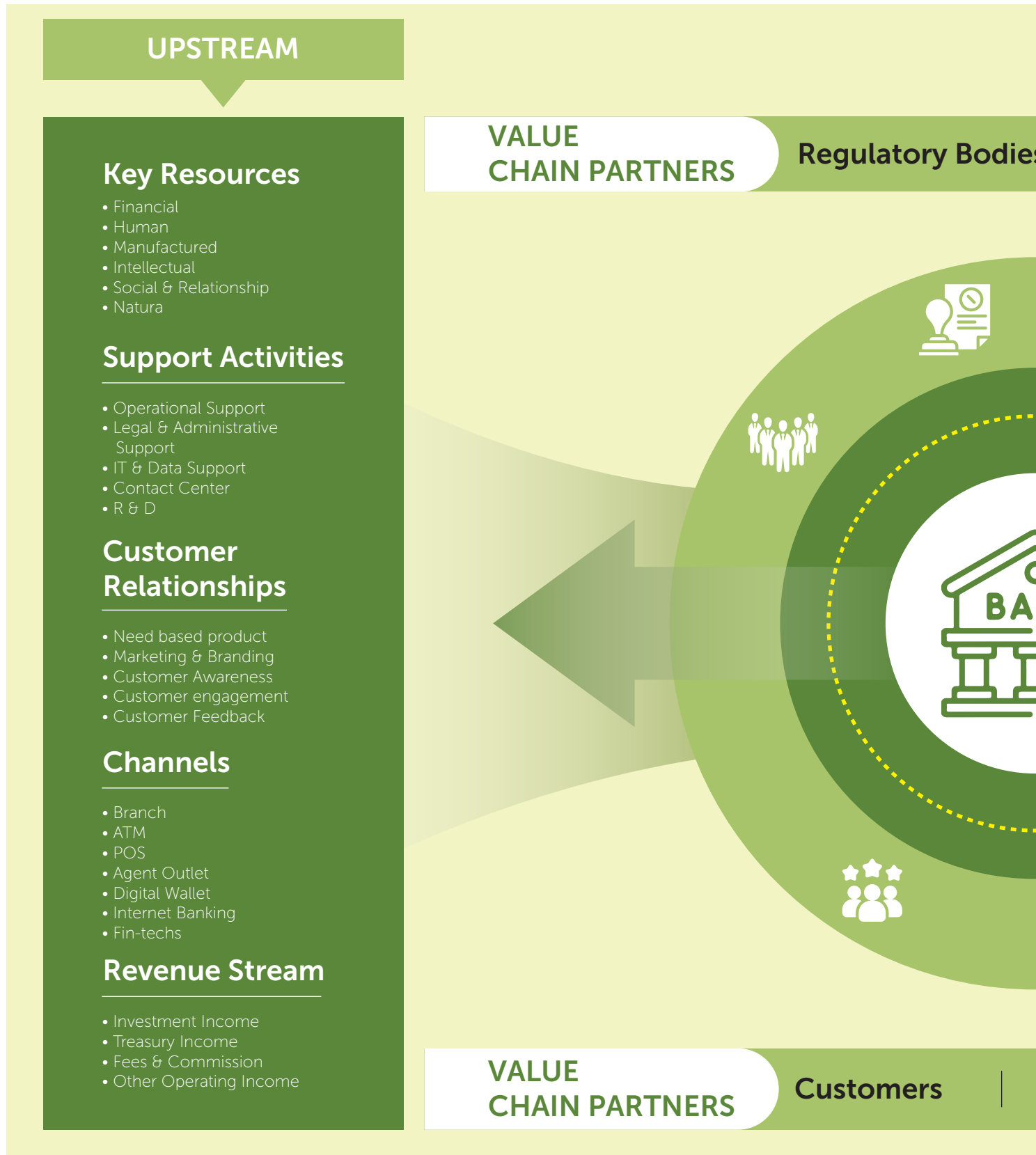
DECEMBER

- ♣ Sponsored SJIBPLC Victory Day Tennis Competition.
- ♣ Calculated GHG Emission for the year 2024 to detect real emission status of the bank first time and disclosed the same in Bank Annual Report

BUSINESS MODEL

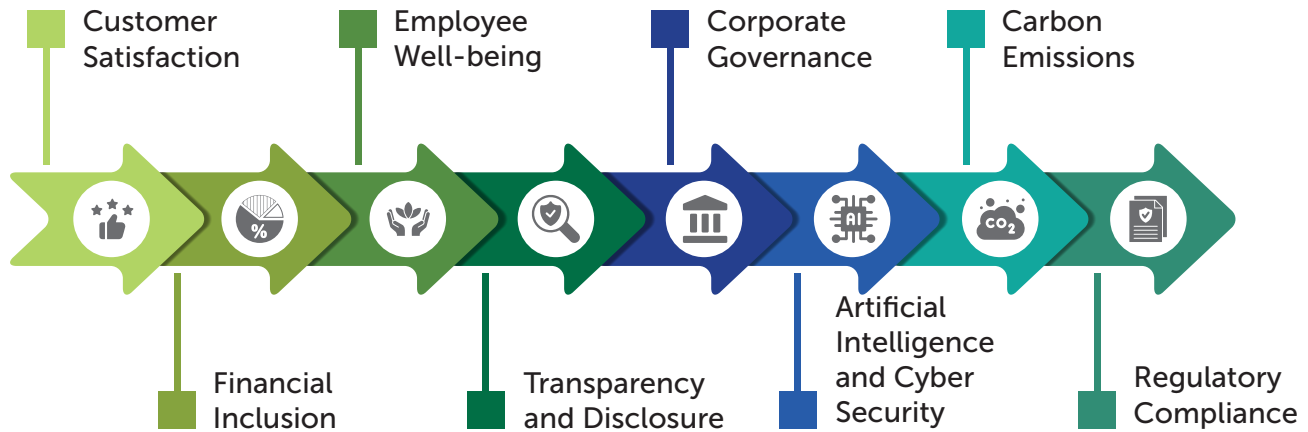
Our Integrated Business Activities Model

The Bank's business model is the system it uses to transform inputs, through its business activities, into outputs and outcomes that aim to fulfill the Bank's strategic purposes and create value over the short, medium, and long term. Environmental Social and Governance (ESG) impact and sustainability and decarbonization are at the core and fundamental part of our business model.





MAPPING OUR VALUE CHAIN BUSINESS MODEL



We value satisfaction of our customers in our value chain business model. Because, a satisfied customer goes for repeat purchase of products and services. We believe in profitability but customers desire is the prime concern. We have future plan to redesign our Priority Banking for our valued customers.



Women entrepreneurs of Shahjalal Islami Bank PLC. were given Appreciation Letter by Bangladesh Bank.



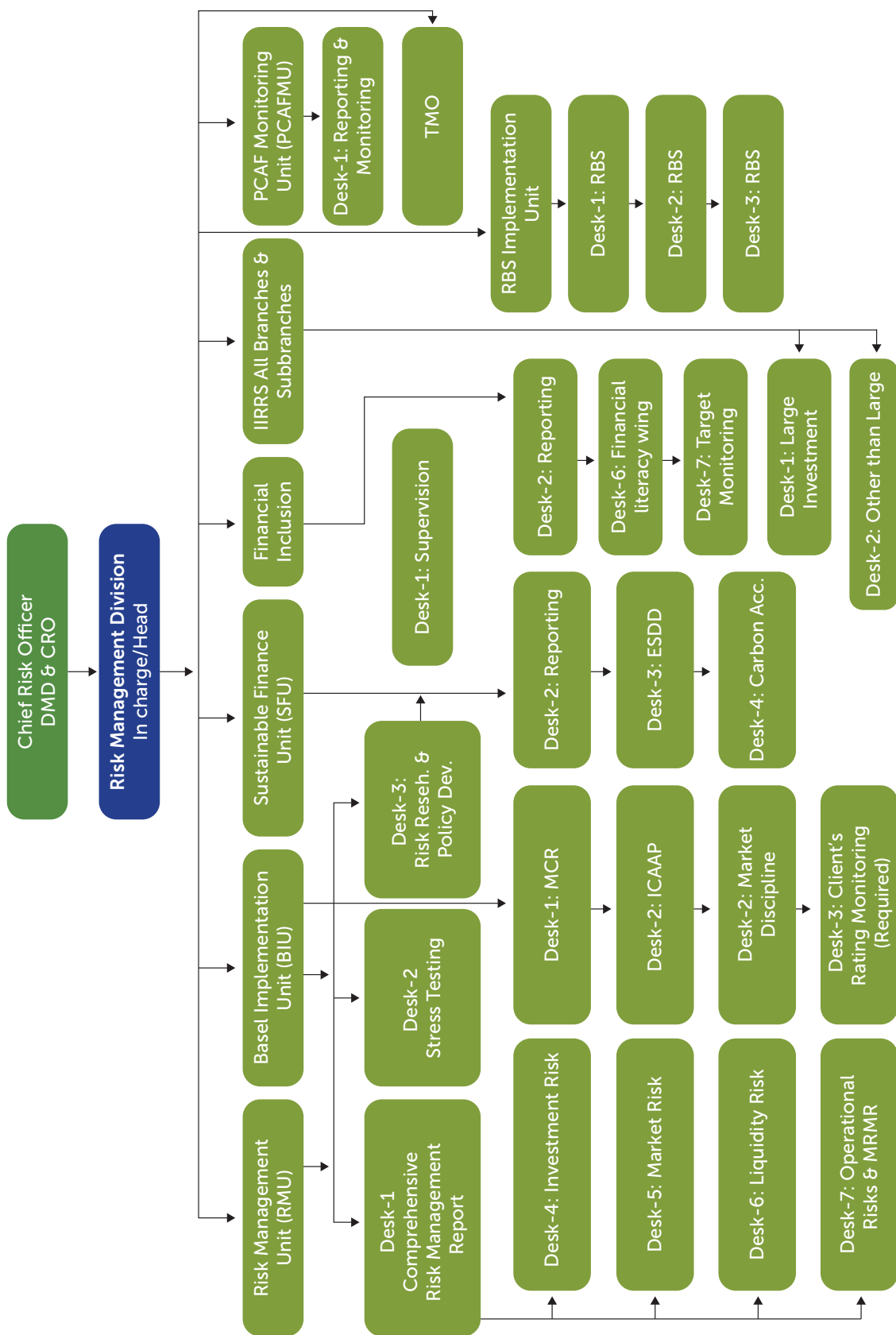
"We're running the most dangerous experiment in history right now, which is to see how much carbon dioxide the atmosphere... can handle before there is an environmental catastrophe." – Elon Musk



SUSTAINABLE GOVERNANCE



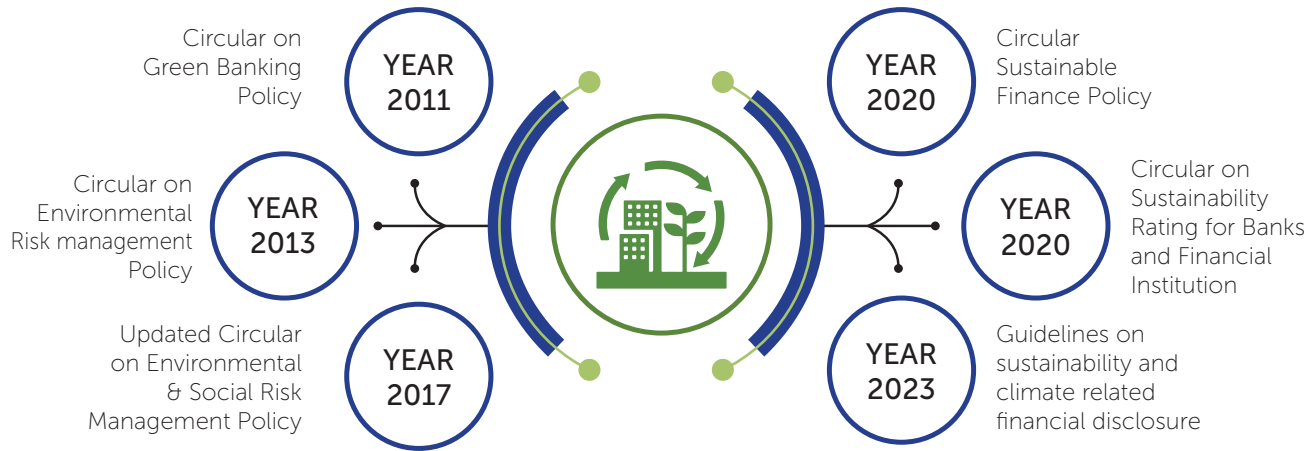
ORGANOGRAM OF RISK MANAGEMENT DIVISION



SUSTAINABLE GOVERNANCE & ESG ISSUES

Sustainable governance within the banking sector of Bangladesh has evolved through a gradual progression. This journey began in 2011 with the introduction of the Green Banking Policy. The most recent advancement is the Sustainable Finance Policy. Like other Banks, SJIBPLC has progressed along this path as well.

Our sustainable governance has developed in alignment with the circulars issued by Bangladesh Bank's Sustainable Finance Department.



Shahjalal Islami Bank PLC. is committed to upholding a high standard of Corporate Governance across its systems, procedures, and practices. The Bank has established a clear and structured Corporate Governance framework to assist the Board in pursuing long-term sustainable value while cultivating a culture that prioritizes decarbonization, ethical behavior, integrity, and respect for all stakeholders' interests always.

- **Board of Directors (BoD):** The Board of Directors holds the ultimate responsibility for evaluating and approving sustainability strategies and policies. The Board will consider both strategic and tactical matters concerning sustainability and decarbonization.
- **Board Risk Management Committee (BRMC):** In addition to supervising, reviewing and directing the action plan that the Bank's Sustainable Finance Committee has adopted, the BRMC is also responsible for evaluating and screening proposals for sustainable investment.
- **Sustainable Finance Committee (SFC):** The Bank has a vibrant Sustainable Finance Committee led by the Deputy Managing Director of the Bank. This committee oversees, leads, monitors, guides, and follows up on the activities of the Bank's Sustainable Finance Unit (SFU) and provides the SFU with the roadmap for achieving the objectives set by the Board of Directors. The SFC, which is made up of heads

from various divisions of the bank, is also responsible for carrying out the sustainability and decarbonization direction and governance structure established by the Board of Directors.

- **Sustainable Finance Unit (SFU):** The Sustainable Finance Unit has the operational responsibility by mandate from the SFC to drive the sustainability agenda across the Bank. SFU coordinates the agenda, ensuring correlation between strategic initiatives for sustainability, decarbonization and reporting on the progress as well as undertakes initiatives for the overall prioritization to ensure alignment with the business strategy.

Besides, the bank has a separate unit called Financial Inclusion Unit to work about inclusive growth. Shahjalal Islami Bank PLC. (SJIBPLC) prioritizes information security and has achieved the prestigious ISO 27001:2013 certification from a reputable "Big Four" certification body, Intertek, accredited by UKAS. The bank has fulfilled all the requirements of the ISO standards. ISO/IEC 27001:2013 specifies the requirements for establishing, implementing, maintaining, and continually improving an information security management system within the context of the bank. ISMS implementation is a never-ending process, and ISMS maintenance is ingrained in our culture and daily routine to derive the maximum benefit from its establishment.

Board of Directors	Board Risk Management Committee	Sustainable Finance Committee	Sustainable Finance Unit
Board Guidance and Oversight	Board Committee	Senior Management	Desk Level Employees

POLICY REQUIREMENTS

- Establish organization's environmental and decarbonization policy.
- Document, implement and maintain organization's environmental and decarbonization policy.
- Communicate organization's environmental and decarbonization policy.

Our Status- Sustainable Finance Committee of the bank has the responsibility to document, implement, maintain and communicate the organization's environmental and decarbonization policy. SJIBPLC has Sustainable Policy Guideline of its own to comply with regulations.

PLANNING REQUIREMENTS

- Identify environmental aspects.
- Establish procedures to identify the environmental aspects of the activities, products, and services.
- Document, implement and maintain procedures to identify the environmental aspects of the activities, products, and services.

Our Status- Sustainable Finance Unit (SFU) of the bank is responsible for document, implement and maintain procedures to identify the environmental aspects of the activities, products, and services and calls Sustainable Finance meeting time to time to discuss progress on sustainability and decarbonization.

CLARIFY LEGAL AND OTHER REQUIREMENTS

- Establish procedures to identify and clarify the legal and other requirements that apply to the organization's environmental aspects.
- Implement and maintain the procedures to identify and clarify the legal and other requirements that apply to the environmental aspects.

Our Status- Legal Department of the bank establish, implement and maintain the procedures to identify and clarify the legal and other requirements that apply to the environmental aspects. However, banks RMs must confirm compliance like Environmental Clearance Certificate, Environment Impact Analysis where required for approval of investment proposal.

ESTABLISH OBJECTIVES AND PROGRAMS

- Establish environmental objectives and targets.
- Implement and maintain environmental objectives and targets.

Our Status- SFC & SFU work jointly and set objectives and programs to comply with Bangladesh Bank regulations especially.

OPERATIONAL REQUIREMENTS

- Define the environmental management roles, responsibilities, and authorities.
- Implement and maintain environmental management roles, responsibilities, and authorities.

- Communicate the environmental management roles, responsibilities, and authorities.
- Appoint someone to assume the role of management representative.

Our Status- Branch/RM is responsible to comply operational requirement.

DELIVER TRAINING AND AWARENESS PROGRAMS

- Identify the organization's environmental training needs.
- Deliver training programs that meet the environmental training needs.
- Maintain a record of the organization's environmental training activities.

Our Status- Training Academy of SJIBPLC is responsible for that. Besides, banks top officials attend workshops, seminars organized by SREDA, IFC, IDCOL etc. to ensure global compliance requirement.

ESTABLISH COMMUNICATION PROCEDURES

- Establish a procedure to control the organization's internal environmental communications.
- Implement and maintain organization's internal environmental communications procedure.

Our Status- Banks Public Relation is mainly responsible for that. Banks SFU sends Press Releases on workshops, CSR and tree plantations programs to PRD for publishing in media right after the program.

DOCUMENT ENVIRONMENTAL MANAGEMENT SYSTEM

- Document organization's environmental scope, policy, objectives and targets.
- Document the main parts of environmental management system.
- Describe how the parts of the organization's environmental management system interact.

Our Status- Concerned RM of Branches/Sub-Branches is mainly responsible for the business. Like if any document like boiler certificate, certificate from fire authority is absent, it must be informed in the investment proposals for approval authority.

CONTROL ENVIRONMENTAL MANAGEMENT DOCUMENTS

- Control documents required by the ISO 14001 2004 standard.
- Control documents required by the environmental management system.
- Control environmental management system records.

Our Status- Concerned Branch/RM of the business is mainly responsible.

CONTROL ENVIRONMENTALLY SIGNIFICANT OPERATIONS

- Identify those operations that are associated with the organization's significant environmental aspects.
- Establish, document and maintain procedures to manage and control operational situations that could have significant environmental impacts.
- Implement and maintain environmental supplier and contractor control procedures.

Our Status- Concerned RM of Branches/Sub-Branches of the business is mainly responsible for this compliance through visit of the client's factory and office and submit visit report formally later.

ESTABLISH AN EMERGENCY MANAGEMENT PROCESS

- Prepare for emergency situations and accidents that could have a significant impact on the environment.
- Establish, implement and maintain procedures to identify potential emergency situations and accidents that could have an impact on the environment.
- Test the environmental emergency response procedures.
- Respond to actual environmental emergencies and accidents.
- Prevent or mitigate the adverse environmental impacts that emergencies and accidents can and do cause.
- Review and revise the environmental emergency preparedness and response procedures

Our Status- Concerned Branch/RM of the business is mainly responsible.

ESTABLISH MONITORING AND MEASUREMENT CAPABILITIES

- Establish procedures to monitor and measure the operational characteristics that could have a significant impact on the environment.
- Implement and maintain organization's environmental monitoring and measuring procedures.
- Use calibrated or verified environmental monitoring and measuring equipment.
- Maintain organization's environmental monitoring and measuring equipment.
- Keep a record of environmental monitoring and measuring activities.

Our Status- Investment Monitoring Department of SJIBPLC is supposed to mainly coordinate here with SFU. However, Branch/RM must ensure issues like if regular fire drill, occupational health etc. is well addressed in the client's factory or not.

EVALUATE COMPLIANCE WITH LEGAL REQUIREMENTS

- Establish, implement and maintain a procedure to periodically evaluate how well the organization complies with all relevant legal environmental requirements.
- Record the results of organization's legal environmental compliance evaluations.

Our Status- Internal Control & Compliance Department of SJIBPLC is supposed to mainly coordinate here with SFU.

EVALUATE COMPLIANCE WITH OTHER REQUIREMENTS

- Establish, implement and maintain a procedure to periodically evaluate how well organization complies with other environmental requirements.
- Record the results of organization's other environmental compliance evaluations.

Our Status- Internal Control & Compliance Department of SJIBPLC is supposed to mainly coordinate here with SFU. Before renewal or any fresh disbursement RM must ensure that ESDD is consulted, and approval obtained from EC/Board in case of high-risk proposals.

DEAL WITH NONCONFORMITIES

- Establish, implement and maintain noncompliance management procedures.
- Change documents when nonconformities make it necessary.

Our Status- Approval Authority like Corporate Department or SME Department insert special conditions during approval to minimize environmental risks or non-compliance.

CONTROL ENVIRONMENTAL RECORDS

- Establish environmental records for organization.
- Establish procedures to control environmental records.
- Implement and maintain procedures to control environmental records.

Our Status- Banks MIS is used to report and store environmental data related all information. Right now, banks SBS report is used as data base for reporting green finance related information.

PERFORM INTERNAL ENVIRONMENTAL MANAGEMENT AUDITS

- Plan the development of an internal environmental management audit program.
- Establish, implement and maintain environmental management audit program.
- Conduct internal audits of environmental management system.
- Report internal audit results to organization's management.

Our Status- SJIBPLC has plan to have energy audit of the organization as well as to pressure its stakeholders for energy audit of their respective organizations. Bangladesh Bank may soon provide uniform guideline for measurement of carbon footprint which will be complied once circulated.

REVIEW REQUIREMENTS

- Perform environmental management reviews.
- Review the suitability, adequacy, and effectiveness of

the environmental management system.

- Assess opportunities for improvement.
- Assess whether environmental management system, policy, target and objectives should be changed.
- Keep a record of environmental reviews.

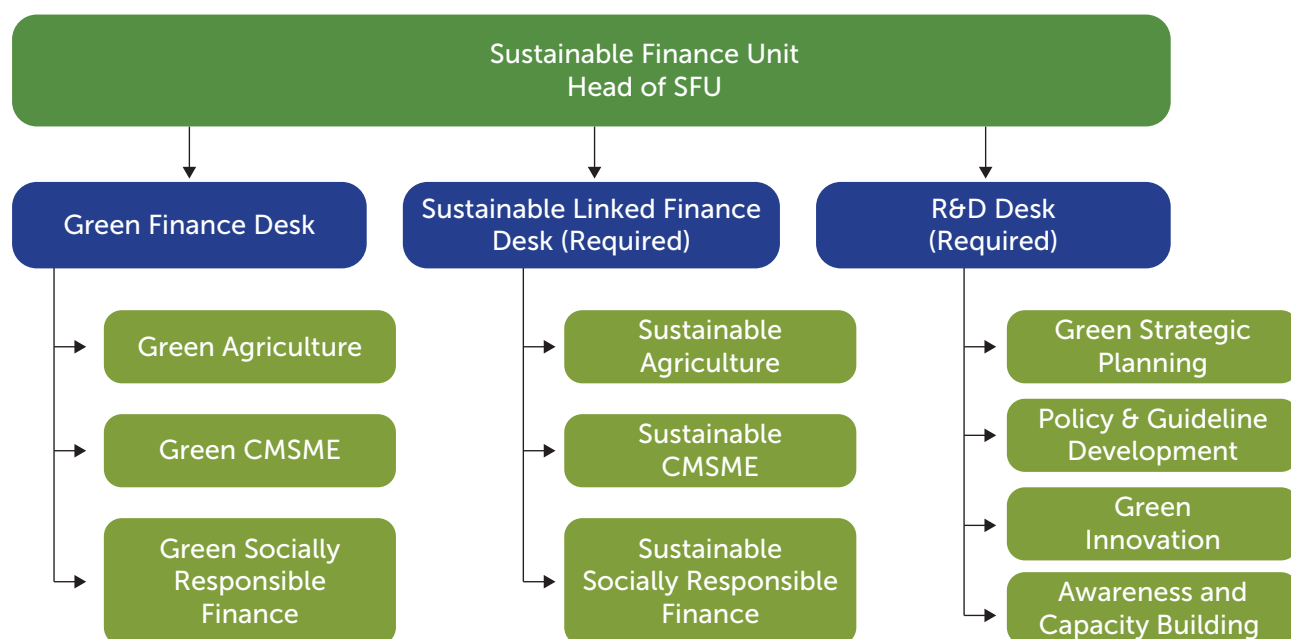
Our Status- Board as ultimate approval authority give approval to any review, if required. It is done based on policy changes by regulatory bodies like Bangladesh Bank, DOE etc. time to time.

ESG Issues of SJIBPLC

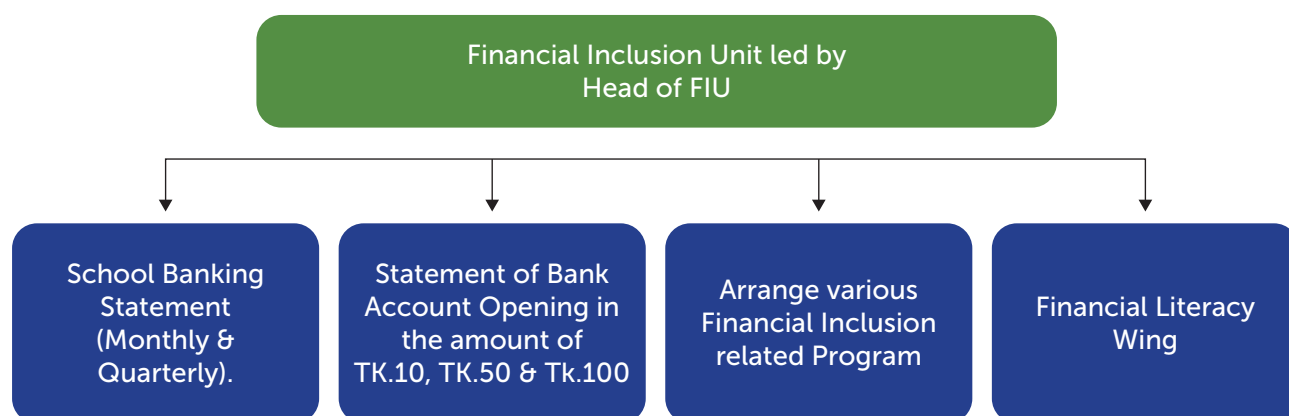
The following chart outlines the most material environmental, social and governance issues relevant to our business and key stakeholders.

SJIBPLC ESG Topics	Key Stakeholders					
	Clients and Customers	Employees	Suppliers	Communities	Shareholders	Government and Regulators
Environmental						
Climate Change	◆	◆	◆	◆	◆	◆
Operational Footprint		◆	◆			◆
Products and Services with Environmental or Social Benefits	◆		◆	◆	◆	
Social						
Community Development		◆		◆		
Employee Health and Well-being		◆	◆			
Talent Attraction, Retention and Development		◆			◆	
Workforce Diversity, Inclusion and Equal Opportunity		◆		◆	◆	
Governance						
Business Ethics	◆	◆	◆	◆	◆	◆
ESG Governance	◆	◆			◆	
Public Policy and Regulation Reform	◆				◆	◆
Systematic Risk Management	◆				◆	
Transparency & Accountability	◆			◆	◆	◆

Organogram of Sustainable Finance Unit



Organogram of the Financial Inclusion Unit



Mainly three Departments of Bangladesh Bank deal directly with our Sustainable Governance issues which are as follows:



We simply must balance our demand for energy with our rapidly shrinking resources. By acting now we can control our future instead of letting the future control us."

– Jimmy Carter

CORPORATE GOVERNANCE & ETHICS

Governance in the banking industry refers to good corporate governance. Corporate Governance is the set of policies, procedures, and guidelines that govern how a company is run. In essence, corporate governance entails striking a balance between the interests of all parties involved in a business, including shareholders, senior management, suppliers, customers, financiers, the government, and the community. The 1997–1998 Asian financial crises have made the term "Corporate Governance" a catchphrase.

Governance Structure of the Bank (GRI-102)	
Regulator and Auditor	Board Committees (EC, Audit and RMC Committee)
Shareholders (Governance impact through AGM, EGM, Share Price etc.)	Management Committees (SMT, SFC, RMC, CCU, ALCO etc.)

FEATURES OF GOOD GOVERNANCE

Major internal and external factors, such as the legal framework, the financial sector scenario, accounting standards and disclosures with regulatory requirements, the role of independent regulators and the judiciary, and, lastly, the role of a pressure group, are explored by Bangladesh’s corporate governance practice. The guiding concepts and unique characteristics in this instance are noteworthy.

Meetings		Number in 2024	
Board Meeting	Executive Meeting	Audit Committee Meeting	Risk Management Meeting
17	22	6	5

Following issues have been addressed along with others in Corporate Governance Report of SJIBPLC. to comply GRI (Global Reporting Initiatives) 102 and GRI-405:

- Governance structure
- Delegating authority
- Composition and Chair of the highest governance body and its committees
- Nominating and selecting the highest governance body
- Conflicts of interest
- Collective knowledge of highest governance body
- Effectiveness of risk management processes
- Remuneration policies and process for determining remuneration
- Values, principles, standards, and norms of behavior
- Mechanisms for advice and concerns about ethics.
- Diversity of governance bodies and employees



The Board of Directors plays a pivotal role in shaping governance structure and practices through their choice of strategy and leadership to drive the Bank towards growth. The board is responsible for the design and implementation of governance mechanisms including selection and appointment of members of sub-committees. The risk management and overall support functions of the Bank have been designed and kept fully independent from the ordinary course of business to safeguard against any unforeseen events that may weaken the brand value of the Bank. The Governance Structure of the bank or its Board Committees are as follows:

Executive Committee	Audit Committee	Risk Management Committee
Maximum Seven Members	Minimum Three to Maximum Five Members	Maximum Five Members
Chairman determined by the Board	Chairman is Independent Director who is not the Board Chairman	Chairman determined by the Board
All members are Non - executive Directors	All members are Non - executive Directors with majority as Independent Directors	All members are Non - executive Directors

GUIDING ETHICS OF GOVERNANCE PRACTICES

SJIBPLC is committed to a truly diverse and independent board, honest corporate reporting, positive stakeholder engagement, internalizing core values, and productive boardroom debate. Complaints are handled here in a very open and prompt manner.

COMPLAINTS	2024	COMPLAINTS	2023
Lodged →	84	Lodged →	67
Resolved →	80	Resolved →	65
Resolved Rate →	95.24%	Resolved Rate →	99%

When an organization has a strong corporate governance culture, investors are willing to pay more. The following Acts, Regulations, Notifications, and Circulars have significantly influenced SJIBPLC's governance structure and operations as a locally incorporated bank.

External	Internal
<ul style="list-style-type: none"> • The Company Act, 1994 • The Bank Company Act, 1991 • Bangladesh Securities and Exchange Commission (BSEC) Notifications • Bangladesh Bank Circulars • Dhaka Stock Exchange and Chittagong Stock Exchange Listing Regulations • Financial Reporting Council (FRC) 	<ul style="list-style-type: none"> • Articles of Association of SJIBPLC • Organizational Structure • Minutes of meetings of Management Committees • Board approved policies on all major operational aspects • Code of Conduct of SJIBPLC • Internal Circulars

Corporate Governance Parameters	SJIBPLC's Status
Adequate representation of non-executive directors i.e. one third of the board, subject to a minimum of two	Complied
At least one independent director on the board and disclosure / affirmation of the board on such director's independence.	Complied
Chairman to be independent of CEO	Complied
Responsibilities of the Chairman of the Board appropriately defined and disclosed.	Complied
Existence of a scheme for annual appraisal of the board's performance and disclosure of the same.	Complied
Disclosure of policy on annual evaluation of the CEO by the Board.	Complied
Disclosure of number of meetings of the board and participation of each director (at least 4 meetings are required to be held)	Complied
Whether the Audit Committee Chairman is an independent Non – Executive Director and Professionally Qualified	Complied
More than two thirds of the members are to be Non-Executive Directors.	Complied
Head of internal audit to have direct access to audit committee.	Complied
Dissemination / communication of the statement of ethics & business practices to all directors and employees and their acknowledgement of the same	Complied
Disclosure of key policies regarding remuneration of directors, senior management and employees.	Complied

The agendas that the SJIBPLC's board usually discuss can broadly be classified based on priority:

Agendas on Corporate Governance	Priority
Policy Formulation	High
Performance Monitoring	Medium
Reporting & Disclosure	Medium

DIGITAL DRIVE

Shahjalal Islami Bank PLC. has achieved the prestigious ISO 27001:2013 Certification from the UK-based Certification Body Intertek (one of the big four) which is accredited from UKAS for fulfilling the requirements of the standards. ISO/IEC 27001:2013 specifies the requirements for establishing, implementing, maintaining and continuously improving an information security management system within the context of the Bank. ISMS implementation is a never-ending process, and ISMS maintenance must be a part of our culture and daily routine to derive the maximum benefit from its establishment. The basic goal of ISO 27001 is to protect three aspects of information which SJIBPLC pursue meticulously. This certification also guarantees compliance with relevant laws, regulatory standards, and statutory requirements, including ISO, the Bangladesh Bank Guideline on ICT Security for Banks, and other pertinent standards, in order to improve information system security and reduce risk.

Confidentiality

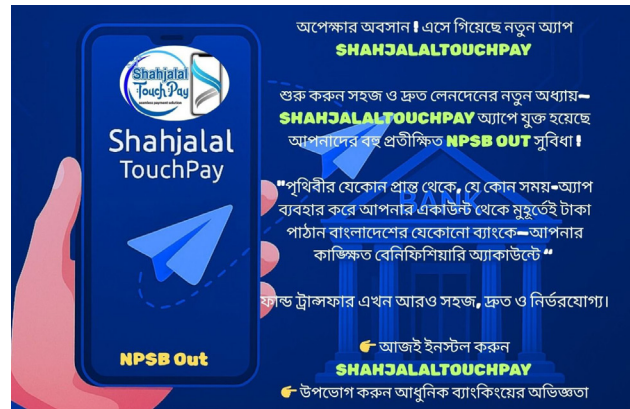
Only the authorized persons have the right to access information.

Integrity

Only the authorized persons can change the information.

Availability

The information must be accessible to authorized persons whenever it is needed.



To enhance information system security and minimize risk, this certification also ensure compliance with statutory requirements, regulatory standards, and related legislation, such as the Guideline on ICT Security for Banks by Bangladesh Bank, ISO, and other relevant standards. Some examples of SJIBPLC'S digital drive are as follows:

Conventional Step	Digital Transformation
Cheque based transaction	Card based Transaction & Shahjalal Touch Pay
Letter communication	Email communication
Meeting physically	Meeting Via Zoom and Video Call
Training & Workshop Physically	Zoom-based Training & Workshop
Reporting manually	Development of MIS for different reporting to Bangladesh Bank
Disclosure through newspaper	Disclosure through newspaper and website
Manual HR database	HRMS database
Manual KYC	e-KYC
Manual Attendance	Biometric Thump Impression
Phone Reception	Call Center
Account Statement	e-Statement, SMS Banking
Branch Banking	App-based Digital Wallet and Internet Banking
Manual ACR reporting	e-ACR reporting
Conventional GL rate	Dynamic GL rate
Conventional Account	e-Account
Manual Challan	Automated Challan
Conventional PIN for Card	Green PIN

GREEN OFFICE GUIDE (GOG) OF SHAHJALAL ISLAMI BANK PLC

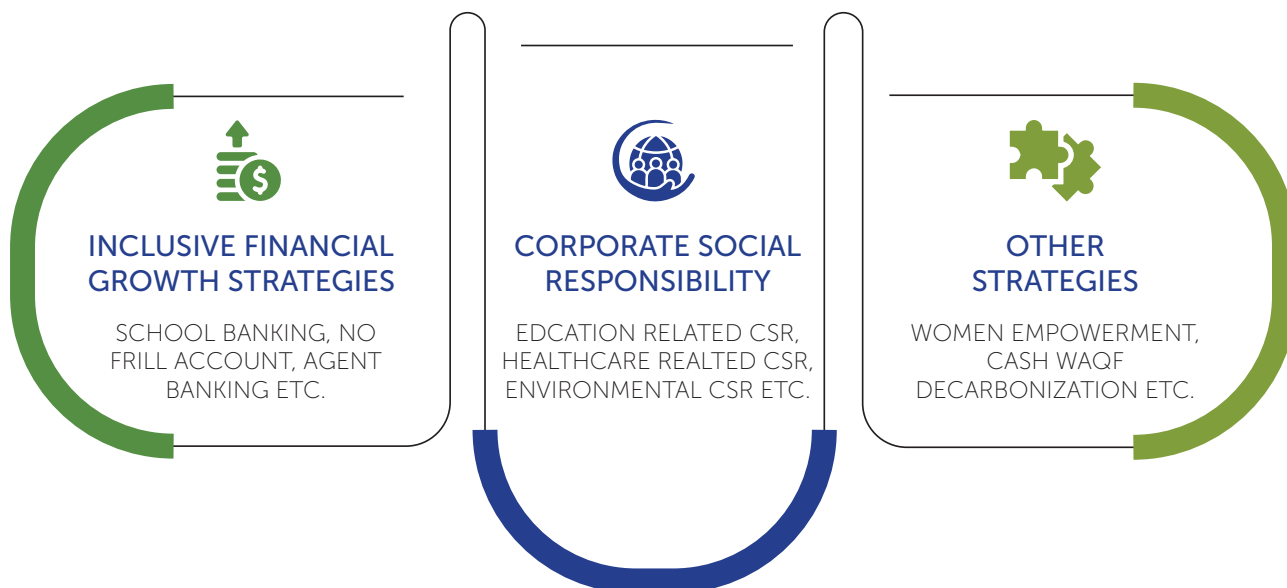
- In place of relying on printed documents, online communication will be extensively used (where possible) for office management to reduce use of paper along-with making unnecessary duplicates of same document.
- Make sure that the printers are defaulted to duplex for double-side printing to save papers.
- Bank will apply Eco-font in printing to reduce use of ink.
- Use scrap paper as notepads and for meeting drafts.
- Avoid disposable cups/glasses to become more eco-friendly.
- Installation of energy efficient electronic equipment in all our offices.
- Installation of 'Power saves Mode' of computers after 5 minutes of not using the computer and ensuring shutdown of computer while not using and leaving the office place.
- Ensuring switching-off fans, lights, air coolers etc. while not using and leaving the office place that will help reducing electricity consumption.
- Energy saving bulbs are used in branches/offices of the bank.
- Measures have been taken to save energy from corporate business travel
- Employees are encouraged to avoid using vehicle to reduce gas and petroleum consumption while the distance could be covered by walking or riding rickshaw.
- Maximum utilization of daylight to complete the office job.
- Minimum utilization of electric bulb in daytime to be ensured in Head Office and all Branches.
- Minimum use of AC during the rainy season and winter.
- Keeping the temperature level of AC preferably at or above 24 degrees centigrade in summer.
- Encourage clients to take e-statements. Encourage clients to mention their email address in their account opening forms so that communications can be made without the help of printing any hard copy.
- Encourage the clients to use ATM cards instead of cheque books.
- Advertising through electronic media avoiding the print media.
- Tele-conference and video conference are arranged to avoid travels and reduce use of fossil fuel.
- Reduce wastage of water.
- Reduce usage of tissue papers.
- Leave the office in due time in order to reduce energy consumption.
- Introduction of e-filing with consultation of I.T. Division for all types of documentation including e-filing for each investment client.
- Stop sending and preserving hard copies of any report sending from Head Office to Branches and vice versa except special purpose or need and use email instead.
- Develop the practice/ corporate culture to check emails everyday among employees.
- Start sending meeting invitation, presentation and meeting minutes etc. in e-form instead of printed form.



**SUSTAINABLE
STRATEGIES**

STRATEGIES FOR EMBRACING THE COMMUNITY

Community Welfare encompasses various aspects of near-by peoples welfare, including their physical, social, emotional, and economic well-being. Community welfare initiatives aim to improve living standards, reduce poverty, and promote social equity within a community. SJIBPLC address different aspect for community growth like as follows:



Every year SJIBPLC holds yearly and half yearly Business Conference to set up business strategies and target based on reviewing previous performance against target.

Inclusive Financial Growth Strategies

The strategic vision of the National Financial Inclusion Strategy (NFIS) of Bangladesh recommends "an integrated financial system supportive to rapid and inclusive development of the country's potential sectors, accessible and responsive to the needs of the population such that they can regularly use financial products and services to

manage their cash flows and needs of livelihoods, and mitigate shocks as needed at individual, household, and enterprise levels."

To accelerate financial inclusion, SJIBPLC addresses three key issues through its policy formulation and implementation: the expansion of branch networks, agent banking outlet networks, and sub-branches. Additionally, SJIBPLC utilizes digital products, such as the SJIBPLC App (Shahjalal Touchpay) for net banking, ATM cards, and 100% online branches, to overcome challenges related to 1) Difficult to Access Locality, 2) Demand-Induced Impediments, and 3) Supply-Led Bottlenecks.



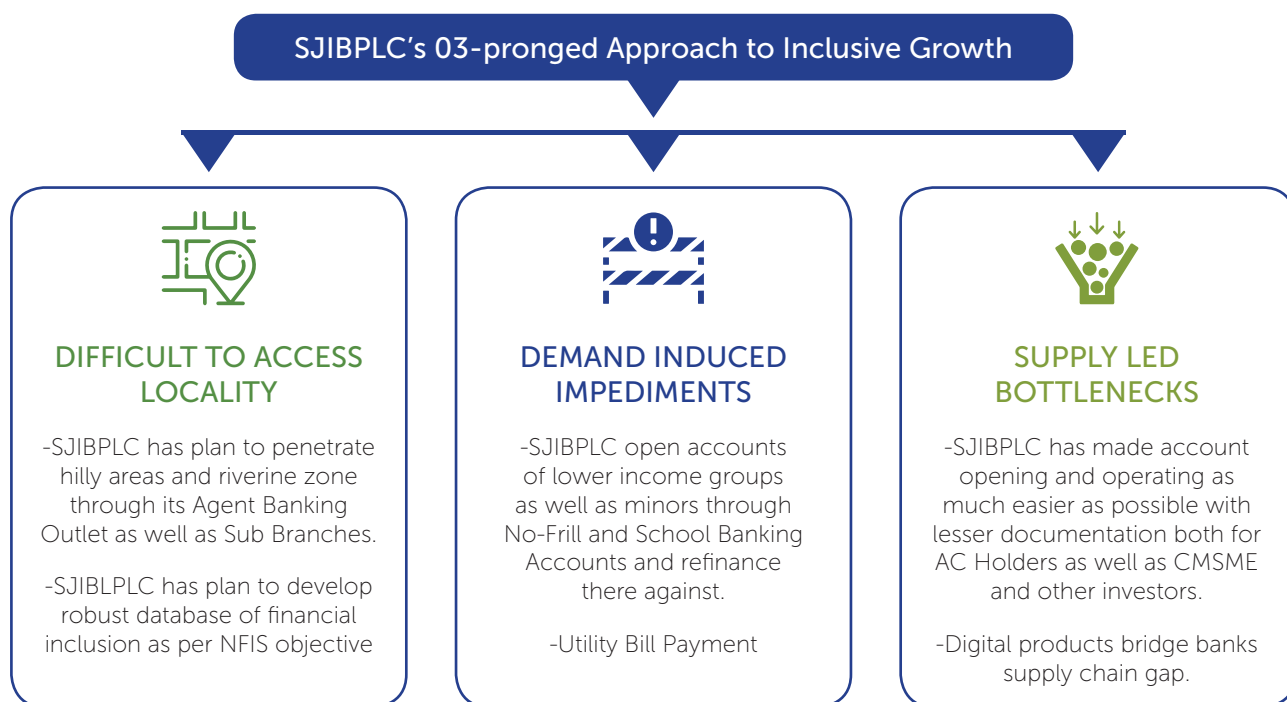
SJIBPLC follows the Financial Literacy Guidelines of Bangladesh Bank, which were circulated vide FID Circular Number 01 dated: 27th March 2022. As a bank, SJIBPLC has a multi-pronged strategy to contribute to the financial inclusion of the country, which is in line with NFIS:



- ♣ Increase financial deepending
- ♣ Strengthening payment system & service delivery system
- ♣ Establish robust MIS
- ♣ Promote financial literacy and consumer empowerment
- ♣ Broaden and deepen financial inclusion of women and climate vulnerable population
- ♣ Upscale digital financial service
- ♣ Fortify risk management of financial inclusion
- ♣ Fortify SME, Agriculture & Microfinance

As per the **Financial Literacy Guidelines of Bangladesh Bank**, financial inclusion is a gradual process to be implemented across Tier-1,2 and 3. The bank focuses on Tier-1 by emphasizing School Banking through campaigns and conferences as the lead bank. For Tier-2, SJIBPLC leverages digital products like **Shahjalal Touchpay**, Online Banking, and SME. In Tier-3, the bank expands its reach through the growth of Agent Banking Outlets and Sub-Branches, with a notable increase in their numbers in 2024.

In line with the Financial Literacy Guidelines of Bangladesh Bank, we promote the following three tiers with a view to expanding our products and services:



The target groups of SJIBPLC are comprised of cross-cutting communities. Both the financially included and excluded populations of the target groups are covered through tier distribution. The excluded people are basically unserved or underserved segments, who are hereby expected to reap the uncovered potential of the available financial services after financial literacy. Those who are already included in the financial system are expected to keep pace with the evolution of the financial ecosystem.



Financial Literacy Program on Digital Products at Tangail Branch.



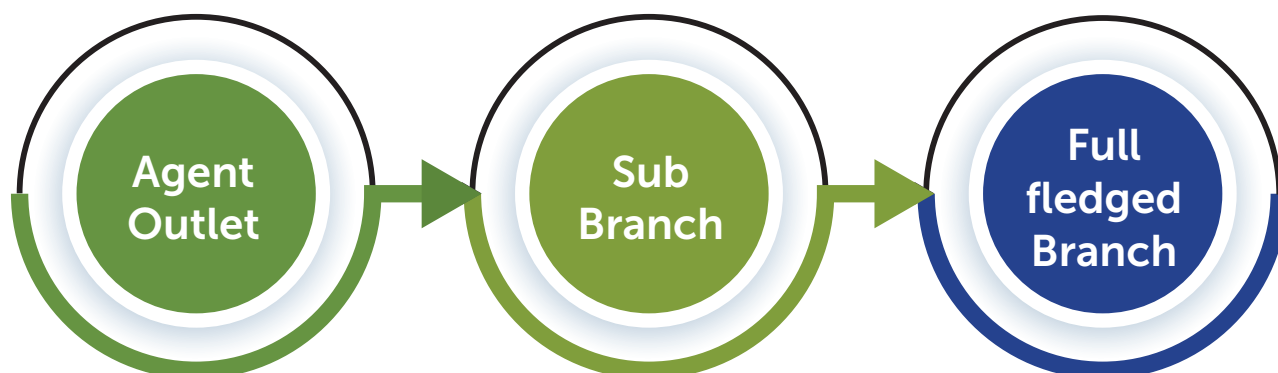
Seminar on Women Entrepreneurship conducted by SME Division of the bank

Difficult to Access Locality (Agent Banking & Sub Branches to reach all other target groups)

While the major urban centers in Bangladesh hold significance, SJIBPLC acknowledges the substantial potential of serving the larger population residing outside these areas. A considerable portion of the population resides in rural areas, providing a significant opportunity to expand the bank's reach and cater to a broader customer base. Additionally, financial inclusion is a regulatory requirement in Bangladesh, ensuring equitable access to financial services throughout the country. The following is a brief description of SJIBPLC's number of access points:

Particulars	Rural	Urban	Total
Number of Branches	46	95	141
Number of Online Branches	46	95	141
Number of Sub-Branches	3	2	5
Number of Solar-Powered Branches	6	3	9
Number of Branches with Rainwater Harvesting	0	1	1
Number of Branches with Solid Waste Management	0	1	1
Number of ATM Booths	35	101	136
Number of Agent Outlets	84	36	120
Number of Solar-Powered Agent Outlets	2	0	2

Agent Banking Service has significantly enhanced banking accessibility within the banking sector. The SJIBPLC provides the Agent Banking Service through a secure technology-based and real-time banking service platform for customers. The Agent Banking Network enables customers to conduct transactions in real-time, seamlessly integrated with the Core Banking System. Customers across Bangladesh receive instant SMS notifications and system-generated money receipts for each transaction. Currently along with branches and sub-branches, SJIBPLC operates through 120 agent outlets, further bolstering financial inclusion and convenience for customers nationwide.



It's worth noting that agent banking outlets are not established everywhere. Following a feasibility study, if an area shows significant business potential, we opt to open a sub-branch instead of an agent banking outlet. Subsequently, if the business thrives, we may upgrade the sub-branch to a full branch, as exemplified by the conversion of our Bokshirhat sub-branch into a full-fledged branch.

The agent banking model has experienced rapid growth among women. Its structure often proves beneficial in areas where social norms limit women's mobility or interaction with individuals of the opposite gender in public places. To ensure the impact of financial inclusion on women's economic empowerment, livelihoods, and overall well-being, it's crucial to consider and address these social norms.

In 2024, the total number of deposit accounts opened through the Agent Banking Outlet was also satisfactory. The main reason for opening an account is to receive remittances. Agent banking outlets are emerging as a

major channel for the distribution of remittances among the families of migrant workers. And the easier accessibility motivates wage earners to channel money in a more formal way. Therefore, the service impacts the industry positively in terms of fund mobilization and the inclusion of money in national economics.

A major objective of NFIS is to create the statistical capacity of regulatory bodies to collect and disseminate comprehensive and quality financial inclusion data disaggregated by sex, age, location, and other aspects to monitor the progress of the implementation of this strategy and introduce adjustments if necessary. At present, SJIBPLC submits a minimum of five different reports to Bangladesh Bank, and the bank's software has been redesigned to deliver more accurate data to the regulatory body on financial inclusion.

As per the regulatory requirements of Bangladesh Bank, SJIBPLC has been moving towards the goal of 100% bank accounts through its financial literacy campaign in the following recommended manner:



Steps to Financial Literacy Program

School banking is also increasingly gaining popularity among students despite ongoing economic hurdles such as rising inflation. In the banking industry of Bangladesh, school banking accounts exceeded Tk. 28,000.00 million, for which credit goes to all scheduled banks. SJIBPLC has also been proactively promoting such accounts.



Inauguration of School Banking Conference Chattogram 2024

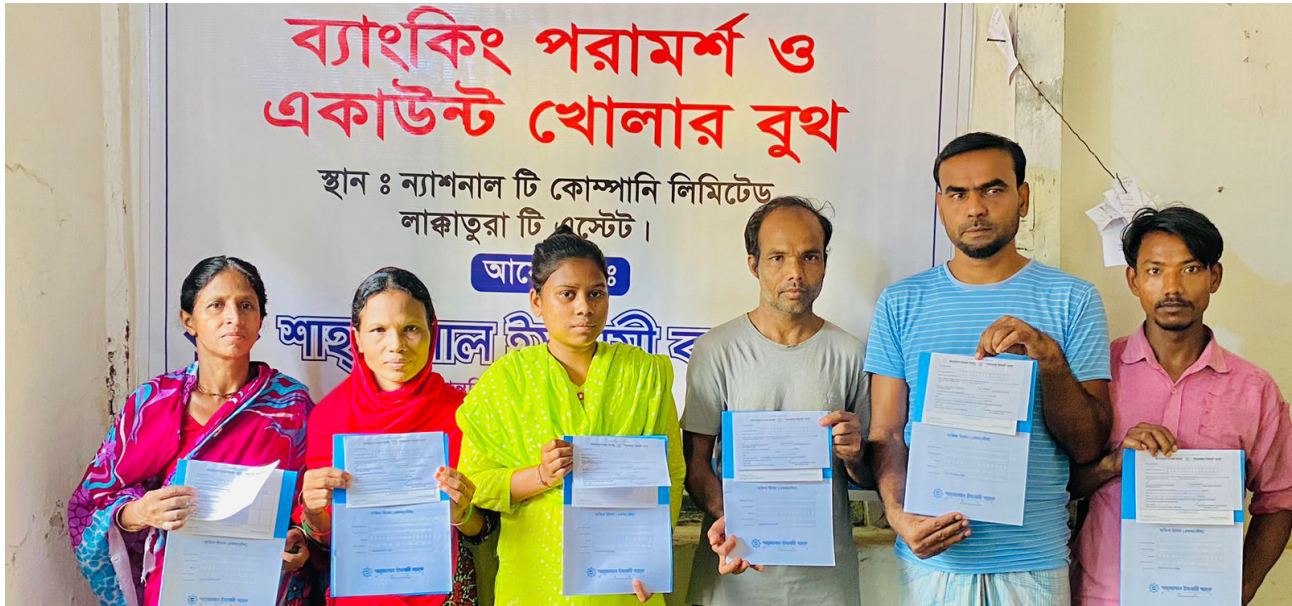


School Banking Conference Chattogram 2024

The central bank introduced school banking in 2010 as part of its efforts to expand financial inclusion and enhance financial literacy among students. Since then, SJIBPLC has actively participated in school banking conferences under the lead banking concept and has organized school banking conferences as the lead bank in various districts.

<p>Year-2017</p> <p>(SJIBPLC role played as Lead Bank in Brahmanbaria District School Banking Conference)</p>	<p>Year-2018</p> <p>(SJIBPLC role played as Lead Bank in Laxmipur District School Banking Conference)</p>	<p>Year-2019</p> <p>(SJIBPLC role played as Lead Bank in Pabna District School Banking Conference)</p>
<p>Year-2022</p> <p>(SJIBPLC role played as Lead Bank in Patuakhali District School Banking Conference)</p>	<p>Year-2023</p> <p>(SJIBPLC role played as Lead Bank in Cox's Bazar District School Banking Conference)</p>	<p>Year-2024</p> <p>(SJIBPLC played the Lead Bank role in Chattogram District School Banking Conference)</p>

In addition, SJIBPLC branches have conducted financial literacy campaigns in various educational institutions. A significant number of individuals in rural areas open bank accounts primarily to receive remittances from their relatives. Our efforts aim to raise awareness about the benefits of opening bank accounts for remittance and other purposes, thereby discouraging the use of informal channels and illegal practices like hundi. Notably, school students often convert their accounts into savings accounts upon reaching the age of 18, indicating a successful transition as they continue to utilize formal banking channels.



Financial Literacy program for Tea Workers by Dargaghgate Branch

Utility Bill Payment

SJIBPLC has agreements with various utility-supplying bodies such as TITAS, WASA, DPDC, and DESCO, allowing individuals to pay their bills through SJIBPLC branches. Each year, SJIBPLC branches collect at least Tk. 10,000.00 million worth of bills on behalf of TITAS alone.

Supply led Bottlenecks (SME& Agriculture Investment, Digital Products)

Supply chain bottlenecks refer to the constraints that disrupt the flow of goods or services, resulting in delays and inefficiencies. In hilly parts of Bangladesh, like Chattogram Hill Tracts and Rangamati, banks are not yet well penetrated. In this case, we designed our digital products in such a way that once a bank account is opened anywhere, clients can transact in a mobile app conveniently and can take advantage of call centers for information. Besides, we reached our SME and agriculture clients through Bangladesh Bank refinance in many underserved markets so far.

	Cumulative Outstanding as of 31.12.2024
SME Portfolio	Tk. 6,738.06 Million

Shahjalal Islami Bank PLC disburses agriculture investment on crops, fisheries, and live stocks mainly through NGO linkage since NGOs have direct access to the farmers because they have multiple distribution channels. It served banks dual purpose of disbursement of finance both to NGO and agriculture sectors.

	Achievement in 2024
Agriculture Portfolio	Tk.2471.39 Million

On the other hand, SJIBPLC strongly believes that the SME sector is one of the main driving forces of economic

growth, having huge potential for socio-economic development. To facilitate the SMEs in our country, the bank has been financing the SME sector since its inception.

Digital Products

The long-term objective of NFIS is to create digital financial infrastructure, including DFS, Fintech, Regtech, etc., and an effective interface using technology between financial products and services, as well as delivery channels used by different providers such as banks, nonbank financial institutions, insurance companies, post offices, MFIs, and other institutions.

In this backdrop, SJIBPLC has introduced different digital products that include ShahjalalTouchPay, e-KYC, e-Account, Call Center, Automated Challan, Green PIN etc. Among SJIBPLC's digital products, the oldest are ATM cards. In 2024, SJIBPLC's official Facebook page has got 57,000 followers and 47,000 people liked the page which demonstrate the digital growth of the bank.

Alignment of SJIBL's operations with the Sustainable Development Goals (SDGs) of UNO

We are firm in our commitment to embed environmental, social, and governance (ESG) criteria in order to ensure the SDG goals of the United Nations. We focus on creating a solid structure that reinforces and develops policies, guidelines, and strategies to monitor, manage, and address the potential risks and opportunities within our daily operations. Besides, we deliver and generate local economic development and the betterment of the livelihood of our community in line with the SDGs. Our goal is to ensure and sustain financial and operational performance to uphold shareholder and customer value, which is also a major goal of the SDG. In this backdrop, some of our activities in the year 2024 are as follows:

SDG Indicator	Target	Achievement in the Year 2024
	Promoting CSR, Waqf etc. targeting Local Communities	Goal 1 CSR Tk. 316.18 million was donated. SJIBPLC has so far opened 149 Cash Waqf Account
	Promoting Agriculture targeting Local Communities	Goal 2 SJIBPLC achieved 100% against Agriculture Investment refinance target.
	Ensure Good Health of all staffs	Goal 3 Tk.23.6 million medical claim settled against Group Health Insurance claim of staffs of the Bank.
	Focus upon In-House Skill Development of staffs	Goal 4 Total number of trainings was 270 out of which training on sustainable finance was 12.

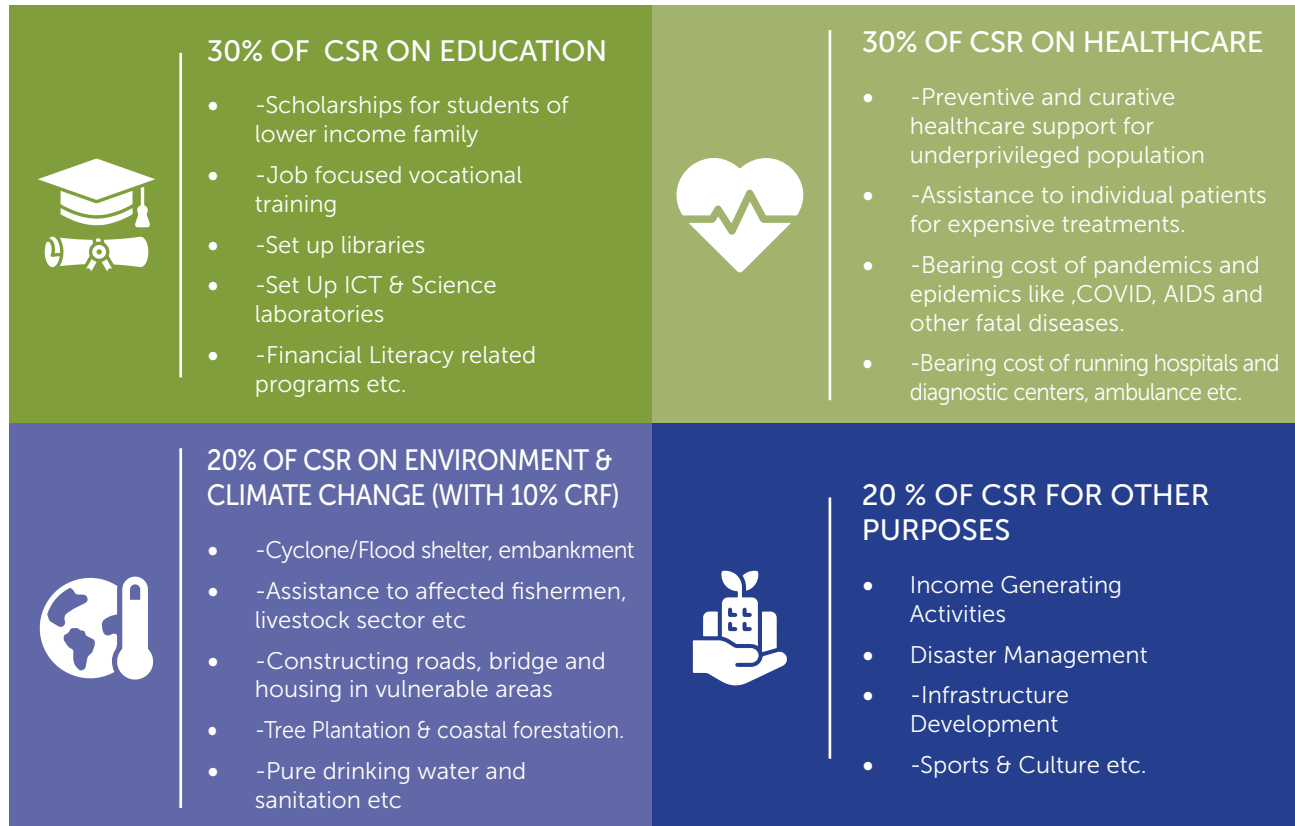
	Incentivize Female Entrepreneurship	Goal 5 <ul style="list-style-type: none"> Tk.2620.2 million disbursed to female entrepreneurs.
	Both for employees and customers	Goal 6 <ul style="list-style-type: none"> Tk.1.43 million was spent on buying mineral water for the branches and Corporate Head Office altogether.
	Pursuing Green Office Guide	Goal 7 <ul style="list-style-type: none"> SJIBPLC Head Office is LEED Gold certified Green Building.
	Contribution to national Growth	Goal 8 <ul style="list-style-type: none"> SJIBPLC contributed to National Ex-checker by paying a handsome amount of Tax & VAT.
	Focus on RMG and other industrial sectors	Goal 9 <ul style="list-style-type: none"> RMG is the largest industry which is about 18.32% of total investment portfolio of the bank.
	Reduce Inequality through financial penetration	Goal 10 <ul style="list-style-type: none"> Speed up financial inclusion by establishment of 120 Agent Banking Outlet.
	Target is to capture major business segment.	Goal 11 <ul style="list-style-type: none"> Maximum SJIBPLC Branches and ATMs are in Urban areas.
	Objective is to promote resource and energy efficiency	Goal 12 <ul style="list-style-type: none"> Tk. 14.99 million saved through paperless banking to ensure responsible consumption.
	Ensure climate resilience	Goal 13 <ul style="list-style-type: none"> Tree Plantation Program organized by 100 branches of SJIBPLC.
	Promotion of Agriculture Sector	Goal 14 <ul style="list-style-type: none"> SJIBPLC have several Fishery projects financed both under corporate and SME schemes.
	Promotion of Green Finance and Green Businesses	Goal 15 <ul style="list-style-type: none"> Sustainable Finance Disbursement stood to 89.72 % out of total investment disbursed.
	Ensure Good Governance	Goal 16 <ul style="list-style-type: none"> Out of 84 complains received from customers, 80 were resolved.
	Strengthen low-cost deposit base	Goal 17 <ul style="list-style-type: none"> Agreement with TITAS, WASA, DPDC, DESCO and REB for serving clients need on utility bill.

CORPORATE SOCIAL RESPONSIBILITY (CSR)

Policies and circulars from Bangladesh Bank, as well as Shariah practices, serve as the primary drivers for the CSR initiatives of Shahjalal Islami Bank PLC. Bangladesh Bank outlines the regulatory aspects of CSR, while Shariah standards are set by various Islamic banking organizations and forums, such as the Islamic Development Bank (IDB) and the Accounting and Auditing Organization for Islamic

Financial Institutions (AAOIFI). SJIBPLC's CSR policy is guided by this dual approach.

The Bank is committed to its Corporate Social Responsibility (CSR) endeavors, placing significant importance on these activities. We have undertaken a wide range of initiatives, particularly in the areas of education, poverty alleviation, healthcare, and environmental sustainability, with the aim of benefiting both present and future generations.



Objectives and Parameters of SJIB Foundation & Sustainable Finance Unit (SFU)

The CSR regulations establish a broad framework and provide guidance for achieving a more sustainable future

and better implementation of the Sustainable Development Goals (SDGs). The objective of the SJIB Foundation is to benefit all stakeholders in a manner that aligns with certain SDG Goals, specifically Goals 1 through 4 and 13, which include No Poverty, Zero Hunger, Good Health & Well-being, Quality Education, and Climate Action.



CSR fund donated to Thalassemia Hospital



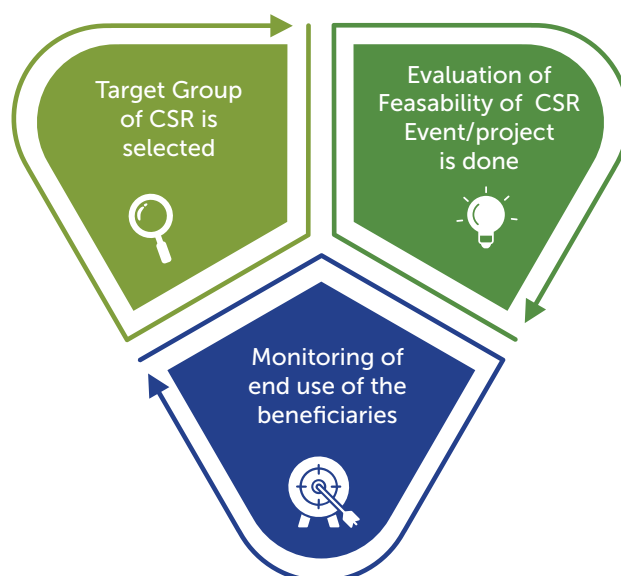
Tree Plantation by Chuadanga Branch

The Shahjalal Islami Bank Foundation was established in 2006 to implement SJIBPLC's corporate social responsibility and philanthropic activities in Bangladesh. Its mission and strategic intent are to advance stakeholders and society by creating long-term positive impacts through engagement with community-related socio-economic and environmental issues. The objectives of the bank's CSR are as follows:

- Promotion of Public Health
- Contribution to National Disaster Management
- Education scholarships for the poor but meritorious students
- Patronization of Sports and Culture
- Environmental CSR to promote climate resilience
- To comply with Bangladesh Bank's special instructions for CSR, the parameters of the bank are as follows:
- Maintain a due diligence checklist before the disbursement of CSR.
- All financial transactions must be maintained through a proper banking channel.
- CSR targets covering entire Bangladesh instead of specific regions.
- Check and avert duplication to distribute CSR.
- Timely intervention during a national crisis.

Management and Operational Guidelines

We have a well-defined structure to review and monitor our CSR initiatives. The Sustainable Finance Unit (SFU) of the Bank, as well as the Foundation, review progress on a regular basis. The SFU of the Bank has created Policy Guidelines on Corporate Social Responsibility and internal systems and processes to monitor and evaluate our CSR programs. This not only helps in defining the target group but also in monitoring and evaluating programs in a structured way.



Sources of CSR

In January 2022, Bangladesh Bank developed its Policy Guidelines on Corporate Social Responsibility, which changed the minimum requirement on CSR disbursement in terms of amount for the scheduled banks and Fis.

The last published CSR policy of Bangladesh Bank recommends all shariah-compliant banks spend CSR simultaneously from

- Net Profit After Tax (NPAT)
- Compensation Realized, Zakat, Doubtful Income

As such, Shariah-compliant banks must ensure CSR funding primarily from Net Profit After Tax (NPAT) and secondarily from compensation realized account, doubtful account, zakat fund, and any other income which are not included in the operational income and not distributed

to the shareholders. SJIBPLC has already commenced compliance with this requirement, with notification to the regulatory body. It's noteworthy that our Bank has allocated a portion of its profit to the implementation of CSR programs aimed at assisting the needy in our community, regardless of background, since 2021.

Education

General education, vocational education, and financial literacy all fall under the purview of educational CSR. SJIBPLC supports students at both individual and institutional levels. This support takes various forms, including providing stipends to students, purchasing laptops for students, and acquiring projectors and other necessary items for educational institutions. The Bank donates to the Prime Minister's Education Assistance Fund as per regulatory requirements every year, and the year 2024 was no exception.

Health and Community Well-Being

The pandemic of 2020 exposed the weaknesses in our healthcare sector, particularly in handling many patients simultaneously, including challenges related to bedding, oxygen services, ambulances, and life support. Since then, all banks have prioritized healthcare donations from their CSR funds. SJIBPLC is no exception to this trend. We have donated ambulances to different hospitals and clinics for public safety purpose. The Bank has also plan to establish hospital by its foundation.

Climate Change Management

At present, SJIBPLC's climate CSR address 02 type of risks:

- Physical Risk
- Transitional Risk

For above purpose SJIBPLC make 02 types of environmental CSR:

- Climate Adaption CSR
- Climate Mitigation CSR

Three (03) major climate related initiatives in 2024 were as follows:

Opening of Climate Risk Fund Management AC to monitor climate related CSR

Areawise cluster of branches for Tree Plantation in large scale

Measurement of SJIBPLCs total emission of carbon dioxide

CSR under Climate Risk Fund

As per regulatory requirement, SJIBPLC opened CRF AC to maintain its CRF fund for the year 2024. From now onward, the bank disburses CSR for CRF fund sectors as determined by Bangladesh Bank. It can be mentioned that unused CRF fund of one year to be used in the subsequent years. So far the Bank credited almost 1 crore taka to this CRF account of the bank for onward use for as climate risk fund for issues like tree plantation, house reconstruction etc.

OTHERS

Women Empowerment

Females in Bangladesh face barriers in every aspect of a male-dominated society. To address these barriers, SJIBPLC intends to facilitate female participation, reduce gender inequality, and establish basic rights. The bank supports female education through stipends and has implemented an anti-sexual harassment policy to ensure a safe work environment. Additionally, SJIBPLC prioritizes financing for women entrepreneurs in many cases.

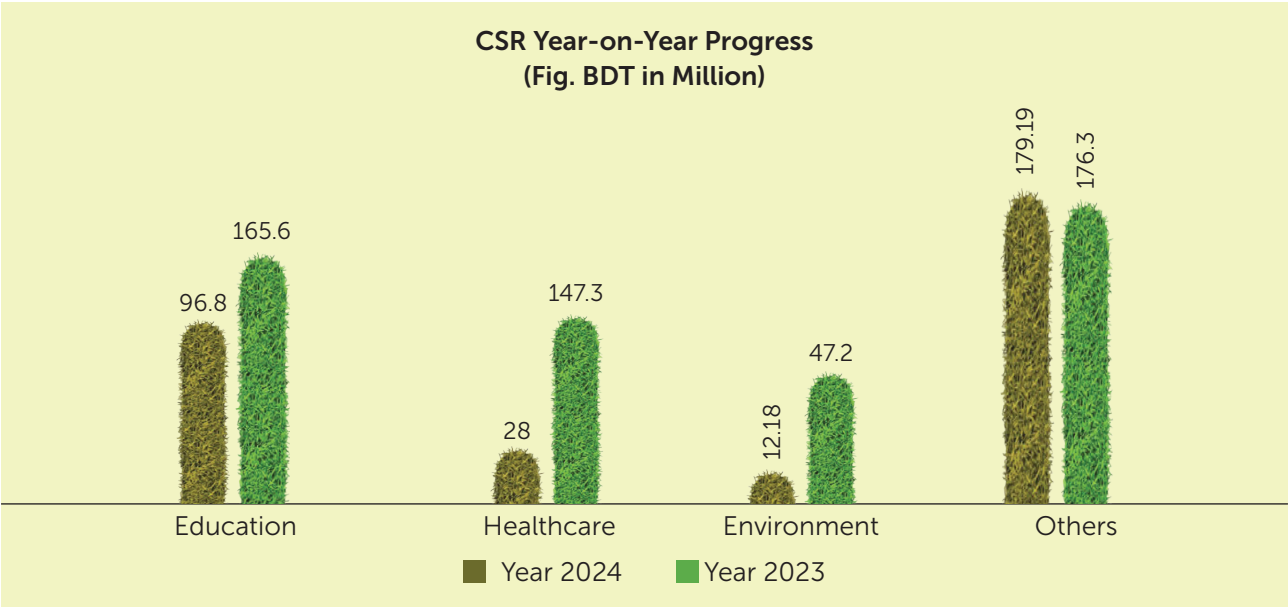
Shahjalal Islami Bank PLC is dedicated to empowering women entrepreneurs within the Cottage, Micro, Small, and Medium Enterprises (CMSME) sector across Bangladesh. Recognizing the pivotal role of women in economic development, SJIBPLC has implemented several initiatives to support and nurture female-led businesses.

Decarbonization

SJIBPLC measured its carbon emission in the year 2024 for the first time not only because of regulatory requirement but also due to its commitment to the community it serves. As desired by regulatory body, the bank will also fix emission reduction target by the year 2027 so that the bank can reach net zero emission for the society and environment.



Distribution of study materials under education CSR



CASH WAQF

It is a form of social obligation. At present the bank has 149 number of cash waqf account whose main beneficiaries are nonprofit, humanitarian organizations like Anjuman Mofidul Islam, Al Markajul etc. Many philanthropist people including banks staffs open such accounts to help greater humanity. Balance in banks Cash Waqf account stood to Tk.22.97 million as of 31 December, 2024. Cash Waqf is an old product which was gone under rebranding in 2021 in SJIBPLC considering it an important Sadkay Jariah.



Shariah meeting regarding shariah issues like product, service and Shariah compliance

STAKEHOLDER ENGAGEMENT STRATEGIES

GRI 416,417,418

Identification of stakeholders is the key to understanding their expectations out of the bank and, as such, helps pave the way towards fulfilling those expectations and delivering consistent value. Our stakeholder ecosystem can be broadly divided into two major categories: Core stakeholder group comprising shareholders, customers, suppliers and employees, while other stakeholders include regulators, local communities, NGO and civil society.

The ways in which we engage with our stakeholders, and the frequency with which we do so, varies according to each stakeholder group. We use a decentralized stakeholder engagement model in which individual business units undertake stakeholder engagement appropriate to their areas and are responsible for identifying stakeholder concerns and taking appropriate action.

Stakeholders	Engagement Method	Frequency of Engagement	Key topics related to stakeholders	Expectation of Stakeholder	Our Status
Investors/ Shareholders	BRMC Meeting Board meeting	-Quarterly -Monthly	Environmental & Social Risk Analysis along with other risks	Value maximization	In 2024, the BRMC conducted five (05) scheduled meetings and Seventy-Six (76) memos were placed before the committee.
Employees	SFC Meeting SFU Meeting Written Communication	Monthly As per requirements	Professionalism	Fair play	In 2024, we made many policy level decision through SFC meetings
Customers	Branch Network Marketing Campaign Website Social media	Regularly	Business Transaction	Optimum satisfaction from offered products and services	SJIBPLC has total 13,52,482 number of accounts of its customers that increase every year
Suppliers / Service providers	Newspaper Advertisement Group meeting	As & when required	Supply chain	Fair dealing	Maximum vendors of the bank are enlisted to ensure compliance
Regulator	Monitoring regulatory compliance	As & when required	Regulation & compliance	Thorough compliance	SJIBPLC has already started to measure carbon emission for sustainability & decarbonization purpose.
Community	CSR, Zakat, Cash Waqf, SME	Regularly	Social Business entity	Welfare Organization	SJIBPLC promote environmental CSR for decarbonization and sustainability



Certificate Awarding Ceremony jointly organized by Shahjalal Islami Bank and ADB attended by different stakeholders related to the bank.

ENVIRONMENTAL MANAGEMENT STRATEGIES

GRI- 302,303, 304,305,306,307

Bangladesh Bank has developed features of Sustainable Finance Taxonomy as part of its active environmental management. Sustainable finance taxonomy has been structured in this Sustainable Finance Policy incorporating a green taxonomy containing green finance policy, CSR, SRF, Agriculture, CMSME and all these issues related to green and sustainability.



Forming Sustainable Finance Taxonomy are very much essential and within the broader scope of sustainable development agenda of a country like Bangladesh. The policy actions and operations have been included in the taxonomy to provide a comprehensive understanding for concerned stakeholders regarding sustainable finance. Our environmental management strategies recommend climate mitigation through, say, tree plantation and climate adaptation through sustainable finance.



Maf Shoes, a project financed by Agrabad Branch



Nahar Poultry under CMSME Finance

CONTROLLING EMISSIONS FOR SUSTAINABILITY AND DECARBONIZATION

We monitor energy consumption throughout the year, including electricity, fuel used for generator and office car, use of toner and computer paper consumption which are mainly major parameters to calculate Green House Gas (GHG) emission in the Bank. Energy conservation and transitioning to clean energy is a key pillar of SJIBPLC's efforts to reduce its environmental footprint and in building a decarbonized economy. It is not only integral to the Bank's commitment to becoming carbon neutral by 2030, but is also helping reduce dependency on fossil fuels, driving business resilience and cost efficiency. The computation of energy consumption and emission are outlined below:

Fuel Consumption for Generator		
Year-2024	BDT in Million	Diesel in Liter
January	479,212.72	4521
February	407,175.60	3841
March	886,388.32	8362
April	1,338,721.07	12629
May	2,043,202.67	19275
June	2,918,195.59	27530
July	3,694,396.20	34853
August	4,371,663.70	41242
September	4,916,333.95	46381
October	5,768,574.20	54421
November	6,685,756.20	63073
December	7,702,343.45	72664
	Total	3,88,792

Mentionable that Diesel price has been varied from time to time. In May 24, it was BDT 107.75, November 24, it was BDT 105, and in Jan 25, it is same (BDT 105). So, average BDT 106 is considered.

Month wise Electricity Consumption (Year 2024)	ELECTRICITY Unit in KWH	ELECTRICITY Unit in MWH
January	6,67,831	667.8310685
February	6,46,136	646.1360744
March	6,44,360	644.3599202
April	7,81,944	781.943886
May	10,60,169	1060.168516
June	11,86,142	1186.142183
July	9,71,627	971.6267931
August	9,34,403	934.4029174
September	68,92,611	6892.611358
October	78,84,704	7884.704102
November	90,62,065	9062.065127
December	104,00,663	10400.66305
Total	4,11,32,655	41133

Mentionable that Electricity bill is considered for LT-E for Commercial and Office flat type considered BDT 13.01 for urban branches and LT-A for Residential flat type considered BDT 7.59 for rural area. Besides, there are some other factors like fuel for car, computer paper and toner which also contribute significantly to emission:

Energy Items	Total Consumption BDT in Million (2024)	Measurement Unit	
Fuel for Car (Office)	8,382,358.63	17,022.64	gallon
Computer Paper	8,730,062.38	80,833.91	kg
Printer Ribbon/Toner	8,776,579.41	731,381.62	gram
Total	156,446,721.84		

Water Consumption

The Bank has always promoted prudent use of natural resources throughout its facilities, so it recognizes the value of protecting water as a shared resource. To optimize water efficiency, SJIBPLC has installed rainwater harvesting systems at its sites.

Particulars	BDT in Million	In Liter	Per Employee Water Consumption
Mineral Water	1,433,874.00	34,139,857.14	52,481
Other than Mineral Water/WASA Bill*	4,738,005.32	112,809,650.48	
Total Water Consumption		146,949,507.62	

*@ 42tk./1000 Litter

Disposal of Waste

An essential component of SJIBPLC endeavor to lessen its environmental impact is the responsible disposal of garbage. As part of this endeavor, the Bank keeps improving its procedures and regulations in this area.

Food & Drink Waste in 2024 (Monthwise)	In Ton
January	0.776
February	0.695
March	0.555
April	0.648
May	0.73
June	0.692
July	0.697
August	0.757
September	0.762
October	0.672
November	0.724
December	0.686
Total	8.394

Reduction of Paper Consumption

SJIBPLC has been drastically cutting back on paper use. A minimum of Tk 14.99 million in equivalent paper use was saved in 2024. It's worth noting that SJIBPLC delivered approximately 12.87 crore emails from its email platform in 2024, compared to 12.46 crore in 2023. This signifies a shift away from traditional hard copy communication, aligning with our commitment to promote paperless banking. Moving forward, transitioning regulatory communications, such as with Bangladesh Bank, to email instead of hard copies could accelerate the adoption of paperless banking even further.

Particulars	Total number in 2024	Consumption Saved BDT in Million
EFTN-Outward	1633240	7.34958
EFTN-Inward	1202807	5.4126315
RTGS-Outward	240,562	1.082529
RTGS-Inward	152,583	0.6866235
QR Transaction	38,511	0.17
On the basis of cost of per page of MICR cheque book Tk.4.50		
SJIBL Credit Card punched	262644	0.2101152
E-Statement of Credit Card	96,397	0.08
On the basis of cost of per page of computer paper Tk.0.80		
Total		14.99

Other Non-Renewable Consumption

Being a bank that complies with shariah, SJIBPLC consistently encourages the use of the following non-renewable resources:

Non-Renewable Items Consumption	Year -2024 (in Number)
Calendar printed (Both wall & Desk)	1,95,000
Account Opening Form printed	2,47,800
Cheque Book issued	1,99,500
Deposit Book issued	1,86,600

SJIBPLC is using more cheque books, deposit books, etc. due to the expanding customer base and their demands. This increase in demand is a normal result of the growing volume of transactions, including imports, exports, investments, and deposits; it is neither wasteful nor excessive. Paper-based products like check books and account opening paperwork are used more frequently as these activities expand. Additionally, other non-renewable items consumed, as recorded in the bank's general ledger, include:

Non-Renewable Items Consumption	Year -2024 (In Number)
Signature Card	188300
Denomination Slip	25215
Bai-Muajjal Agreement	28650
Window Envelope	228450
Document Jacket Cover	8797
MTDR Jacket Cover	65650
KYC-Individual Account	128950
KYC-Institutional Account	30720
KYC-MTDR Account	36720
Offset Envelope	213652
Craft Envelope 12X16	46904
White Envelope 10x12	294758
Tissue Box	5010
TP & SBS Reporting Form	139800
Additional Personal Information Form	19250
Office File Cover	273850
Foreign Account Tax Compliance Act Form	101600

Actually, non-renewable consumption includes all types of consumption of our bank which are used for one time only and there is no scope for recycling. The more the non-renewable consumption, the more will be the wastage for which SJIBPLC recommend lesser consumption of non-renewable resources.

Sustainable Financing

In the last quarter of 2024, Bangladesh Bank introduced a revised Sustainable Finance reporting format, emphasizing the consultation of the Environmental and Social Due Diligence Checklist (ESDD) checklist. Consequently, the environmental risk rating has become less significant compared to the bank's green finance initiatives. SJIBPLC has also been compliant with industry-specific Environmental and Social Due Diligence (ESDD) for the following 10 sectors: 1) Cement, 2) Ceramic, 3) Fertilizer, 4) Leather & Tanning, 5) Pharmaceutical, 6) Power 7) Pulp & Paper, 8) Shipbreaking, 9) Steel re-rolling, 10) Textile. To ensure compliance with the investment, SJIBPLC follows Bangladesh Bank issued ESDD checklist since long to ensure as much compliance as possible. In 2024, SJIBPLC consulted the ESDD checklist for 9,726 investment clients, aligning with this updated reporting framework.

Quarter	Number of Clients Environmental & Social Risk Rating (ESDD) Done
Q-1	2,845
Q-2	2,760
Q-3	1,490
Q-4	2,631
Total	9,726

Besides, the new reporting format has included the healthcare sector, projects that promote gender equality, as well as marine fisheries, transport, etc. This expanded scope provides SJIBPLC with increased opportunities to enhance its green and sustainable finance initiatives in the future.



Hydroxide Knitwear , a green refinanced client of Kawranbazar Branch under Bangladesh Bank GTF Fund



Eco Friendly Brick field in block method financed by Saidpur Branch

Green and Sustainable Finance Growth in 2024

Both green finance and sustainable finance of SJIBPLC witnessed significant growth in 2024 compared to 2023. Not only did disbursements increase, but cumulative outstanding also saw a satisfactory rise. This can be attributed to a greater emphasis on eco-friendly finance and the bank's efforts to avoid environmentally harmful financing. The success can also be credited to the change of the reporting format by Bangladesh Bank to include genuine sectors of sustainable finance for the 1st time.

Particulars	Amount BDT in Million
a. Disbursement in Green Finance	9,453.80
b. Disbursement in Sustainable Linked Finance	223,363.52
c. Disbursement in Sustainable Finance (a + b)	232,817.32
d. Total Term Investment Disbursed (excluding Staff Investment)	24,083.94
e. Total Finance Disbursed (excluding Staff Investment)	259,501.09
Achievement in Green Finance against 5% Term Investment Disbursed(a/d)	39.25%
Achievement in Sustainable Finance against 20% Total Investment Disbursed(c/e)	89.72%

Besides, we introduced ESDD conduction in all applicable investment cases which mainly contributed to the growth of our sustainable finance disbursement in the year 2024. We also trained our desk level employees on how to accurately report green and sustainable finance that also helped us for the growth of sustainable finance.

Product wise Green Finance-BDT in Million			
Sectors	Green Category or Environment Friendly Sector	Total Disbursement	Total Outstanding
Energy & Resource Efficiency	Energy Efficiency	8,597.33	8,680.57
Green CMSME	Financing in Cottage Industry	9.05	10.70
Green Socially Responsible Financing (SRF)	Financing in Green/Clean transportation projects	607.67	606.42
Circular Economy & Eco-Projects Financing	Paper & Battery recycling plant	81.00	82.72
Green/Environment Friendly Establishments	Establishment of Green Featured Buildings	158.74	162.55
Total Green Finance		9,453.80	9,542.95

Product wise green & sustainable finance database is as under:

Productwise Sustainablylinked Finance-BDT in Million

Sectors	Sustainable Products/ Initiatives/Projects	Disbursement	Outstanding
Sustainable Agriculture	Crops	79.66	610.74
	Pisciculture	618.61	1,639.49
	Livestock	571.42	1,830.96
	Agricultural Tools	1.50	17.77
Sub-total		1,271.19	4,098.96
Sustainable MSME	Low Risk Rated (as per ESDD) Micro enterprises	3,217.83	3,105.25
	Low Risk Rated (as per ESDD) Small enterprises	37,416.24	37,998.01
	Low Risk Rated (as per ESDD) Medium enterprises	28,441.45	29,949.51
Sub-total		69,075.52	71,052.78
Socially Responsible Financing	Financing/Investment through MFI (MRA Regulated)/NGO (Govt. Approved) Linkage etc.	2,334.50	5,070.04
Sub-total		2,334.50	5,070.04
Other Sustainable Linked Finance	Other Low Risk Rated Projects/Initiatives using ESDD checklist	45,914.84	47,485.00
	Working capital and demand loan of Green Products/projects/initiatives	104,768.48	111,684.28
Sub-total		150,683.32	159,169.28
Total Sustainable Linked Finance		223,364.53	239,391.06
Sustainable Finance (Green Finance + Sustainable Linked Finance)		232,818.32	248,934.02

Cottage, Micro, Small, and Medium Enterprises (CMSME) are the backbone of Bangladesh's economy, contributing significantly to GDP, employment, and industrialization. The government and financial institutions have prioritized CMSME investment to foster entrepreneurship, economic resilience, and financial inclusion. Agriculture remains a vital sector in Bangladesh, contributing 11.5% to GDP and employing 40% of the workforce. Investment in agriculture ensures food security, rural development, and sustainable economic growth.

Shahjalal Islami Bank PLC has been consistently fostering the growth of the Cottage, Micro, Small, and Medium Enterprises (CMSME) sector and Agricultural Investments, aligning with the national vision of inclusive economic development. As a Shari'ah-based bank, SJIBPLC remains committed to empowering entrepreneurs, boosting rural economies, and ensuring sustainable financial inclusion.

CMSME Investment

In 2024, the Bank continued its strong focus on the CMSME sector by introducing innovative financing solutions, ensuring easier access to funds for small and medium-sized enterprises. Our CMSME portfolio saw significant growth, with increased disbursement across various business segments, including manufacturing, trading, and service-oriented enterprises.

Key Highlights of our CMSME Investment:

- Introduction of flexible and customized investment schemes tailored to small entrepreneurs, particularly women-led businesses.

- Active participation in Bangladesh Bank's CMSME refinance schemes, enabling businesses to avail financing at competitive rates.
- Strengthening our commitment to women entrepreneurs by providing dedicated investment and training facilities with preferential terms.

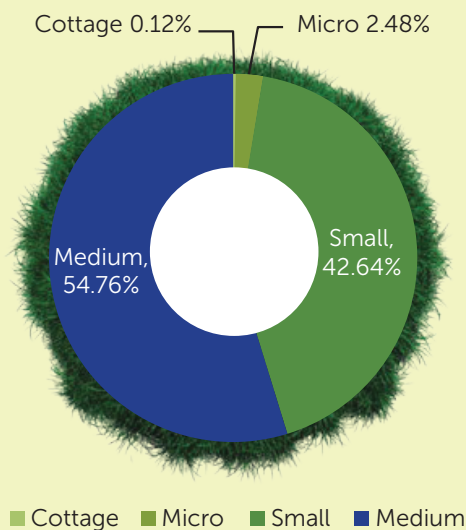
Agriculture Investment

Recognizing the crucial role of agriculture in the national economy, SJIBPLC has continued to enhance its support for the farming community. Our agricultural investment program is designed to empower farmers, increase productivity, and contribute to food security.

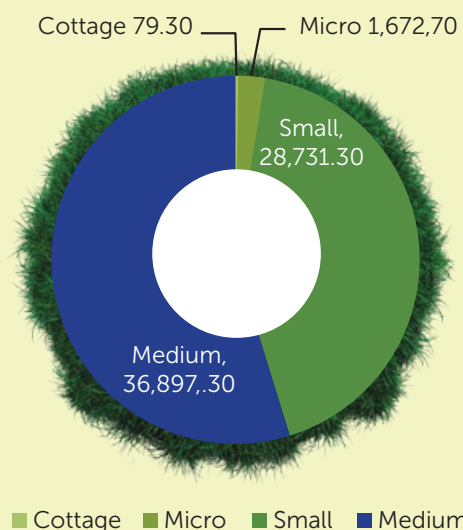
Key Highlights of our Agriculture Investment:

- Disbursement of agricultural Investment under Bangladesh Bank's refinancing scheme, benefiting farmers across various regions, including marginal and small-scale producers.
- Financial support for agro-processing, dairy, poultry, and fisheries sectors to promote value addition in agriculture.
- Encouraging eco-friendly farming practices by financing projects focused on organic farming, renewable energy in agriculture, and sustainable irrigation systems.
- Implementation of specialized investment schemes for seasonal crop production, farm mechanization, and rural entrepreneurship development.

CMSME Portfolio 2024 (in Percentage)



CMSME Portfolio 2024 (Fig. BDT in Million)

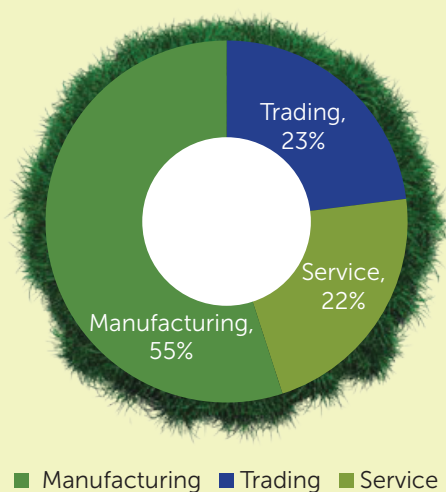


ENDEAVORS THROUGHOUT 2024

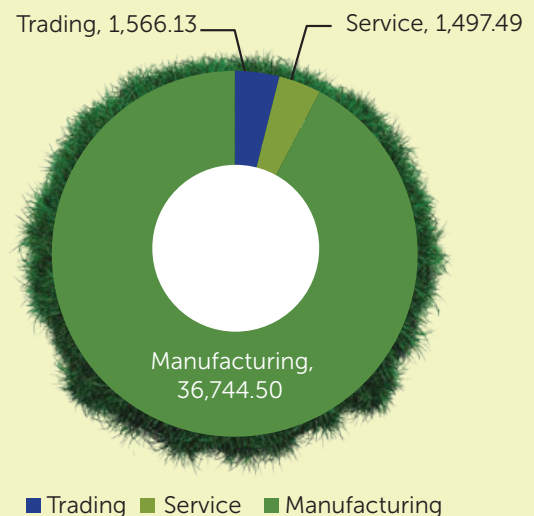
In 2024, Shahjalal Islami Bank PLC undertook several initiatives to bolster investments in the Cottage, Micro, Small, and Medium Enterprises (CMSME) and Agriculture sectors, aiming to stimulate economic growth and support grassroots entrepreneurs in Bangladesh.

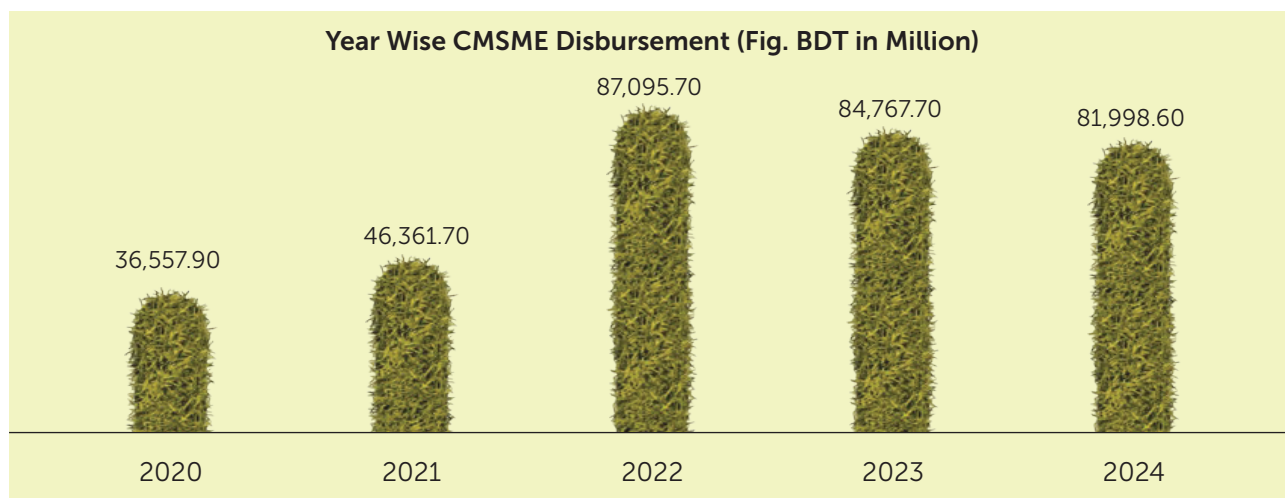
- As of December 31, 2024, SJIBPLC reported a total deposit of approximately BDT 28,400.00 crore and an investment amount of about BDT 26,596.00 crore, reflecting the bank's robust financial health and its capacity to support extensive investment initiatives in the CMSME and Agriculture sectors.
- The bank received a total of 7221 investment proposals from branches valued at Tk 3673 crore.
- Rural branches with an SME investment concentration above 80% of their portfolio size are treated as SME-focused branches.
- Increased Investments limits for women entrepreneurs and startup businesses under special refinancing schemes.
- On June 13, 2024, SJIBPLC signed a participatory agreement with the SME Foundation to distribute investments under favorable terms to entrepreneurs, including cluster clientele, association members, and women entrepreneurs in the production and service sectors nationwide. This collaboration aimed to enhance financial accessibility for small and medium enterprises, fostering inclusive economic development.
- On June 11, 2024, SJIBPLC signed an MoU with iFarmer Limited to facilitate financing for farmers and agribusinesses. This collaboration aimed to provide financial support to small-scale farmers, enabling them to expand their operations and contribute to the agricultural sector's growth.
- Recognizing the pivotal role of women in economic development, SJIBPLC organized seminars titled "Acceleration on Financial Literacy for Development of CMSME Women Entrepreneurs." at its Elephant Road Branch, Dhaka on October 22, 2024, and at Dargah Gate Branch, Sylhet on October 27, 2024, that month. These programs aimed to empower Women Entrepreneurs by enhancing their financial literacy, thereby fostering a job-oriented, industry-based economy.
- On November 26, 2024, SJIBPLC signed an MoU with SEBA Aggrotech & Seeds Limited. This partnership aimed to increase agricultural production, control inflation influenced by global factors, and ensure self-sufficiency in food production by providing necessary financial support to farmers.
- In February 2024, SJIBPLC, in collaboration with SEBA Aggrotech and Seeds Limited, provided agricultural investments to marginal farmers in four districts of the Rangpur region. This initiative, aligned with Bangladesh Bank's Agricultural and Rural Credit Policy, aimed to boost GDP growth by enhancing agricultural production.
- Participated in focus group webinar discussions, a baseline promotional survey, workshops, and programs in different districts.
- Disbursing women entrepreneurs as well as CMSME under the Bangladesh Bank Islamic Refinance Scheme from all over the country who have businesses in the agriculture and food processing industries, boutiques, mini-garments, beautification parlors and fitness centers, handicrafts, and other sectors.

**SECTOR WISE CMSME PORTFOLIO 2024
(in Percentage)**



**SECTOR WISE CMSME PORTFOLIO 2024
(Fig. BDT in Million)**





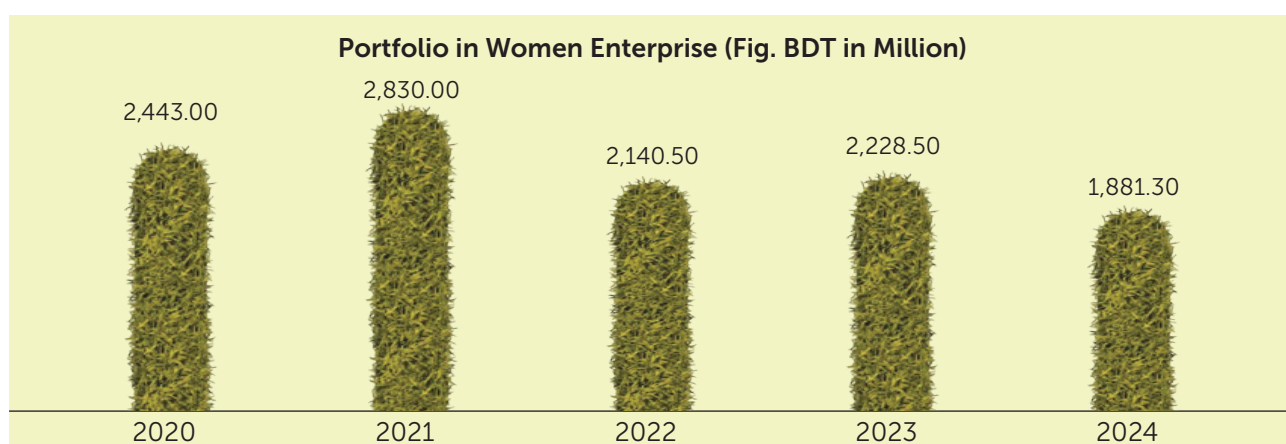
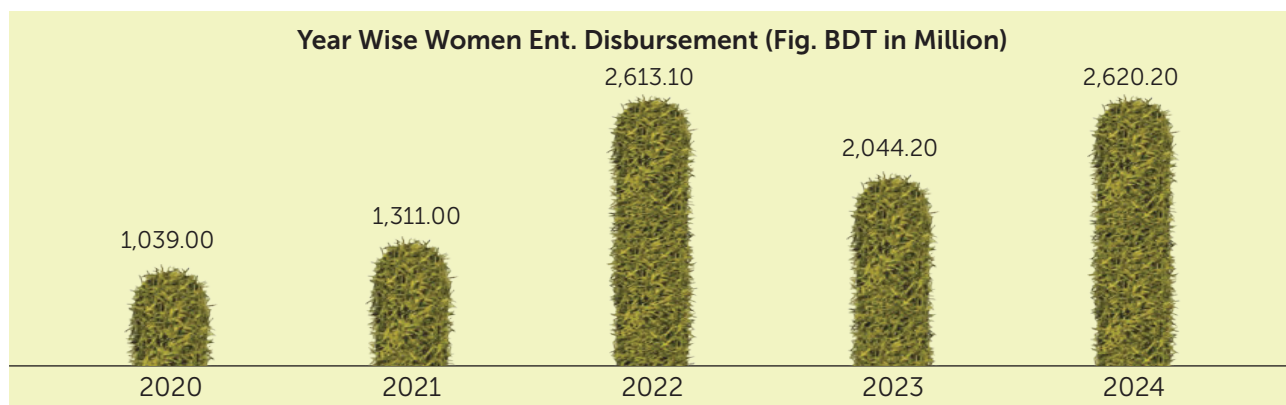
CMSME Women Entrepreneurs

Shahjalal Islami Bank PLC (SJIBPLC) is dedicated to empowering women entrepreneurs within the Cottage, Micro, Small, and Medium Enterprises (CMSME) sector across Bangladesh. Recognizing the pivotal role of women in economic development, SJIBPLC has implemented several initiatives to support and nurture female-led businesses. Through these dedicated programs and partnerships, Shahjalal Islami Bank PLC continues to demonstrate its commitment to supporting and empowering women entrepreneurs in the CMSME sector, contributing to inclusive economic growth in Bangladesh.

- SJIBPLC offers the "Prottasha" investment scheme, specifically designed to provide financial assistance to women entrepreneurs nationwide. This program aims to facilitate access to capital, enabling women to establish and expand their businesses effectively.
- To enhance financial support for women entrepreneurs, our Bank has entered strategic partnerships. Notably, the bank signed a participatory agreement with the SME Foundation to distribute investments under favorable terms to entrepreneurs, including women, in the production and service sectors. Additionally, SJIBPLC has collaborated with Bangladesh Bank to provide credit guarantee facilities tailored for women entrepreneurs, ensuring easier access to financing.
- Understanding the importance of financial literacy, our Bank organized a seminar titled "Acceleration on Financial Literacy for Development of CMSME Women Entrepreneurs." This initiative aimed to equip women entrepreneurs with essential financial management skills, fostering sustainable business growth.
- The bank is expected to introduce more tailored financial products for women entrepreneurs, offering lower Profit rates, flexible repayment terms, and reduced collateral requirements. These measures

aim to break down financial barriers and increase women's participation in the economy

- To encourage women entrepreneurs to take up CMSME initiatives, SJIBPLC provides a Refinance Facility from Bangladesh Bank at a lower profit rate.
- To simplify the investment application process for CMSME entrepreneurs, including women entrepreneurs, our Bank has created a simplified investment application form in Bengali to reduce difficulties in meeting documentation requirements.
- To extend investment facilities to new women entrepreneurs, SJIBPLC has instructed all branches of the bank to find at least three women who are interested in starting or expanding their businesses within the catchment area, provide training in their field of interest for capacity building, and extend investment facilities to at least one of those who receive training.
- To ensure prompt services for women entrepreneurs, the Bank has established a separate "Women Entrepreneurs' Dedicated Desk" in each branch of the bank, which provides support to prospective women entrepreneurs in the preparation of business proposals, marketing strategies, and related areas.
- To prioritize women entrepreneurs for extending investment facilities and taking capacity-building initiatives for their existing and prospective female clients.
- To create greater access to finance for SMEs, particularly women entrepreneurs, in different cluster areas, SJIBPLC also allows investments under the Credit Guarantee Scheme.
- To improve entrepreneurship skills, SJIBPLC arranges day-long workshops for CMSME women entrepreneurs to listen to their opinions and requirements and provide solutions.



Different Refinance schemes of Bangladesh Bank

Shahjalal Islami Bank PLC has been actively implementing the Cottage, Micro, Small, and Medium Enterprises (CMSME) refinance schemes introduced by Bangladesh Bank to bolster economic growth and support entrepreneurs across the nation.

Through these initiatives, Shahjalal Islami Bank PLC demonstrates its commitment in supporting the CMSME sector, fostering entrepreneurship, and contributing to the sustainable economic development of Bangladesh.



Refinance Agreement with Bangladesh Bank regarding environmental friendly green products



SME Finance Agreement Signing Ceremony with SME Foundation Bangladesh.



Energy Efficient Machinery financed under green finance product scheme by Motijheel Branch to Butterfly Group



Micro Financing to Ethnic Minority in Mymensingh

REFINANCE PERFORMANCE

(Figure in crore Taka)

SL	Name of Scheme	Target	Achievement	Percentage
1	Tk. 750 Crore Refinance Scheme for 10/50/100 Tk. Account Holders	250.00	203.50	81.40%
2	Small Enterprise Refinance Scheme for Women Entrepreneurs		407.93	
3	Tk. 25000 Crore Prefinance Scheme	83,000.00	6,843.42	8.25%
4	Investment Guarantee Schemes under Tk25000 Crore Prefinance Scheme	1000.00	302.00	30.20%
5	Investment Guarantee Schemes under Women Entrepreneurs	300.00	19.00	6.33%
6	SME Foundation Refinance Schemes	250.00	193.00	77.20%
7	Food Safety Refinance Schemes	7300.00	7332.90	100.45%
8	Wheat Maize Refinance Schemes	1000.00	658.45	65.85%

To successfully implement Bangladesh Bank's CMSME Refinance Scheme, SJIBPLC follow a strategic action plan covering financing structure, operational workflow, risk management, and compliance. Below is a step-by-step action plan tailored:



Agriculture Investment

Shahjalal Islami Bank PLC is committed to bolstering Bangladesh's agricultural sector by providing targeted financial support to farmers and agribusinesses. Through various initiatives, SJIBPLC aims to enhance agricultural productivity and contribute to the nation's economic growth.

Recent Initiatives:

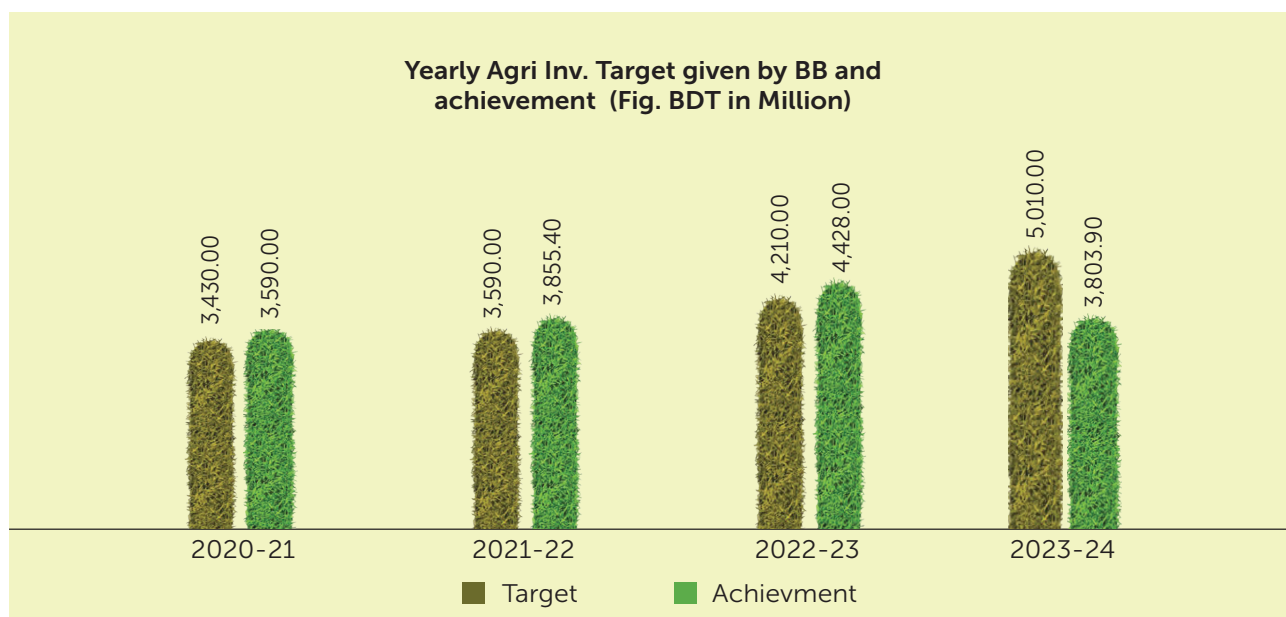
- Support for Marginal Farmers:** In February 2024, SJIBPLC, in collaboration with Sheba Agro Tech and Seed Limited, disbursed agricultural investments totaling Tk 6.505 million to 52 farmers across four districts in the Rangpur region. This effort aligns with Bangladesh Bank's Agricultural and Rural Credit Policy, aiming to boost GDP through increased agricultural production.

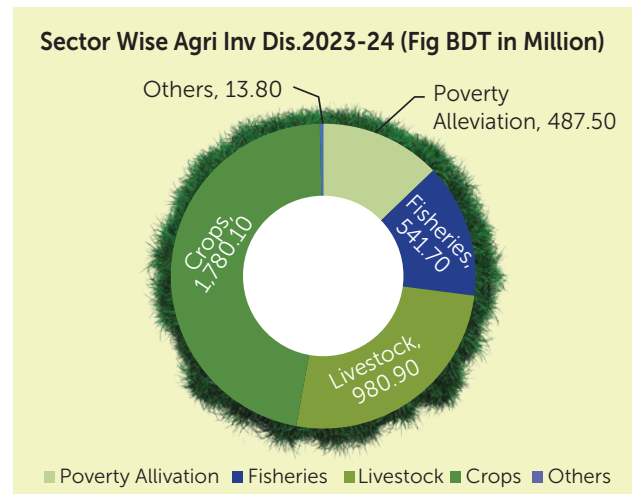
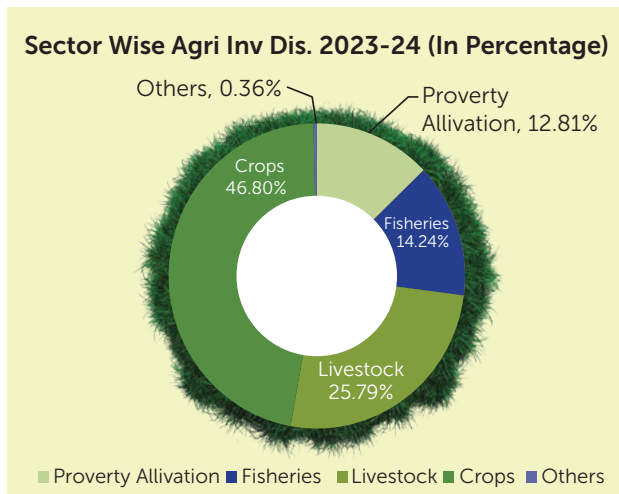
- Collaborative Efforts:** In November 2024, SJIBPLC signed a Memorandum of Understanding with SEBA AgroTech & Seeds Limited. This partnership focuses on increasing agricultural output, controlling inflation influenced by global factors, and achieving self-sufficiency in food production.

Profit Rates for Agricultural Investments:

SJIBPLC offers competitive profit rates for various agricultural activities, including cultivation, planting, machinery acquisition, and fertilizer procurement. These rates are designed to make financing accessible and affordable for farmers.

Through these strategic initiatives and partnerships, Shahjalal Islami Bank PLC continues to play a pivotal role in advancing Bangladesh's agricultural sector, ensuring financial inclusivity, and promoting sustainable economic development.





In reality, maximum portfolio of the CMSME and Agriculture investments are reported as sustainable finance for there being green products or ESDD are found to be low.

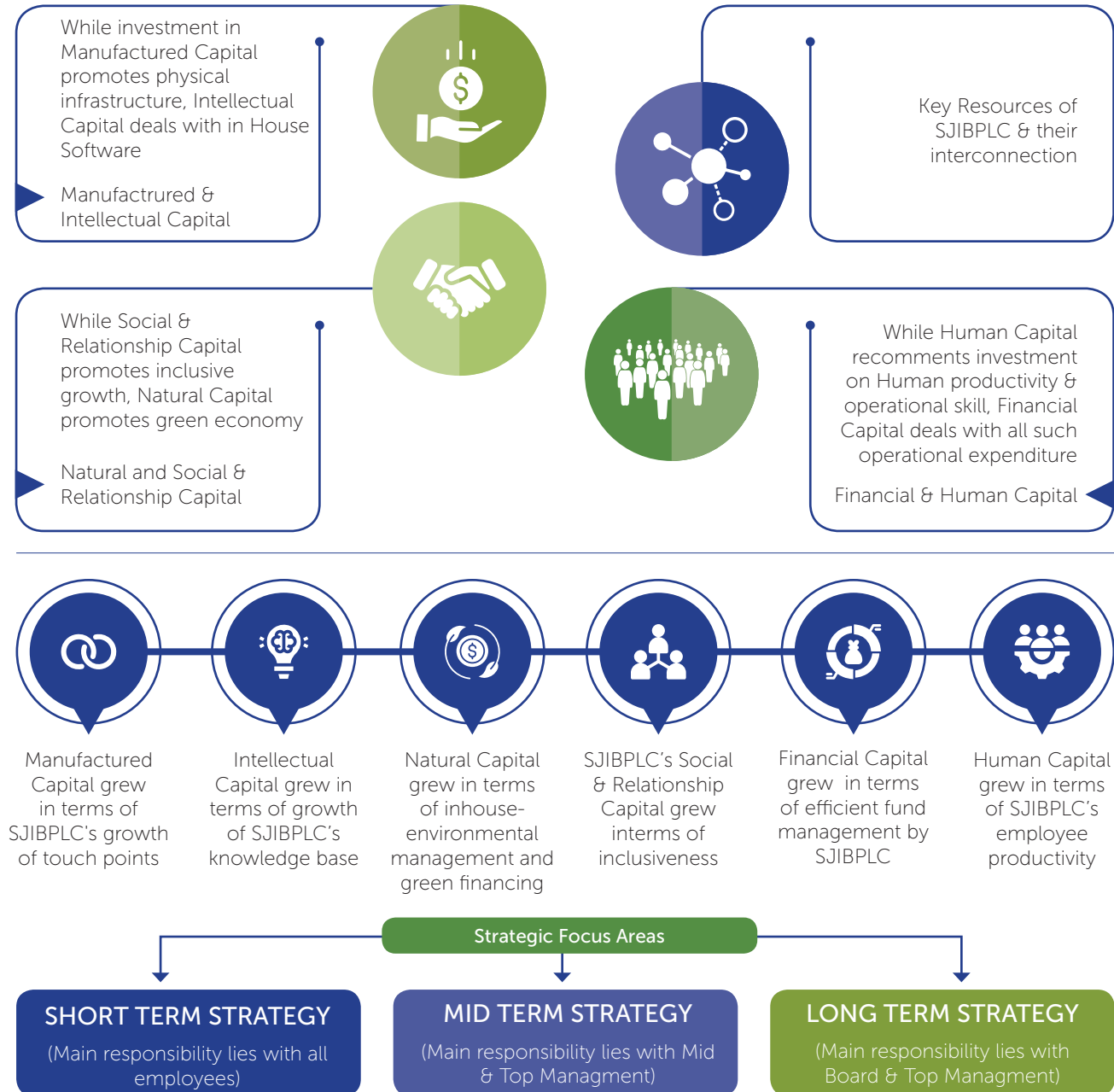


Shahjalal Islami Bank PLC. was awarded as the best climate focused bank



OUR KEY RESOURCES & STRATEGIES

On rapidly changing the financial landscape, any corporate entity's strategic focus areas are supposed to be determined based on short term, mid-term and long-term goals. To protect investors' interest and interest of all other stakeholders, SJIBPLC constantly pursues strategies:



Short Term Strategy	Mid Term Strategy	Long Term Strategy
Achieve Yearly 5% Disbursement Target of Green Finance	Compliance of Bangladesh Bank regulation	Reduce net carbon emission of SJIBPLC
*Achieve Yearly 20% Disbursement Target of Sustainable Finance	Compliance of Bangladesh Bank regulation	Reduce net carbon emission of SJIBPLC
Achieve Yearly School Banking Account Opening Target	Compliance of Bank Management	Ensure inclusive growth to assist the nation to meet SDG target.
Achieve Yearly Frill Account Opening Target	Compliance of Bank Management	Ensure inclusive growth to assist the nation to meet SDG target.
Achieve Yearly CSR Target	Compliance of Bangladesh Bank regulation	Assist in community development
Human Resources Development	Increase staffs' productivity	Turn Human Resources into Human Capital

*From the year 2025 the target is 40%

SUSTAINABLE HR PRACTICES AND STRATEGIES

Human Capital

The Bank stresses on developing employees' capabilities transforming the human into human capital. The HR Division is dedicated to nurturing human capital and installing a strong sense of organizational commitment and ownership. The bank's human capital value increases every year for more investment on its skill development and capacity building. In 2024, Human Capital/Asset was Tk.50,758.81 million compared to Tk.40,686.35 million in 2023.

HR related Particulars	Year 2024 (Fig. BDT in Million)
Total Asset	386,849.89
Human Asset (Individuals' value)	50,750.72
Value of Investments (Training Expense)	8.09
Total Asset Including Human Asset	437,608.70
Total Liabilities	386,849.89
Human Capital	50,758.81
Total Capital & Liabilities Including Human Capital	437,608.70

The bank follows and circulates Green Office Guide so that employees reduce consumption, reuse where possible and recycle things. Such attempts by banks employees contribute not only to reduce carbon emission but also to increase profit per employee of the bank.

HR Policies & Practices

SJIBPLC is pursuing a standards set of Human Resources policies and guidelines covering all related aspects of Human Resources Management to ensure a unique HR Management practice is in place throughout the organization. Human Resources policies of the Bank in broader lines covers followings:

- Talent acquisition,
- HR Development,
- Performance Management,
- Remuneration & Allowances,
- Disciplinary and Grievance Management,
- Sexual Harassment Eradication,

- NIS, KYE and Employee Background Screening,
- Employee House Building & Car Policy,
- Internship policy etc.

It can be mentioned that employees who maintain more than one car are bound to give carbon tax and submit the same document when claim for registration of staff car to the bank.

Manpower Planning

Following a unique method, HRD regularly review and analyze manpower requirements keeping in view of the expansion program both business and network along with attrition to ensure that always required manpower is in place. In line with manpower analysis, necessary recruitments (experienced/fresher) have been made well ahead of time and usually kept attached with different branches as well as the corporate head office aiming to acquaint them with shariah banking as well as to understand culture of the Bank.

HR related Particulars	Year 2024 (Fig. BDT in Million)
Revenue Per Employee	7.99
Operating Income Per Employee	6.38
Operating Cost Per Employee	2.51
Operating Profit Per Employee	3.86
Profit before Tax Per Employee	1.97
Profit after Tax Per Employee	0.61
Salary Cost Per Employee	1.51

HR Succession Planning

This succession planning initiative begins with the recruitment of fresh talent, where SJIBPLC rigorously selects candidates. Once on boarded, the bank focuses on developing employees' skills, expertise, and knowledge, preparing them to assume leadership positions within branches, divisions, or departments in the event of organizational expansion or attrition. Moreover, regular leadership training sessions are conducted to groom middle management for higher responsibilities, ensuring a smooth transition when seasoned employees exit and new recruits are ready to step in as successors.

HR Retention Programs

With a good number of banks in Bangladesh provides flexibility and opportunity of the experienced officials for frequent job migration. Further opening of Islamic window banking by the conventional Banks creates fresh demand for experienced manpower of shariah banking. The Bank considering the challenges to retain the talents persistently

formulates new HR policies and updates the existing, evaluate & revise employee benefits & compensation packages, undertakes career development programs, provides rewards & incentives to the performers. Bank's existing practices in employee retention is supportive to keep the turnover rate to a satisfactory level which is at par with the industry average.

Workplace diversity & culture

Shahjalal Islami Bank PLC. believes that workplace diversity can create synergy for the organization and is a key enabler for long-term success. The Bank by building teams of people with different backgrounds, education, skills and experiences creates sustainable value across the organization. The Bank pursues to uphold workplace diversity in thoughts, culture, religion and gender which makes it stronger to serve the clients as well as to achieve the goals. Shahjalal Islami Bank PLC. focuses on maintaining gender ratio to acceptable level and provides equal employment opportunities.

Particulars	No. of employees					
	2024		2023	2022	2021	2020
Male	2307	83%	2397	2368	2284	2215
Female	470	17%	481	472	457	442
Total	2777	100%	2878	2840	2741	2657

At present 17% officials of the Bank are female and holding different key position at Branch and Corporate Head Office. However, it is 20% if we exclude sub-staff of the bank.

Employee Code of Conduct and Ethics: Shahjalal Islami Bank PLC. is pursuing a set of approved policies for code of conducts that outlines specific behaviors and actions expected from the employees of the Bank: covering issues such as workplace behavior, dress code, and policies regarding conflicts of interest, confidentiality and use of company resources etc. The guidelines linked with the mission, vision and values of the Bank and also give a clear view to all employees regarding banks expectation from an individual how to behave with the organization particularly in managing internal and external stakeholders. Every employ has to sign a complete document with outlines the code of conducts and training academy regularly undertakes different programs upholding the spirit of this issue. HR Policy Guidelines further narrates in detail issues encompassing the code of conducts & ethics. Human Resources Division closely oversee the adherence and take corrective measures where required.

Performance Appraisal: The performance appraisal system incorporates key principles and involves all officials in a common platform where they are evaluated against set parameters. The performance appraisal system is widely used in the Bank, as it is linked to promotion, compensation, placement, and employee development.

It can be mentioned that SJIBPLC has recently engaged a professional company namely Zoonox for performance appraisal of employees through written and viva exam. It

has helped to assess banks employee's skill assessment by a third party.

Employee reward, promotion, motivation and engagement: We declare promotion to the deserving officers and executives every year as part of motivation and rewarding the employees. Human Resources Division also focuses on employees' choice of posting/placement facilitating them to stay close to their family members. It helps to improve employee motivation and engagement with the organization. The Bank also provides a healthy working environment throughout the organization and provides competitive pay package and other benefits which improves employees' belongingness with the organization.

Grievance Management: Grievance Management and Counseling Bank grievance management practices allows everyone feel free to escalate the issues to the grievance management team. Grievance management team ensures that every individual is treated equally in the same situation and dealt with all issues fairly and impartially. HR takes effective measures so that employees are aware of the laws, organizations policies, rules, code of conducts & disciplines thus employees are broadly aware of the consequences for repeated failure in adherence with the stipulations.

Employee Wellbeing: All that we do is designed to promote balanced work-life integration. We continue to prioritize the holistic well-being of employees and redefine the employee experience with physical, mental, emotional and performance aspects of work. The Bank incorporates the following key facilities for the well-being of the employees.

Health Insurance: To facilitate the employees, the Bank entered into a group health insurance agreement with Progati Life Insurance Company Limited and brought all employees under the net of insurance at the cost of the Bank. Under this facility employees of the Bank enjoys life and health insurance coverage under Family Floater Package where an employee along with spouse and two children are given with same amount of coverage based on designation of an employee. During the year the company settled around 477 insurance claims at different times under the group health insurance facility of the bank.

Day Care Center: To facilitate the female officials working at Corporate Head Office have kids aged 6 months to 6 years can enjoy Day Care facilities to look after their kids during the office hours. In this aspect Bank entered into a service agreement with Twinklers' Care, a reputed Day Care service provider at Gulshan, Dhaka. In this way, SJBPLC has met up one important sustainability rating criteria of Bangladesh Bank.

First Aids and Medical Support: To provide first aid as well as to manage emergency health issues of the officials working at CHO during the office hours the bank has a first aid support service facility at its Corporate Head Office. A full-time medical assistant is engaged to oversee this affair.

Health & Hygiene and Workplace Safety: The Bank on 14th November-2024 observed cleaning day throughout the organization to create awareness among the employees. Moreover, to acquaint with safety issues as well as tackling unexpected situation like earthquake, fire etc. corporate head office regularly conducted fire drills to train the employees and also regularly test the effectiveness of the safety equipment.

Residential facility for training: The Bank has its own training academy which provides accommodation facility for non-Dhaka based participants facilitating participants of the training programs from remote districts to stay in

the dormitory at the expense of the Bank.

Digital Transformation in HR

Digitalization improves the efficiency of core business processes. HR Division has been using an internally developed HRMS solution that helps to record comprehensive HR information and records. It assists senior management and HR people providing necessary employee information, financial detail, work history, performance detail thus facilitates real time decision making. The Bank in the recent years digitalizes different areas of HR operations which helps to practice an effective HR management. The digitalized HR Management System (HRMS) has incorporated followings that is contributing to decarbonization through reduction of paper consumption:

- Leave Management System,
- Centralized Attendance System,
- Performance Appraisal System,
- Centralized Payroll System,
- Employee Business Target Management System(TMS),
- E-Learning System,
- E-TNA,
- E-Recruitment.

Training and Competence Development -The Bank has introduced digitalized TNA (Training Need Assessment) in HRMS to prepare an effective training program. The Bank provides training to employees at all levels for improvement of their knowledge and skills to ensure that they acquire required skill sets in their future positions throughout the year at Banks own Training Academy.

Furthermore, Bank regularly nominated officers/executives to participate in course/seminar/workshop arranged by reputed institutions like BIBM, BBTA, BAB, etc.



Workshop on Financial Literacy

Sl No	Course Type	Training Provider/Training Institute	No. of Courses	No. of Participants
1	SJIBPLC (in house) Training Program	SJIBTA & Corporate Head Office	105	9717
2	External Training Programs (Local)	Bangladesh Bank & BBTA	32	47
3	External Training Programs (Local)	BIBM	82	104
4	External Training Programs (Local)	ICT-TAG, BAB, ICCB, ICAB, CSBIB & AAOIFI, CSBIB, Bangladesh Bankers Connect, Square InformatiX Limited, DigiSec Council, BCS, BIFF., BRAC Bank PLC., BIBM & CSBIBB, BAFEDA, WARD, Eastern Bank PLC. Jamuna Bank PLC., ICC Bangladesh., MTBPLC, Dhaka Bank PLC. SWIFT, BuildNation, IBB	42	70
5	Foreign Training (India)	HAB BANK., The United States Department of Justice, IsDB, Japan Remit Finance Co. Ltd. Asian Development Bank, SAFA, Trueventus, Dun & Bradstreet Knowledge Forum, MAY International Trade Services Ltd.	9	13
Total			270	9951

We conduct training on sustainable finance, gender equality and carbon emission measurement through our Training Academy as we as well in our Corporate Head Office considering importance of sustainability

Quarters of Year 2024	No. of Workshop on Sustainable Finance and related issues
March-2024	02
June-2024	01
September-2024	02
December-2024	04
Total	09

Bank's Human Resources has been increasing with the volume of work and number of growth of branches. The majority of the employees are officers whereas cash officers and executives are recruited mainly on the basis of requirement of the bank.

Employee Type	2020	2021	2022	2023	2024
Executive	270	298	310	322	325
Officer	1432	1476	1562	1573	1474
Cash Officer	466	479	476	484	492
Total	2168	2253	2348	2379	2291
Change over the year	9	85	95	31	(88)
% Change	0.42%	3.92%	4.22%	1.32%	(3.70%)
Number of Branches	132	132	140	140	141

Our female employees are increasing gradually. However, female employees are far less than male due to drop out of many female employees for their personal reasons

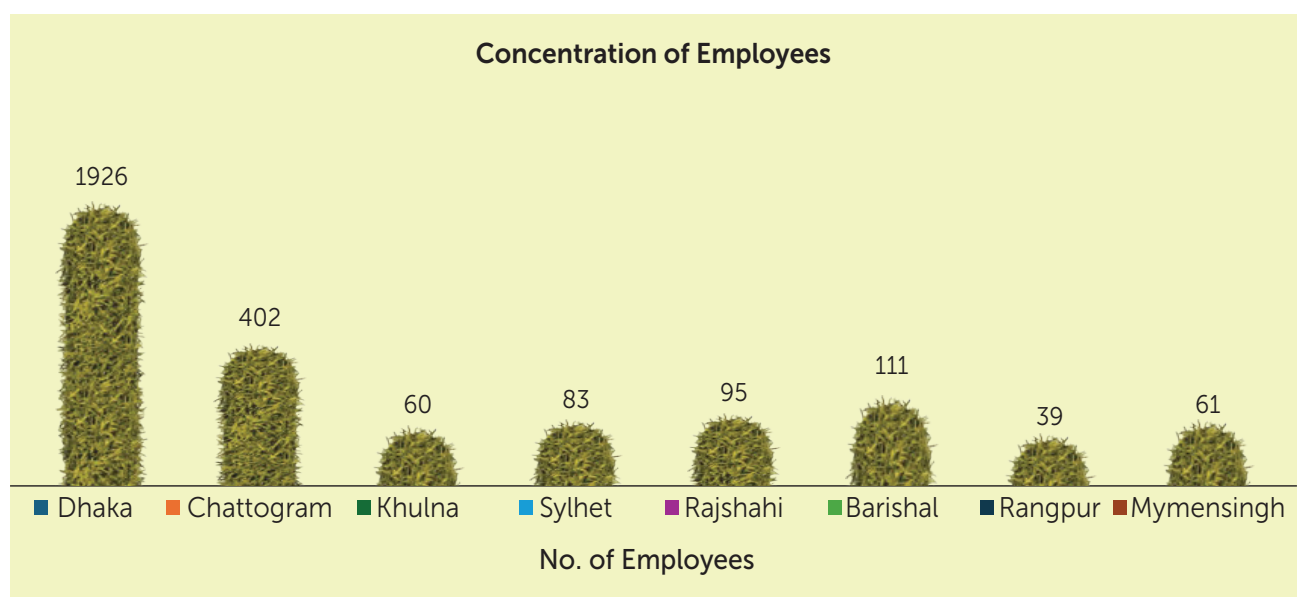
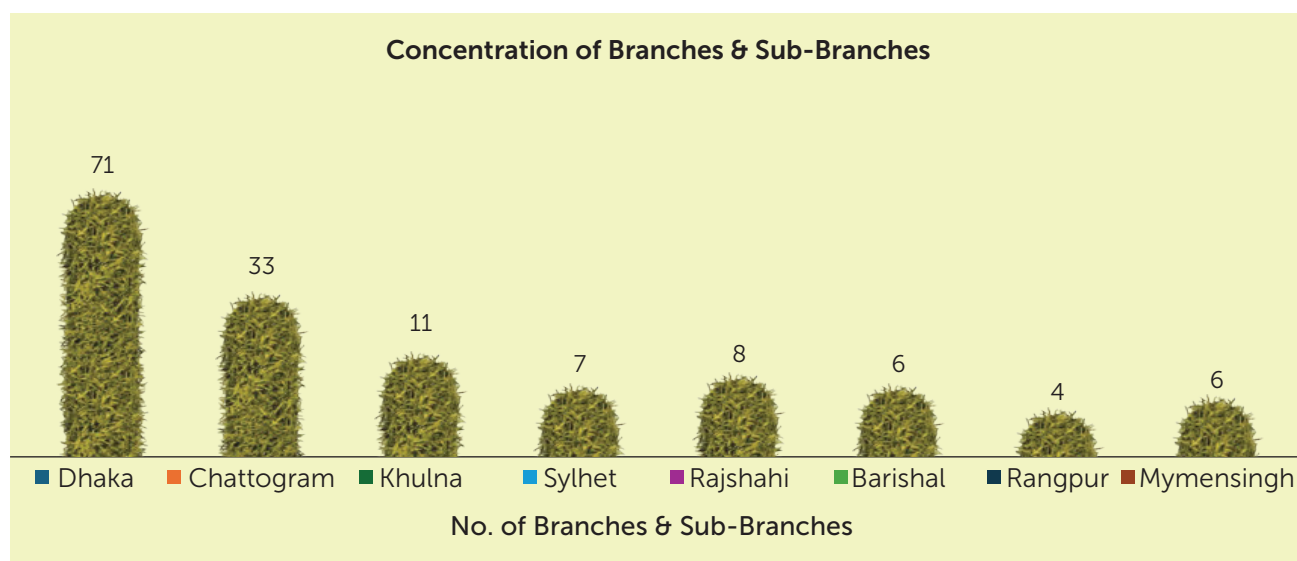
Employee Type	Male	Female	Total- 2024	Toal-2023
Executive	301	24	325	322
Officer	1155	318	1473	1573
Cash Officer	368	124	492	484
Sub-Staff	483	4	487	499
Total	2307	470	2777	2878

Employee Distribution:

The bank has also plan to shift employees from Dhaka and Chattogram to other cities along with decentralization of concentration of business in these areas. It will certainly help in reduction of carbon emission in major cities i.e. Dhaka and Chattogram. A division wise staff number are given below:

Name of Division	No. of Branch/ Sub-Branch	No. Employee	Percentage
Dhaka*	70	1926	69.36%
Chattogram**	33	402	14.48%
Khulna	11	60	2.16%
Sylhet	7	83	2.99%
Rajshahi	8	95	3.42%
Barishal	7	111	4.00%
Rangpur	4	39	1.40%
Mymensingh	6	61	2.20%
Total	146	2777	100%

*. Also includes CHO, OBU & CPC. **. Zonal Office and CPC. ***Includes 5 Sub Branches.



MATERIALITY STRATEGIES

In our sustainability report, we used a materiality assessment process to categorize the relevant issues that have the most potential to impact our ability to run our operation successfully and derive value for our internal and external stakeholders. In conducting our materiality assessment, we considered our strategy, values, and code of conduct, the wants and needs of our stakeholders to identify the most relevant risks and opportunities. This exercise is undertaken to identify the material issues and define priorities in an unbiased manner as the materiality assessment was carried out during the reporting period, and findings from the same have been used to develop the contents of the report. The identified material topics through the exercise are reflected in the content of this report and are in accordance with the GRI Standards.

Materiality Determination process at SJIBPLC:

In our sustainability reporting, a matter is considered material if it could substantively affect the Bank's ability to create value in the short, medium and long terms. The materiality determination process at SJIBPLC is depicted below:



Step 1: Identification

In our sustainability report, we have identified material aspects relevant to our sustainable strategies and stakeholder expectations toward the Bank taking into account our own Sustainable Finance Policy as well as the Sustainable Finance Policy of Bangladesh Bank for reviewing and considering all issues, challenges, and trends raised at both national and international levels.

Step 2: Prioritize

Through discussion with our stakeholders, the preliminary material topics are mapped with our business strategy and prioritized across our materiality matrix, reflecting importance to our stakeholders in contrast to the significance and impact of the economy, environment, and community.

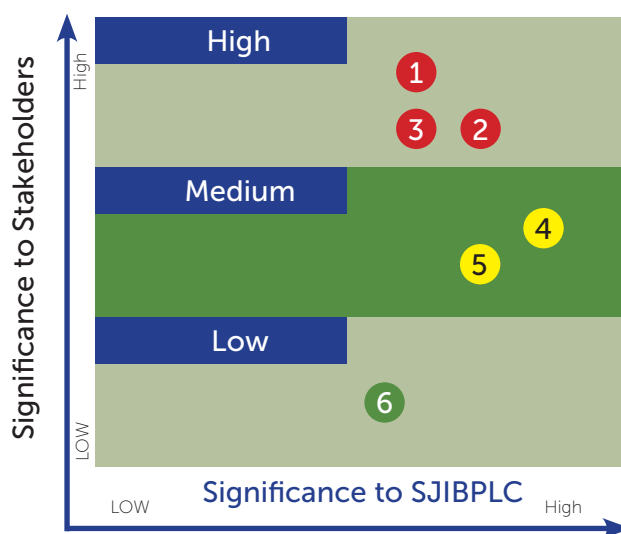
Step 3: Review

The Sustainable Finance Committee headed by the Deputy Managing Director as well as Senior Management Team members have reviewed material aspects with a view to confirming that relevant issues and impacts were thoroughly considered.

Step 4: Disclose

The reviewed material aspects were proposed to the Board Risk Management Committee (BRMC) and the Board of Directors (BoD) for their acknowledgement and consideration. The chosen and final materiality topics are used as the base information for the preparation of this sustainability report.

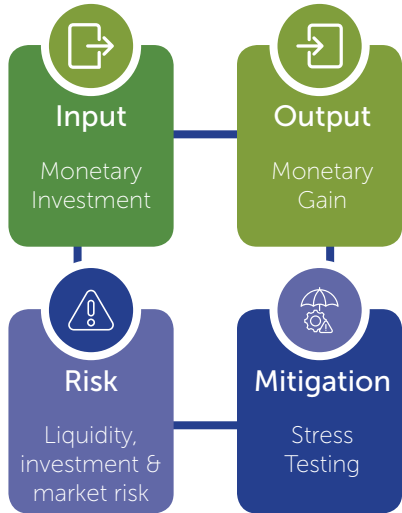
Prioritizing the sustainability and decarbonization topics enriches our understanding of our stakeholders' needs and focuses our strategic approach. Material issues are those that reflect our organization's most significant environmental, social and governance impacts, or those that influence the assessments and decisions of our internal and external stakeholders. To understand the current and emerging issues that matter most to our stakeholders and that will have the most material impact of our business, we conduct regular comprehensive assessment of the Bank's material issues and got following material matrix:



1. Capital Planning
2. Technological Advancement
3. Environment Friendly Investment
4. Building the Community and impacts of climate change
5. Good Governance
6. Human Capital

1. CAPITAL PLANNING

SJIBPLC is one of the few banks in the industry that was able to give dividend to shareholders in 2024. It proves the soundness of our financial position in the industry. We have made adequate provision to face the challenge of Non-Performing Investments.



Capital Planning-2024

Liquidity Coverage Ratio

172.94%

Return on Equity

7.15%

SDG RELEVANCE

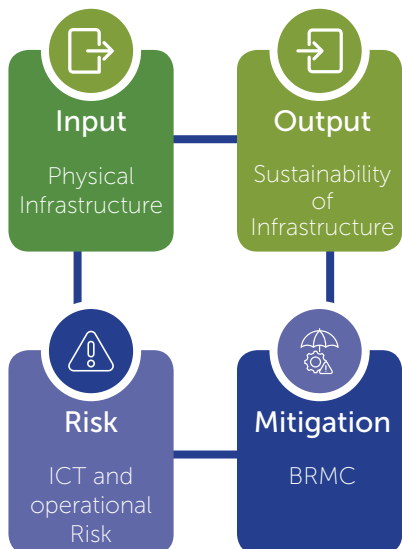


Our Priorities

- High quality asset growth
- Rationalize cost of deposit and operating expenses
- Sustainable growth of our investment and decarbonization

2. TECHNOLOGICAL ADVANCEMENT

SJIBPLC is yet to increase invest in ICT sector in comparison to many banks that have already tremendous investment to capture digital financial market. The bank has plan to adopt new core banking software and automation of ESDD to face the challenge of digital divide of the society.



Technological Advancement-2024

Wide network of 141 branches which are all on-line branches

A network of 120 Agent Banking Outlet

A network of 435 Global Correspondent

SDG RELEVANCE

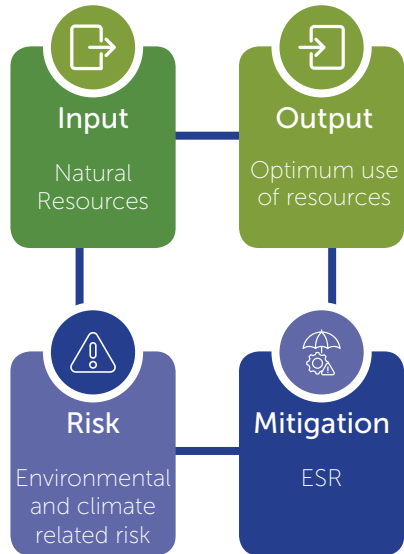


Our Priorities

- Expansion in geographical presence
- Relocation with modern layouts
- Investment in IT infrastructure and resources for digital financial inclusion and decarbonization
- Automation of ESDD and development of sustainable finance software.

3. ENVIRONMENT FRIENDLY INVESTMENT

In SJIBPLC, 90% out of our total investment disbursed was sustainable finance in the year 2024. We have increased environmental and social risk rating substantially last year for achieving ESG growth and sustainability rating of Bangladesh Bank. In many cases, SJIBPLC face the challenge of carbon emission by not investing in sectors like conventional brick field, tannery etc.



Environment Friendly Investment-2024

Head Office is LEED Gold Certified Green Building

19 (Nineteen) ATM of the bank have already been powered by solar energy

SJIBPLC measured its carbon emission for the 1st time.

SDG RELEVANCE



Our Priorities

- Carbon footprints reduction
- Use of energy efficient technology and use of renewable energy to reduce GHG emission
- Responsible cultivation, water conservation & waste management Practices.

Environmental & Social Risk Management (ESRM)-

Shahjalal Islami Bank PLC creates a successful strategy for social and environmental risk management. In this sense, the bank uses the following strategy to control social and environmental risk:

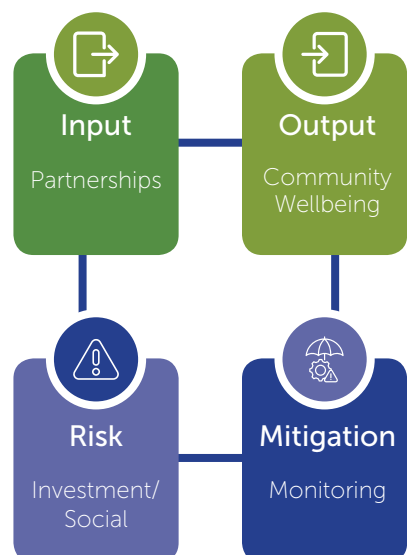
- Enacting and implementing comprehensive policies
- ESDD Check list for every eligible client and acting plan and other related measures if ESDD score is medium or high.
- Prioritizing Environmentally Friendly Projects and considering social and ecological aspects.
- Adequate training to employees.
- Acknowledge the need to balance non-monetary aspects including social and environmental concerns.
- Integrating ESG Factors in every investment decision.



“The global fossil fuel crisis must be a game-changer. So let us not take the ‘highway to hell’ but let’s earn the clean ticket to heaven.” —Ursula von der Leyen, President of the European Commission Cop 27

4. BUILDING THE COMMUNITY

Profit is not the only goal of a good organization. Any organization must contribute for betterment of society. SJIBPLC give CSR, Zakath and it promotes Waqf accounts for the betterment of society and the environment. SJIBPLC faces the challenge of building society along with its own profitability by sacrificing from its net profit to sponsors and donations in many cases.



Building the Community-2024	
Profit Distributed to Customer Tk.11,865 Million	CSR fund donated: 316.18 million
Zakat donated: 285.67 million	Tree Plantation of Tk.2.5 million by 100 branches to promote decarbonization

SDG RELEVANCE

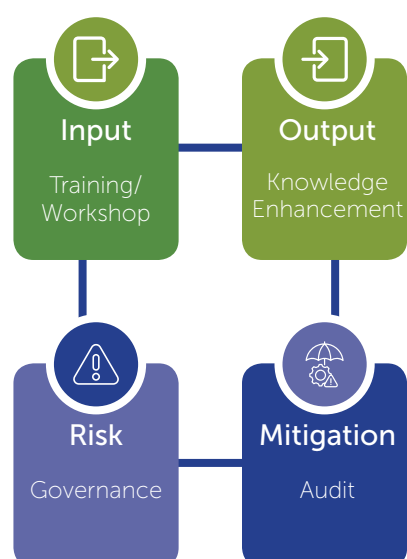


Our Priorities

- Linking banks profitability with sustainable growth and decarbonization
- Ethical Banking
- Being peoples' bank

5. GOOD GOVERNANCE

A balanced mixed of shares among member of Board of Directors has made it a balanced organization for which no specific group can enjoy monopoly to control Board, and this helps in ensuring corporate governance properly. The challenge of impartial governance is addressed by engaging skilled and renowned independent directors in the Board.



Good Governance-2024	
24 years of glorious experience	SJIBPLC measured its carbon emission for the 1st time.
03 Independent Directors in the Board	Independent Decision making process

SDG RELEVANCE

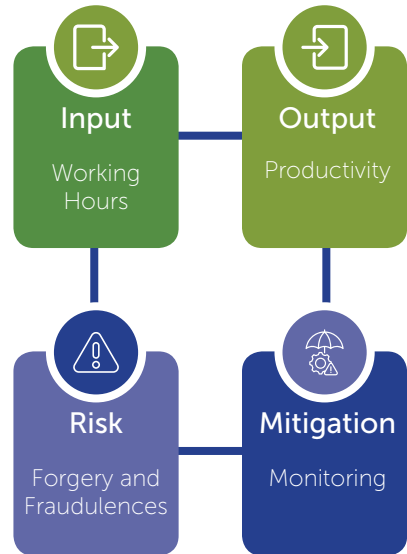


Our Priorities

- Non-Intervention of Board into Management Affairs.
- Compliance side by side with profitability
- No compromise with ESG and integrating ESG into all investment decisions.

6. HUMAN CAPITAL

Being a welfare-oriented organization, SJIBPLC has never downsized or terminated its employees for retaining mere profit; rather employees' weakness is converted into strength by proper training and supervision. The bank faced the challenge of non-performance of some of its staffs by training them and through ACR based performance recognition.



Human Capital-2024	
Investment in Training & Development Tk.8.09 million	Female Employees 20%
Staff promotion 467	Green Office Guide is published in Annual Report to reduce consumption and subsequent GHG emission

SDG RELEVANCE



Our Priorities

- Linking reward and various incentives with performance
- Attract qualified employees and provide learning opportunities
- Recruit employees in line with growth of business
- Arrange effective and timely training programs



Inauguration of Independent Sustainability Report for the year 2023 in Corporate Head Office



METRICS AND TARGETS



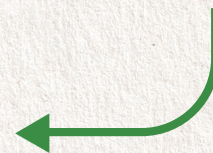
ENVIRONMENTAL
CHALLENGES



SUSTAINABLE
FINANCE



GREEN
ECONOMY



GHG/CARBON EMISSION DISCLOSURE AND METRICS 2024

Bangladesh face both Physical Climate Risk like flood, cyclone etc and Transitional Climate Risk like business shutdown for environmental pollution like ban on polythene, conventional brick field for government policy change. As such, the measurement and mitigation of carbon footprints have become crucial considerations across all industries to march towards a Net Zero and decarbonized economy. For these at first, we need to understand as a country where we are now globally and how we can gradually reach the goal through our own investments' operations and practices. And a key first step in making this shift is a systematic and transparent Greenhouse gas (GHG) accounting locally. Bangladesh Bank: As per SFD circular no. 06 dated 26 December 2023, Sustainability and Climate related financial disclosure has mentioned the issue of GHG accounting according to prescribed format and this report will be implemented phase by phase and full disclosure required to be made within 2027 and to be submitted to Bangladesh Bank Half Yearly.

In this report, for the first time SJIBPLC is disclosing greenhouse gas (GHG) emission at portfolio level with the assistance of Greenbud (A renowned carbon measurement company) for complying with the instructions of Bangladesh Bank. This calculation and report enable the quantification of greenhouse gas (GHG) emissions and value added related to the bank's financing portfolio. This GHG Emission Calculation is based on standards set by PCAF (Partnership for Carbon Accounting Financials). This underlines our commitment to addressing climate challenges and in building a decarbonized future aligning with the SDGs. Now, SJIBPLC is able to calculate amount of CO₂ and other GHG gas emissions and non-CO₂ emission from its business investments that they are financing and also bringing comparability, accountability, and transparency in its business operation and to the financial sector of Bangladesh by measuring key impact indicators. These impacts serve as metrics for evaluating and disclosing the contributions of SJIBPLC towards the targets outlined in the Paris Agreement, United Nations Sustainable Development Goals and Bangladesh National Determined Contributions to reduce GHG gas emission and CO₂ by 1.5 degree Celsius and to adapt and mitigate climate change. Consequently, we are disclosing the GHG emission with a broader scope for the first time, i.e., Internal Emission (scope 1, 2 & 3) and our financed

emission which includes our investment financing (scope 3). Understanding Scope 1, 2 & 3 Emission

IFRS/IAS: The International Sustainability Standards Board (ISSB) has issued IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2 Climate-related Disclosures, which are applicable from the financial year starting from 1 January 2024

Direct Greenhouse Gas Emissions

- **Scope-1:** Direct emissions from owned or controlled sources by the organization like Fuel Consumption, Owned or Controlled Vehicles, Refrigerant Usage, air conditioning usages etc. Example-SJIBPLCs car and generator fuel consumption.

Indirect Greenhouse Gas Emissions

- **Scope-2:** Indirect emissions from the consumption of purchased energy, steam, heating and cooling. SJIBPLC usually consume electricity from national grid like other organizations like DESCO.
- **Scope 3:** (Financial Emission)- Emission which take place due to the organization financing activities and in its value chain. Such as-due to its investment portfolio, employee commuting, business travel etc. Mainly SJIBPLCs loans/investment and advances portfolio is the basis of other emission.

Carbon Accounting and GHG Calculation Methodology

For the year 2024 we measured our banks carbon emission with the help of Greenbud, a professional carbon footprint measuring company. The analysis is based on the following primary calculation methodology, taking reference from PCAF Global GHG Accounting Standards for financed emission and The Greenhouse Gas Protocol (GHG Protocol) for internal emission. Emission summary of SJIBPLC-2024 is as follows-

Emission Summary of 2024 of SJIBPLC				
Particulars	Period	Scope 1 in ton CO ₂ e	Scope 2 in ton CO ₂ e	Scope 3 in ton CO ₂ e
		SJIBPLC's own carbon emission		Emission of banks borrowers due to SJIBPLC's finance
Absolute gross financed emissions	Jan to June 2024	1,681.91	3,361.11	1,855,765.48
	July to Dec 2024	2,730.60	24,363.57	595,151.66
	Total in 2024	4,412.51	27,724.68	2,450,917.14

Source-Greenbud

- **For Scope - 1:** Generator fuel consumption, fugitive emission, i.e., AC refrigerant refilling, Vehicle fuel consumption, and fire extinguisher refill amount emissions are considered.
- **For Scope - 2:** Electricity consumption (location wise) is considered. In this report, our disclosure ranges from data quality 4 to 5 where score of 1 indicates high data quality and score of 5 indicates low data quality. GHG emission factor source- Bangladesh's electricity grid
- **For Scope - 3:** There are a total of 131 sectors (according to SBS codes of Bangladesh Bank) where SJIBPLC has disbursed investment amount throughout the year 2024. Among them, emission results from main three sectors-
 1. Readymade Garments
 2. Spinning Mills
 3. cement production.

The emission results comprise of different sub sectors of these main sectors

- The bank's total gross exposure, with exclusions primarily due to data limitations, lack of standardized emissions factors, and the complexity of certain asset classes.
- The bank has roughly estimated followings that around.
 1. 10% of its assets may be vulnerable to climate-related transition and physical risks.
 2. 5% of assets are aligned with climate-related opportunities, though the exact total asset value is not fully incorporated.
- SJIBPLC has 4 environmentally vulnerable branches namely
 1. Coxsbazar Branch
 2. Chakaria Branch
 3. Khepupara Branch
 4. Amtali Branch.
- Capital expenditure and financing directed toward climate risks and opportunities are still being evaluated. Internal carbon pricing has not yet been implemented, and its integration into decision-making remains under consideration.
- The bank has not yet set a specific carbon price per metric ton of GHG emissions, nor has it formally linked executive remuneration to climate-related

performance. However, future strategies may incorporate climate-linked incentives and industry-based metrics to enhance financial resilience and sustainability accountability.

Climate Related Targets based on the GHG Emission Calculation By GREENBUD.

To monitor progress in lowering greenhouse gas emissions and boosting sustainable finance and decarbonization, the bank has set three major climate-related goals.

- **Target 1 Short Term Target-** focuses on reducing emissions from fuel use, vehicle operations, and fugitive emissions. Align business strategies with climate goals and regulatory shifts. To Embedding sustainability risks and opportunities into financial decision-making. Implementing ESG (Environmental, Social, Governance) reporting, and climate disclosure regulations.
- **Target 2 Mid Term Target-** aims to decrease energy consumption across operations. Minimizing waste and maximizing reuse of resources to reduce environmental impact. Embrace innovation and lead sustainability transitions. New policies to be made incentivizing low-carbon choices while penalizing high-emission practices. To increase the flow of finance towards- renewable energy, sustainable infrastructure, and climate-resilient projects.
- **Target 3 Long Term Target-** centered on shifting financing towards more sustainable sectors, aligning with global climate commitments. Equitable business models and investment products that create green jobs, reduce inequality, protect ecosystems and pave a pathway to sustainability and decarbonization. Full-scale transition to renewable energy sources—solar, wind, green hydrogen—and electrification of transport and industry. Unlock long-term value through sustainable finance and transparent ESG performance.

These targets are internally set and monitored through quarterly Sustainable Finance Committee (SFC) meetings. We monitor energy consumption throughout the year, including electricity, fuel used for generator and office car, use of toner and computer paper consumption which are mainly major parameters to calculate Green House Gas (GHG) emission in the Bank. Energy conservation, transitioning to clean energy and decarbonization are key pillar of SJIBPLC's efforts to reduce its environmental footprint. It is not only integral to the Bank's commitment to becoming carbon neutral by 2030, but is also helping reduce dependency on fossil fuels, driving business and climate resilience and cost efficiency.



"The activist is not the man who says the river is dirty. The activist is the man who cleans up the river." - Ross Perot





Khan Agro an agriculture investment client that uses organic fertilizers instead of chemical one to reduce carbon emissions.



Agriculture is not crop production as popular belief holds - it's the production of food and fiber from the world's land and waters. Without agriculture it is not possible to have a city, stock market, banks, university, church or army. Agriculture is the foundation of civilization and any stable economy.

Allan Savory

SWOT ANALYSIS

Through SWOT analysis, SJIBPLC examines its internal Strengths and Weaknesses, as well as external Opportunities and Threats. This helps in strategic planning, risk management in addition to improving operations and sustainable finance activities.



STRENGTHS

- Most Reliable Shariah-based Bank
- Diversified Business Segments
- Lower-than-Industry Average NPLs
- High quality Credit Rating of the Bank
- Lower Cost to Income ratio among the peer Banks
- Recognized by top local & international institutions through prestigious awards
- Veteran leadership team with skilled human resources.
- Robust Capital Base against regulatory requirements.
- Increase of green and sustainable finance

A large, white, stylized letter 'S' centered within a dark blue circular graphic element.



WEAKNESSES

- Over-reliance on the Corporate Segment for Finance
- Limited penetration of digital banking and alternative delivery channel
- For Shariah compliance, limited product options for cash-mode facility compared to conventional banks.
- Reputation loss due to negative media coverage
- Geographical concentration in Dhaka and industry concentration in RMG.

A large, white, stylized letter 'W' centered within a light green circular graphic element.



O



OPPORTUNITIES

- Growing demand for Shariah-compliant banking services and products
- Partnerships with FinTech Companies for innovative and digital solutions
- Scope to increase MSME and Retail Investment
- Enhanced awareness for green projects and Sustainable Finance Facility
- Growing demand of Green Products like ETP, Solar, Energy Efficient Machinery etc.

T

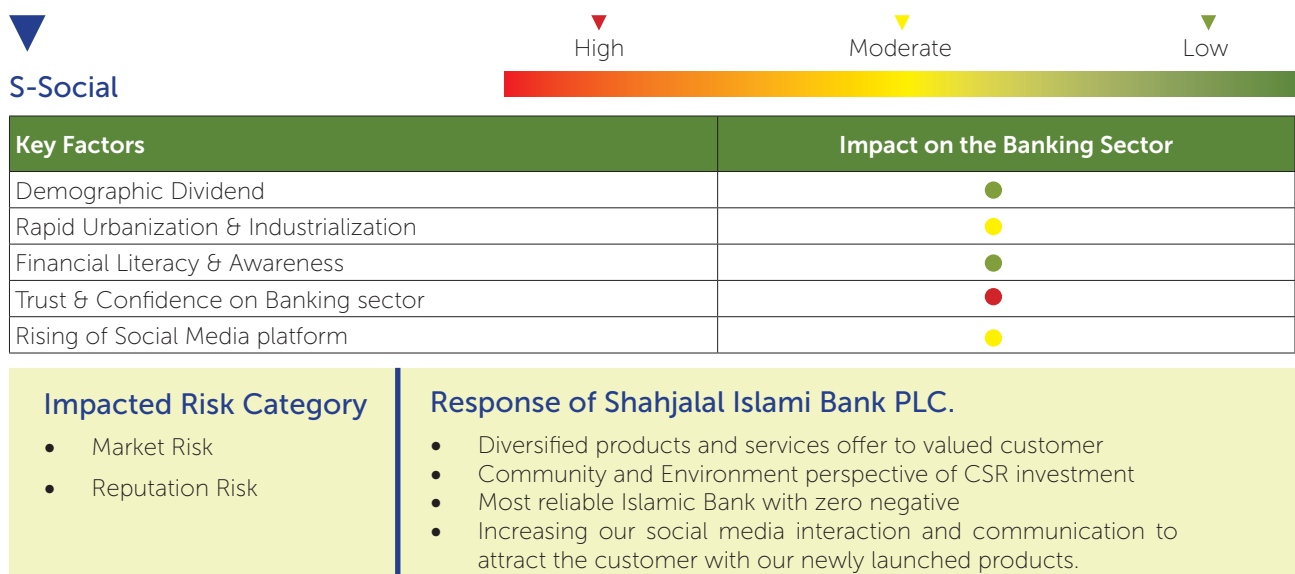
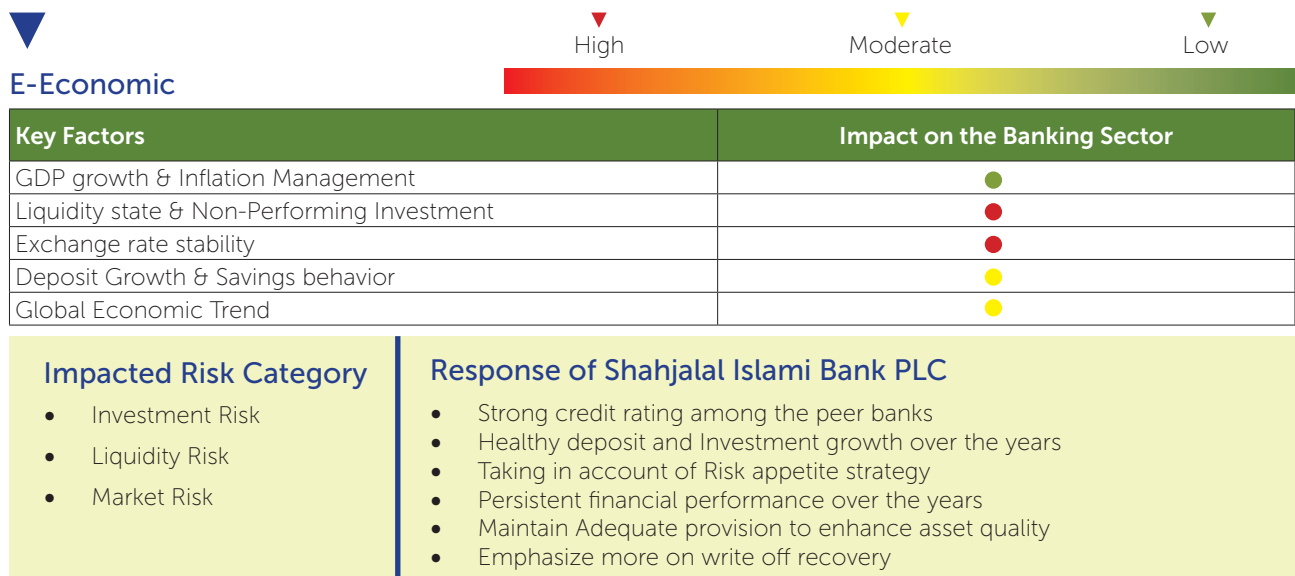
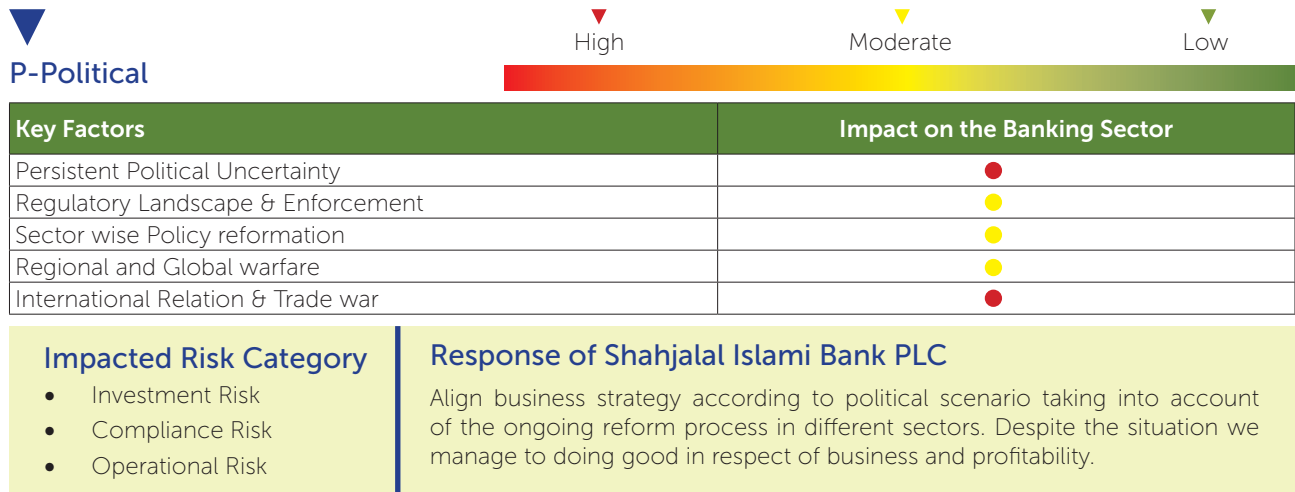


THREATS

- More competitors are entering with Shariah-based products and Islamic-banking windows/branches
- Increased rivalry from disruptive FinTech companies and DigiBanks.
- Lack of Separate Act for Shariah-based Bank Companies
- Rapid growth of habitual defaulters causes high NPI rate
- Climate related Physical Risk like flood, cyclone and Climate related transition Risk like policy change by government.

PESTEL ANALYSIS

MACROECONOMIC FACTORS AND THEIR IMPACTS





T-Technological

▼
High

▼
Moderate

▼
Low

Key Factors	Impact on the Banking Sector
Sophisticated digital banking	●
Cybersecurity Threats	●
Fintech Evolution & Integration	●
Mobile Financial Services (MFS) Dominance	●
Digital Bank rollout	●

Impacted Risk Category

- Operational Risk
- Market Risk
- Technology Risk
- Cyber & data Risk

Response of Shahjalal Islami Bank PLC

- Ensuring strict cybersecurity measures to ensure less cyber threat over the years
- Developing a sophisticated datacenter
- Time to time upgradation of Core Banking Solution to ensure uninterrupted services
- Adopt most advanced Agent Banking Solution
- Expansion Advanced Technology driven platform to quick disposal of investment



E-Environmental

▼
High

▼
Moderate

▼
Low

Key Factors	Impact on the Banking Sector
Climate change Impact	●
Sustainable Linked Finance & Green Finance Initiatives	●
ESG Impacts	●
Framework to achieve SDG	●
Regulatory Pressure	●

Impacted Risk Category

- Climate Risk
- Investment Risk
- Reputation Risk

Response of Shahjalal Islami Bank PLC

- Disbursement of Green Finance BDT 9453.80 million
- Disbursement Sustainable linked Finance BDT 223363.53 million
- Achieve the sustainable growth aligning with ESG guidelines
- Number of ESDD conducted: 9726
- Expenditure on Trees Plantation: BDT 2.5 million



L-Legal

▼
High

▼
Moderate

▼
Low

Key Factors	Impact on the Banking Sector
Banking Laws & Regulations	●
Anti-Money Laundering & Counter Terrorist Financing	●
Labor Laws	●
Customer protection law	●
Insolvency & Bankruptcy Law	●

Impacted Risk Category

- Compliance Risk
- Operational Risk
- Reputation Risk

Response of Shahjalal Islami Bank PLC.

- Endeavor to maintain compliance in respect of regulations
- Regular due diligence of court case
- Strict in-house measures against the money laundering & terrorist financing
- Strong legal team formation to deal with the write off recovery process



FINANCIAL INDICATORS FOR SUSTAINABILITY



FINANCIAL PERFORMANCE FOR THE LAST FIVE YEARS

Fig. BDT In Million

SL.	Items	2024	2023	2022	2021	2020
A	Financial Position					
1	Authorized Capital	15,000	15,000	15,000	15,000	15,000
2	Paid up Capital	11,130	11,130	10,805	10,291	9,801
3	Reserve and Surplus	12,297	12,631	11,065	9,512	8,148
4	Total Shareholders' Equity	23,427	23,760	21,870	19,803	17,949
5	Total Deposits	285,654	249,585	227,982	217,289	218,443
6	Total Investment	268,946	241,751	237,230	216,587	196,513
7	Investment in Share and Securities	36,301	31,951	33,486	36,268	27,610
8	Fixed Assets	5,115	5,235	5,235	5,077	4,741
9	Total Assets (excluding off-balance sheet items)	386,850	351,719	339,819	313,731	293,518
10	Total Contingent Liabilities and Commitment	217,932	164,382	154,272	171,224	120,035
11	Profit Earning Assets	314,102	281,805	285,103	266,235	244,232
12	Non-profit Earning Assets	72,747	69,914	54,716	47,496	49,286
B	Operating Result					
1	Investment Income	22,193	18,130	15,885	13,805	17,034
2	Profit Paid on Deposit	11,865	9,034	8,335	7,382	11,418
3	Net Investment Income	10,328	9,095	7,550	6,424	5,615
4	Total Income	29,574	24,249	22,456	18,282	20,224
5	Total Expenditure	18,844	15,362	14,121	12,279	16,129
6	Operating Profit	10,730	8,887	8,335	6,004	4,095
7	Profit before Tax	5,476	7,153	7,226	4,837	3,643
8	Profit after Tax	1,688	3,625	3,525	2,585	1,908
C	Capital Adequacy					
1	Risk Weighted Assets	260,567	226,626	236,937	224,654	196,155
2	Capital Requirement	26,057	22,663	23,694	22,465	19,615
3	Tier I Capital	28,371	28,736	26,846	24,532	17,949
4	Tier II Capital	8,816	5,391	7,218	9,246	10,360
5	Total Equity (Tier I & Tier II)	37,186	34,126	34,064	33,778	28,308
6	Capital Surplus	11,130	11,464	10,371	11,313	8,693
7	Tier I Capital Ratio (%)	10.89	12.68	11.32	10.92	9.15
8	Tier II Capital Ratio (%)	3.38	2.38	3.05	4.12	5.28
9	RWA to Total Assets (%)	67.36	64.43	69.72	71.61	66.83
10	Total Capital Adequacy Ratio (Basel-III) (%)	14.27	15.06	14.38	15.04	14.43

SL.	Items	2024	2023	2022	2021	2020
D	Investment Quality					
1	Volume of Non-performing Investment	21,191	10,689	11,333	9,569	8,973
2	Amount of Provision against classified Investment	7,916	4,020	3,927	3,075	3,440
3	Amount of Provision against unclassified Investment	2,153	2,866	2,662	2,419	2,224
4	Amount of Provision against Off Balance Sheets Exposures	1,663	1,325	1,356	1,356	935
5	Classified Investment as % of Total Investment	7.88	4.42	4.78	4.42	4.57
6	Provision Coverage Ratio (%)	56.55	52.64	48.16	45.58	48.07
7	Earning Assets to Total Assets Ratio (%)	81.19	80.12	83.90	84.86	83.21
E	Foreign Exchange Business					
1	Import Business	371,934	266,912	254,756	248,934	148,469
2	Export Business	333,723	247,526	265,942	191,899	133,580
3	Bank Guarantee	23,757	33,925	30,658	15,064	18,038
4	Inward Foreign Remittance	34,158	55,822	13,411	11,888	7,755
F	Dividend					
1	Cash Dividend	*10%	14%	12%	10%	7%
2	Bonus Dividend	-	-	3%	5%	5%
3	Profit Paid against Mudaraba Perpetual Bond	9.28%	8.22%	7.87%	7.87%	
4	Market Capitalization	20,367	20,367	20,314	22,434	22,444
G	Shareholders Information					
1	No. of Share Outstanding (million share)	1,112.97	1,112.97	1,080.55	1,029.10	980.09
2	Earnings Per Share (Taka)	1.52	3.26	3.17	2.51	1.85
3	Number of Shareholders	22,487	23,505	24,172	26,060	28,924
4	Market Value Per Share (Taka)	18.30	18.30	18.80	21.80	22.90
5	Net Asset Value per Share (BDT)	21.05	21.35	19.65	18.33	17.44
6	Net operating Cash flow per Share (BDT)	7.99	10.08	3.49	0.58	16.15

KEY FINANCIAL AND NON-FINANCIAL RATIOS

Fig. BDT In Million

SL.	Items	2024	2023	2022	2021	2020
A	Profitability Ratios					
1	Return on Assets (ROA) (%)	.46	1.05	1.08	0.85	0.68
2	Return on Equity (%)	7.15	15.89	16.92	13.70	11.08
3	Gross Income Ratio (%)	59.88	62.74	62.88	59.62	43.54
4	Net Profit (Interest) Income Ratio (%)	3.47	3.21	2.74	2.52	2.42
5	EBITDA	N/A				
6	Return on Capital Employed (%)		N/A			
7	Return on General Investment (%)	8.11	7.14	6.36	6.76	8.34
8	Operating Income Ratio (%)	36.28	36.65	37.12	32.84	20.25
9	Net Income Ratio (%)	5.71	14.95	15.70	14.14	9.44
10	Net profit income as a percentage of working funds/ Operating cost-efficiency ratio (%)	2.80	2.63	2.31	2.12	2.01
11	Cost of Deposit (%)	4.17	3.47	3.32	3.19	4.98
12	Cost of Fund (%)	6.43	5.64	5.27	5.28	7.39
13	Operating profit as a percentage of working funds (%)	2.91	2.57	2.55	1.98	1.46
14	Cash Reserve Ratio/Liquid Asset Ratio (%)	5.25	4.47	4.99	4.58	4.74
15	Dividend Coverage Ratio (%)	1.52	2.33	2.17	1.67	1.63
16	Gross Non-Performing Assets to Gross Investment (Advances)/Non-Performing Investment (Advances) (Assets) to Total Investment (Advances) (Assets) (%)	7.88	4.42	4.78	4.42	4.57
B	Liquidity Ratios					
1	Current Ratio	N/A				
2	Quick Ratio/Acid Test Ratio	N/A				
3	Investment to Total Deposit Ratio (%)	81.09	85.13	83.64	84.48	79.62
4	Liquidity Coverage Ratio (LCR) (%)	172.94	123.88	158.23	181.95	390.52
5	Net Stable Funding Ratio (NSFR) (%)	130.01	126.21	128.01	127.96	130.31
6	Cash Reserve Ratio (CRR) (%)	5.25	4.47	4.99	4.58	4.74
7	Statutory Liquidity Requirement (SLR) (%)	12.25	10.79	12.74	14.73	11.50

SL.	Items	2024	2023	2022	2021	2020
C	Non-Financial Ratios					
1	Customer Retention Rate (%)	80.52	79.54	75.40	75.40	74.64
2	Employee Productivity Rate (EPR) (in Million Tk)	3.86	3.09	2.94	2.19	1.54
3	Training Participants (Number)	9,951	12,518	5,751	10,552	10,135
	Other Ratios					
A	Market Ratios					
1	Dividend Yield (%)	5.46	7.65	7.98	6.88	5.24
2	Price Earnings Ratio (Times)	12.07	5.62	5.76	9.11	12.35
3	Dividend Payout (%)	65.79	48.43	51.80	59.76	61.54
B	Leverage Ratios					
1	Debt Equity Ratio (Times)	15.51	13.80	14.54	14.84	15.35
2	Debt Ratio (Times)	0.94	0.93	0.94	0.94	0.94
3	Interest Coverage Ratio (Times)	N/A				
	Other Information					
1	Number of Branches	141	140	140	132	132
2	Number of Brokerage House	8	8	8	8	8
3	Number of Employees	2777	2,875	2,835	2,741	2,657
4	Number of foreign Correspondents	435	433	437	436	412



Allah's Messenger Mohammad (SM.) said, "There is none amongst the Muslims who plants a tree or sows seeds, and then a bird, or a person or an animal eats from it, but is regarded as a charitable gift for him."



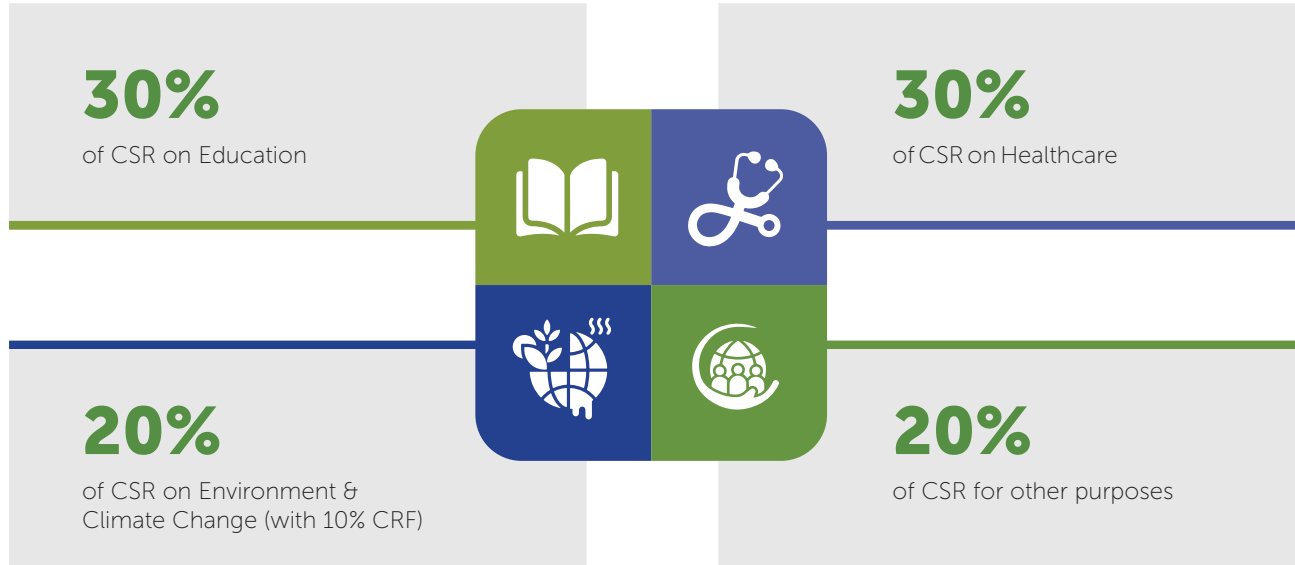
EMBRACING THE COMMUNITY



COMMUNITY ENGAGEMENT

In 2024, CSR disbursed was Tk.316.18 million by the bank. There are different tools for community engagement that SJIBPLC use:

- CSR (Corporate Social responsibility) to contribute to education, health and environmental management
- Zakath from banks retain earning for Shariah compliance and to gain community trust.
- Cash Waqf to help humanitarian organizations
- MIS to get adequate data on community served



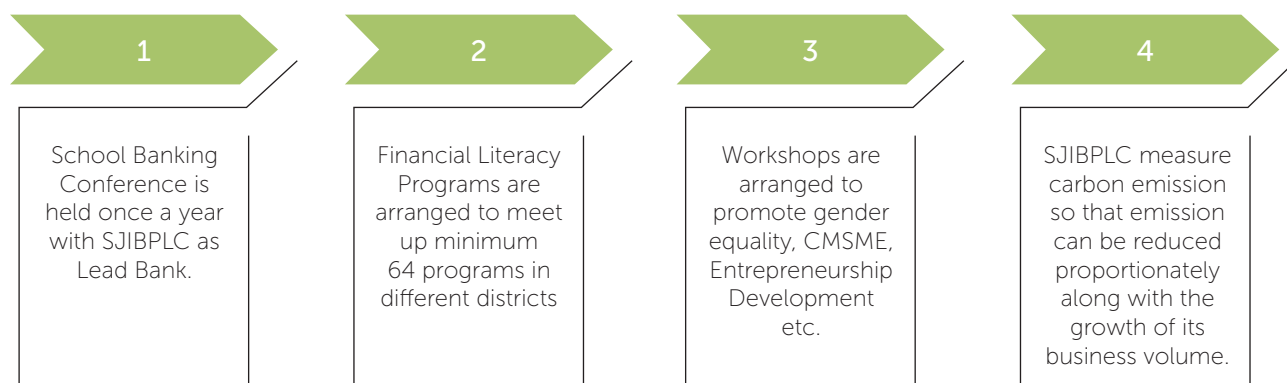
These funds are disbursed mainly targeting the poor and vulnerable part of the society. Besides, SJIBPLC has 100% online branches to facilitate the community for banking from anywhere, any time.



Education materials distribution among under privileged children

COMMUNITY DEVELOPMENT 2024

For development of the community, SJIBPLC organized different programs all the year round.



Allocation of CSR by various Sectors

SJIBL's CSR scenario in the last two consecutive years (amount in million):

Sectors	Minimum Threshold	Year-2024	Year-2023
Education	30%	96.80	165.60
Health	30%	28.00	147.30
Environment & Climate Change Mitigation	*20%	12.18	47.20
Others	20%	179.19	176.30
Total	100%	316.18	536.20

***Out of which 10% to be allocated into and spent from CRF Account**

SJIBPLC has donated the CSR of 2024 to a remarkable number of beneficiaries which is as follows:

CSR Sectors	Number of Beneficiary
Education	19,804
Healthcare	21,218
Environment & Climate Change Mitigation	20,838
Others	306,311
Total	368,171

Climate Related CSR- Tree plantation and Housing reconstruction are our main climate related CSR.

Sl. No	Particulars	2024	2023
1.	Amount Spent for Tree Plantation	Tk. 2.50 million	Tk. 2.50 million
2.	Number of Trees planted & distributed	92,000	90,000

Mentionable that SJIBPLC organized School Banking Conference as Lead bank in Chattogram and organized 38 number of financial literacy programs across the country District in the year 2024.

COMMUNITY INVESTMENT 2024

If we consider the word investment literally SJIBPLC investment into following sectors for communities.

- Cottage Industry targeting poor segment of the society
- Micro Finance targeting people having usually no collateral.
- Green Finance like solar panel, solar irrigation pump etc. to common people.
- Different investment refinance scheme like Agriculture Refinance, SME Refinance within affordable profit rate to customers.

Women Empowerment-

SJIBPLC is committed to support and boost female entrepreneurs and businesses in Bangladesh's within Cottage, Micro, Small, and Medium Enterprises (CMSME), large sectors. SJIBPLC has implemented several programs to assist and foster female-led enterprises because it recognizes the critical role that women play in economic development and building a sustainable and low carbon economy.

- SJIBPLC provides the "Prottasha" investment plan, especially to give women business owners around the country financial support. The goal of this initiative is to make it easier for women to obtain finance so that they can successfully launch and grow their enterprises.
- SJIBPLC and Bangladesh Bank have partnered to offer investment guarantee programs specifically designed for female business owners, making it simpler for them to obtain funding. The bank and the SME Foundation inked a cooperative agreement to provide investments to business owners in the manufacturing and service industries, especially women, under favorable and easy terms and conditions.
- Shahjalal Islami Bank hosts different workshops and trainings for CMSME women entrepreneurs to enhance their entrepreneurial abilities, fundamental financial management skills and ensure easier access

to finance to promote sustainable and decarbonized business growth and increase women participation in the economy.

- SJIBPLC has directed all bank branches to identify a minimum of three women who are interested in launching or growing their businesses within that specific area, offer training in their area of interest to increase their capacity, and offer investment facilities to at least one of those who receive training to provide investment facilities to new female entrepreneurs.
- SJIBPLC has set up a distinct "Women Entrepreneurs' Dedicated Desk" in each of its branches to guarantee timely services for female entrepreneurs which helps aspiring female entrepreneurs with the creation of business plans, marketing plans, assist in getting finance and other related tasks.

Year	Women Entrepreneurs Disbursement (BDT in Million)
2024	2620.20
2023	2,044.20
2022	2,613.1
2021	1,311.0
2020	1,039.0

Retail, CMSME & Agriculture Investment

Acknowledging CMSME, Agriculture and Retail Sector's vital contribution to the development of national economy, Shahjalal Islami Bank has strengthened its support for the farming industry, individual peoples, CMSME Entrepreneurs and Businesses by implementing focused programs meant to empower farmers and entrepreneurs, existing businessman, increase their productivity, and strengthen food security and a sustainable and decarbonized future for all.

Particulars	Achievement in 2024 (BDT in million)
Retail Investment	14,016.96
SME Investment	Manufacturing Sector-3,674.45 Trading Sector-1,566.13 Service Sector-1,497. 49
CMSME Investment	Cottage- 79.3, Micro-1672.70, Small-28,731.30, Medium-36,897
Agriculture Investment	2471.39
Sustainable Finance including Green Finance	64936.33

Steps for Strengthening Retail, CMSME & Agriculture Investment are as follows:

- Support for CMSME Startups and for Marginal Farmers:
- Skill Development and Training
- Simplified and automated Investment Application Processes
- Support for Eco-friendly Projects:
- Credit Guarantee Schemes
- Partnership with Agri-Tech Companies
- Targeted Financial Products for Women
- Different Refinance/Prefinance scheme of Bangladesh Bank and SME Foundation
- Facilitating the retail investment through various attractive investment products.
- Arrangement of campaign on retail investment, housing investment and credit card.
- Arrangement of training courses for the employees to increase the competency in Retail, CMSME & Agriculture Investment
- Adding more technology-driven services to the Retail, CMSME & Agriculture Investment space.
- Encourage retail investing among the staff members of the relevant organizations, to expand payroll banking services.
- Exploring untapped markets to increase Retail, CMSME & Agriculture Investment outside the metropolitan area.
- Continuous research and analysis by expert team for introducing new shariah compliant and environment friendly Retail, CMSME & Agriculture Investment product.
- As per regulatory requirement, 40% out of total investment must be in sustainable finance. In the year 2024, out of our total investment disbursed, 90% was sustainable finance that will also help to build our image within community in future. Our disbursement of green finance was Tk.9473 million last year that achieved 5% regulatory disbursement target.



Blanket distribution to Madrassha students in Cumilla district



Students receiving cheques in Scholarship Awarding Program from bank's education CSR fund

VEHICLES OF SOCIAL WELFARE

As a responsible stakeholder, SJIBPLC focuses on topics that make the organization socially responsible and streamlines its efforts to look beyond immediate quantitative rewards. We work to guarantee sustainable, balanced growth in the social, economic, and ecological spheres because we are dedicated to the welfare of the environment and society. SJIBPLC is adamant that an organization's sustainable growth is nothing more than a fake philosophy if it does not practice socially responsible business practices and make contributions to society. SJIBPLC is dedicated to becoming a proud development partner in the communities to which it belongs. We have different vehicles for social welfare.

- Agent Banking to reach unbanked and underserved area.
- Corporate Social Responsibility to reach mainly in the form of education scholarships, donation for healthcare, climate risk mitigation etc. CSR Donation in 2024- 316.18 million
- Cash Waqf to channel the profit of these accounts to humanitarian organizations like Anjuman Mofidul Islam, Markajul etc. No. of Cash Waqf Account (cumulative) up to December 2024 was 149.
- Job creation through recruitment of new staffs as well as existing human capital development through training in our bank.
- The Bank Staff received BDT 23.63 million in 2024 for medical insurance purpose.
- Number of Solar powered branches: 9 and solar powered agent outlet: 2
- SJIBPLC has adopted the Triple Bottom Line approach and an inclusive growth strategy to address social issues. This method covers ecological and social variables, which can be difficult to measure precisely, going beyond conventional reporting frameworks. Shahjalal Islami Bank PLC has been tackling several social and sociocultural sustainability-related concerns for all its stakeholders, including itself, from the community to the workplace.

Shahjalal Islami Bank PLC always behave as a responsible member of the community. For example, SJIBPLC conducted an awareness campaign in 2024 on the value of transmitting money through legal channels rather than hundi or other illicit means in Cumilla Branch.

SJIBPLC has a Memorandum of Understanding (MOU) with an organization named Twinklers. Through this arrangement, bank employees—especially women—can take advantage of childcare services during business hours. This program shows the bank's dedication to helping its female employees and encouraging a work-life balance that supports their career advancement.

In addition, we are popularizing our digital products like net banking, card transaction, QR Code based transactions etc. as important vehicle for social engagement and welfare. On the other hand, SJIBPLC organized Tree Plantation in 100 places by its branches with a budget of 25 lac taka in the year 2024. Banks Human Capital value was 50,758.81 including salary and other benefit to the staffs.



Shahjalal Islami Bank PLC participated in national SME Fair held in Dhaka

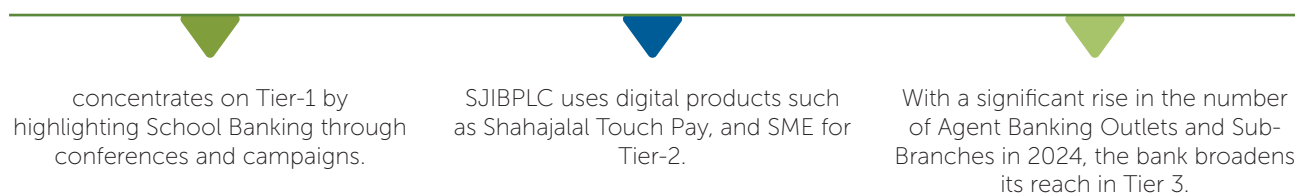


INCLUSIVE FINANCE



FINANCIAL INCLUSION

Financial inclusion refers to the availability of the entire spectrum of technologically enabled financial services at a reasonable cost, with quality, accessibility, and scope of risk mitigation in a responsible and sustainable manner through a regulated, transparent, efficient, and competitive financial marketplace for both individuals and businesses, including the unserved and underserved. According to Bangladesh Bank's Financial Literacy Guidelines, financial inclusion would be introduced gradually throughout Tiers 1, 2, and 3. Cross-cutting communities make up SJIBPLC's target groups. Both the financially included and excluded populations of the target groups are covered through tier distribution.



Through the creation and application of its policies, SJIBPLC tackles three major concerns for expediting financial inclusion, SJIBPLC addresses major issues through the formulation and application of its policies. We have been developing different touch points for financial inclusion so that we can reach to the underserved population of the society:



Mentionable that we are emphasizing upon investment diversification from Dhaka to other parts of Bangladesh for the greater need of financial inclusion of the society. We have also plan to set up more subbranches and convert existing subbranches into full-fledged branches in future with the growth of businesses of those areas. As of 31 December 2024, SJIBPLC has 141 Branches, 5 Sub Branches and 120 Agent Banking Outlets.

Demand Induced Impediments (No Frill Deposit Account & Refinance against, School Banking etc.)

One of the primary goals of NFIS (National Financial

Inclusion Strategy) is to achieve 100 percent financial inclusion for all adults by 2025. This has to be measured by a nationally authenticated evaluation framework that ensures that everyone has at least one regulated financial service account.

Demand-induced impediments refer to situations where people desire to open bank accounts, but the area lacks adequate bank branches, sub-branches, or agent banking booths. SJIBPLC addresses this by establishing agent banking booths in areas where it has no branches. Additionally, we open sub-branches based on market demand to further enhance accessibility to financial services.

Types of No-Frill Deposit Account	Rural	Urban	Total Number of Accounts
Mudaraba School Banking Account	11255	23524	34,779
Mudaraba Savings Farmer's Deposit Account	1454	2344	3,798
Mudaraba Lower Income Individual Account/Extreme Poor Accounts	451	512	963
Other No Frill Accounts (i.e. Mudaraba Savings Garments Employee Account, Mudaraba Savings Lactating & Working mother Account, Mudaraba Savings Leather Employee Account)	736	4871	5,607
Total Number of Accounts	13,896	31,251	45,147

Note: As per No-Frill Account reporting format of National Financial Inclusion Administration Unit (also called NAU) of Bangladesh Bank.

NFIS targets expanding financial literacy and education, supplemented by a strong and robust consumer empowerment framework, to empower people and entrepreneurs to make rational and well-informed financial decisions. Since SJIBPLC is committed to ensuring mass participation in the formal economy, it has equally emphasized opening 10 Taka and 100 Taka accounts regardless of any cost-benefit analysis.

Through its financial literacy initiative, SJIBPLC has been working toward the objective of 100% bank accounts in

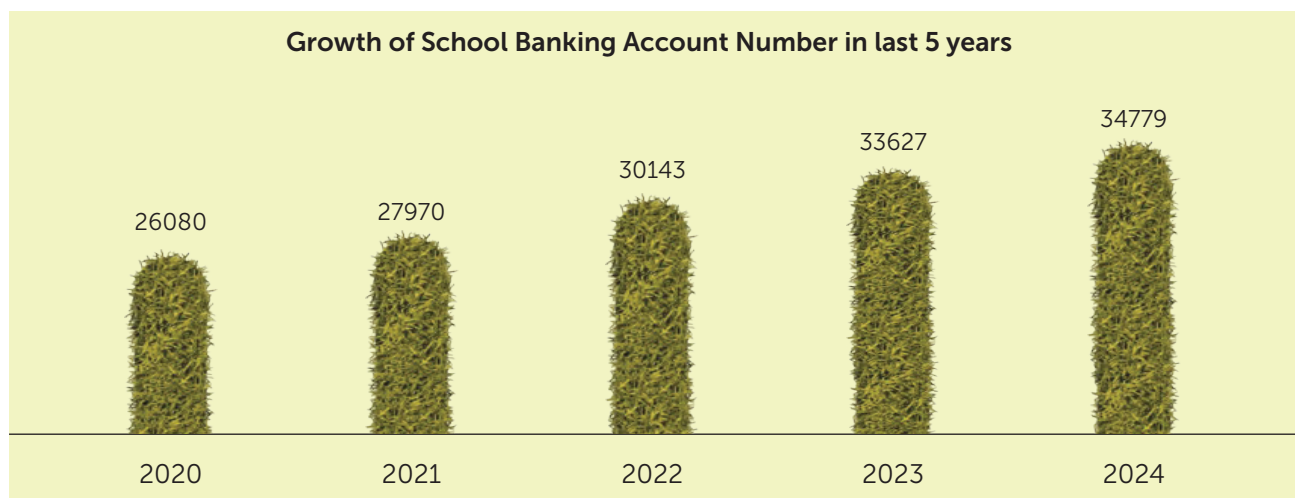
accordance with Bangladesh Bank's regulatory standards. Financial Inclusion Department of Bangladesh Bank has instructed banks to continue work at district level up to 2025. It can be mentioned that SJIBPLC organized Financial Literacy Programs at the Divisional Level in 2023 and in district level in 2024.

In the year 2024, we budgeted for organizing a total of 64 financial literacy programs, apart from school banking campaigns within a budget of 6,40,000 taka.

Year	Type	Number of Program	Target Group	Focus on
2023	Workshop	08	<ul style="list-style-type: none"> Lower Income Individual Farmer RMG Worker Student 	<ul style="list-style-type: none"> School Banking No Frill Account Remittance Women Entrepreneurs
2024	Workshop	38		



At SJIBPLC, the School Banking Account has been contributing CASA deposits, thereby enhancing the low-cost deposit base. We have been especially focusing on school banking account opening and account opening for street urchins and working children since these two account categories are only ways for financial penetration by minors, i.e., people under 18 years old.



AGENT BANKING ACTIVITIES

Bangladesh Bank introduced agent banking in Bangladesh in 2013 with a view to providing a safe alternate delivery channel of banking services. The targeted customers for this service were the under-served population who generally live in geographically remote locations that are hard to reach by the formal banking networks. Customers can avail various banking services including deposits, loans, overseas and local remittances, payment services (such as utility bills, taxes), and receiving government social safety-net benefits through agent banking outlets. This model is thus gaining popularity as a cost-effective and convenient delivery channel to the mass people who would otherwise have remained beyond the reach of conventional banking services.

Inception & Coverage of Agent Banking

On October 16, 2019, Shahjalal Islami Bank PLC. received approval from Bangladesh Bank to begin Agent Banking services under reference number BRPD(P-3)745(54)/2019-8354. On January 2, 2020, the bank began its commercial operations of Agent Banking Services around all over the country targeting unbanked rural people to bring under the umbrella of formal banking service. There were 120 Agent Banking Outlets in 42 districts and 96 upazillas nationwide as of December 31, 2024.

Product & Services

Al-Wadeeah Current A/C, Mudaraba Savings A/C, Mudaraba Scheme Deposit A/C, Mudaraba Term Deposit A/C, cash deposit and withdrawal from agent banking outlets and SJIBPLC branches, fund transfer (P2P), inward/outward check payment, remittance disbursement, balance inquiry, SMS banking, EFTN & RTGS, and other services are among the services currently offered through agent banking outlets across the country.

The Bank has introduced Agent Banking Services around all over the country targeting unbanked rural people to bring under formal banking service. Customers can benefit from quick, real-time transactions due to the bank's Agent Banking structure, which provides safe technology and real-time banking capabilities. Customers benefit from instant SMS notifications and system-generated money receipts for every transaction because to the Agent Banking System's notable seamless integration with the Core Banking System. The goal of this service is to help clients overcome time and distance constraints. SJIBPLC streamlines procedures including cash withdrawals, deposits, and remittances by offering full banking services right at the customers' door. This program guarantees that organized and secure banking services are available to people even in the most remote parts of the nation.

Impact

The rising trend of agent banking indicates that there is a remarkable potential to bring the rural unbanked people under the umbrella of formal banking services. Agent banking is playing a pivotal role in providing adequate financial services, especially for rural women, small business entrepreneurs and beneficiary of remitters. Considering the fact of growth of agent banking customers, Bangladesh Bank is constantly encouraging banks to facilitate CMSME, women entrepreneurship facility and some refinance schemes for marginal people through agent banking. Overall, agent banking is having a significant positive impact on financial inclusion and, therefore, has the potential to fill up the market gap created by the insufficient outreach of branch banking. Hence, SJIBPLC remains focused and vigilant to expand its Agent Outlets and services of Agent Banking.



Supporting customers through multiple channels is no longer an option for Financial services organizations; it's a necessity.

Sanny Singh

GEO COVERAGE OF AGENT BANKING

SL	Division	District	Upazilla	Outlet Owner Name	Agent Outlet Name	Agent Outlet Address	Tagged Branch
1	Barishal	Barguna	Amtali	Ibrahim Khalil	Aporupa Traders	Mohishkata , Hatchunakhali, Amtali, Barguna	Amtali Branch
2	Barishal	Barguna	Patharghata	Sayed Md. Najesh Afroje	M/s Sayed Enterprise	Patharghata Paurashava, Patharghata, Borguna	Amtali Branch
3	Barishal	Barishal	Muladi	Main Uddin	Alpha Air Solution	Muladi Paurashava, Muladi, Barishal	Barishal Branch
4	Barishal	Barishal	Mehendigonj	Md. Safikul Islam	M/S Shahara Traders	Mehendigonj Bondor, Mehendigonj, Barisal	Barishal Branch
5	Barishal	Barishal	Agailjhara	Md. Mujibur Rahman	M/S Ahnaf Agro Farm	Goila Bazar, Agailjhara, Barisal	Torki Bandar
6	Barishal	Bhola	Bhola Sadar	Abdul Karim	M/S Anwara Enterprise	Kalinath Rayer Bazar, Sadar, Bhola	Bangla Bazar Branch
7	Barishal	Bhola	Daulatkhan	Md. Kamrul Hasan	M/S Hasan Medical Hall	Daulatkhan Bazar, Daulatkhan , Bhola	Bangla Bazar Branch
8	Barishal	Bhola	Charfassion	Md. Rasal	M/S Navan Machineries	Shashi Bhushan, Charfassion, Bhola	Bangla Bazar Branch
9	Chattogram	Brahmanbaria	Sarail	Md Asadul Hoqe	M/S Taher & Sons	Aruail Bazar, Sarail, Brahmanbaria	Ashugonj Branch
10	Chattogram	Brahmanbaria	Sarail	Mohammad Aktharuzzaman Bhuiyan	Sarail B.Baria Travels International	Sarail Bazar, Sarail, Brahmanbaria	Brahmanbaria Branch
11	Chattogram	Brahmanbaria	Bijoyagar	Mohammad Golam Rabbani Miah	Jahan Enterprise	Char Islmapur, Bijoyagar, Brahmanbaria	Brahmanbaria Branch
12	Chattogram	Brahmanbaria	Brahmanbaria Sadar	Naym Miah	Bhai Bhai Telecom	Mohanpur Bazar, Brahmanbaria Sadar, Brahmanbaria	Brahmanbaria Branch
13	Chattogram	Brahmanbaria	Sarail	Md. Salman	Mayer Dua Store	Shitahoron Bazar,Sarail, Brahmanbaria	Brahmanbaria Branch
14	Chattogram	Brahmanbaria	Bijoyagar	Anoar Hossen	Anoar Traders	Amtoli Bazar, Bijoyagar, Brahmanbaria	Brahmanbaria Branch
15	Chattogram	Chandpur	Shahrasti	Mst. Razia Sultana	Ambia Sattar International	Noringpur Bazar, Shahrasti, Chandpur	Ramgonj Branch
16	Chattogram	Chandpur	Hajigonj Paurashava	Omar Faruk Munsu	M/S Faruk Enterprise	BalaKhal Bazar, Hajigonj Paurashava, Chandpur	Hajigonj Branch
17	Chattogram	Chandpur	Shahrasti	Md. Shah Miron Bashir	Grassroot Trust Financial Service	Khila Bazar, Shahrasti, Chandpur	Hajigonj Branch
18	Chattogram	Chattogram	Hathazari	Md. Jahed	Madarsha Enterprise	Madarsha High School Bazar, Hathazari, Chattogram	Madunaghat Branch
19	Chattogram	Chattogram	Hathazari	Md. Jahid Hasan	Mahluma Enterprise	Mahluma Moulovi Bazar, Hathazari, Chattogram	Madunaghat Branch
20	Chattogram	Cox` s Bazar	Moheshkhali	Fatema Khanom Mony	M/S Mostafa Enterprise	Chaliatoli Bazar, Kalarmarchara, Moheshkhali, Cox's Bazar	Chakaria
21	Chattogram	Cumilla	Burichang	Md Abul Kasham Dolal	Kashem Poultry Farm	Nimshar Bazar, Burichang, Cumilla	Mainamati Branch
22	Chattogram	Cumilla	Muradnagar	Md. Anwar Hossain	Janakallyan Medicine Point	Companigonj Bazar, Muradnagar, Cumilla	Debidwar Branch
23	Chattogram	Cumilla	Debidwar	Md. Mozibor Rahman Sarkar	Sumaiya Electric	Rajamahar Bazar, Debidwar, Cumilla	Debidwar Branch
24	Chattogram	Cumilla	Cumilla South Sadar	Abdus Salam	M/s S R Enterprise	Sreemontopur. Cumilla South Sadar, Cumilla	Cumilla Branch
25	Chattogram	Cumilla	Choddogram	Shariful Islam Mozumder	Mozumder Trading Corporation	Konkapoit, Chauddagran, Cumilla	Cumilla Branch
26	Chattogram	Cumilla	Debidwar	Hosnera Begum	Adarsa Business Center	Sultanpur Bazar, Debidwar, Cumilla	Debidwar Branch

SL	Division	District	Upazilla	Outlet Owner Name	Agent Outlet Name	Agent Outlet Address	Tagged Branch
27	Chattogram	Cumilla	Nangalkot	Md. Alamgir	Brothers Corporation	Satbaria Bazar, Nangalkot, Cumilla	Gunabati Branch
28	Chattogram	Cumilla	Muradnagar	Md. Waliullah	M/S Bismillah Enterprise	Darora Bazar, Muradnagar, Cumilla	Debidwar Branch
29	Chattogram	Cumilla	Burichang	Md. Abul Kalam Azad	M/S Master Motors	Kangshanagar, Burichang, Cumilla	Debidwar Branch
30	Chattogram	Feni	Daganbhuiyan	Delower Hossain	M/s Khaled Traders	Olatoli Bazar, Daganbhuiyan, Feni	Rajapur Branch
31	Chattogram	Feni	Chhagalnaiya	Joynal Abedin	Mab Poultry Farm	Mirzar Bazar, Chhagalnaiya, Feni	Feni Branch
32	Chattogram	Feni	Daganbhuiyan	Omar Faruq	Rainbow Trade Center	Daganbhuiyan Bazar, Feni	Feni Branch
33	Chattogram	Feni	Daganbhuiyan	Mizanur Rahman	Razzak Medical Hall	Korais Munshi Bazar, Rajapur, Daganbhuiyan, Feni	Rajapur Branch
34	Chattogram	Feni	Chhagalnaiya	Md. Lokman Miazi	Shatata Electronics & Photocopy	Chhagalnaiya Bazar, Chhagalnaiya, Feni	Feni Branch
35	Chattogram	Lakshmipur	Lakshmipur Sadar	Md. Abdullah Al Mamun	Medicine House	Hanif Miajir Hat, Lakshmipur Sadar, Lakshmipur	Dattapara Branch
36	Chattogram	Lakshmipur	Ramgonj	Nurun Nahar	M/S Lipy Telecom	Padma Bazar, Ramgonj, Lakshmipur	Ramgonj Branch
37	Chattogram	Noakhali	Begumganj	Md. Mobark Hossain	M/s Bellal Enterprise	Rajgonj Bazar, Begumganj, Noakhali	Chowmuhani Branch
38	Chattogram	Noakhali	Chatkhil	Jahirul Islam	Jahir Traders	Sahapur Bazar, Chatkhil, Noakhali	Dashgharia Branch
39	Chattogram	Noakhali	Begumganj	Fakrul Islam	Shotata Telecom	Purna Chandra Bhuiyer Hat, Begumganj, Noakhali	Chowmuhani Branch
40	Chattogram	Noakhali	Noakhali Sadar(Sudharam)	Abdur Rahaman	M/S Azmat Enterprise	Krishnarampur, Majdee Court, Noakhali Sadar, Noakhali	Chowmuhani Branch
41	Chattogram	Noakhali	Begumganj	Muhammad Hasan Morshed	The Hossain Tourism	Eklashpur Bazar, Begumganj, Noakhali	Chowmuhani Branch
42	Chattogram	Noakhali	Begumganj	Khandakar Mohammed Shahid Ullah	Daffodil Pharmacy	Alairpur, Begumganj, Noakhali	Chowmuhani Branch
43	Dhaka	Dhaka	Nawabgonj	Runa Akter	Vertex Traders	Tashulla Bangla Bazar, Nawabgonj, Dhaka	Bandura Branch
44	Dhaka	Dhaka	Khilgaon Thana	Quazi Zobairul Islam	Quazi Food Corner	Akota Sorok 14, Khilgaon Chowrasta, Khilgaon, Dhaka	Malibag Branch
45	Dhaka	Dhaka	Hazaribagh	Mst. Farjana Mondol	M/S H K Trade International	Kamrangir Char,Dhaka	Ati Bazar Branch
46	Dhaka	Dhaka	Badda	Abdullah Safi	Esperer Global	Middle Badda(Gudaraghat), Badda, Dhaka	Gulshan South Avenue
47	Dhaka	Dhaka	Rampura	Md. Mahhudul Hasan	Paikari Bazar General Store	Bansree, Rampura, Dhaka	Malibag Branch
48	Dhaka	Dhaka	Dhamrai	Md. Selim Hossain	Shilpi Electronics	Kawalipara Bazar, Dhamrai, Dhaka	Saturia Branch
49	Dhaka	Faridpur	Boalmari	Md. Billal Mridha	Mridha Fashion Gallery	Boalmari Bazar, Faridpur Sadar, Faridpur	Faridpur Branch
50	Dhaka	Faridpur	Sadarpur	Moniruzzaman	Talukder Medical Hall	Chokder Bazar, Sadarpur, Faridpur	Charbhadrasan Branch
51	Dhaka	Faridpur	Sadarpur	Shaheb Sikder	Sikder Studio	Jamtola Bazar,Charbishnupur, Sadarpur, Faridpur	Sadarpur Branch
52	Dhaka	Faridpur	Sadarpur	Md. Ziaur Rahman	M/S Talukder Store	Hat Krishnapur Bazar, Sadarpur, Faridpur	Sadarpur Branch
53	Dhaka	Gazipur	Kaliakair	Mohammad Solaiman Hossain	M S Enterprise & Commission Agent	Dewaier Bazar, Kaliakair, Gazipur	Shafipur Branch
54	Dhaka	Gazipur	Kaliakair	Md. Abu Sayed	Ma Furniture House & Commission Agent	Aroigonj Bazar, Kaliakair, Gazipur	Shafipur Branch
55	Dhaka	Gazipur	Tongi	Shahnaj Sultana	B. D Enterprises	145/1 Imam Uddin Khan Market, Khaibatal, Sataish, Tongi, Gazipur	Tongi SME/ Krishi
56	Dhaka	Gazipur	Gazipur Sadar	Ruma Akter	S R Traders	Porabari Bazar, Gazipur City Corporation, Gazipur	Joydebpur Branch
57	Dhaka	Madaripur	Shibchar	Md. Rajaul Karim	Mridha Enterprise	Kutubpur Bazar, Shibchar, Madaripur	Sheikhpur Bazar Branch
58	Dhaka	Madaripur	Shibchar	Ayasa Siddika	Tasfia Agro House	Pauro Super Market, Shibchar, Madaripur	Sheikhpur Bazar Branch
59	Dhaka	Manikganj	Singair	Mahid Mollah	Nazrul Traders	South Jamsha Bazar, Singair, Manikganj	Bandura Branch
60	Dhaka	Manikganj	Saturia	Md. Salim Hossain Khan	Manob Seba Agro Farm	Dorogram Bazar, Saturia, Manikgonj	Saturia Branch

SL	Division	District	Upazilla	Outlet Owner Name	Agent Outlet Name	Agent Outlet Address	Tagged Branch
61	Dhaka	Manikganj	Ghior	KH. Forhana Yesmin	S S Enterprise	Ghior Bazar, Manikganj	Manikgonj Branch
62	Dhaka	Munshiganj	Munshiganj Sadar	Md. Zaynal Abedin Khan	M/s Khan Saw Mill & Furniture	Shipahipara, Rampal , Munshiganj	Dighirpar Branch
63	Dhaka	Narayanganj	Rupganj	Tajul Islam	Usha Social Enterprise	Tarabo Bazar, Rupganj, Narayanganj	Sarulia Branch
64	Dhaka	Narsingdi	Shibpur	Md. Tofazzl Hossain (Raju)	Bhai Bhai Mothsho Khamar	Gorbari Bazar, Shibpur, Narsingdi	Chalakchar Branch
65	Dhaka	Narsingdi	Monohardi	Md. Saidul Imraz	Shadhinata Fashion House	Monohardi Paurashava, Monohardi, Narsingdi	Chalakchar Branch
66	Dhaka	Narsingdi	Belabo	Rafiqul Islam	Robin Telecom	Baroicha Bazar, Belabo, Narsingdi	Chinishpur Branch
67	Dhaka	Narsingdi	Monohardi	Mohammad Ali	Mawa Enterprise	Birgaon Chowrasta Bazar, Manohardi, Narsingdi	Chalakchar Branch
68	Dhaka	Rajbari	Baliakandi	Ismat Jahan	Abonti Cosmetics	Sonapur Bazar, Baliakandi, Rajbari	Faridpur Branch
69	Dhaka	Tangail	Mirzapur	Md. Mizanur Rahman	J.M Network System	Pathorghata Bazar, Mirzapur, Tangail	Taktarchala Bazar Branch
70	Dhaka	Tangail	Delduar	Sifat Ahmad Moni	Utshob Enterprise	Elashin Bazar, Delduar, Tangail	Tangail Branch
71	Dhaka	Tangail	Kalihati	Md. Uzzal Hosen	M/S Uzzal Enterprise	Moricha Bazar, Kalihati, Tangail	Kalihati Branch
72	Dhaka	Tangail	Tangail Sadar	Md. Badsha Miah	Sifat Enterprise	College Mor Bazar, Tangail Sadar, Tangail	Tangail Branch
73	Dhaka	Tangail	Delduar	Sohel Rana Khan	M/S Khan Traders	Nallapara, Delduar, Tangail	Tangail Branch
74	Dhaka	Tangail	Ghatail	Md. Ataur Rahman	Afra Trade Co. Int.	Sagordighi Bazar, Ghatail, Tangail.	Barachowna Bazar
75	Khulna	Chuadanga	Alomdanga Paurashava	Khandkar Biplob Hossain	ANOWARA TRADERS	Alomdanga Bazar, Chuadanga	Chuadanga Branch
76	Khulna	Chuadanga	Damurhuda	Muhammad Asadulla	Insight International Academy	Karpasdanga Bazar,Damurhuda, Chuadanga	Chuadanga Branch
77	Khulna	Jashore	Jhikargachha	Md. Samsur Rahman	Maxpro Trading	Bakura Bazar, Jhaikargachha, Jashore	Jashore Branch
78	Khulna	Jhenaidah	Shailakupa	Md. Monirul Islam	Saima Builders	Kabirpur Bazar, Shailakupa, Jhenaidah	Hatgopalpur Branch
79	Khulna	Jhenaidah	Harinakunda	Md. Ariful Islam	Molla Telecom	Joradah Bazar ,Harinakunda, Jhenaidah	Kushtia Branch
80	Khulna	Kushtia	Mirpur	Md. Abdul Quddus	Zephyer Marketing Group	Khoyerpur Bazar, Mirpur, Kushtia.	Kushtia Branch
81	Khulna	Meherpur	Meherpur Sadar	Md. Yeakub Ali	M/s Yeakub Ali Traders	Boro Bazar, Meherpur Sadar, Meherpur	Meherpur Branch
82	Khulna	Satkhira	Shyamnagar	Miyaraz Hosan	Nafis Enterprise	Sonkorkati Bazar, Gobindopur, Shyamnagar, Satkhira	Chuknagar Branch
83	Mymensingh	Jamalpur	Islampur	Md. Mahbubul Islam	Risha Enterprise	Islampur Bazar, Islampur, Jamalpur	Jamalpur Branch
84	Mymensingh	Jamalpur	Madarganj	Ahmad Musa	E C L Wet & Dry Processing	Balihuri Bazar, Madarganj, Jamalpur	Jamalpur Branch
85	Mymensingh	Jamalpur	Madarganj	Md. Nazimuddin	Sena Engineering	Binodtongi Bazar, Madarganj, Jamalpur	Jamalpur Branch
86	Mymensingh	Mymensingh	Dhobaura	Md. Mokhlesur Rahman	Noman Agro Fisheries	Munshirhat Bazar, Dhobaura, Mymensing	Haluaghat Branch
87	Rajshahi	Bogura	Sariakandi	Md. Abdul Hamid	M/s Bhai Bhai Agro Farm & Electronics	Hatfulbari,Sariakandi, Bogura	Bagura Branch
88	Rajshahi	Bogura	Bogura Sadar	Md. Motiur Rahman Pasary	M/s Pasary Enterprise	Gohail Road, Khander, Bogura	Bagura Branch
89	Rajshahi	Chapainawabganj	Shibganj	Md. Ebrahim	Mesbahul Pharmacy	Monakosa Bazar, Shibganj, Chapainawabganj	Chapainawabganj Branch
90	Rajshahi	Chapainawabganj	Chapainawabganj Sadar	Kawsar Ali	M/S KSK Traders	Chalkathi Bazar, Sundorpur,Sadar, Chapainawabganj	Chapainawabganj Branch
91	Rajshahi	Chapainawabganj	Chapainawabganj Sadar	Mizanur Rahman	Mizan Library and Stationary	Notun Hat, Chapainawabganj Sadar, Chapainawabganj	Chapainawabganj Branch
92	Rajshahi	Chapainawabganj	Chapainawabganj Sadar	Md. Golam Jakaria	Ridwan Enterprise	Arun Bari, Mohipur, Chapainawabganj	Chapainawabganj Branch

SL	Division	District	Upazilla	Outlet Owner Name	Agent Outlet Name	Agent Outlet Address	Tagged Branch
93	Rajshahi	Joypurhat	Akkelpur	S M Rashedul Alom	M/S Talha Enterprise	Main Road, Akkelpur, Joypurhat	Joypurhat Branch
94	Rajshahi	Joypurhat	Panchbib	Md. Mizanur Rahman	Mizan Enterprise	Station Road, Panchbib, Joypurhat.	Joypurhat Branch
95	Rajshahi	Naogaon	Dhamoirhat	Md. Maruf Ahmed	M/S Maruf Traders	Amaitara Bazar, Dhamoirhat, Naogaon	Joypurhat Branch
96	Rajshahi	Naogaon	Atrai	Md. Shaiful Islam	M/s Sornodip Enterprise	Vabanipur(Mirzapur), Atrai, Naogaon	Naogaon Branch
97	Rajshahi	Naogaon	Patnitala	Md. Abdus Samad	Habib Pharmacy	Nazipur, Patnitola, Naogaon	Naogaon Branch
98	Rajshahi	Natore	Natore Sadar	Syed Julfikker Ali	M/s M. J. Paltry Medicine	Rothbari Bazar , Natore Sadar, Natore	Rajshahi Branch
99	Rajshahi	Natore	Singra	Soyabul Islam	M/S Shariful and Brothers Enterprise	Chamary Bazar,Chamary, Singra, Natore	Rajshahi Branch
100	Rajshahi	Natore	Bagatipara	Md. Mizanur Rahman	Bestower Varieties Store	Kamarpara, Nazirpur, Bagatipara, Natore.	Arani Branch
101	Rajshahi	Pabna	Faridpur	Touhid Uddin Ahmed	Huma Traders	Uttar Tierpara, Faridpur, Pabna	Pabna Branch
102	Rajshahi	Pabna	Santhia	Md. Sirajul Islam	Johan Traders	Khetupara Bazar, Santhia,Pabna	Pabna Branch
103	Rajshahi	Rajshahi	Rajpara	Md. Harun Ur Rashid	M/s Don Enterprise	Horogram Bazar, Rajshahi Court, Rajshahi	Rajshahi Branch
104	Rajshahi	Rajshahi	Puthia	Munjur Rahman	Herar Joti Tours and Travels	Baneshwar Bazar, Puthia, Rajshahi	Rajshahi Branch
105	Rajshahi	Rajshahi	Paba	Md. Zahurul Alam	M/S Ashraf Enterprise	Kapasias Bazar, Katakhal, Paurashava, Paba ,Rajshahi	Rajshahi Branch
106	Rajshahi	Rajshahi	Durgapur	Md. Tofajjal Hossain Topu	Icon Trade International	Singa Bazar, Durgapur, Rajshahi	Rajshahi Branch
107	Rajshahi	Rajshahi	Puthia	Md. Humayon Kobir	Humayon Agro Farm	Puthia Bazar, Puthia, Rajshahi	Rajshahi Branch
108	Rajshahi	Sirajganj	Kamarkhanda	Md. Tota Mia	M/s Bin Daud & Hazi Traders	Paikosha Bazar, Kamarkhanda, Sirajganj	Sirajganj Branch
109	Rajshahi	Sirajganj	sirajganj Sadar	Md. Ariful Islam	M/S Arif Traders	Horina People Baria Bazar, Sadar, Sirajganj	Sirajganj Branch
110	Rajshahi	Sirajganj	Belkuchi	Md. Abu Taleb Shaik	Sapon Cosmetics and Telecom	Mukundaganti Bazar, Belkuchi-6740, Sirajganj	Sirajganj Branch
111	Rajshahi	Sirajganj	Sirajganj Sadar	Md. Al-Amin	M/S A R Trading	Kuralia Bazar, Sirajganj Sadar, Sirajganj	Sirajganj Branch
112	Rajshahi	Sirajganj	Sirajganj Sadar	Md. Ekramul Haque Khan	M/S A. R Enterprise	Shialkol Bazar, Sirajganj Sadar, Sirajganj	Sirajganj Branch
113	Rangpur	Rangpur	Pirgacha	Md. Latiful Islam	Bhai Bhai Cloth Store	Chowdhurani Bazar, Pirgacha, Rangpur	Rangpur Branch
114	Rangpur	Dinajpur	Parbatipur	Azizar Rahman	Orpita Traders	Bus Tarminal, Upazila Sadar Get, Parbatipur, Dinajpur.	Saidpur Branch
115	Rangpur	Rangpur	Rangpur Sadar	Md. Sariful Islam	M/S Sarif Traders	Shyampur, Rangpur Sadar, Rangpur	Rangpur Branch
116	Sylhet	Habiganj	Baniachong	Md. Ziaur Rashid	Shahjalal Enterprise	Ganinggonj Bazar, Baniachong, Habiganj	Habiganj Branch
117	Sylhet	Sunamgonj	Chhatak	Abdul Momin Chowdhury	M/S Momin Lime Works	Noarai Bazar, Chhatak, Sunamgonj	Sylhet Branch
118	Sylhet	Sylhet	Kanaighat	Md. Athikul Haque	M/S Gachhbari Pharmacy	Gachbari Bazar, Kanaighat, Sylhet	Sylhet Branch
119	Sylhet	Sylhet	Kanaighat	Rahima Begum	M/S Shapla Traders	Kanaighat Bazar, Kanaighat, Sylhet	Sylhet Branch
120	Sylhet	Sylhet	Kanaighat	Md. Moudud Hasan	Saif Trading	Sharoker Bazar, Kanaighat, Sylhet.	Sylhet Branch



GRI INDICATORS FOR ESG



Economic Aspects:

GRI 201: Economic Performance:						
Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	201-1	Total revenues earned	TK.	22,455,954,648	24,248,608,918	29,573,963,190
2	201-1	Total revenues earned from interest on financial loans	TK.	15,885,443,131	18,129,791,800	22,192,564,823
3	201-1	Total revenues earned from dividends from shareholdings	TK.	179,480,905	216,523,735	245,302,574
4	201-1	Types of physical assets, such as property, infrastructure, and equipment	Text	Land, Building, Furniture & Fixtures, Office Equipment, Computer & Network Equipment, Vehicles, Books		
5	201-1	Total monetary value of physical assets, such as property, infrastructure, and equipment	TK.	5,249,063,840	5,210,604,993	5,085,291,843
6	201-1	Types of intangibles, such as intellectual property rights, designs, and brand names	Text	Core Banking Software, Other Software, Goodwill		
7	201-1	Total operating costs	TK.	5,786,183,465	6,327,354,539	6,978,681,070
8	201-1	Total cost for property rental	TK.	339,705,804	362,274,434	379,780,564
9	201-1	Total wage distributed	TK.	3,563,590,724	3,927,904,751	4,190,090,869
10	201-1	Total training costs	TK.	7,460,010	7,831,304	8,087,614
11	201-1	Regular contributions, such as to pensions, insurance, company vehicles, and private health	Text	Provident Fund, Gratuity Fund, Social Security Fund, Health Insurance	Provident Fund, Gratuity Fund, Social Security Fund, Health Insurance	Provident Fund, Gratuity Fund, Social Security Fund
12	201-1	Total interest on all forms of debt and borrowings (long-term & short-term debts);	TK.	8,335,129,184	9,034,423,217	11,864,837,981
13	201-1	Contributions to charities, NGOs and research institutes (unrelated to the organization's commercial research and development);	Text	As per CSR Policy of Bangladesh Bank, SJIBPLC has allocated 30% to Health, 30% to Education, 20% to Environment & Climate Change Mitigation & Adaptation and remaining 20 % to other sectors.		
14	201-1	Funds to support community infrastructure, such as recreational facilities	Text	Helping the society for the establishment of Club, Library, park		
15	201-1	Direct costs of social programs, including arts and educational events/CSR	TK.	325,428,623.00	536,200,000.00	316,180,000.00
16	201-2	Description of the risk or opportunity and its classification as either physical,	Text	<p>Major Risks are Asset Liability Risk, Investment Risk, Foreign Exchange Risk, Money Laundering Risk, Internal Control & Compliance Risk and ICT Security Risk. Classification: Regulatory.</p> <p>Major Opportunities include Participation in Capital Market, offering products and services at competitive rate, exploring new Business areas, Reaching Target Groups easily through new branch opening.</p>		

16	201-2	Description of the overall impacts associated with the risk or opportunity	Text	Impacts associated with the Risk: We strive to addressing risk and minimizing the risk by keeping it at its tolerable level and implementing Policy for Six Core Risks individually. Major impacts are Bad Investment, low quality of risks, volatility of exchange rates, breach and theft of data & hacking . Impacts associated with the Opportunity: Opportunities are identifying customer needs and demands, launching new products and services and mainstreaming core banking to the every sphere of the society. Major impacts are increasing profitability, strengthening financial stability, creating positive impressions.
17	201-4	Total financial assistance received from any government (subsidies)-BB Financial Stimulus	TK.	4,703,822,926.45 742,848,980.00 440,490,000.00
18	201-4	Total financial assistance from Export Credit Agencies (ECAs)/EDF	TK.	31,463,988,138.17 16,651,315,958.23 15,277,644,444.00
19	201-4	Types of financial incentives	Text	Export Development Fund and BB Financial Stimulus received from Bangladesh Bank

GRI 202: Market Presence

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	202-1	Minimum Wage (starting from messenger)	TK.	24,000	24,000	24,000
2	202-1	Proportion of Senior Management	Number (Vice President and above)	120	117	111

GRI 203: Indirect Economic Impacts

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	203-1	Total costs of infrastructure investment/ Construction Finance	TK.	24,046,304,650.88	23,802,812,149.16	24,216,984,903.63

GRI 204: Procurement Practices

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	204-1	Total procurement budget	TK.	1250,000,000.00	1130,000,000.00	1314,000,000
2	204-1	Number of local suppliers dealt with	No.	215	216	226
3	204-1	Paid to suppliers on Computer Expense	TK.	66,066,939.87	74,475,320.64	88,089,635.69
4	204-1	Expense/Paid to service provider of Card	TK.	12,953,957	13,618,720.51	7548246.22
5	204-1	Paid to suppliers on Stationery Expense	TK.	39,114,914	40,051,117.19	51,087,820.47
6	204-1	Paid to vendor of Newspaper & Magazine	TK.	19,754,843	20,036,149.37	15052634.27
7	204-1	Paid to Security Service provider	TK.	94,935,382.84	107,195,276	138257617.36
8	204-1	Paid to enlisted Fuel Station for Car Fuel	TK.	8,024,457.00	9,289,052.01	8,382,358.63
9	204-1	Paid to 3rd party Cleaners salary (including purchasing cleaning items)	TK.	42,646,925.00	52,030,873.60	56,456,900.70
10	204-1	Percentage of budget utilized	%	70%	60%	65%
11	204-1	Ratio of local suppliers and total suppliers	x:y	All Suppliers are local Suppliers		

GRI 205: Anti-Corruption

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	205-2	Number of trainings on anti-corruption*	No.		Nil	
2	205-2	Percentage of trainings provided to governance body members on anti-corruption	%		Nil	
3	205-2	Number of trainings provided to employees/workers on anti-corruption	No.		Nil	
4	205-2	Percentage of trainings provided to employees/workers on anti-corruption	%		-	

**In Banking sector, trainings are mainly conducted on Anti Money Laundering as per regulatory requirement.*

GRI 206: Anti-Competitive Behavior

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	206-1	Minimum frequency of price fixing of deposit & investment products	No.	2	2	
2	206-2	Complain for Price Fixing or any unfair Business Practice	No.	Nil		

GRI 207: Tax

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	207-1	Nature of organizational Tax strategy including regulatory compliance	Text	SJIBPLC has adopted tax strategy as circulated and change time to time by National Board of Revenue		
2	207-1	Description of the governance body or executive-level position within the organization that formally reviews and approves the Tax strategy	Text	Tax governance is usually dealt by Senior Management Team (SMT). Any changes in taxation is intimated to the Board of Directors of SJIBPLC for their information and guidance.		
3	207-4	Total Tax paid	TK.	6,762,683,968	9,857,504,455	9,890,000,000
4	207-4	Describe the organizational tax jurisdictions	Text	Large Taxpayers Unit (LTU)	Large Taxpayers Unit (LTU)	Large Taxpayers Unit (LTU)

Here we are
Hot getting hotter
Cold getting colder
Lands getting barer
Oceans getting emptier

We are all wondering
How could we do this
And keep doing this
To ourselves

Nikki Tajiri



Environmental Aspects:

GRI 301: Materials

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	301-1	Non-renewable materials used:			Nil	
2	301-1	Calendar (Wall & Desk)	Number/Pieces	78,000	1,65,500	1,95,000
3	301-1	Note Book	Number/Pieces		Nil	
4	301-1	Computer Paper	Kg	57,710	75,919	80,833
5	301-1	ID Card issuance (including replacement of old ID)	Number	841	286	298
6	301-1	Photocopy	Number	830,132.99	688,411.78	
7	301-1	Debit Card(cumulative)	Number	48,529	58,674	59,439
8	301-1	Credit Card(cumulative)	Number	4,287	3,224	3,414
9	301-1	Cheque Book	Number	1,63,000	1,90,618	1,99,500
10	301-1	Deposit Book	Number	3,34,568	3,37,400	1,86,600
11	301-1	Account Opening Form	Number	2,73,700	2,73,600	2,47,800
12	301-1	Types of Non-renewable materials used	Number	89		

GRI 302: Energy

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	302-1	Total fuel consumption (from generator & Office Car) within the organization	Liter	1,30,126.04	1,44,834.36	3,88,792
2	302-1	Type of fuel from Non-renewable sources	Text	Diesel	Diesel	Diesel
3	302-1	Type of fuel from renewable sources	Text	Solar system	Solar system	Solar system
4	302-1	Electricity consumption	KWH	6,172,055.80	7,107,657.61	4,11,32,655
5	302-1	Cooling consumption	KWH		Nil	
6	302-1	Total energy consumption within the organization	KWH		Nil	
7	302-2	Energy consumption outside of the organization,	Text	Organizations financed by Shahjalal Islami Bank Ltd as well as all vendors/suppliers of the bank.		
				<ol style="list-style-type: none"> 1. BMS System a. All HVAC equipment Start/ Stop with schedule time b. Chiller run with load basis. c. chilled water control with set temperature by modulating valve. 2. All chiller, pump, cooling tower, fresh air AHU, ventilation fan motor are running with VFD for motor speed control. 3. Lighting system are operating by motion sensor and using 60%-day light within office time. 4. Using LED light for low electric power consumption. 5. Smart intelligence system for using lift operation. 6. Solar system which produce 25kw electricity per day this amount of electricity reduces from our total electricity energy consumption. 7. we are maintaining proper preventive maintenance (PM) all equipment for smooth operation. So no way to flow over current. 		
8	302-4	Description of energy consumption reductions	Text			


GRI 303: Water & Effluent						
Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	303-5	Water Consumption	In liter	96,767,710	98,319,400.00	146,949,507.62

GRI 304: Bio Diversity						
Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	304-3	Habitats protected or restored/ Tree Planted & Distributed	TK.	10,00,000	10,00,000	10,00,000

GRI 305: Emission						
Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	305-1	Direct GHG Emission (minimum)	MTon	2,859	5,525	32,137 (Scope 1 & 2)

GRI 306: Waste						
Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	306-3	Sources of waste generation	Text	Paper, tissue paper, water, food, solid waste.		
2	306-3	Total weight of waste generated	ton	Solid Waste 487,637 kg	Solid Waste 595,714 kg	8390 KG (Food and Drink Waste)

GRI 307: Environmental Compliance						
Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	307-1	Number of non-compliance incidents	No.		Nil	
2	307-1	Total fines paid due to non-compliance incidents	TK.		Nil	
3	307-1	Number of non-monetary sanctions	No.		Nil	
4	307-1	Necessary initiatives taken against non-compliance incidents	Text	In case of investment clients not obtaining Environmental Clearance Certificate, Boiler Certificate, Fire Certificate etc, time bound action plan is introduced by bank for compliance.		



We don't inherit the earth from our ancestors; We borrow it from our children it's our responsibility to leave them a thriving planet.

Xiye Bastida

Social Aspects:

GRI 401 : Employment						
Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	401-1	Number of employees (Both Male & Female)	No.	Male: 2361 Female: 474 Total: 2835	Male: 2394 Female: 481 Total: 2875	Male: 2307 Female: 470 Total: 2777 Pg-405
2	401-1	Number of employees (Based on Divisions of Bangladesh)	No.	1) Barishal: 61 2) Chattogram: 416 3) Dhaka: 2031 4) Khulna: 106 5) Rajshahi: 84 6) Rangpur: 40 7) Sylhet: 97	1) Barishal: 64 2) Chattogram: 413 3) Dhaka: 2075 4) Khulna: 105 5) Rajshahi: 84 6) Rangpur: 40 7) Sylhet: 94	1) Barishal: 111 2) Chattogram: 402 3) Dhaka: 1926 4) Khulna: 60 5) Rajshahi: 95 6) Rangpur: 39 7) Sylhet: 83 8) Mymensingh: 61
3	401-1	Number of employees (Based on age group)	No.	1) Below 30 Years: 442 2) 30-40 Years: 1204 3) 40-50 Years: 942 4) Above 50 Years: 247	1) Below 30 Years: 458 2) 30-40 Years: 1137 3) 40-50 Years: 1013 4) Above 50 Years: 267	1) Below 30 Years: 301 2) 30-40 Years: 1080 3) 40-50 Years: 1094 4) 50-60 Years: 296 5) Above 60 Years: 6
4	401-1	Number of Part time employees (Both Male & Female)	No.		Nil	
5	401-1	Number of employees in management/ supervisory positions	No.	309	322	325
6	401-1	Number of employees turnover (Both Male & Female)	No.	Male: 130 Female: 19	Male: 145 Female: 29	Male: 166 Female: 27
7	401-2	Number of employees (Both Male & Female covering life insurance)	No.	2,835	2,875	2,777
8	401-3	Number of employees (Both Male & Female returning after parental leaves)	No.	28	33	
9	401-3	Number of employees (Both Male & Female not returning after parental leaves)	No.		Nil	
10	401-3	Parental support provided	Text	Bank provides 6 (six) months maternity leave with full pay for female employees and insurance facility.	Bank provides 06 (six) months maternity leave with full pay for female employees and insurance facility.	Bank provides 06 (six) months maternity leave with full pay for female employees and insurance facility.



Deforestation leads to climate change, which leads to ecosystem losses, which negatively impacts our livelihoods – it's a vicious cycle." Gisele Bundchen, Supermodel & UN Goodwill Ambassador

GRI 402 : Labor/Management Relations

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	402-1	Minimum notice periods regarding operational changes		01 month	01 month	01 month

GRI 403 : Occupational Health & Safety

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	403-2	Number of In-House Consultancy & Treatment	Yearly	9,025	9,500	9,700
2	403-2	Fire Drill in number	Yearly	4	4	4

GRI 404 : Training & Education

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	404-1	Types of trainings provided	Text	1. General Banking, 2. Investment 3. Foreign Trade 4. Money Laundering 5. ICT Security Awareness 6. Shariah Compliance in Islamic Banking Operations 7. Risk Management 8. Treasury Functions 9.Sustainable Finance	1. General Banking, 2. Investment 3. Foreign Trade 4. Money Laundering 5. ICT Security Awareness 6. Shariah Compliance in Islamic Banking Operations 7. Risk Management 8. Treasury Functions 9.Sustainable Finance	1. General Banking and cash 2. Investment 3. Foreign Trade 4. Anti Money Laundering 5. Information & Communication Technology 6. Shariah Compliance 7. Banking Laws and Regulation 8. Banking Operation and Compliance 9. Foundation Course 10. ISS Reporting 11. Others (Sustainable Finance, Risk Management Division, Treasury Function)
2	404-1	Number of employee (Both Male & Female) getting training in the reporting period	No.	10370	8738	9951
3	404-1	Total number of training hours (Both Male & Female employees)	No.	608	808	99717
5	404-1	Number of employee (In management / supervisory positions getting training in the reporting period)	No.	428	430	474

6	404-2	Types of skills grown because of training provided	Text	Enhancement of Banking knowledge in banking laws and regulations, operations, foreign exchange, anti-money laundering and investment activities.		
7	404-2	Types of Transition assistance programs taken	Text	Online & Offline	Online & Offline	Online & Offline
8	404-3	Access to skill improvement/ education trainings	Text	Synopsis Sharing in the CBS, case presentation	Synopsis Sharing in the CBS, case presentation	Synopsis Sharing in the CBS, case presentation

GRI 405 : Diversity & Equal Opportunity

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	405-1	Number of women in management / supervisory positions	No.	19	21	24
2	405-1	Carried out programs/ measures to fulfill equal opportunities at the facility	Text	SJIBPLC conducts workshop on Gender Equality each year to comply with regulatory requirement. Besides, SJIBPLC has adopted Board approved Women Anti-Harassment Policy. SJIBPLC follows the principle of recruiting minimum 20% women employee.		
3	405-2	Number of women in workers/ employees	No.	474	481	470

GRI 406 : Non-Discrimination

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	406-1	Number of discrimination incident(s) reported	No.		0	
2	406-1	Status of review of reported incidents	Text	No Incident was found		
3	406-1	Corrective actions taken for reported incidents	Text	Since there was no incident, so no corrective action was taken.		

GRI 413 : Local Communities

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	413-1	Local Community Development program/Sponsorship	TK.	325420000	536130000	316180000

GRI 414 : Supplier Social Assessment

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	414-1	Percentage of new suppliers that were screened using social criteria	%	100%	100%	100%


GRI 416 : Customer Health & Safety

Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	416-1	Health Insurance facility received by staff under SJIBPLC Group Insurance Policy	TK.	2,13,000,00.00	2,50,10000.00	23, 630,000
2	416-1	Customer Health & Safety	Text	There are Fire Extinguishers for all branches for immediate action if fire case occurs. Besides, branches are cleaned with sanitizers, savlon etc.		

GRI 417 : Marketing & Labelling						
Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	417-1	Requirements for product and service information and labeling	Text	Website, Brochure disclose all product information of SJIBPLC.		
2	417-1	Noncompliance related to marketing	Text	SJIBPLCs marketing policy like distribution of marketing kit or gift item, making product campaign is done following Bangladesh Bank regulations and relevant circulars.		
3	417-1	Business Development Expense		11,891,138.27	14,896,416.00	11818678.61

GRI 418 : Customer Privacy						
Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	418-1	Total number of complaints received(directly from customers and via Bangladesh Bank)	No.	44	67	84
2	418-1	Actions taken for the complaints received	Text	Resolved 41 nos. complaints i.e. 95.5% and rest 1 is under process	Resolved 65 nos. complaints i.e. 99% and rest 1 is under process	Resolved 80 nos. complaints i.e. 95.24% and rest 4 is under process.
3	418-1	Total number of identified leaks/ theft/loss of customer data.	No.		Nil	
4	418-1	Initiatives taken to secure customer privacy	Text	In SJIBPLC, only account holder or person authorized by the account holder is eligible to have access into his/her information through proper channel.		

GRI 419 : Socioeconomic Compliance						
Sl No.	Disclosures no.	Disclosures	Unit	Year-2022	Year-2023	Year-2024
1	419-1	Number of non-compliance incidents	No.		Nil	
2	419-1	Total fines paid due to non-compliance incidents	TK.		Nil	
3	419-1	Number of non-monetary sanctions	No.		Nil	
4	419-1	Necessary initiatives taken against non-compliance incidents	Text	Non Compliance issues like delay to reporting or non-reporting or misreporting (if any) to Bangladesh Bank is addressed through appropriate Division of Corporate Head Office and duly signed by the competent authority, where required.		



Sustainability is no longer about doing less harm. it's about doing more good.

Jochen Zeitz



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