

Project Paper
On
Corporate Social Responsibility of Dutch-Bangla Bank Limited

Submitted to
Controller of Examinations

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Gazipur-1704

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Letter of Transmittal

November 14, 2023

Controller of Examinations

National University

Gazipur-1704

Subject: Submission of project paper.

Dear Sir,

With due respect, I would like to inform you that, it is a great pleasure for me to submit the project paper on **Corporate Social Responsibility of DBBL**. I have completed this report as part of the requirement of my MBA program under the supervision of Md. Omar Faruk sir, Assistant Professor & Head of MBA Program DIIT. I am honor to submit this project paper to you.

I have tried my best to make this report informative and fruitful.

This report focuses on corporate social responsibility of DBBL. Your acceptance and appreciation will surely inspire me a lot.

Sincerely yours,

.....
Rabeya Siddika

Registration No: 19601000525

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Supervisor's Approval

I do therefore solemnly declare that the work presented in this project paper titled on **Corporate Social Responsibilities of Dutch Bangla Bank Limited** has been carried out by Rabeya Siddika as a partial fulfillment of the requirement of Masters of Business Administration degree in DIIT. This report has not been previously submitted to any other university or organization. The report has been prepared under my guidance and is a report carried out successfully.

She has completed his project work under my supervision and guidance. I wish her bright future.

The work she has presented does not branch any existing copyright and no part of this report in copied from any work done earlier from a degree of otherwise.

.....

MD. Omar Faruk

Assistant Professor & Head (MBA Program)

Department of Business Administration

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Acknowledgement

At the beginning, I would like to express my sincere gratitude to the Almighty, the most merciful and beneficial for empowering me to prepare the paper within the scheduled time. It is prepared to fulfill the partial degree requirement of MBA program. Preparing a project paper is a great task. This paper is an accumulation of many peoples endeavor. I am indebted to all the people, with whom I approached during the various stages of writing this paper, for their kind advice, suggestions, directions, cooperation, and proper guidelines.

Regarding the outcome of this study, I would like to express my sincere gratitude and wholehearted respect to my supervision Md. Omar Faruk sir, Assistant Professor & Head of MBA of Daffodil Institute of IT for his supervision, His valuable advice, inspiring guidelines, providing procedures and continuous monitoring, helped me to prepare this project paper.

While doing this assignment I have encountered some difficulties to collect data and information. However, despite those difficulties I have completed this paper in time. I tried my best to complete this paper.

Finally, I would like to express my profound gratitude to my family members who have given me the opportunity, support to accomplish the MBA program.

However, the responsibility of errors and omissions (if any) in this report lies in my responsibility.

Abstract

This report is about the Corporate Social Responsibility of Dutch Bangla Bank Limited where the information provided here is based upon my experience of research program of this bank and also by collecting the valuable data related to the bank and its CSR initiatives. Every bank has their own specific strategy without that the establishment of a bank is impossible. Dutch Bangla Bank Ltd. Also has a specific strategy with the focus of one counter service to the clients. Dutch Bangla Bank Ltd. is a second generation commercial private bank which supports social work extensively and is one of the largest private donors in Bangladesh. This bank has started its journey under the vision of its chairman and founder M Sahabuddin Ahmed, in order to help the people all over Bangladesh. DBBL has its greatest contribution in Corporate Social Responsibilities (CSR). Their focused areas of CSR are mainly education, health, disaster relief, sports, social awareness and social development. To do so they need to make both their employees and customers happy.

This report contains the facilities provided by the bank. Furthermore, this report also contains the CSR of the bank. DBBL is not only committed to meet the ethical values but also has its banking culture and environment favorable. As they invest most of their profit in CSR activities thus they need to expand their social welfare activities and awareness a lot so that people may get to know a lot about the facilities. Also they should expand their promotional activities to compete with the competitors. However, the continuous process of services and development will certainly place the bank in the best position within a decade. It will create both long term profitability and sustainability of the bank as well as enhance the reputation of the bank in the society.

The data has been collected from the websites and the most recently published annual reports of the bank and other website, articles. Also further questions were asked to the officers orally where most of them remained in limit as they need to keep their information confidential.

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Chapter 1:

Introduction

1.1 Introduction

Dutch-Bangla Bank Limited (DBBL), a prominent financial institution in Bangladesh, has become a hallmark of corporate social responsibility (CSR) within the country's banking sector. As globalization continues to reshape the corporate landscape, businesses are increasingly recognizing their role and responsibility beyond profit generation. CSR has emerged as a fundamental aspect of modern corporate practices, emphasizing a commitment to social and environmental well-being alongside financial success. This paper aims to delve into DBBL's CSR initiatives, assessing their impact on society, identifying challenges, and suggesting future directions.

The concept of CSR has transcended mere philanthropy and has evolved into a comprehensive strategy, addressing economic, social, and environmental concerns. DBBL's journey in CSR mirrors this transformation, signifying an integration of social consciousness into its corporate ethos. Understanding the trajectory of DBBL's CSR efforts provides invaluable insights into how a financial institution can serve as a force for positive change. The significance of this study lies in the recognition that DBBL's CSR endeavors are not only noteworthy for their scale and impact but also as an exemplar for other financial institutions aspiring to be responsible corporate citizens. By exploring DBBL's experiences, challenges, and accomplishments, this paper seeks to provide a roadmap for enhancing CSR practices within the banking sector. In the next more details will be given on this topic including analytical data with tables and charts.

1.2 Scope of the report

There are a lot of scope in studying the function, activities, managing, procedures, working systems and environment of Dutch Bangla Bank Limited. Gaining knowledge and learning new things becomes easier with practice. Theoretical knowledge reach in perfection with practical application. My education helped me to compare knowledge gathered from the MBA program with the real world banking operation. This report will provides the objectives, schedules, tasks and deliverables of this report and it also focuses on Corporate Social Responsibilities of Dutch Bangla Bank Limited.

1.3 Objectives of the Report

My long term objective of this report is to meet the partial requirements for the fulfillment of the Masters of Business Administration Program by sharing my internship experience. My specific objectives of the study are given below:

Primary objective

- To know and have a clear view of Corporate Social Responsibilities of Dutch Bangla Bank Limited.

Specific objectives of this report are:

- To present a brief details of CSR activities and of Dutch Bangla Bank Limited.
- To analyze the performance of CSR programs in Dutch-Bangla Bank Limited (DBBL).
- To identify the future planning of their CSR initiatives.
- To make recommendations for improving the current status of CSR at DBBL.
- To get the opportunity to pursue independent research on a focused topic.
- To develop research and communication skills, develop the skills of creative and critical thinking

1.4 Background of the study

Corporate Social Responsibilities stand for business contribution to sustainable development and covers company active participation in different fields like human rights, human resources, relation with clients, suppliers and other stakeholders, corporate governance, environment and contribution towards community and society. The purpose of this study is to see what is the bank doing in respect of Corporate Social Responsibility practice and how much are they spending on it.

1.5 Methodology of the Study

Research is a systematic method of finding solutions to problems. It is essentially an investigation, a recording and an analysis of evidence for the purpose of gaining knowledge. Research contains of defining and redefining problems, formulating hypothesis or suggested solutions, collecting, organizing and evaluating data, reaching conclusions, testing conclusions to determine whether they fit the formulated hypothesis. The study uses two types of methods in case of data collections, one is qualitative method and another is quantitative method.

Sources of Data for this study:

1.5.1 Primary data:

The annual reports of Dutch Bangla Bank Limited will be the main focus in terms of gathering primary data.

1.5.2 Secondary data:

To collect the secondary data I have gone through:

- CSR reports of Banks and FIs.
- Periodical publications by DBBL.
- Article published by DBBL.
- DBBL Annual report – 2022
- DBBL's official website
- Articles written about the corporate social responsibilities of DBBL.

1.5.3 Data processing

- Lastly, to specify the analytical data I used Microsoft word & Microsoft excel for preparing table & chart to understand and represent them clearly.

1.6 Limitations of the Study

There are some limitations that I have faced in preparing this report. Basically, I faced difficulties in collecting data from the different sources. To collect primary data I could not find enough information I was looking for in different sides. For secondary data, I faced problem of unorganized record of documents keeping by different sources. Preparing the report I also faced some difficulties which are given below:

- Time is the major constraint to gather data about all the information required here.
- It is difficult to analyze theoretical data within a very short time.
- Theoretical data was kind of like raw data which were without any kind of sorting so I had to sort it.
- Relevant data collecting was very difficult as the information was limited, I was looking for more information related to specifically this topic.
- Load of works was also a great barrier for me to prepare the report in earlier time.
- Also my lack of experience to make such project paper is also a factor.

Lastly, I have to say that such limitations I cannot ignore though I tried my best to arrange data within a very short period.

Chapter 2:

Literature review

Literature review:

Ferdous & Moniruzzaman (2015) found in a comparative study with 11 banks in Bangladesh that total CSR expenditure has a positive relation with after tax profit. She also found that expenditure in humanitarian and disaster relief activities as well as CSR in education sector has a positive relation with total CSR expenditure.

Khan et al. (2009) and **Ahmad et al.** (2014) observed a variety of CSR initiatives of banks that promote social advancement of common people. Nonetheless, **Saha et al.** (2013) observed that the contribution of CSR activities constituted an insignificant proportion of the profit earned by the banks.

Sharma & Agarwal (2016) in their study "Comparative study of Corporate Social Responsibility in Selected Public and Private Sector Banks" analyzed the CSR practices of selected public and private sector banks in India. The study concluded that selected banks are making efforts for the implementation of CSR, but are not spending their 2% share of profits on Corporate Social Responsibility.

Ullah & Rahman (2015) defined that the role of business worldwide and specifically in the developed economies has evolved over the last few decades from classical "profit maximizing" approach to a social responsibility approach, where businesses are not only responsible to its stockholders but also to all of its stakeholders in a broader inclusive sense. Because of global competitiveness and demand, the CSR practices and standards are being implemented in Bangladesh.

Ahmed et al. (2014) conducted a questionnaire survey on the twenty domestic private banks of Bangladesh in order to show the relationship between corporate social responsibility (CSR) and corporate financial performance (CFP). The results of the study revealed that the average return on asset ratios of the banks having high CSP is higher compared to that of the banks having low CSP. In all cases of absolute comparison between ROA, EPS and P/E ratio it was found that CSR banks outperformed the Non-CSR banks.

Fatma & Rahman (2015) defends that corporate social responsibility (CSR) has been gaining grounds during last few years in our country and today it is undoubtedly seen as an integral part of doing business globally. The definition of sustainable development

as “developments that meets the needs of the present without compromising the ability of future generations to meet their own needs” also implies the continuation of the company as a going concern apart from serving society and natural capital. The banking sector has already emerged as the most important player in practicing CSR in the country. There were no precise policies on CSR policies in Bangladesh prior to 2008. In 2008, Bangladesh Bank (BB) took initiatives for formalizing CSR in the banking sector of Bangladesh and issued a detailed directive titled “Mainstreaming corporate social responsibility (CSR) in banks and financial institutions in Bangladesh”

In a Study of the Financial Sector, **Muttakin et al.** (2015) argued that corporate social responsibility is not the only ethical dilemma that financial institutions face in an atmosphere of corrupt corporate practice. These institutions are also concerned with commitment for sustainable development. A well-functioning finance sector in any country can contribute directly to a healthy economy. This sector plays an important role in a country’s economic development. Increasingly, businesses are under pressure, often from activist on-governmental organizations, to take on specific corporate social responsibility obligations.

(According to **Md. Farjiul Islam & MD Mostafizur Rahman**): Corporate Social responsibility (CSR) has emerged as a new phenomenon in the 21st century which appeals to a great extent for the betterment of the society and business people. This issue has become increasingly popular due to the fact that society is a key player in the arena of business. In the perspective of Bangladesh, it is not a new orientation because the financial organizations are now shifting from profit generating activities to social welfare activities. Right now apart from generating profit for their survival, businesses have tremendous roles to play for society. Corporations are taking into consideration of the matter of CSR as it is a major concern of social marketing orientation and cause related marketing.

(According to **Fiori, G. Donato, F. And Izzo, M. F. 2007**): CSR is responsibilities of the corporations to the society that incorporate the broad spectrums of the continuing commitments by businesses for the continues improvements of the society, the people of the society together with its surroundings while improving the standard of the life of the workforces and their families as well as of the local community and society at large.

The impact of business on society is becoming an important topic in management practices.

(According to **Mirfazli, E.** 2008): The three dimensions are commonly known as the triple bottom line approach to CSR. The triple bottom line concept states that business entities do not only exist with the objective of making profits, but also they tend to have an objective of adding value to the environment and society as a whole.



Fig: Triple bottom line approach of CSR:

(According to **Preston, I. E. And O'bannon, D. P.** 1997): Another study asserted that the manager of a firm can make CSR investments so as to increase profitability in the short term, and by extension, increase the compensation paid to them.

(According to **Uadiale, M. O. And Fagbemi, T. O.** 2012): The notion that there is a negative relationship between CSR and financial performance focuses on empirical studies that make inferences from the managerial opportunism hypotheses.

(According to **Bedi, H** 2009): Considering a study on financial performance and social responsibility in Indian scenario 37 companies were taken as sample size. Regression analysis was used to test the hypothesis. The result revealed that there is positive relationship between CSR and financial performance. 26 out of 37 companies spent lesser amount on social projects 11 companies spent more than their estimated budget of CSR.

Chapter 3:

Company's profile

3.1 History of DBBL

Dutch Bangla Bank Limited has started their journey as the first scheduled joint venture and commercial bank of Bangladesh. It was an effort by local shareholders spearheaded by Md. Sahabuddin Ahmed the founder and chairman of DBBL and the Dutch company FMO. It is the largest bank in Bangladesh according to the market capital. The bank was established under the Bank Companies act 1991 and also incorporated as a public limited company under the Companies Act 1994. It commenced its formal operation from 3rd June, 1996.

DBBL is also listed with the Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. Dutch-Bangla Bank Limited is the first bank in Bangladesh which is fully automated. It established Electronic Banking in 2002 to bring modern services into this field. It is operating the largest ATM fleet which reduces customer costs and fees by 80%. It is practicing low profitability route for this sector which has surprised many critics. It has brought much automation in banking modern banking facilities to its customers for which most local banks are joining in the infrastructure of banking system of Dutch- Bangla Bank Limited. DBBL believes in its uncompromising commitment to fulfill its customer needs and satisfaction and to become their first choice in banking as spreading their mission statement as “Your Trusted Partner”.

Dutch Bangla Bank has been financing the manufacturing industries of Bangladesh because the manufacturing sectors export their products worldwide so financing in this sector will help Bangladesh to achieve the desired growth. Along with that this bank is also focusing the corporate social responsibility (CSR). Though CSR has become very popular, Dutch Bangla Bank is the pioneer of this sector and termed it as the social responsibility. Because of its investment in this sector, DBBL has become the largest bank donor of Bangladesh. For the unique approach in CSR, DBBL has won numerous international awards.

The head office of DBBL is located in Sena Kalyan Bhaban, 4th Floor 195 Motijheel Commercial Area Dhaka-1000, in Bangladesh. In the 27 years of banking, DBBL has established 241 branches, more than 4907 ATM booths along with 2.5 million happy customers.

3.2 Vision

Dutch-Bangla Bank dreams of better Bangladesh, where arts and letters, sports and athletics, music and entertainment, science and education, health and hygiene, clean and pollution free environment and above all a society based on morality and ethics make all our lives worth living. Dutch-Bangla Bank 's essence and ethos rest on a cosmos of creativity and the marvel-magic of a charmed life that abounds with spirit of life and adventures that contributes towards human development.

3.3 Mission

Dutch-Bangla Bank engineers enterprise and creativity in business and industry with a commitment to social responsibility. "Profits alone" do not hold a central focus in the Bank's operation; because "man does not live by bread and butter alone".

3.4 Core Objective

Dutch-Bangla Bank believes in its uncompromising commitment to fulfill its customer needs and satisfaction and to become their first choice in banking. Taking cue from its pool esteemed clientele, Dutch-Bangla Bank intends to pave the way for a new era in banking that upholds and epitomizes its vaunted marquee "Your Trusted Partner"

3.5 Strategies

- Meeting customers and members where they are by allowing them to conduct their business from a distance.
- Implementing products and services that encourage off-site transactions.
- Prioritizing up-to-date website and mobile experiences.
- To promote future growth, to make sure prioritizing the most productive relationships.
- Adding value to customers and members' lives by simplifying processes and making it easier to conduct their financial business.
- Using customer and member surveys to gauge satisfaction and look for opportunities to better meet their needs.
- Offering innovative services that help make the customer experience better.

- Increase productivity that could help bank improve return.
- Build a strong employee culture that empowers everyone.

3.6 Sponsors

DBBL is a scheduled joint venture private commercial bank between local Bangladeshi parties by M Sahabuddin Ahmed (Founder & Chairman) and a Dutch company FMO. They are industrialist and businessman having wide business reputation both at home and abroad. General public are also owner of its share.

3.7 Values

DBBL has some common values which help to satisfy customer:

- Customer focus,
- Integrity,
- Quality
- Teamwork
- Fairness
- Commitment
- Business ethics,
- Unique culture

3.8 Corporate culture of DBBL

Employees of DBBL shares certain common values, which help to create its culture,

- The client comes first
- Continuous search for professional excellence
- Openness to new idea and method to encourage creativity.
- Quick decision making.
- Flexibility and promote response.
- A sense of professional ethics.

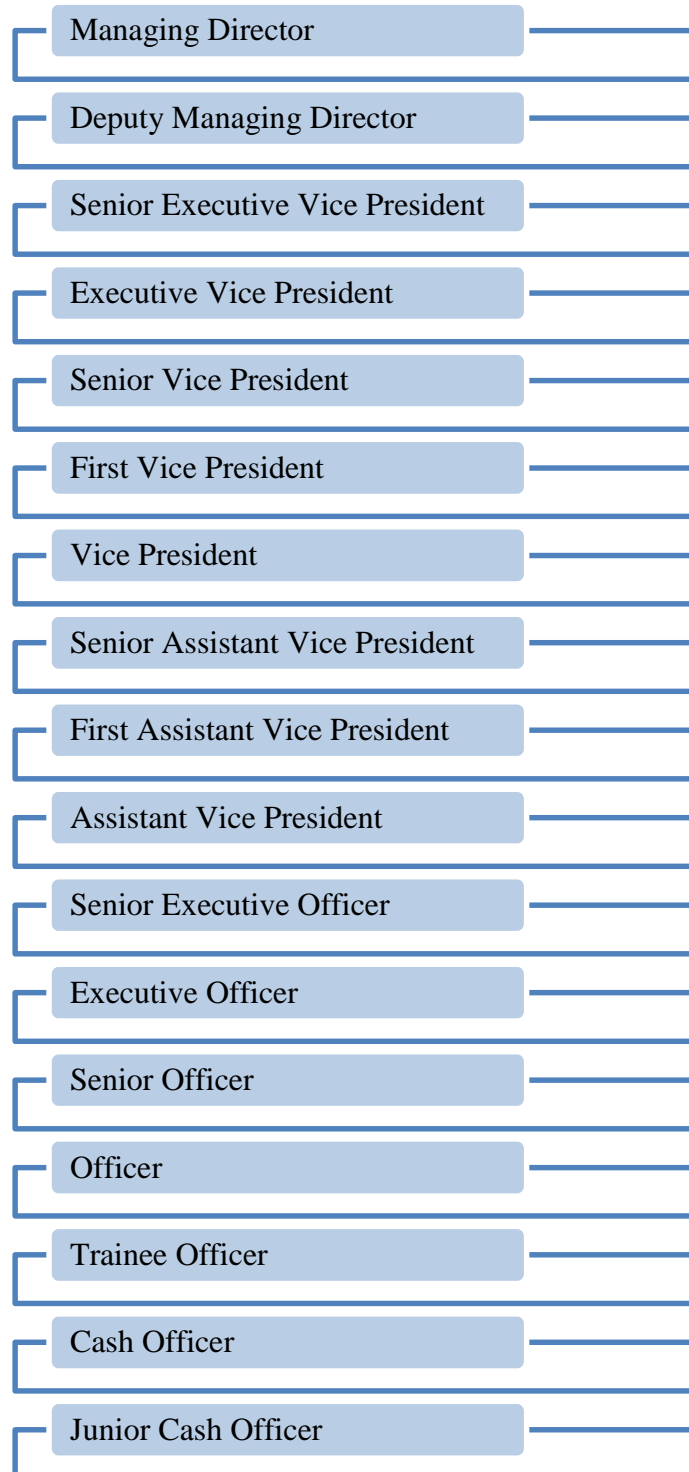
3.9 Management

DBBL managed by highly professional people. The present managing director of the bank is an educated businessman, director of multiple textile limited company, having decades of experience. He is supported by educated skilled professional team with diversified experience in finance and banking. The management of the bank constantly focuses on the understanding and anticipating customers need and offer solution thereof. DBBL has already achieved tremendous progress within a short period of time of its operation. Dutch Bangla Bank was the first bank in Bangladesh to be fully automated. The Electronic-Banking Division was established in 2002 to undertake rapid automation and bring modern banking services into this field.

3.10 Product and Service offered by DBBL

Product	Services
Personal loans	Electronic banking <ul style="list-style-type: none"> ▪ Core banking ▪ Internet banking ▪ Alternative Delivery channel (ATM, POS, etc.) ▪ Debit card ▪ Credit card ▪ VIP banking ▪ Call center, etc. Rocket Agent banking Other services <ul style="list-style-type: none"> ▪ Personal banking ▪ Corporate banking ▪ Delivery channel ▪ SME banking ▪ Investor relations ▪ Help desk
Auto loans	
Home loans	
Credit loans	
Point of loans	
E-payment solutions	

3.11 Operational Network Organogram



Chapter 4:

Theoretical framework of Corporate Social Responsibilities

4.1: Definition of corporate social responsibility

Corporate Social Responsibility (CSR) refers to operate a business in a manner that accounts for the social and environmental impact created by the business.

CSR means a commitment to developing policies and integrate responsible practices into daily business operations and to reporting on progress made towards implementing those practice.

Corporate social responsibility is a business model by which companies make a concerted effort to operate in ways that enhance rather than degrade society and the environment. CSR can help improve various aspects of society as well as promote a positive brand image for companies.

Corporate social responsibility has been defined by Sheehy as "international private business self-regulation". Sheehy examined a range of different disciplinary approaches to defining CSR. The definitions reviewed included the economic definition of "sacrificing profits", a management definition of "beyond compliance", and institutionalist views of CSR as a "socio-political movement" and the law's focus on directors' duties. Further, Sheehy considered Archie B. Carroll's description of CSR as a pyramid of responsibilities, namely, economic, legal, ethical, and philanthropic responsibilities.

Corporate social responsibility is a broad concept that can take many forms depending on the company and industry. Through CSR programs, philanthropy, and volunteer efforts, businesses can benefit society while boosting their brands.

For a company to be socially responsible, it first needs to be accountable to itself and its shareholders. Companies that adopt CSR programs have often grown their business to the point where they can give back to society. Thus, CSR is typically a strategy that's implemented by large corporations. After all, the more visible and successful a corporation is, the more responsibility it has to set standards of ethical behavior for its peers, competition, and industry.

4.2: Components of CSR

There are different models of corporate social responsibility that exist in the business world. However, there are four main components that can be identified commonly.

Economic Social Responsibility

Economic social responsibility starts with being profitable. It is identified that, before giving anything back to society, the business must make enough income for survival and growth. This sustainability concept includes paying what is necessary for the [stakeholders](#) of the business, paying wages to employees, tax payments to the government, and making payments related to the supply chain of the business. The businesses can show their economic social responsibility by being transparent to all the interested parties. This can be achieved by providing true and accurate details about the financial status of the business to the required parties.

Legal Social Responsibility

Customer loyalty is the main method of creating a long-term customer base for the product by being a trust worthy brand. The process of building customer trust is a part of a legal obligation the businesses have to fulfill. Example of legal requirements are engaging in legally accepted business activities, paying taxes, providing true information about the products, and securing confidential customer details.

Discretionary Social Responsibility

Most business organizations use their resources and time for the benefit of society by conducting initiatives to improve society and the environment. These types of corporate social responsibility initiatives are considered discretionary social responsibility activities. These activities are mostly carried out in a way that is meaningful for the community as well as to the brand. The initiatives can be conducted by providing opportunities for the employees to contribute their time, money, or skills for the activities, or the initiative can happen through charitable organizations that are linked to the company's vision and mission. These types of corporate social initiatives ensure to convey a message to the public that the business is not only considerate about achieving profits but also to make the world a better place for the present and future.

generations. This can lead to creating a strong positive impact on the potential customers of the products.

Ethical Social Responsibility

Ethical social responsibility is doing the right thing at all levels of the business. This can be identified as a combination of economic and legal social responsibilities. From the beginning of the [supply change management](#) process to ensure customer satisfaction, the entire business process should ensure ethical practices such as making payments on time, minimizing the environmental impact from the business, careful utilization of resources and consideration to use recycling options, etc.

4.3 Characteristics of CSR

(**Hamidu** et al.) Identified six characteristics of CSR present in the literature:

1. Voluntariness (it is discretionary and goes beyond compliance with the law).
2. Internalization or management of externalities (impacts of the operation on a multitude of direct and indirect stakeholders).
3. Orientation to multiple stakeholders (considering their variety of interests).
4. Alignment of social and economic responsibilities (balance between these objectives).
5. Practices and values (practices and strategies that deal with social problems and values and philosophies that support them).
6. CSR beyond philanthropy (altruistic CSR vs. instrumental or strategic CSR).

An interesting contribution within this line of work was that made by Sarkar and Searcy, who studied definitions proposed the period of 1957-2014, finding six dimensions: economic, ethical, social, stakeholders, sustainability, and voluntariness.

4.4 Key drivers of CSR

Several studies looked at the drivers behind CSR reporting during the modern age of reporting in the 1990s. CSR reports were created to comply with regulations, reduce costs, and improve brand image. The common reasons for issuing reports cited in earlier research include; compliance, cost savings, marketing, competitive advantage, and a sense of social responsibility. A more focused empirical study by Idowu and

Papasolomou examined the drivers of CSR reports being issued by UK companies (2007). They concluded on five primary reasons companies issue CSR reports:

1. Corporate reputation,
2. Stakeholder pressure,
3. Economic performance,
4. Genuine concern,
5. Broad social/cultural reasons.

4.5 CSR responsibilities

CSR is traditionally broken into four categories: environmental, philanthropic, ethical, and economic responsibility.

1. Environmental Responsibility: Environmental responsibility is the belief that organizations should behave in as environmentally friendly a way as possible. It's one of the most common forms of CSR. Some companies use the term "environmental stewardship" to refer to such initiatives.

It can be done in several ways like

- Reducing harmful practices: Decreasing pollution, greenhouse gas emissions, the use of single-use plastics, water consumption, and general waste
- Regulating energy consumption: Increasing reliance on renewables, sustainable resources, and recycled or partially recycled materials
- Offsetting negative environmental impact: Planting trees, funding research, and donating to related causes

2. Ethical Responsibility: Ethical responsibility is concerned with ensuring an organization is operating in a fair and ethical manner. Organizations that embrace ethical responsibility aim to practice ethical behavior through fair treatment of all stakeholders, including leadership, investors, employees, suppliers, and customers.

For example, a business might set its own, higher minimum wage if the one mandated by the state or federal government doesn't constitute a "livable wage."

3. Philanthropic Responsibility: Philanthropic responsibility refers to a business's aim to actively make the world and society a better place.

In addition to acting ethically and environmentally friendly, organizations driven by philanthropic responsibility often dedicate a portion of their earnings.

4. Economic Responsibility: Economic responsibility is the practice of a firm backing all of its financial decisions in its commitment to do well. The end goal isn't just to maximize profits, but also to make sure the business operations positively impact the environment, people, and society.

4.6 Companies benefit from the CSR

Corporate social responsibility (CSR), is how a business gives back to the community or makes it a better place to live. CSR can be shown in many ways, such as by giving money to charity, having employees volunteer, using good production methods for the environment, treating workers fairly, and so on.

CSR is important to businesses for many different reasons. Here are some frequent benefits:

- ✓ Improved employee performance, engagement, talent acquisition, and retention which will be company's benefit ultimately.
- ✓ Investing in reusable items like water bottles, grocery bags and food containers saves money over the long-term and saves our environment and our neighborhoods from being burdened with more trash.
- ✓ By supporting community, brand recognition get increased and customer loyalty can be gained also can be more trust worthy to shareholders.

4.7 Policies and approaches of CSR

A CSR approach is the implementation of a company strategy which strives to achieve various corporate social responsibility initiatives such as economic responsibility, environmental sustainability, and social responsibility

Company which spend their money for CSR is determined to advance their product and related businesses ethically and responsibly. Its commitment towards stakeholders, communities, society, and environments are as follow:

- Conducting business in accordance with business ethics and good governance.
- Anti-corruption.
- Human Rights.
- Fair Treatment to Employees.

- Responsibility to Customers.
- Responsibility to Suppliers, Creditors and Competitors.
- Environment Protection.
- Community and Social Development.

4.8 History of CSR

The development of different CSR practices in Bangladesh has a long history of philanthropic activities from time immemorial (Miyani, 2011). The history of CSR can be assumed that the process is not stagnant as it can be particularly evident from the country's culture, religion, tradition, and industrialization. In the then Indian era, merchants committed themselves to society in various activities by donating their wealth to different charitable organizations, poor people and religious institutions such as mosques, temples etc., by setting up schools or by providing funds for orphanages. The above statement is evident in Arora et al. (2004), the business community occupied a significant place in ancient Indian society and the merchants provided relief in times of crisis such as famine or epidemics throwing open go downs of food and treasure chests.

The oldest form of CSR, charity and philanthropy, still influences CSR practices today, especially in the community development. CSR agenda in Bangladesh is characterized mainly by philanthropic and community development activities. In a report of the central bank of Bangladesh it is revealed that bank and companies and stakeholders are beginning to adopt some aspects of the mainstream agenda, such as the integration of CSR into their business processes and engagement in multi-stakeholder dialogues (Chowdhury et al., 2010).

Recently business corporations are showing greater interests in some popular fields such as education or health. In the education segment, many companies have taken long term or renewable scholarship programs for under privileged but meritorious students for the persuasion of their studies instead of providing one time recognition awards to good performers (Chowdhury et al., 2010; Masud & Hossain, 2012) and the number of companies is increasing day by day.

Chapter 5:

Analysis of Corporate Social responsibilities of Dutch Bangla bank Limited

5.1 Description of Corporate Social Responsibility

This report is based on the corporate social responsibilities of DBBL. The report contains information related to the CSR activities done by the bank. Here, investments and contribution towards the educational sector and the society are elaborately described with graphical representation where it is needed. Furthermore, the background, visions and offered jobs are also described here. However, this project report has some limitations but things are specifically mentioned following the requirements of the report.

Description of the Project (CSR)

The project is all about CSR of Dutch Bangla Bank Limited. CSR means the corporate social responsibility which means encompassing the economic, legal, ethical and discretionary expectations that society has of organizations at a given point in time. In a simple way it can be said that CSR is a business's concern for the welfare of the society. It is based upon some basic principles as integrity, fairness and respect.

For DBBL, a business is always based upon goodwill and trust of the customers and stakeholders. DBBL always mention themselves as the trusted partner of the customers. So, to expand this trust they take the initiatives of doing CSR programs which help them strengthen the trust.

Many organizations do it for establishing their brand name or to increase their popularity or to decrease their turnover rate. DBBL is thinking not only to expand their popularity but also to develop and change the society of our country because developed nation will achieve success earlier than any other nation.

They take such initiatives which remain sustainable and also help people to develop their lifestyle.

5.2 Analysis on CSR at Dutch Bangla Bank Limited

Through my analysis on primary and secondary data I have got to know:

- DBBL is the pioneer of CSR initiatives in our country.
- DBBL is donating millions of taka in their CSR activities.
- DBBL has different sectors where their CSR activities are being done.
- Among all the sectors they have contributed the most in educational sector
- In last five years their amount of contribution has only increased and expanded in many areas.
- Dutch-Bangla Bank Foundation or DBBF has been created in 2001 which is rendering its services to different sectors.
- They not only helped the environment and the people, but also contributed in creating social awareness.
- They keep their CSR activities long term and sustainable and so they are focusing on maximizing shareholders' value as well as fulfilling commitments to customers and society.
- DBBL has further strengthened all core risk management systems for decreasing the overall risks and strengthening their capital base.
- However, they are fully aware of their responsibility as they need to confirm whether they are conducting their business in an ethical manner or not.

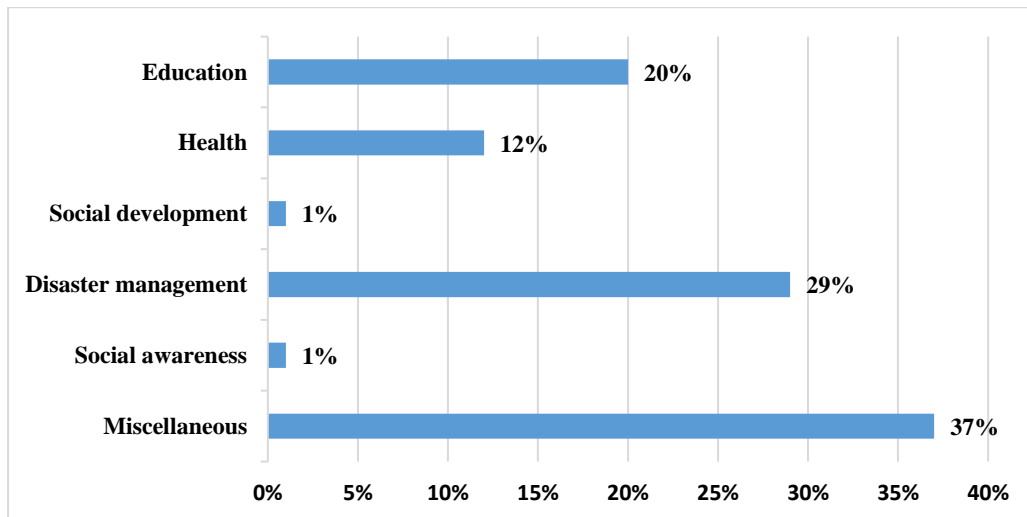
5.3 Social cause

DBBL is doing its corporate social responsibilities where they find it necessary and they have categorized it as different sectors such as,

- Education,
- Health,
- Social development,
- Disaster Management
- Awareness & social awareness,
- Miscellaneous.

According to the annual report of 2022, I got the data of their contribution. In educational sector they have contributed 20%, in health 12%, in social development 1%, in disaster management 29%, in Environment & Social awareness 1% and rest are contributed in other sectors.

Contribution of DBBL in different sectors in 2022:



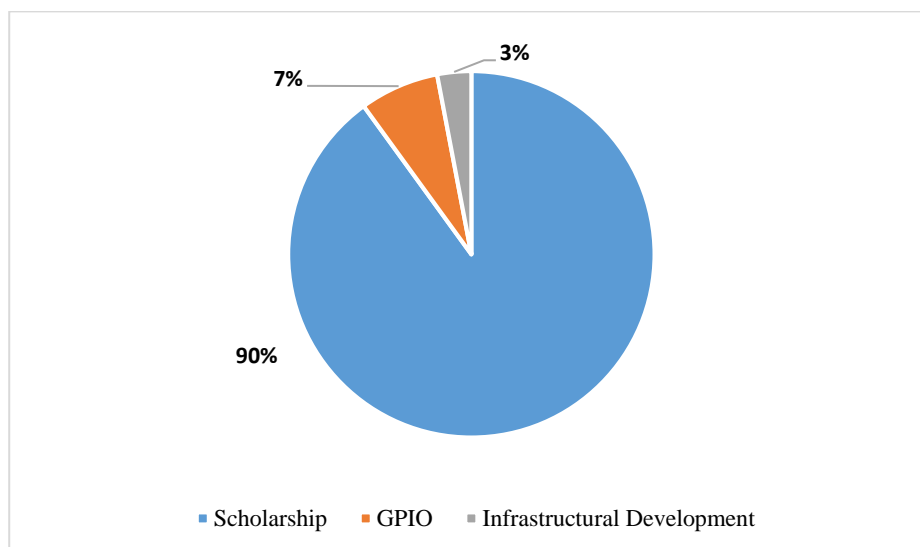
Source: DBBL Annual Report 2022

5.4 Contribution to Educational Sector

Education is the backbone of a nation. Keeping this in mind, Dutch-Bangla Bank has been giving top priority to promote the education sector. Awarding scholarship to meritorious students in need of financial aid, financial support for organizing the prestigious Math Olympiad, Physics Olympiad and Informatics Olympiad, helping development of educational infrastructural facilities, providing essential educational equipment etc. are some of the aspects included in the program.

In educational sector about 90% of contribution was given in the scholarship, in ganit, physics Olympiad it was about 7% only and in educational sector infrastructural development it is only 3%, they have also contributed on the infrastructural development, they are thinking of expanding it in the best possible ways.

Contribution to education sector in 2022:



Source: DBBL Annual Report 2022

5.4.1 Scholarship Program:

The bank has provided scholarships based on applicant's academic results, financial capability, health conditions etc. Around 90% of the total scholarships have been given to the rural students and 50% to the female students. In HSC level 36,711 scholarships have been awarded in this level of which 549 new scholarships were awarded in the year 2022. In Graduation level the scholarships are renewable for the entire academic period of graduation level. Already, 26,590 scholarships have been awarded at this level.

The scholarship awardees are provided with the following benefits:

Level of study	Duration of scholarship	Amount in tk. per month	For reading materials one time grant	For clothing annually (Tk.)	Total amount per year
HSC	2 years	2,500	2,500	1,000	33,500
Graduation	3-5 years	3,500	5,000	1,000	42,000

Source: DBBL Annual Report 2022

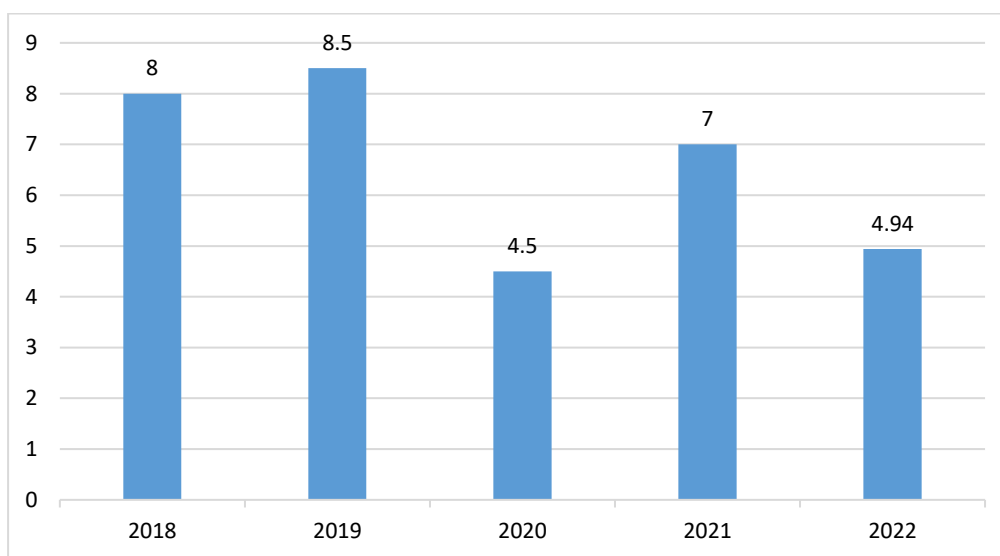
5.4.2 The Math Olympiad, DBBL-Prothom Alo Gonit Utsab:

Mathematical Olympiad has been jointly organized by Bangladesh Mathematical Olympiad Committee, Dutch-Bangla Bank Limited and Daily Prothom Alo at regional, divisional and national level to flourish latent potential of the future nation builders of the country. The bank has been continuing its support under the title of ‘Dutch-Bangla Bank-Prothom Alo Gonit Utsab’ for the last 19 years.

About 41,350 students has participated on the programs in 2022 where among them 990 students got qualified for the national round.

From the year 2004 to 2022, Dutch-Bangla Bank has provided a total amount of Tk.102.53 million only to organize the events among which Tk.4.94 million only was provided in 2022.

Contribution on International Math Olympiad in last 5 years:



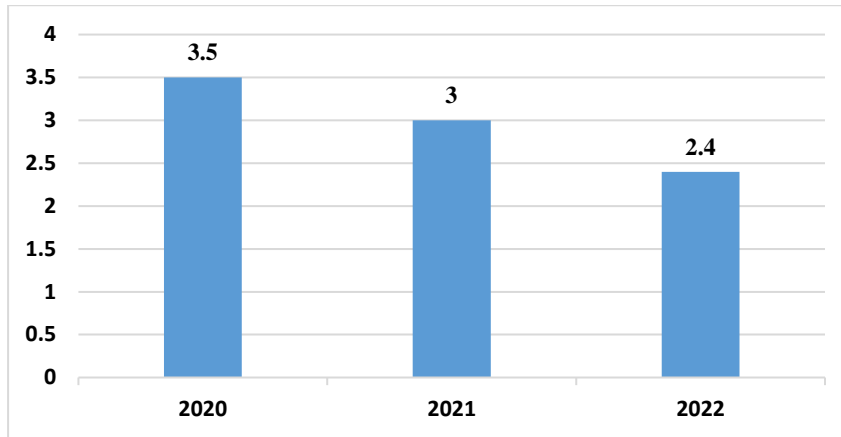
Source: DBBL Annual Report 2022

5.4.3 Donation for organizing Bangladesh Physics Olympic:

Bangladesh Physics Olympiad Committee has been arranging Bangladesh Physics Olympiad for the last 12 years where DBBL has been providing financial support for last consecutive 10 (ten) years. From the year 2013 to 2022, Dutch-Bangla Bank has provided a total amount of Tk.33.53 million only to organize this prestigious Physics Olympiad among which Tk.2.4 million only was provided in 2022. The latest 12th

Physics Olympiad was held in 2022 in 15 regions where around 11,000 students participated in the program.

Contribution for arranging Bangladesh Physics Olympiad in 3 years:



Source: DBBL Annual Report 2022

5.4.4 Donation for organizing Bangladesh Olympiad in Informatics (BOI)

International Olympiad in Informatics (IOI) is an annual programming competition for pre-university level students. Dutch-Bangla Bank was associated with BIOI in the year 2019 and has been providing financial support for the last 4 years to organize this competition. In 2022, students from different schools and colleges of the country participated in the divisional round of the Olympiad in Informatics. From the year 2019 & 2020 they provided Tk.4.00 million only as contribution in this program. Dutch-Bangla Bank has provided a total amount of Tk.6.00 million only to organize the events of which Tk.2.00 million only was provided in 2022.

5.4.5 Donation to Prime Minister’s Education Assistance Trust’.

Accordingly, the authority concerned of Dutch-Bangla Bank donated Tk.59.20 million (i.e., 5% of total CSR budget for 2022) to ‘Prime Minister’s Education Assistance Trust’ Secondary and Higher Secondary Education Department, Ministry of Education on June 07, 2022.

5.4.6 Educational infrastructural development

Dutch-Bangla Bank has been providing financial support for developing the infrastructure of educational institutions.

Contribution on educational infrastructural development:

Name of institutions	Purpose of financial support	Amount contributed (Tk.)
Halima Omar Foundation	For establishing a Digital Lab at Mirkundi High School, Minarbari, Bandor, Narayanganj	1,500,000/-
Graphite	For developing the project 'Graphite e-learning' 'Purity - know good, do good' to enhance the quality of education	1,000,000/-
Fatepur Gazironnesa Junior Girl's High School	For constructing and furnishing 3 classrooms including baranda and stair of Fatepur Gazironnesa Junior Girl's High School, Mohespur, Jhenaidah	1,000,000/-

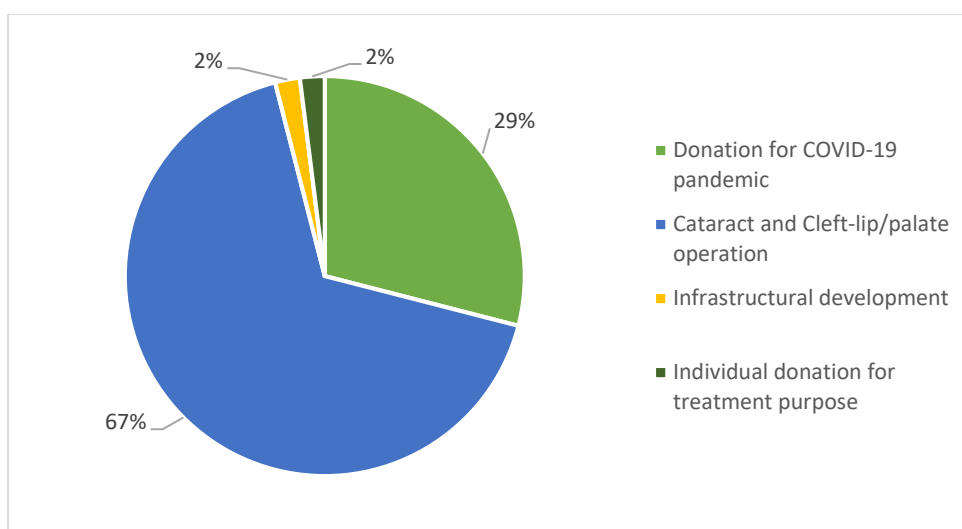
Source: DBBL Annual Report 2022

5.5 Contribution to Health Sector

Health is one of the prime parameters to indicate the development of a nation. The need for healthcare is increasing everyday due to rapid growth of population. Dutch-Bangla Bank has identified health care as a priority sector and helped to create better health care facilities at an affordable cost for the disadvantaged population. Dutch-Bangla Bank extended its support for the following programs in 2022:

Cataract and cleft-lip/palate operation 67%, Donation for Covid 19 pandemic 29%, Infrastructural development 2%, Individual donation for treatment purpose 2%.

Contribution to Health Sector in 2022



Source: DBBL Annual Report 2022

DBBL has donated in other areas for further development of the mass people's health.

- ‘Smile Brighter’ program is an initiative taken by Dutch-Bangla Bank to bring smile on the face of the boys and girls with cleft-lip and cleft-palate through plastic surgery at free of cost.
- Dutch-Bangla Bank contributed a total amount of Tk.82.83 million for cleft-lip and cleft-palate operation under ‘Smile Brighter’ program since 2003.
- During 2003 to 2022, more than 7,584 poor cleft-lip boys & girls had successful operation across the country under the bank’s “Smile Brighter” program of which 412 operations were done in the year 2022.
- About 51,105 cataract operations have so far been completed successfully of which 12,000 operations were done in 2022.
- Total expenditure on cataract operation of Tk.145.56 million since 2008.
- Dinajpur Diabetes & Swasthoseba Hospital for easy movement, of the patient’s total amount of Tk.2.565 million was disbursed to Diabetic Association Dinajpur in 2019 reaming amount of Tk.135,000 only was disbursed in 2022.
- Dutch-Bangla Bank provided financial support an amount of Tk.1.20 million only has been disbursed to ‘BAFWWA Health Center SHEBA’ in 2022.
- Dutch-Bangla Bank provides one-time financial assistance to different helpless persons to meet the cost of their treatment in the year 2022, a total amount of Tk.990,000 was donated.

5.6 Contribution to Disaster Management

Dutch-Bangla Bank stands by the distressed people at the time of natural calamities. Dutch-Bangla Bank provides support to the affected people in cash and kind for their rehabilitation after the natural calamities like cyclone, flood, tornado, extreme cold, landslide, earthquake, river erosion, conflagration etc. The donation in kind includes blankets, food, medicines, water purifying tablets, etc. The contributions of Dutch-Bangla Bank in this sector of 2022 are mentioned below:

- Tk.100.00 million only was issued in favor of “Prime Minister’s Relief Fund” and subsequently handed it over to the office of Honorable Prime Minister on November 10, 2022 for helping the cold affected poor people of the country.
- Dutch-Bangla bank provided donation of Tk.100.00 million only to “Prime Minister’s Relief and Welfare Fund” for helping the flood affected people on June 27, 2022.
- Dutch-Bangla Bank has provided 1,500 pieces of blankets at a cost of TK.496,432 only through Bangladesh Bank for distributing among the cold affected poor persons.
- Dutch-Bangla Bank provided 20,000 Kgs Rice and 4,000 Kgs Dal to workless poor people during COVID-19 global pandemic.
- DBBL also provided water purifying tablets, oral saline & Cholera saline for the Flood victims.
- To ensure hygienic sanitation system DBBL provided 460 numbers of sanitary latrines for the inhabitants of Angorpota and Dahagram enclave.
- DBBL also provided support for ensuring pure drinking water by providing 50 hand tube wells for them.
- Bank also try to rise awareness so that people can be prepared before disaster comes.

5.7 Financial Highlight

All the CSR done by DBBL over few years in different sectors is written below.

A financial Highlight in CSR initiatives:

Sector	2022	2021	2020
Education	138 million	4.5 million	138 million
Health	79.5 million	38.7 million	79.5 million
Social development	272.2 million	3.5 million	1.4 million
Disaster management	201.8 million	200.3 million	201.8 million
Miscellaneous	–	174.5 million	270.9 million
Total	691.5 million	421.5 million	691.6 million

Considering, all the previous investments and current investments, DBBL actually took decision to further provide in the CSR activities. According to the latest Bangladesh Bank guidelines, 30% of CSR expenditure can be spent on education, 30% on health, 20% on environment and climate change mitigation and adaptation, and the remaining 20% on other sectors, including disaster management, sports and culture and DBBL followed all those rules during decision making process.

5.8 Other contributions of DBBL

Dutch-Bangla Bank provide humanitarian aid/food materials, the entire fund of Tk.2.00 million only was distributed to 1,000 beneficiaries in the flood affected areas at the rate of Tk.2,000.00 for the purposes.

5.8.1 Contribution to Social Development:

Dutch Bangla Bank agreed to provide financial support of Tk.40.00 million only in phases for the beautification project of the Mazar gate of Hazrat Shah Paran (R.).

Accordingly, the fourth and final phase of the committed donation amounting to Tk.10.00 million only has been disbursed in 2022.

5.8.2 Contribution to environmental beautification:

Dutch-Bangla Bank constructed a monument at the crossing of Hotel Inter-Continental and State Guest House Jamuna. Dutch-Bangla Bank is also engaged in beautification of the Road Island and footpaths from Kakrail crossing to Hotel Inter-Continental crossing of Dhaka Metro as a part of city beautification project. In this connection, a total amount of Tk.1.32 million only was spent during the year 2022 on regular maintenance of the monument and the fountain.

5.9 Critical Observation

Each and every employee has to contribute in other departments' works due to complete it earlier. SWOT analysis chart where all the observation will come out. SWOT analysis refers to analysis of Strengths, Weakness, Opportunities and Threats of the organization. This facilitates the organization to make its future performance improved in comparison to its competitors. An organization can also study its current position through SWOT analysis.

5.9.1 Strengths of DBBL,

- DBBL has already established its wide image and favorable reputation in the banking territory of the country. It is one of the leading private sector commercial banks in Bangladesh.
- 24 hours banking service all over the country via ATM booths and Fast tracks.
- Overall computer based banking system.
- Developed risk management systems.
- Uses modern software named FLEXCUBE provided by Oracle international ltd. to provide best banking service to the customers.
- Sustainable CSR initiatives.

5.9.2 Weaknesses of DBBL,

- Lack of manpower in different work areas and branch
- Customer dissatisfaction due to insufficient fund for withdrawing money.
- Tremendous workload leads to recheck or reevaluate every single tasks
- Lack of promotional activities.
- Lack of sustainability of services.

5.9.3 Opportunities of DBBL,

- To reduce business risk, DBBL can expand their business portfolio by starting merchant banking, or by diversifying into leasing and insurance sector.
- They can target customers for example the middle class people as most of the population are middle class nowadays.
- They can expand product line to compete with the competitors.
- They can launch special scheme for their special customers or account holders.
- They can start different promotional activities to grab the attention of the people.

5.9.4 Threats to DBBL,

- All the multinationals and other corporate banks are threats to DBBL.
- The default risk of the bank should be minimized due to sustain in the financial market.
- Their low compensation process for the mid-level and low-level employees lead to unwillingness to work on the organization or monotonous life which eventually increases the turnover rate. So these things should be brought under control.

Chapter 6:

Findings, Recommendations & Conclusion

6.1 Findings

The findings of this study show that Dutch Bangla Bank Limited has recently fulfilled a number of corporate social duties in Bangladesh's social, health, and education sectors. Overall study about the CSR of Dutch Bangla Bank Limited signifies that the contribution towards the social welfare by this bank is increasing day by day. It is not only helping the bank to decrease its employee turnover rates but also helping to increase its brand value as well as to build trust among the people as they already claim themselves as trusted partners.

- Dutch-Bangla Bank Limited has been playing a pioneering role in implementing various social and charity programs to help disadvantaged people of the country
- Dutch Bangla Bank Limited in one of the top most position. DBBL spent taka 69 crore last year to become the second highest spenders for CSR respectively, as per central bank data.
- The study reveals the importance of CSR as a tool of gain competitive advantage, has a positive impact of employees behavior, customers behavior, shareholders trust towards the bank.
- Among the selected core sectors the bank has given more importance which are- Education, health, disaster management, social development, infrastructure development, donation in prime ministers funds and others.
- It is concerning that banks are contributing a little amount of their profit for CSR activities.
- There are many areas where pure water management, waste management, women & welfare, anti-dowry awareness need to be taken care of.
- CSR has strategic, financial value which is not properly communicated, transparency are not ensured strictly.

6.2 Recommendations

- Create public awareness regarding CSR among the mass people, academics, managers, other stakeholders.
- Ensure transparency and build trust on the CSR activities of the companies.
- Bank should diversify their CSR practice, as such as women empowerment, sanitation of rural areas, rural development activities related to the poverty allocations etc.
- Each and every employee's contribution towards the bank must be well valued and appreciated.
- Bangladesh bank should monitor the CSR adoption performance of the bank and also give them direction and initiative for CSR practice.
- Every bank should contribute more of their profit in CSR.
- Facilities like leave, bonus, and promotion should be liberal.
- Every employee must have the equal right to complete work within the given hours and leave the bank after that.
- There must be sufficient employees in the accounts opening department so those customers will not get bored or dissatisfied.
- They should reduce the problems in the ATM booths which are often faced by the customers
- Promotions and bonus must be performance based.
- Promotional activities should be increased
- Management department along with the IT department must be active and developed so that no one can complain.

6.3 Conclusion

As a third world country Bangladesh has lots of problems. Government often finds them helpless when it comes to the issue of solving these problems. As business owners of this country are considered as a part of the affluent section of the society they can contribute more meaningfully towards the betterment of the society. If more company come forward to contribute to the society like DBBL, it will help to create their social branding as well as helping the society. So we can say DBBL is a pioneer in Corporate Social Responsibility because the idea of CSR is vastly expanded by DBBL at first. Moreover, DBBL is establishing goodwill through the CSR. DBBL spend almost half of their amount which they spend for CSR in education sector. And rest is in health, social development, disaster management, social awareness, infrastructure development, donation in Prime ministers different fund and other sectors.

DBBL's risk management system is really very productive. The bank plays a considerable role in the portfolio of development. During the process of making this project paper. DBBL follows the Bangladesh Bank rules very efficiently and also tell customers to follow and appreciate it. Privacy is also maintained strictly.

Finally, DBBL has been established with a view to conduct prompt banking through technology where they already succeeded and also they were able to establish participatory banking instead of debtor-creditor relationship and lastly to establish welfare oriented banking through corporate social responsibility that would lead to just society.

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