



# SUSTAINABILITY ANALYSIS

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## KEY HIGHLIGHTS

**BDT 400 million**  
financed in Effluent  
Treatment Plant (ETP)

**BDT 33 million**  
financed in 2 Hybrid  
Hoffman Kiln (HHK)

**BDT 30 million**  
invested in Disaster  
Management

**389 bicycles** distributed  
amongst the underprivileged  
students across the country.

**BDT 4,226 million**  
financed in SME sector

**17,468 number** of  
accounts are availing internet  
banking

**226 ATMs** and **110 branches**  
are operating online  
among which 09 branches and  
09 ATMs are powered by **solar energy**

**129,065 E-statements** delivered to  
Customer instead of paper

**USD 191 million**  
foreign remittance received  
by households of rural and  
semi-urban areas through MTB  
channel

**1,659 Number** of NRB  
Deposit Accounts opened

**47 Tons** of paper  
saved by using MTB  
intranet and internet



### Report Contents, Scope, Purpose & GRI reporting Framework

#### GRI Reporting Framework

The year 2016 reporting is MTB's third sustainability report based on GRI reporting framework G4 guidelines. This report describes the economic, environmental and social impacts originating from our business process, together with our key sustainability initiatives over the last 12 months, our plans for the future and helps us to share our experiences with our customers, our people and the community.

#### The Purpose and Scope of This Report


This report addresses the economic, environmental and social impacts resulting from MTB's activities in the financial year 2016. We aim to fully inform our stakeholders about all of the actions that we have committed to undertake as we seek to minimize any potential unexpected impacts which could result from any of our activities.



# PROFILE OF THE REPORT



## GRI Indicators <G428> to <G433>

Reporting period	GRI Indicator <G428>	Date of most recent previous report	GRI Indicator <G429>
January 1, 2016 to December 31, 2016		Sustainability Report 2015 Date: January 12, 2017	
Reporting cycle	GRI Indicator <G430>	Contact point regarding the report	GRI Indicator <G431>
Reporting cycle: Annual		We welcome any feedback on this sustainability report. For further information and comments, please contact Sustainability Reporting Team of the Bank through following address: e-mail: sustainability@mutualtrustbank.com	
GRI 'in accordance' option	GRI Indicator <G4-32>		
<ul style="list-style-type: none"><li>In this report, MTB has complied with the reporting framework of Global Reporting Initiative (GRI). Application level of the framework applied in this report is GRI 4.0.</li></ul>			
External Assurance	GRI Indicator <G4-33>		
<ul style="list-style-type: none"><li>External Assurance is under consideration by management.</li><li>We are optimistic to have external assurance from the next repot.</li><li>External Assurance Report: Nil</li></ul>			
Endorser logo ("We Support the Global Compact") <ul style="list-style-type: none"><li>Approval received on February 23, 2016</li></ul>			
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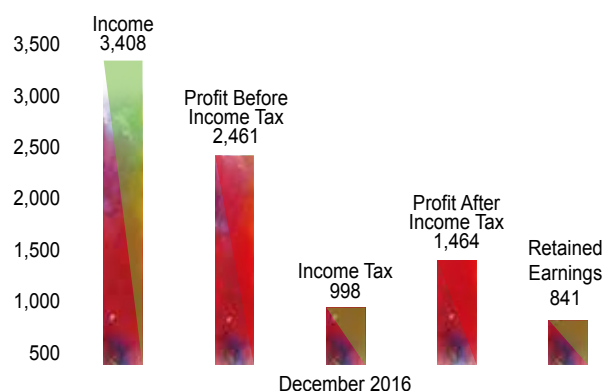
## Financials at a Glance

SL	Financial Indicators	2016	2015	2014
1	Earnings per Share (BDT)	3.30	3.08	2.17
2	Net Asset Value (NAV) per share (BDT)	22.15	20.15	15.28
3	Market Value per Share (BDT)	23.10	19.50	19.80

GRI Indicator &lt;G4-08&gt;

### MTB FINANCIALS 2016 AT A GLANCE

BDT Million



### Location wise Loans and Advances

Geographical Location wise Loans and Advances		Amount in BDT		
Inside Bangladesh	2016	2015	2014	
<b>Urban</b>				
Dhaka Division	79,178,134,280	68,265,987,623	52,208,704,384	
Mymensingh Division	562,111,203	492,995,033	-	
Chittagong Division	22,474,593,473	18,511,541,543	17,028,696,234	
Rajshahi Division	3,908,852,578	3,704,740,334	2,761,838,552	
Sylhet Division	845,476,356	742,933,912	729,344,021	
Khulna Division	1,177,172,773	1,302,235,100	1,131,320,514	
Rangpur Division	2,269,236,684	1,720,922,849	1,302,313,353	
Barisal Division	209,242,417	80,882,877	49,896,262	
	110,624,819,764	94,822,239,272	75,212,113,320	
<b>Rural</b>				
Dhaka Division	2,103,806,136	1,472,451,542	1,158,247,886	
Mymensingh Division	101,457,883	63,642,233	-	
Chittagong Division	1,396,770,143	1,157,934,713	734,786,316	
Rajshahi Division	-	-	-	
Sylhet Division	128,908,916	72,507,930	35,770,528	
Khulna Division	-	-	-	
Rangpur Division	-	-	-	
Barisal Division	-	-	-	
	3,730,943,078	2,766,536,418	1,928,804,729	
<b>Outside Bangladesh</b>	-	-	-	
<b>Total</b>	<b>114,355,762,842</b>	<b>97,588,775,690</b>	<b>77,140,918,049</b>	



## Growth of MTB in terms of Income

BDT Million

Income Summary	2016	2015	2014
Operating Profite	3,408	2,811	2,603
Year on Year % change	21.25%	7.98%	-

## Growth of MTB in terms of Capital, Assets and Liability

BDT Million

SL	Items	2016	2015	2014	2013	2012
1	Authorized Capital	10,000	10,000	10,000	10,000	10,000
2	Paid up Capital	4,432	3,693	3,078	2,798	2,543
3	Shareholder's Equity	9,818	8,929	6,770	5,449	4,834
4	Total Capital	13,725	12,413	8,712	8,137	6,981
5	Total Assets	165,371	146,059	116,301	101,173	93,162
6	Total Liabilities	155,552	137,130	109,530	95,723	88,328
7	Total Deposits	131,272	118,405	96,065	84,373	75,140

## Materiality Mapping

Available in the full version of the report

## Aspect: Economic Performance

GRI Indicator &lt;G4-EC1&gt;

### Economic Value Addition

Economic Value Addition (EVA) by the bank has been estimated at BDT 3,198 million for the reporting year. EVA includes payments to Suppliers, Employees and Shareholders (investors).

### Total Economic Contribution

Total Economic Contribution by the bank has been estimated at BDT 5,464 million for the reporting year. This includes EVA, total payments to the government and Social investments.



#### Economic Value Addition



Suppliers

BDT 83m

Employees

BDT 2,274m

Profit available for Shareholders'

BDT 841m

BDT 3,198m



#### Total Payment to Government

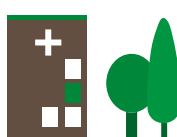


Income taxes &amp; other payments to Government

BDT 2,197m



#### Social Investment (CSR)



BDT 69m



#### Total Economic Contribution

= BDT 5,464m





**Statement of Market Value Addition:**

Market Value Addition (MVA) is estimated by the difference between the current market value of the bank and the capital contributed by investors. As of end of reporting year, Market Value Addition is estimated BDT 5,805.65 million which was BDT 3,508.50 million in the previous year.

BDT Million				
Particulars	Number of Shares	Value per share		Total Value
Market Value	443,179,160	BDT	23.10	10,237.44
Book Value	443,179,160	BDT	10.00	4,431.79
Market value added		BDT	13.10	5,805.65

**Aspect: Indirect Economic Impacts**

&lt;G4-EC7&gt; to &lt; G4-EC8&gt;

**Development and Impact of Infrastructure Investments and Services Supported**

&lt;GRI Indicator &lt;G4-EC7&gt;

During the year 2016, through financing the existing and new clients MTB has created economic impact in the three dimensions:

- Job Creation
- Contribution to economic growth
- More revenue to the national exchequer from growth of businesses of MTB and its clients

**SME investment by MTB:**

Keeping rural development in mind, MTB has developed a strong footprint in financing Women Entrepreneurs, providing collateral free loans to SMEs and financing rural SMEs in Bangladesh.

MTB SME Financing in 2016

BDT Million				
Concentration of Loans and Advances	Disbursement		Outstanding	
	2016	2015	2016	2015
Agriculture	2,875	2,128	7,771	5,319
SME loans	1,351	1,572	2,681	3,376
<b>Total</b>	<b>4,226</b>	<b>3,699</b>	<b>10,452</b>	<b>8,694</b>

Total MTB disbursement in SME and Agriculture has increased by 14% to 4,226 million and outstanding has increased by 20% to 10,452 million.

**MTB SME Products:**

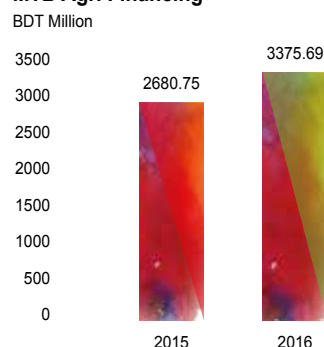
MTB SME Banking Division serves clients through a wide array of products. The products are designed to fulfill the different needs of the cottage, micro, small and medium enterprises as well as extend support to agriculture and inclusive banking.



### MTB Agri Financing and Inclusive Banking:

MTB over achieved its targets assigned by Bangladesh Bank for financing in the agri sector. It has a dedicated agri cell through which the bank provides financial support to the farmers at preferential rate assigned by Bangladesh Bank time to time. As recognition of agri support, MTB received appreciation letter from Bangladesh Bank for achieving agri loan disbursement target for the FY 2014-2015.

### MTB Agri Financing



Financial Inclusion: Financial Services for farmers/ RMG workers / pro-poor:	2016	2015
Number of 10 Taka (for farmers) account opened	4,257	2,947

### SME Financing: Sector Specific Disbursement

BDT Million					
SL.	Sector	Disbursement	Outstanding as on Dec 2016	Disbursement	Outstanding as on Dec 2015
1.	Crops	734.35	1234.23	755.02	1421.907
2.	Fisheries	144.22	303.81	159.20	370.117
3.	Livestock	219.9	665.66	336.63	925.643
4.	Irrigation Tools	57.82	49.87	28.47	32.67
5.	Agricultural Tools	28.39	110.15	96.90	115.982
6.	Crop storage	17.26	28.64	23.91	31.782
7.	Poverty Alleviation	69.03	221.07	95.65	352.156
8.	Spices & others	0.7	1.83	0.00	1.04
9.	Others	79.54	65.49	75.88	124.39
<b>Total</b>		<b>1351.21</b>	<b>2680.75</b>	<b>1,571.66</b>	<b>3375.69</b>

### Significant Indirect Economic Impacts

GRI Indicator <G4-EC8>

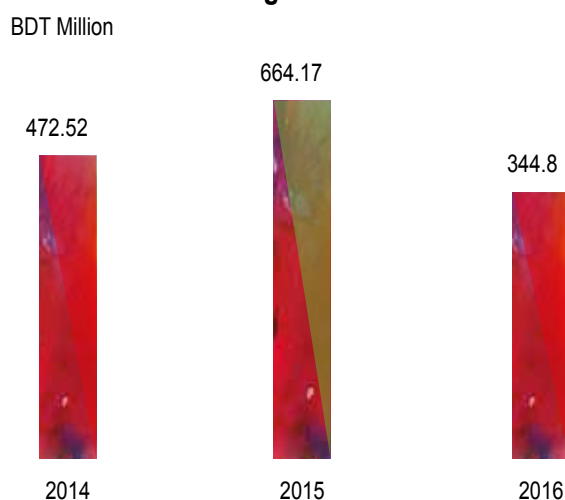
### Green Financing through MTB Green Energy:

As a commitment towards developing sustainable energy finance the bank has developed a dedicated product called MTB Green Energy loan. This is an environment friendly Green Credit product that enables the customers to set up renewable energy projects and any other potential renewable plants and help reduce the carbon footprint in the country. In the reporting year, MTB disbursed Green Finance BDT 472.52 million to its customers.

### Smart Technology for Protecting Environment Pollution:

Traditional brick fields are one of the sources of environment pollution. Government, International Agencies and Bangladesh Bank are working for introducing new, environment-friendly technology for manufacturing of bricks, called Hybrid Hoffman kiln. In the reporting year MTB financed BDT 33 million in Hybrid Hoffman kiln.

### MTB Green Financing





## Financing Renewable and Sustainable Energy Efficiency

BDT Million

Green Energy in 2016	Total Disbursement
Hybrid Hoffman Brick Field (Environment friendly technology)	33
Solar Home System	0
Solar irrigation Plant	0
Effluent Treatment Plant (ETP)	400
Production of Burnable Oil from waste Tire by the Process of Pyrolysis	0
Other Projects (Green Energy)	39.52
<b>Total</b>	<b>472.52</b>

### Other Green Banking Initiatives at MTB

Automated Banking	2016	2015
Number of ATM	226	204
Number of branches with Online banking	110	106
Number of internet banking users	17,468	14,086
Number of MTB App user	5,286	4,669
Number of branches powered by solar energy	9	9
Number of ATM booths powered by solar energy	9	9

## Aspect: Energy

### Energy Consumption within the Organization

GRI Indicator &lt;G4-EN3&gt;

The bank consumed 10.69 million mega joules of energy in the year 2016 by using fuels, natural gas and electricity. The table below shows the detail:

Fuel / Source Type	Total Unit	Mega Joules
Electricity (KWH)	2297351	8,270,120.26
Diesel (LTR)	14,709.05	563,214.00
Octane (LTR)	55,403.94	1,860,390.74
Kerosene (LTR)	0	-
Natural Gas (m3)	0	-
<b>Total</b>	<b>-</b>	<b>10,693,725.00</b>

Conversion source: <http://www.epa.gov/cmop/resources/converter.html> and <http://www.convertworld.com/en/>

*The car pool of the bank has 28 cars and 03 motor bikes that consumed 3409 litres of diesel, and 55,404 litres of octane for running a total of 340,475KM in the year 2016.*

### Energy Intensity

GRI Indicator &lt;G4-EN5&gt;

Fuel / Source Type	Mega Joules		Per employee* power consumption in 2016 (mega joules)		Per day* power consumption in 2016 (mega joules)	
	2016	2015	2016	2015	2016	2015
Electricity (KWH)	8,270,120	11,664,072	4,378	6,829	22,658	31,955
Diesel (LTR)	563,214	1,286,947	298	352	1,543	1,647
Octane (LTR)	1,860,390	565,061	985	791	5,097	3,699
Natural Gas (m3)	0	169,878	-	101	-	471
<b>Total</b>	<b>10,693,725</b>	<b>13,685,958</b>	<b>5,661</b>	<b>8,072</b>	<b>29,299</b>	<b>37,773</b>

### Reduction of Energy Consumption

GRI Indicator &lt;G4-EN6&gt;



## Reductions in Energy Requirements of Products and Services

GRI Indicator &lt;G4-EN7&gt;

### Banking through SMS:

MTB offers SMS Banking services to customers that offers basic banking services to customers for a very little use of energy. In this year, total 18,221 text messages were sent by MTB in response to customer's balance checking and 4199 text messages were sent in response to checking transactions, though push-pull service. This enabled MTB and its customers to get their account information by using little energy compared to traditional way of visiting a branch.

	2016	2015
Number of balance check messages sent	18,221	8,039
Number of Transaction check messages sent	4,199	2,666

### Internet banking facilities

MTB proactively promotes use of internet banking that enables reduced energy consumption. This year the total number of internet banking account has increased by 24% over previous year to 17,468.



### MTB's Solar Power Capacity

MTB has installed solar power panels at its Corporate Head Offices, branches and ATM booths. By 2016, total capacity installed is 44.6 KW of solar panel that reduces total power consumption by the bank.

Name of the Branch	Solar Power Capacity (KWH) 2016
MTB Centre	5000 W
MTB Tower	36000 W
MTB Ishwardi SME / Agri Branch	720 W
MTB Belkuchi SME / Agri Branch	720 W
MTB Hasnabad SME / Agri Branch	720 W
MTB Sarulia SME / Agri Branch	720 W
MTB Syedpur SME / Agri Branch	720 W
<b>Total</b>	<b>44600 W = 44.6 KW</b>

## Reductions in Energy Requirements of Products and Services

	2016	2015	
Automation in Services saved Paper by	46.97	35.02	Tons
Total Embodied Energy in KWH of the paper saved	340,079.78	253,517.18	KWH
Tonnes of carbon dioxide (CO2) Saved in producing the above energy	212.21	158.19	M. Tons of CO2
Total Paper saved by Automation, equivalent to	162.99	121.51	tons of woods
Total Paper saved by Automation, equivalent to	1,140.96	850.54	trees
Total Paper saved by Automation, equivalent to	1,817.83	1,355.13	btu energy

	2016	2015
Land & Forest Ecological Footprint		gha
Saved Land Equivalency Factor	56.45	42.08
Saved Forest Footprint	538.58	401.50
Total Ecological Footprint	595.03	443.58
gha=The global hectare		



## Aspect: Emissions

### Direct greenhouse gas (GHG) emissions (scope 1)

GRI Indicator &lt;G4-EN15&gt;

Metric Tonnes of CO2 or CO2 e emitted	2016	2015
Electricity (KWH)	1,615.04	2,277.73
Diesel (LTR)	39.37	42.01
Octane (LTR)	130.07	94.42
N Gas (meter-cube)	-	8.66
<b>Total</b>	<b>1,784.48</b>	<b>2,422.82</b>

Conversion Standards:

<http://www.epa.gov/cmop/resources/converter.html><http://www.convertworld.com/en/>

### Greenhouse gas (GHG) emissions intensity

GRI Indicator &lt;G4-EN18&gt;

Greenhouse gas (GHG) emissions			
	2016	2015	% Change
M Tons of CO2 / Employee	0.94	1.42	-33.8%
M Tons of CO2 / Day	4.89	6.64	-26.4%

### Reduction of greenhouse gas (GHG) emissions

GRI Indicator &lt;G4-EN19&gt;

Per Employee GHG Emissions (CO2 Tonnes)			
	2016	2015	Change %
Electricity (KWH)	0.85	1.33	-36.1%
Diesel (LTR)	0.02	0.02	0.0%
Octane (LTR)	0.07	0.06	16.7%
N Gas (meter-cube)	-	0.01	-100.0%
<b>Total</b>	<b>0.94</b>	<b>1.42</b>	<b>-33.8%</b>

### Products and Services delivering social benefits broken down by purpose

GRI Indicator &lt;G4-FS7&gt;

#### MTB School Banking

MTB has designed its school banking products for the students. MTB organizes school banking campaigns in different local school throughout the year.

At the program, kids can open a bank account and have a hands-on banking experience and can learn about the habit for savings.



#### School Banking Campaign in 2016

	Number of Schools
Dhaka Division	33
Chittagong Division	27
Other Division	38
<b>Total</b>	<b>98</b>

#### MTB SME Financing for Women Entrepreneur:

MTB has taken a comprehensive plan for increased credit lines with special focus on potential women entrepreneurs as per policy guidelines of Bangladesh Bank. MTB Bhagyobati and MTB Gunabati, (ভাগ্যবতী ও গুণবতী) the two innovative financial products for Women Entrepreneurs have strong presence in the country's credit market for their unique features and easy access to financing. MTB has established Women Entrepreneur Development Unit (WEDU) to help the women in business and bring them under credit access.



### In 2016 MTB disbursed loan BDT 263.368 million to Women Entrepreneurs

	2016	2015
Outstanding of Women Entrepreneurs	435.64	365.34
Disbursement of Women Entrepreneurs	263.37	221.10

### Products and Services delivering environmental benefits broken down by purpose GRI Indicator <G4-FS8>

#### Use of IT based Infrastructure to provide automated service:

MTB provides online banking service through its core banking system. Now banking is paperless and faster. MTB Internet banking allows customers pay bills and transfer funds none of which generates any paper receipts. MTB ATM machines offer 24/7 services to the customers. Alternative Delivery Channels like ATM, Debit/Credit Card, Internet Banking, SMS Banking etc. are ensuring modern banking facilities. MTB thrives to be ahead of technology to offer services and protect environment.

#### Use of IT based Infrastructure to provide automated service:

Total Saved by Automated Services		
	2016	
Total CO2 reduction saved	212.21	M Tons
Total Woods saved	162.99	tons of Wood
Total number of Trees saved	1,140.96	trees
<b>Total Ecological Footprint saved</b>	<b>595.03</b>	<b>Gha = The global hectare</b>

#### MTB's Green Finance:

Under Green Financing, "MTB Green Energy" is a green financing product for specialized projects that focus on renewable energy sources. MTB Green Energy is designed for financing installation of solar power plant, bio-gas plant and other renewable energy plants.



	BDT Million		
	2016	2015	2014
Hybrid Hoffman Brick Field (Environment-friendly)	33	0	0
Effluent Treatment Plant (ETP)	400	520.2	0
Other Projects (MTB Green Energy)	39.52	0	0
<b>Total</b>	<b>472.52</b>	<b>664.17</b>	<b>344.8</b>

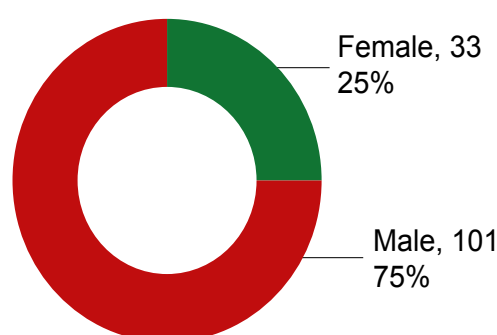
## Aspect: Employment

### Demography of total Employees, hiring and turnover

GRI Indicator <G4-LA1>



#### Total New recruitment in 2016 by Gender



**Total New Recruitment in 2016 by Gender, Age group**

Age Group	Male	Female	Total	Percentage
Below 30 years	56	23	79	59%
30 years to 40 years	37	9	46	34%
40 years to 50 years	6	1	7	5%
50 years and above	2	0	2	1%
<b>Total</b>	<b>101</b>	<b>33</b>	<b>134</b>	<b>100%</b>

**Total Number of employees in 2016 by Age group & Managerial position**

Total employees	Executive		Non-Executive		Total		Percentage of Total	
	Male	Female	Male	Female	Male	Female	Male	Female
Below 30 years	0	0	305	110	305	110	20%	31%
30 years to 40 years	58	6	851	196	909	202	59%	57%
40 years to 50 years	127	3	126	41	253	44	17%	12%
50 years and above	57	0	9	0	66	0	4%	0%
<b>Total</b>	<b>242</b>	<b>9</b>	<b>1291</b>	<b>347</b>	<b>1533</b>	<b>356</b>	<b>100%</b>	<b>100%</b>

**MTB Employees' Service Benefit Fund – 2016**

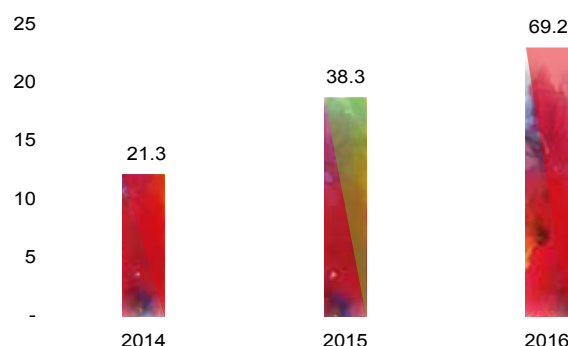
Name of the Funds	No. of employees benefited	Total disbursement in BDT
Employees' Provident Fund	51	21,636,602
Employees' Gratuity Fund	24	15,442,500
Employees' Welfare Fund	19	777,850
Employees' Medical Assistance Fund	333	7,134,324
Employees' Death Benefit Plan	1	500,000
MTB Foundation	32	13,467,702
<b>Total</b>	<b>460</b>	<b>58,958,978</b>

**Aspect: Local Communities & CSR****Local community engagement, impact assessments and development programs** GRI Indicator <G4-SO1>

- Swapno Sarathi
- Blankets Distribution
- Rewarding Bangladesh U-16 National Women's Football Team
- Prime Minister's Relief Fund
- Mangrove Children Project of Bizcare
- Project at Char Patila at Char Kukri Mukri, Bhola of MRDI
- MTB bravery award to Mr. Sharowar Howlader and Mr. Akter Mia for saving 4 young men from drowning
- Promoting Knowledge (Daily Star paper distribution)
- The Daily Prothom Alo papers distribution in different areas under Egiye Jao, Egiye Dao
- Char Montaz Primary School in Potuakhali by Actionaid
- Mobile repairing training arranged by Southern Socio-economic Development Program (SSDP)
- Endowment of BDT 400,000 to Assistance for Blind Children (ABC)
- Project of Faridpur Muslim Mission
- Various endowment in Health, Education and etc.
- TaalGoal-Football for Change by Dhaka Hub, Global Shapers Community, World Economic Forum
- Scholarship 20 students of Ulipur & Faridpur
- Door to Door project in Chittagong

**MTB CSR Activities**

BDT Million



**CSR Initiatives in value, Category-wise in 2016:**

Description of initiatives	Amount	No. of Beneficiaries
i. Education	13,522,617	3,600
ii. Health	14,370,142	6,020
iii. Disaster Management	30,223,981	18,100
iv. Environment	1,000,000	0
v. Sports	2,808,549	1,650
vi. Art & Culture	4,301,250	10,700
vii. Others	2,974,475	15,200
<b>Total</b>	<b>69,201,014</b>	<b>55,270</b>

**Swapno Sarathi (স্বপ্ন সারথী):**

“Swapno Sarathi” (স্বপ্ন সারথী) is a brand for MTB’s CSR campaign of bicycle distribution amongst the underprivileged students, first inaugurated by the then Bangladesh Bank Governor on October 25, 2015. Since the first distribution of bicycles at former enclaves in Garati, Panchagarh, MTB has crossed the milestone of 1000 bicycle distribution across the country in 2016. The campaign aims at motivating students, mainly female, with the motto “School-e jete durotto jeno badhana hoy” (which means, Distance should not be a barrier to school) by providing them with bicycles with a view to facilitating their movement to and from school.



	2016	2015
Number of bicycles	389	698
Total Cost in BDT	2,797,718	4,866,825

**Aspect: Anti-corruption****Communication and training on anti-corruption policies and procedures**

GRI Indicator &lt;G4-SO4&gt;

Number of Meetings Held at Central Compliance Unit in 2016

Meeting No.	Meeting Date
Meeting 1 (Quarterly)	29.03.2016
Meeting 2 (Quarterly)	29.06.2016
Meeting 3 (Quarterly)	29.09.2016
Meeting 4 (Quarterly)	27.12.2016

**Highlights of the meetings**

- Revise MTB Money Laundering & Terrorist Financing Risk Management Policy Guideline
- Prepare process manual of opening and operating account
- Develop and review remittance payment and monitoring procedure
- Review risk register parts of the PPGs of various products and services
- Revise existing account opening forms in line with BFIU prescribed format
- Design unique format of short KYC for bearer in Bengali and incorporate bearer information in deposit slip.
- Ensure screening of existing MTB customers against UNSCR, OFAC, adverse media and domestic sanction list and preserve accordingly.
- Perform on-site inspection on AML & CFT compliance status of branches
- Carry out off-site monitoring of branches regarding AML & CFT compliance status





- j) Perform off-site monitoring of transactions at CCU level
- k) Identify the accounts of influential persons with MTB branches and arrange post facto approval to continue relationship with them
- l) Review and approve the KYC of correspondent banks while establishing/ maintaining relationship
- m) Conduct AML & CFT training for
  - i. New recruits
  - ii. Existing employees
  - iii. Account opening officials
  - iv. Cash transaction reporting officials
  - v. Agent and agent employees
- n) Arrange quiz as part of e-learning
- o) Review and update the awareness leaflet on Anti Money Laundering (AML) & Combating the Financing of Terrorism (CFT).
- p) Evaluate the overall compliance status of anti-money laundering and combating the financing of terrorism compliance position of MTB as per BFIU instruction

Anti-Money Laundering (AML) & Combating the Financing of Terrorism (CFT) Training in 2016:

		Number of Employees received training by Category	
Total number of training on AML-CFT in 2016	17	Executive	96
		Non- Executive	1061
		Total	1157

#### Confirmed incidents of corruption and actions taken

GRI Indicator <G4-SO5>

No incidence of non-compliance

#### Internal and external communication mechanisms

GRI Indicator<G4-57>

MTB has a 24/7 state-of-the-art Contact Centre for any help and support for the customers.

# 16219

#### Complaint Management

At MTB, we believe in providing the best of services to our customers. We provide customers with easy access to information, products and services, as well as the means to get their grievance redressed. Customers are welcome to contact MTB Complaint Cell.

Customers can also lodge complaints directly from MTB's website through the link: <http://www.mutualtrustbank.com/customer-complaints>

Further, they can call MTB Contact Centre 24/7 for any problem related to product and services.



**Number of Complaints received**

	2016	2015	2014
Total Number of Complaints	41	50	15

**Number of Complaints received through different channel**

By Channel	Number of Complaints (2016)
Email	37
Website	0
Contact Centre	0
Social Media	0
Letter	4
Total	41

**Internal and external mechanism for reporting concerns on whistleblowing mechanism or hotlines**

GRI Indicators &lt;G4-58&gt;

Customers can send complain or feedback to any MTB branch, this feedback is generally processed by respective department/division. The unethical/unlawful matters of MTB employees are managed as per the MTB Code of Conduct.

M.J. Abedin & Co. one of the leading Chartered Accountancy (CA) firms of the country, and an Independent Member Firm of Moore Stephens International Ltd., is the External Auditor of MTB and acts as the external whistle blower.

Besides, MTB has a full-blown ICC Department (Internal Control and Compliance) which deals with control and compliance issues. ICC acts as the internal whistleblower of the bank. ICC has 03 units, namely, as Audit and Inspection, Compliance and Monitoring Units, which are well-equipped with experienced bankers and system auditors.

**MTB Customer Charter**

Customer Charter of Mutual Trust Bank Limited (MTB) is a general statement of commitments for providing world class banking services and necessary information to customers. The main objective of the "Customer Charter" is to make the customers conscious about their general rights, obligations, grievance approach process and thereby help customers to take their own decision.

**Customers' Rights:**

- The customer has a right to know the bank's rates of deposits and advances which is displayed in the notice board of the respective branches and is available at the bank's website [www.mutualtrustbank.com](http://www.mutualtrustbank.com)
- The customer has a right to know the latest schedule of charges, fees and commission of the bank which is displayed in the notice board of the respective branches and is available at the bank's website [www.mutualtrustbank.com](http://www.mutualtrustbank.com)
- Before implementing any value added services, such as, internet banking, SMS banking, ATM services, etc., Customer's written consent are obtained from respective branch.
- The customer has a right to know about the buying and selling rates of foreign currencies, financial statements, banking hours and holidays.

**Customers' Obligations:**

- Customers shall follow the banking norms, practices, functional rules, etc.
- Customers shall abide by the terms and conditions prescribed for each banking product and service.
- Customers shall maintain disciplinary arrangement at the customer service points.
- Customers shall convey their grievances to the bank in proper way or in prescribed form.
- Customers shall convey the bank any changes in their address, contact numbers, Know Your Customer (KYC) & Transaction Profile (TP).
- Customer shall not try to show unreasonable persistence, demand, argument & behavior.
- Customers generally shall ask any query at prescribed desk such as Customers' Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- Customer should avoid misunderstanding as far as possible.

