

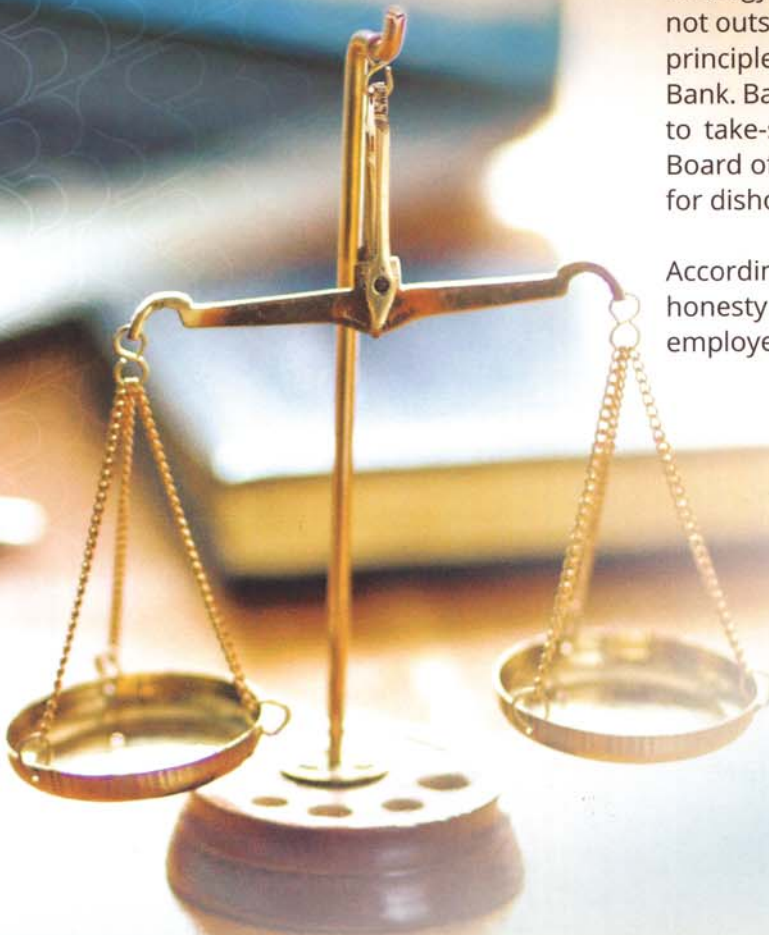
# Honesty & Integrity

Integrity refers to be perceived consistency of actions, values, method, measures, principles, expectation and outcome. It is the adherence to moral and ethical principles, soundness of moral character and honesty. It is to remain perfect, sound and unimpaired. It is also doing the right thing when no one else is watchful of the activities.

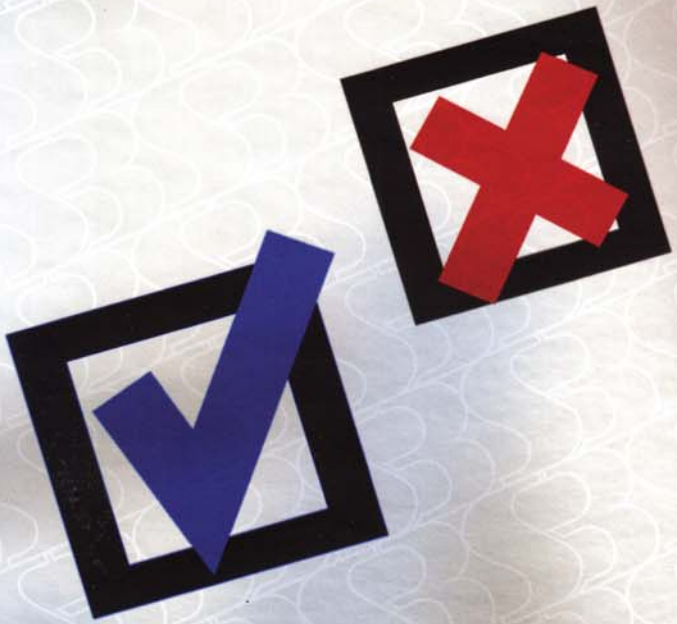
Honesty, integrity and morality are personal traits and one is required to discharge duty in a transparent manner. Our working procedure may get changed but the lessons of morality are written on the tablet of eternity.

In 2012, the Govt. of Bangladesh adopted National Integrity Strategy to build a corruption-free Bangladesh. Our bank is not outside of Bangladesh. We are required to observe ethical principles and comply norms of honesty and integrity in our Bank. Bangladesh Bank also instructed us on October 10, 2013 to take-steps to implement National Integrity Strategy. Our Board of Directors also ordained and enjoined zero-tolerance for dishonesty of any employee at any level.

Accordingly, to discharge duty maintaining the highest level of honesty and integrity, a list of Dos and Don'ts on the part of an employee of the Bank as prepared is appended overleaf:







## Do's

**on the part of an employee for maintaining the highest level of integrity**

**An employee shall have to:**

1. discharge duties in a consistent and transparent way
2. dispose of work in a congruent manner
3. take care of company's materials
4. take care of fellow colleagues
5. disclose facts to higher authority
6. practice honest attitude in communications
7. avoid bad habits
8. keep promises made /words given
9. live in the company of good people
10. live within known source of income
11. fight out borrowing habit
12. submit wealth statement to the higher authority in every two years
13. remain honest even when not under a scanner
14. prove trustworthy
15. respect the core values of the company
16. be dynamic and vibrant to discharge duty efficiently and quickly
17. avoid controversy
18. maintain office discipline and decorum
19. observe safety measures
20. foil any attempt of dishonest act by any other person
21. use communication tools with care so that no skepticism about the company comes up in public mind
22. analyze every choice before its execution
23. encourage integrity among associates and colleagues
24. be assertive to defend ethical position
25. avoid all lies, tiny or big
26. take responsibility for the assigned work
27. check temptation of unlawful personal aggrandizement
28. prove to be honest in the situation of fear, undue influence, chaos, open-opportunities for illegal personal gains
29. stay modest and down-to-earth
30. give full day's work
31. apply own judgment in work disposal and decision making
32. comply with laws, rules and regulations
33. keep personal obligation to the company over personal gains
34. protect confidential information
35. ensure efficient use of company's assets
36. list out own values and be guided by them
37. stamp out bad habits

## Don'ts

**on the part of an employee for maintenance of the highest level of honesty and integrity**

**An employee shall never :**

1. take bribe
2. tell a lie
3. steal
4. misuse resources
5. misbehave
6. speak loudly
7. come late in office
8. be insincere
9. misuse official power and position
10. be slow in extending service
11. engage in any grouping in the Organization
12. violate banking rules and regulations
13. leave office early without permission
14. be angry
15. be inattentive
16. expose the bank to any penalty
17. tamper any official record/document
18. accept any gift from customers
19. take any extra advantage for giving service to the clients
20. disclose any secret to others / outside
21. resort to any unfair dealings
22. utter any detestable words
23. break office discipline
24. misappropriate bank's/customer's money
25. react
26. discharge duty carelessly
27. violate any code of conduct of the bank
28. discriminate against anybody
29. underestimate anybody
30. be proud and greedy
31. commit any fraud or forgery
32. misuse utilities
33. harm anybody including any colleague
34. expose the bank to any pecuniary loss
35. tease any male/female colleague
36. send any objectionable message or SMS to any male or female colleague
37. gossip over the phone while on duty
38. pilfer any office stationery
39. borrow from customers
40. procrastinate in disposing of assigned work
41. live beyond ostensible means
42. speak ill of others
43. act against corporate culture and corporate decision of the Bank
44. waste any office material
45. use office resources for personal benefit or convenience
46. break any promise
47. engage in any speculative business
48. resort to any such conduct that tarnishes Banks fair image
49. resort to any such act that amounts to conflict of interest
50. harass or embarrass anybody
51. put personal interest over Bank's interest
52. lose interest
53. be impatient
54. commit theft of time
55. commit any irregularity
56. involve in any activity which is opposed to public policy
57. get involved in any immoral or anti social activity
58. harm the environment
59. harbor any bad idea in mind
60. do favoritism or nepotism

