

1.1 Policy Formulation and Governance							
		Yes	No	Remarks			
1.1.1	Formulation and Board/Regional Head approval of Green Banking Policy	√		Approved by Board.			
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
1.1.2	Allocation of Fund in the Budget for Green Banking (in million Taka)	0	30	0		30	
	Green Finance	NIL	20	NIL		20	
	Climate Risk Fund	NIL	10	NIL		10	
	Marketing, Training and Capacity Building	NIL	NIL	NIL		NIL	
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
1.1.3	Utilization of Funds (in million Taka)	0	0	0		0	
	Green Finance	0	0	0		0	
	Climate Risk Fund	0	0	0		0	
	Marketing, Training and Capacity Building	NIL	NIL	NIL		NIL	
		Yes	No	Composition (Name, Designation & Deptt.)		Remarks	
1.1.4	Formation of Green Banking Unit	√		1) Head of Corporate Investment: Mr. Mohammad Ruknuzzaman- Chairman 2) Representative of Human Resources Department: Ms. Uzma Tahiya Khan- Secretary 3) Representative of Corporate Communications Department: Ms Nousheen Rahman- Member 4) Representative of Information Technology Department: Mr. Nazmul H Talukder- Member 5) Representative of MME Department: Mr. Md. Shariful Alam- Member 6) Representative of CRM Department : Mr. Sabbir Hayat Khan- Member 7) Representative of Operations Department: Mr. Rahat Jamil- Member 8) Representative of Retail Department: Mr. Golam Iftikhar Hussain - Member 9) Representative of Retail Department : Mr. Md. Shahinuzzaman - Member			

1.2 Incorporation of Environmental Risk in Core Risks Management (CRM)

		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks		
1.2.1	No. of Projects applicable for Environmental Due Dilligence (EDD)	29	22	9		60			
1.2.2	No. of Projects Rated (Environmental Risk Rating)	29	22	9		60			
	Low	26	19	8		53			
	Moderate	3	3	1		7			
	High	0	0	0		0			
1.2.3	Rated Projects financed	Total Number	29	22	9		60		
		Low	0	0	0		0		
		Moderate	0	0	0		0		
		High	0	0	0		0		
		Total Amount Disbursed (in million Taka)	474.50	434.69	286.91		1196.10		
		Low	361.46	295.89	236.67		894.02		
		Moderate	113.04	138.80	50.24		302.08		
		High	0.00	0.00	0.00		0.00		
		Loan classification as of 3rd Quarter End							
			UC (standard)	SMA	SS	DF	BL		
	No. of projects	60	0	0	0	0			
	Amount(in million taka)	1196.10	0.00	0.00	0.00	0.00			

1.3 Initiating In-house Environment Management

		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
1.3.1	No. of Branches and Booths (Data in each quarter will reflect the cumulative figure)	4	0	0		4	
1.3.2	No. of Branches powered by Solar Energy (Data in each quarter will reflect the cumulative figure)	NIL	NIL	NIL		NIL	
1.3.3	No. of Booths powered by Solar Energy (Data in each quarter will reflect the cumulative figure)	NIL	NIL	NIL		NIL	
1.3.4	Introduction of Green Office Guide or General Instructions	Yes	No	Remarks			
		√		A Green Office Guide has been developed for more efficient management of resources and for promoting an environmentally friendly corporate culture, identifying steps for positive environmental action, developing sustainable procurement practices and conservation policies, and facilitating shifts towards a green mindset.			
1.3.5	Pin Points of Green Office Guide or General Instructions	The Green Office Guide focuses on increasing awareness for an environment friendly mindset, communicating to employees the importance of shifting towards a "green" office culture, outlining steps for reducing consumption of resources such as paper, energy, water as well as general wastage and demonstrating to optimize the purchase decisions.					
1.3.6	Inventory Details	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
Consumption of Water (in million Taka)		0.0376	0.0417	0.0366		0.1159	
Consumption of Paper (in million Taka)		0.0720	0.0962	0.0754		0.2435	
Energy Consumption (in million Taka)	Electricity	0.4976	0.9876	0.8275		2.3127	
	Gas	N/A	N/A	N/A		N/A	No use of Gas.
	Fuel	0.2066	0.2314	0.2672		0.7052	
1.3.7	Others (Please Specify)						

1.4 Introducing Green Finance

Amount in million Taka

		Quarter 1		Quarter 2		Quarter 3		Quarter 4	Total		Remarks
		Number	Amount	Number	Amount	Number	Amount	Number	Number	Amount	
ETP	For Installation of ETP (Amount Disbursed)	NIL	NIL	NIL	NIL	NIL	NIL		NIL	NIL	No amount disbursed for Installation of ETP
	Projects financed having ETP(Full amount disbursed)	NIL	NIL	NIL	NIL	NIL	NIL		NIL	NIL	
Bio-gas Plant		NIL	NIL	NIL	NIL	NIL	NIL		NIL	NIL	
Solar Panel/Renewable Energy Plant		NIL	NIL	NIL	NIL	NIL	NIL		NIL	NIL	
Bio-fertilizer Plant		NIL	NIL	NIL	NIL	NIL	NIL		NIL	NIL	
Hybrid Hoffman Kiln (HHK)		NIL	NIL	NIL	NIL	NIL	NIL		NIL	NIL	
Others (Please specify)		NIL	NIL	NIL	NIL	NIL	NIL		NIL	NIL	
Green Finance at reduce rate of interest		NIL	NIL	NIL	NIL	NIL	NIL		NIL	NIL	

1.5 Utilization of Climate Risk Fund

		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
1.5.1	Fund for part of CSR activities (event) related to Climate Change (in million Taka)	0.3	0	0		0.3	Blanket distribution.
1.5.2	Fund for part of CSR activities (Project) related to Climate Change (in million Taka)	NIL	NIL	NIL		NIL	

1.6 Introducing Green Marketing

1.6.1	Introduction of Green Banking Products (Please Specify)	Green Financing under SME which refers to a broad range of funding for environment oriented technologies, projects, industries or business.
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1.7 Employee Training, Consumer Awareness and Green Event

		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
1.7.1	No. of Training Programs/Seminars /Workshops/ Awareness Programs exclusively conducted for Green Banking	NIL	2	1		3	1 (One) employee attained seminar for Green Banking & Environmental Risk Management conducted by Bangladesh Bank Training Academy dated August 21, 2014
1.7.2	No. of Participants covered	NIL	NIL	NIL		NIL	
	Employees	NIL	2	1		3	Finalizing Green Banking training materials for conducting annual in-house training program. This is to be launched in the 4th quarter.
	Customers	NIL	NIL			NIL	
1.7.3	Green Events (Please Specify)	NIL	NIL			NIL	a) Environment friendly green slogan has been incorporate in all outgoing email messages (both internal and external). b) The use of wi-fi technology throughout head office premises and ipadsduring EC, Audit and Board Meetings has already drastically reduced paper wastage. c) E-brochures are being used to facilitate green marketing. d) During World Environment Day 2014, ecofriendly messages were circulated through all employee email and social media such as IPDC facebook page in order to increase awareness and promote a more "green" mindset.

1.8 Disclosure of Green Banking Activities

Disclosure in		
Annual Repot		IPDC's initiatives on Green Banking are stated under the Director's Report section in the Annual Report.
Website		The product Green Financing under SME section is given on the website.
Media		Environment Day awareness message circulated through Social Media.
Preparation of Independent Green Banking & Sustainability Report		Under process.

2.1 Sector Specific Environment Policy

	Yes	No	Remarks
2.1.1 Formulation of Sector Specific Environment Policy (Under Phase 2) (If yes, please give the pin points in a separate sheet)		√	Will be formulated within December 31, 2014.
2.1.2 Name of the Sectors for which Specific Environment Policy Formulated	N/A		

2.2 Green Strategic Planning

	Yes	No	Remarks
2.2.1 Formulation of Green Strategic Planning (If yes, please describe in a separate sheet)		√	Will be formulated within December 31, 2014.

2.3 Environment Risk Management Plan

	Yes	No	Remarks
2.3.1 Formulation of FIs Specific Environment Risk Management Plan and Guideline		√	Will be formulated within December 31, 2014.