

IPDC of Bangladesh Limited
Statement on Green Banking as of 31/12/2014

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

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	29	22	9	16	76			
1.2.2	No. of Projects Rated (Environmental Risk Rating)	29	22	9	16	76			
	Low	26	19	8	11	64			
	Moderate	3	3	1	5	12			
	High	0	0	0	0	0			
1.2.3	Rated Projects financed	Total Number	29	22	9	16	76		
		Low	0	0	0	0	0		
		Moderate	0	0	0	0	0		
		High	0	0	0	0	0		
		Total Amount Disbursed (in million)	474.50	434.69	286.91	1240.64	2436.74		
		Low	361.46	295.89	236.67	555.94	1449.96		
		Moderate	113.04	138.80	50.24	684.70	986.78		
		High	0.00	0.00	0.00	0.00	0.00		
		Loan classification as of 4th Quarter End							
				UC (standard)	SMA	SS	DF	BL	
	No. of projects	76	0	0	0	0			
	Amount(in million)	2436.74	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	1	5	Uttara branch launche in December 24,2014.
1.3.2	No. of Branches powered by Solar Energy (Data in each quarter will reflect the cumulative figure)	NIL	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	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.			

1.5 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)	0.3	0	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	NIL	

1.6 Introducing Green Marketing

1.6.1	Introduction of Green Banking Products	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	0	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	NIL	
	Employees	NIL	2	1	0	3	Finalizing Green Banking training materials for conducting annual in-house training program.
	Customers	NIL	NIL	NIL	0	NIL	
1.7.3	Green Events (Please Specify)	NIL	NIL	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 Report		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)		√	Sector Specific Environment Policy will be formulated by June 30,2015. However, we are working for finalizing Sector Specific Environment Policy .
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)		√	Green Strategic Planning will be formulated by June 30,2015. However, we are working for finalizing Green Strategic Planning .

2.3 Environment Risk Management Plan

		Yes	No	Remarks
2.3.1	Formulation of FIs Specific Environment Risk Management Plan and Guideline		√	Specific Environment Risk Management Plan and Guideline will be formulated by June 30,2015. However, we are working for finalizing Specific Environment Risk Management Plan and Guideline.