

**IPDC of Bangladesh Limited**  
**Statement on Green Banking as of 31/12/2015**

1.1 Policy Formulation and Governance							
1.1.1	Formulation and Board/Regional Head approval of Green Banking Policy	Yes	No	Remarks			
		√		The Board of Directors of IPDC approved the 'Green Banking Policy' in its 137th Meeting held on 14 May 2014.			
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
		30	0	0	0	30	
	Green Finance	20	NIL	NIL	NIL	20	
	Climate Risk Fund	10	NIL	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. Rizwan Dawood Shams - 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	8	10	11	24	53			
1.2.2	No. of Projects Rated (Environmental Risk Rating)	8	10	11	24	53			
	Low	8	10	9	17	44			
	Moderate	0	0	2	6	8			
	High	0	0	0	0	0			
1.2.3	Rated Projects financed	<b>Total Number</b>	8	10	11	24	53		
		Low	8	10	9	17	44		
		Moderate	0	0	2	6	8		
		High	0	0	0	0	0		
		<b>Total Amount Disbursed (in million Taka)</b>	236.74	999.18	374.63	2413.27	4023.82		
		Low	236.74	999.18	347.23	1488.27	3071.41		
		Moderate	0.00	0.00	27.41	925.00	952.41		
		High	0.00	0.00	0.00	0.00	0.00		
		<b>Loan classification as of 3rd Quarter End</b>							
				<b>UC (standard)</b>	<b>SMA</b>	<b>SS</b>	<b>DF</b>	<b>BL</b>	
	<b>No. of projects</b>	53	0	0	0	0			
	<b>Amount(in million taka)</b>	4023.82	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)	5	5	5	5	5	
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 <b>Green Office Guide</b> or General Instructions	<b>Yes</b>	<b>No</b>	<b>Remarks</b>			
		√		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.			



<b>1.5 Utilization of Climate Risk Fund</b>							
		<b>Quarter 1</b>	<b>Quarter 2</b>	<b>Quarter 3</b>	<b>Quarter 4</b>	<b>Total</b>	<b>Remarks</b>
1.5.1	Fund for part of CSR activities (event) related to Climate Change (in million Taka)	0	0	0.05	0	0.05	Tree Plantation program has been carried out in Kuirigram through the support of Terre Des Hommes.
1.5.2	Fund for part of CSR activities (Project) related to Climate Change (in million Taka)	NIL	NIL	NIL	NIL	NIL	
<b>1.6 Introducing Green Marketing</b>							
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.					
<b>1.7 Employee Training, Consumer Awareness and Green Event</b>							
		<b>Quarter 1</b>	<b>Quarter 2</b>	<b>Quarter 3</b>	<b>Quarter 4</b>	<b>Total</b>	<b>Remarks</b>
1.7.1	No. of Training Programs/Seminars /Workshops/ Awareness Programs exclusively conducted for Green Banking	NIL	1	NIL	NIL	1	Training titled "Green Banking & Environmental Risk Management" was conducted by Bangladesh Bank Training Academy on May 28, 2015.
1.7.2	No. of Participants covered	NIL	1	NIL	NIL	1	
	Employees	NIL	NIL	NIL	NIL	0	
	Customers	NIL	NIL	NIL	NIL	NIL	
1.7.3	Green Events (Please Specify)	NIL	NIL	NIL	NIL	NIL	World Water Day awareness building post made on Official Social Media page

**1.8 Disclosure of Green Banking Activities**

Disclosure in			
	Annual Repot	Disclosure on Green Banking in 2014 Annual report.	
	Website	<input type="checkbox"/> Green Banking and CSR Policies and Guidelines uploaded on website. <input type="checkbox"/> The product Green Financing under SME section is given on the website.	
	Media	<input type="checkbox"/> Environment Day awareness message circulated through Social Media. <input type="checkbox"/> World Water Day awareness building post made on Official Social Media page. <input type="checkbox"/> Awareness post made on UN Climate Change Summit about limit on greenhouse gas emission.	
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 30,2016. 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 30,2016. 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 30,2016. However, we are working for finalizing Specific Environment Risk Management Plan and Guideline.

## Progress of Green Finances

IPDC Of Bangladesh Ltd

31-Dec-15

(Taka in million)

Total Loan Disbursement (Funded)	Direct Green Finance (Disbursement)	Indirect Green Finance (Disbursement)	Toal Green Finance (Disbursement)	Direct Green Finance as % of Total Loan Disbursement
5,524.53	0.00	0.00	0.00	0.00%

## Details of Green Finance

Renewable Energy					
Particulars		Amount (in million Taka )	Particulars		Amount (in million Taka )
<b>Bio-gas</b>	Setting up of Bio-gas Plant in existing Dairy & poultry Farm	0.00	<b>Solar Energy</b>	Solar Home System	0.00
	Integrated Cow Rearing and Setting up of Bio-gas Plant	0.00		Solar Micro/Mini Grid	0.00
	Organic Manure from Slurry	0.00		Solar Irrigation Pumping System	0.00
	Mid Range Bio-gas Plant	0.00		Solar PV Assembly Plant	0.00
	Biomass based large scale Bio-gas Plant	0.00		Solar PV Plant capable to produce 1 MW or more Power	0.00
Poultry & Dairy based large scale Bio-gas Plant	0.00	Solar Cooker assembly Plant		0.00	
<b>Hydro-Power</b>	Hydropower (Pico, Micro & Mini)	0.00		Solar Cooker assembly	0.00
	<b>Wind- Power</b>	Wind Energy driven Power Plant		0.00	Solar Water Heater Assembly Plant
0.00				Solar Air Heater & Cooling System Assembly Plant	0.00
0.00				Solar Energy Driven Cold Storage	0.00
0.00			Surface Water Purification Plant using Solar Pump	0.00	

**Energy Efficiency**

Particulars	Amount (in million Taka )	Particulars	Amount (in million Taka )
Substitution of Conventional Lime Kiln by Energy Efficient Kiln	0.00	Energy efficient Improved Cook Stove(ICS)/ICS Renewable/Hybrid Cook Stove	0.00
Substitution of Conventional lighting system, electronic material, Boiler with energy efficient alternatives on the basis of Energy Audit	0.00	LED Bulb/Tube Manufacturing Plant	0.00
Auto sensor power switch assembly Plant	0.00	LED Bulb/Tube Assembly Plant	0.00

**Solid Waste Management**

Particulars	Amount (in million Taka )	Particulars	Amount (in million Taka )
Methane Recovery from Municipal waste & to produce Power	0.00	Auto sensor power switch assembly Plant	0.00
Municipal waste to Compost	0.00	Hazardous waste treatment facility	0.00

**Liquid Waste Management**

Particulars	Amount (in million Taka )	Particulars	Amount (in million Taka )
Biological Effluent Treatment Plant (ETP)	0.00	Waste Water Treatment Plant	0.00
Biological Effluent Treatment Plant (ETP)	0.00	Sewage Water Treatment Plant	0.00
Conversion of Chemical ETP to Combination type (Chemical+Biological) of ETP	0.00		

**Alternative Energy**

Particulars	Amount (in million Taka )
Production of Burnable Oil from waste Tire by the Process of Pyrolysis	0.00

**Fire Burnt Brick**

Particulars	Amount (in million Taka )
Setting up of Hybrid Hoffman Kiln(HHK)/Tunnel Kiln/equivalent technology in Brick manufacturing Industry	0.00

**Non Fire Block Brick**

Particulars	Amount (in million Taka )
Compressed Block-Brick	0.00
Autoclaved Aerated Concrete	0.00

**Recycling & Recyclable Product**

Particulars	Amount (in million Taka )	Particulars	Amount (in million Taka )
Waste Paper Recycling Plant for production of recycled paper	0.00	Recyclable Poly Propylene Thread & Baggage Manufacturing Plant	0.00
Plastic Waste Recycling Plant (PVC, PP, LDPE, HDPE,PS)	0.00	PET Bottle Recycling Plant	0.00
Recyclable Baggage Manufacturing Plant	0.00	Solar Battery Recycling Plant	0.00

**Green Industry**

Particulars	Amount (in million Taka )
Establishment of Green Industry	0.00

**Safety and Security of Factory**

Particulars	Amount (in million Taka )
Ensuring Work Environment and Security of Workers of Textile and Garments Industry	0.00

**Miscellaneous**

Particulars	Amount (in million Taka )
Vermicompost	0.00
Palm Oil Plant	0.00

**Others**

	Amount (in million Taka )