

**IPDC of Bangladesh Limited**  
Statement on Green Banking as of 31/03/2016

1.1 Policy Formulation and Governance							
		Yes	No	Remarks			
1.1.1	Formulation and Board/Regional Head approval of Green Banking Policy	√		The Board of Directors of IPDC approved the 'Green Banking Policy' in its 137th Meeting held on 14 May 2014.			
		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)	30				30	
	Green Finance	20				20	
	Climate Risk Fund	10				10	
	Marketing, Training and Capacity Building	NIL				NIL	
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
1.1.3	Utilization of Funds (in million Taka)	0				0	
	Green Finance	0				0	
	Climate Risk Fund	0				0	
	Marketing, Training and Capacity Building	NIL				NIL	
		Yes	No	Composition (Name, Designation & Deptt.)		Remarks	
1.1.4	Formation of Green Banking Unit	√		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. Mahmudur Rahman Shawon 6) Representative of CRM Department : Sabrina Farin 7) Representative of CRM Department: Mr. Sabbir Hayat Khan 8) Representative of Retail Department: Mr. Golam Iftikhar Hussain 9) Representative of Operation Department : Sharif Ahmed Bhuyan			



**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	25				25			
1.2.2	No. of Projects Rated (Environmental Risk Rating)	25				25			
	Low	22				22			
	Moderate	3				3			
	High	0				0			
1.2.3	Rated Projects financed	<b>Total Number</b>	25				25		
		Low	22				22		
		Moderate	3				3		
		High	0				0		
		<b>Total Amount Disbursed (in million Taka)</b>	898.45				898.45		
		Low	850.95				850.95		
		Moderate	47.50				47.50		
		High	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>	25	0	0	0	0			
	<b>Amount(in million taka)</b>	898.45	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	
1.3.2	No. of Branches powered by Solar Energy (Data in each quarter will reflect the cumulative figure)	NIL				NIL	
1.3.3	No. of Booths powered by Solar Energy (Data in each quarter will reflect the cumulative figure)	NIL				NIL	
1.3.4	Introduction of <i>Green Office Guide</i> or General Instructions	<b>Yes</b>	<b>No</b>	<b>Remarks</b>			
		v		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.			

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1.3.5	Pin Points of <b>Green Office Guide</b> 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.				
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1.3.6	Inventory Details	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
	Consumption of Water (in million Taka)	0.04				0.04	
	Consumption of Paper (in million Taka)	0.13				0.13	
Energy Consumption (in million Taka)	Electricity	1.01				1.01	No use of Gas.
	Gas	N/A				N/A	
	Fuel	0.33				0.33	
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	Amount	Number	Amount	
ETP	For Installation of ETP (Amount Disbursed)	NIL	NIL							NIL	NIL	
	Projects financed having ETP(Full amount disbursed)	NIL	NIL							NIL	NIL	
	Bio-gas Plant	NIL	NIL							NIL	NIL	
	Solar Panel/Renewable Energy Plant	NIL	NIL							NIL	NIL	
	Bio-fertilizer Plant	NIL	NIL							NIL	NIL	
	Hybrid Hoffman Kiln (HHK)	NIL	NIL							NIL	NIL	
	Others (Please specify)	NIL	NIL							NIL	NIL	
	Green Finance at reduce rate of interest	NIL	NIL							NIL	NIL	

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<b>1.5 Utilization of Climate Risk Fund</b>							
		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				0	
1.5.2	Fund for part of CSR activities (Project) related to Climate Change (in million Taka)	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>							
		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				0	
1.7.2	No. of Participants covered	NIL				0	
	Employees	NIL				0	
	Customers	NIL				NIL	
1.7.3	Green Events (Please Specify)	NIL				NIL	

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## 1.8 Disclosure of Green Banking Activities

Disclosure in			
Annual Report		Disclosure on Green Banking in 2015 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			
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.