

**IPDC Finance Limited**  
Statement on Green Banking as of 31/12/2016

1.1 Policy Formulation and Governance								
1.1.1	Formulation and Board/Regional Head approval of Green Banking Policy	Yes	No	Remarks				
		v		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	0	0	0	20	
		Climate Risk Fund	10	0	0	0	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		
		v		1) Head of Corporate Investment: Mr. Rizwan Dawood Shams - Chairman 2) Representative of Human Resources Department: Ms. Gulnaz Alam 3) Representative of Corporate Communications Department: Mr. Md. Mahfuzur Rahman 4) Representative of Information Technology Department: Ms. Mahzabin Ferdous 5) Representative of MME Department: Mr. Md. Mahmudur Rahman Shawon 6) Representative of CRM Department: Mr. Sabbir Hayat Khan 7) Representative of Retail Department: Mr. Golam Iftikhar Hussain 8) 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	82	55	59	221			
1.2.2	No. of Projects Rated (Environmental Risk Rating)	25	82	55	59	221			
	Low	22	67	51	52	192			
	Moderate	3	15	4	7	29			
	High	0	0	0	0	0			
1.2.3	Rated Projects financed	<b>Total Number</b>	25	82	55	59	221		
		Low	22	67	51	52	192		
		Moderate	3	15	4	7	29		
		High	0	0	0	0	0		
		<b>Total Amount Disbursed (in million Taka)</b>	898.45	6065.72	3764.30	4068.44	14796.91		
		Low	850.95	4632.22	3650.90	3076.40	12210.47		
		Moderate	47.50	1433.50	113.40	992.04	2586.44		
		High	0.00	0.00	0.00	0.00	0.00		
		<b>Loan classification as of 4th Quarter End</b>							
				<b>UC (standard)</b>	<b>SMA</b>	<b>SS</b>	<b>DF</b>	<b>BL</b>	
	<b>No. of projects</b>	306	3	2	1	0			
	<b>Amount(in million taka)</b>	15668.24	5.76	45.20	4.29	0.00	(June'13 to Dec'16)		

**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	0	0	3	8	
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>			
		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.			





1.3.5	Pin Points of <i>Green Office Guide</i> 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	0.04	0.04	0.17	Increase number of branch
	Consumption of Paper (in million Taka)	0.13	0.14	0.14	0.15	0.55	Increase number of branch
	Energy Consumption (in million Taka)						
	Electricity	1.01	1.00	1.26	1.58	4.84	Increase number of branch
	Gas	N/A	N/A	N/A	N/A	N/A	No use of Gas.
	Fuel	0.33	0.32	0.29	0.29	1.23	
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	NIL	NIL	NIL	NIL	NIL	NIL	
	Projects financed having ETP(Full amount disbursed)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	

Bio-gas Plant	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	IPDC under green financing has recently sanctioned BDT 100.00 million favoring EON Bio Science Limited whose primary objective is to produce Bio Gas & Biological Fertilizer. The loan will be disbursed within short period of time.
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Solar Panel/Renewable Energy Plant	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
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*Amount in million Taka*

	Quarter 1		Quarter 2		Quarter 3		Quarter 4	Total		Remarks
	Number	Amount	Number	Amount	Number	Amount	Number	Number	Amount	
Bio-fertilizer Plant	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	IPDC under green financing has recently sanctioned BDT 100.00 million favoring EON Bio Science Limited whose primary objective is to produce Bio Gas & Biological Fertilizer. The loan will be disbursed within short period of time.
Hybrid Hoffman Kiln (HHK)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
Others (Please specify)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
Green Finance at reduce rate of interest	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	



<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	0	0	
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	NIL	1	2	3	For IPDC Employee
1.7.2	No. of Participants covered	0	0	20	19	39	
	Employees	0	0	20	19	39	
	Customers	0	0	0	0	0	
1.7.3	Green Events (Please Specify)	NIL	NIL	NIL	NIL	NIL	





1.8 Disclosure of Green Banking Activities			
<b>Disclosure in</b>			
	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	Social Media (Facebook)- IPDC promoted a post regarding World Environment Day on 5th June, 2016 to make people aware about the importance of wild life.	
	Preparation of Independent Green Banking & Sustainability Report	Under process.	

2.1 Sector Specific Environment Policy				
2.1.1	Formulation of Sector Specific Environment Policy (Under Phase 2) (If yes, please give the pin points in a separate sheet)	Yes	No	Remarks
			√	Sector Specific Environment Policy will be formulated by June 30, 2017. 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				
2.2.1	Formulation of Green Strategic Planning (If yes, please describe in a separate sheet)	Yes	No	Remarks
			√	Green Strategic Planning will be formulated by June 30,2017. However, we are working for finalizing Green Strategic Planning .

2.3 Environment Risk Management Plan				
2.3.1	Formulation of FIs Specific Environment Risk Management Plan and Guideline	Yes	No	Remarks
			√	Specific Environment Risk Management Plan and Guideline will be formulated by June 30,2017. However, we are working for finalizing Specific Environment Risk Management Plan and Guideline.

**Progress of Green Finance**

IPDC Finance Limited

October-December, 2016

Total Loan Disbursement (Funded)	Direct Green Finance (Disbursement)	Indirect Green Finance (Disbursement)	(Taka in million)	
			Toal Green Finance (Disbursement)	Direct Green Finance as % of Total Loan Disbursement
5,478	0.00	0.00	0.00	0.00%

**Note:** IPDC under green financing has recently sanctioned BDT 100.00 million favoring EON Bio Science Limited whose primary objective is to produce Bio Gas & Biological Fertilizer. The loan will be disbursed within short period of time.

**Details of Green Finance**

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



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

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

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

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





**Fire Burnt Brick**

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

**Non Fire Block Brick**

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

**Recycling & Recyclable Product**

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

**Green Industry**

	Amount (in million Taka )
Establishment of Green Industry	

**Safety and Security of Factory**

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

**Miscellaneous**

	Amount (in million Taka )
Vermicompost	
Palm Oil Plant	

**Others**

	Amount (in million Taka )

