

IPDC Finance Limited
Statement on Green Banking as of 31/12/2017

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	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	
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
1.1.3	Utilization of Funds (in million Taka)	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	

		Yes	No	Composition (Name, Designation & Deptt.)	Remarks
1.1.4	Formation of Green Banking Unit/Sustainable Finance Committee/Sustainable Finance Unit	v		<p>Member of "Sustainable Finance Committee":</p> <ol style="list-style-type: none"> 1. Mr. Abul Fazal Muhammad Barkatullah: DMD & Head of Retail 2. Mr. Shah Wareef Hossain: Chief Operating Officer (COO) 3. Rizwan Dawood Shams: Head of Investment 4. Mr. Zakir Hossen: DGM & Head of Central Operation 5. Mr. Md. Ashique Hossain: Head of Credit Risk Management 6. Mr. Md. Benozeer Ahmed: Chief Financial Officer 7. Mr. Muhammad Sami Ul Hoque: Head of Internal Audit & Compliance 8. Mr. Sayeed Iqbal: Head of Human Resource 9. Ms. Mahzabin Ferdous: Head of Brand & Corporate Communication 10. Ms Aleya R Iqbal: Head of IT 11. Ms Savrina Arifin : Head of Distribution 12. Md. Barkat Ullah: Head of General Service & Security <p>Member of "Sustainable Finance Unit":</p> <ol style="list-style-type: none"> 1. Ms Fahmida Khan: Senior Manager, Finance & Accounts 2. Mr. Rahat Jamil : Manager, Credit Risk Management 3. Mr. M Solaiman Sarwar: Manager Corporate Investments 4. Mr. Md. Mahmudur Rahman Shawon: Manager, MME Business 5. Mr. Sharif Ahmed Bhuyan: Manager, Operation Department 6. Mr. Ahashanuzzaman Shujan: Manager, Human Resource 7. Mr. Shahidul Islam: Branch Manager ,Dhanmondi Branch 8. Mr Md. Shahinuzzaman: Branch Manager Motijheel Branch 9. Mr. Shakawat Hossain:Branch-In-Charge,Uttara Branch 10. Mr. Saleheen Shahid Azim: Assistant Manager, Business Transformation 11. Ms Tania Islam: Senior Executive Retail Business 12. Mr. Md. Zahed Sharif: Senior Executive, Internal Audit & Compliance 13. Mr. Joyanta Sen: Executive, Corporate Communication 14. Ms. Cheri Dewan: Assistant Executive, MMI Department 	As per Bangladesh Bank SFD Circular number 02 dated December 01, 2016, the Board of Directors of IPDC approved the 'Sustainable Finance Committee & Sustainable Finance Unit' in its 158th Meeting held on 18 January, 2017.

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	85	112	86	91	374			
1.2.2	No. of Projects Rated (Environmental Risk Rating)	85	112	86	91	374			
	Low	77	99	78	80	334			
	Moderate	8	13	8	11	40			
	High	0	0	0	0	0			
1.2.3	Rated Projects financed	Total Number	85	112	86	0	283		
		Low	77	99	78	0	254		
		Moderate	8	13	8	0	29		
		High	0	0	0	0	0		
		Total Amount Disbursed (in million Taka)	6039.48	6662.00	3725.29	6377.25	22804.01		
		Low	4536.66	1212.00	3429.06	3862.11	13039.83		
		Moderate	1502.82	5450.00	296.23	334.97	7584.01		
		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	502	4	6	0	1	
	Amount(in million taka)	15736.68	29.98	104.82	0.00	4.26	(Jun'13 to Dec'17)		

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)	9	0	0	0	9	
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			
		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.			

1.5 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	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	

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	2	NIL	0	0	2	For IPDC Employee
1.7.2	No. of Participants covered	60	0	0	0	60	
	Employees	60	0	0	0	60	
	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

Disclosure in			
	Annual Report	Disclosure on Green Banking in 2016 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 March 31, 2018. 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 March 31,2018. 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 March 31,2018. However, we are working for finalizing Specific Environment Risk Management Plan and Guideline.

Progress of Green Finance

IPDC Finance Limited

October-December, 2017

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
6,377	0.00	0.00	0.00	0.00%

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

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

Recycling & Recyclable Product			
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	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	
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	Amount (in million Taka)
Establishment of Green Industry	

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

Miscellaneous	
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	Amount (in million Taka)
Vermicompost	
Palm Oil Plant	

Others	
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	Amount (in million Taka)