

**I. Information on Total Finance (Including Green Finance)**

**1.1. Total Finance- On-Balance Sheet (Taka in Million)**

	Total Sanctioned			Total Disbursed			Total Outstanding		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Agriculture</b>	0.00	708.00	<b>708.00</b>	0.00	708.00	<b>708.00</b>	1.22	4,115.41	<b>4,116.63</b>
Term Loans	0.00	593.00	<b>593.00</b>	0.00	593.00	<b>593.00</b>	0.00	2,591.72	<b>2,591.72</b>
Other Loans	0.00	115.00	<b>115.00</b>	0.00	115.00	<b>115.00</b>	1.22	1,523.69	<b>1,524.91</b>
<b>Industrial (Manufacturing)</b>	0.00	3,742.79	<b>3,742.79</b>	0.00	3,742.79	<b>3,742.79</b>	2.81	22,445.59	<b>22,448.40</b>
Working Capital	0.00	650.00	<b>650.00</b>	0.00	650.00	<b>650.00</b>	2.81	12,208.68	<b>12,211.48</b>
Term Loans	0.00	20.12	<b>20.12</b>	0.00	20.12	<b>20.12</b>	0.00	4,529.06	<b>4,529.06</b>
Other Demand Loans	0.00	3,072.68	<b>3,072.68</b>	0.00	3,072.68	<b>3,072.68</b>	0.00	5,707.86	<b>5,707.86</b>
<b>Industrial (Services)</b>	0.00	600.84	<b>600.84</b>	0.00	600.84	<b>600.84</b>	0.00	7,619.66	<b>7,619.66</b>
Continuous (CC,OD etc.)	0.00	130.51	<b>130.51</b>	0.00	130.51	<b>130.51</b>	0.00	966.51	<b>966.51</b>
Term Loans	0.00	252.14	<b>252.14</b>	0.00	252.14	<b>252.14</b>	0.00	4,318.39	<b>4,318.39</b>
Other Demand Loans	0.00	218.18	<b>218.18</b>	0.00	218.18	<b>218.18</b>	0.00	2,334.75	<b>2,334.75</b>
<b>Consumer Credit</b>	21.29	583.46	<b>604.75</b>	21.29	583.46	<b>604.75</b>	27.83	11,313.99	<b>11,341.83</b>
<b>Trade &amp; Commerce (Commercial Loans)</b>	34.15	1,026.68	<b>1,060.83</b>	34.15	1,026.68	<b>1,060.83</b>	3.53	5,288.49	<b>5,292.03</b>
Continuous (CC,OD etc.)	0.00	403.05	<b>403.05</b>	0.00	403.05	<b>403.05</b>	0.00	952.92	<b>952.92</b>
Term Loans	0.00	145.34	<b>145.34</b>	0.00	145.34	<b>145.34</b>	3.42	3,274.61	<b>3,278.03</b>
Other Demand Loans	34.15	478.29	<b>512.43</b>	34.15	478.29	<b>512.43</b>	0.11	1,060.96	<b>1,061.07</b>
<b>Loans to Capital Market</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	36.47	<b>36.47</b>
Other Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	67.72	<b>67.72</b>
Continuous (CC,OD etc.)	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Term Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	67.72	<b>67.72</b>
Other Demand Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
<b>Grand Total (Loans &amp; Advance)</b>	55.43	6,661.77	<b>6,717.21</b>	55.43	6,661.77	<b>6,717.21</b>	35.39	50,887.34	<b>50,922.74</b>
Staff Loan	0.00	8.40	<b>8.40</b>	0.00	8.40	<b>8.40</b>	0.21	132.58	<b>132.79</b>

1.2. Total Green Finance- On-Balance Sheet (Taka in Million)									
	Total Sanctioned			Total Disbursed			Total Outstanding		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Agriculture	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Term Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Other Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Industrial (Manufacturing)	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	312.48	<b>312.48</b>
Working Capital	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	312.48	<b>312.48</b>
Term Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Other Demand Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Industrial (Services)	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Continuous (CC,OD etc.)	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Term Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Other Demand Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Consumer Credit	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Trade & Commerce (Commercial Loans)	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Continuous (CC,OD etc.)	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Term Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Other Demand Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Loans to Capital Market			<b>0.00</b>			<b>0.00</b>			<b>0.00</b>
Other Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Continuous (CC,OD etc.)	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Term Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
Other Demand Loans	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>
<b>Grand Total (Loans &amp; Advance)</b>	0.00	0.00	<b>0.00</b>	0.00	0.00	<b>0.00</b>	0.00	312.48	<b>312.48</b>
Staff Loan			<b>0.00</b>			<b>0.00</b>			<b>0.00</b>

1.3. Number of Borrowers in Total Finance									
Enterprises									
Large		Cottage & Micro		Small & Medium		Others		Total	
Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
0	69	0	16	1	161	0	0	1	246

Age Group	Individual							
	Male		Female		Third Gender		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
<30 years	1	85	0	15	0	0	1	100
30-50 years	20	444	0	82	0	0	20	526
>50 years	1	113	0	15	0	0	1	128

1.4 Number of Borrowers in Green Finance									
Enterprises									
Large		Cottage & Micro		Small & Medium		Others		Total	
Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
0	0	0	0	0	0	0	0	0	0

Age Group	Individual							
	Male		Female		Third Gender		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
<30 years	0	0	0	0	0	0	0	0
30-50 years	0	0	0	0	0	0	0	0
>50 years	0	0	0	0	0	0	0	0

1.5. Disbursement of Product wise Green Finance- On-Balance Sheet (Taka in Million)

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

Energy Efficiency							
Substitution of Conventional lighting system, electronic material, Boiler with energy efficient alternatives on the basis of Energy Audit	Auto sensor power switch assembly Plant	Energy efficient Improved Cook Stove(ICS)/ICS Renewable/Hybrid Cook Stove Assembly Plant	LED Bulb/Tube Manufacturing Plant	LED Bulb/Tube Assembly Plant	Substitution of Conventional Lime Kiln by Energy Efficient Kiln	Waste Heat Recovery System	Total
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Alternative Energy
Production of Burnable Oil from waste Tire by the Process of Pyrolysis
0.00

Waste Management															Total
Liquid Waste Management								Solid Waste Management							
Biological Effluent Treatment Plant (ETP)	Biological & Chemical Technology Combined ETP	Conversion of Chemical ETP to Combination type (Chemical+ Biological) of ETP	Chemical ETP	Central ETP	Waste Water Processing Plant	Sewage Liquid Processing Plant	Total	Methane Recovery from Municipal waste & to produce Power	Municipal waste to Compost	Hazardous waste treatment facility	Scum Management and Processing Facility	Total	Total		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Recycling & Recyclable Product							
PET Bottle Recycling Plant	Plastic Waste Recycling Plant (PVC, PP, LDPE, HDPE,PS)	Waste Paper Recycling Plant for production of recycled paper, plate, mug, glass	Recyclable Baggage Manufacturing Plant	Recyclable Poly Propylene Thread & Baggage Manufacturing Plant	Solar Battery Recycling Plant	Used Lead Acid Battery Recycling Plant	Total
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Green Brick Manufacturing			
Compressed Block Brick	Autoclaved Aerated Concrete	Modern Tech Brick (Zigzag, Improved Zigzag, HHK, Tunnel, VSBK, Conversion of FCK to any of the above)	Total
0.00	0.00	0.00	0.00

Green Establishment		
Certified Green Industry/ Green Building	Green Featured Building/ Green Features of Building	Total
0.00	0.00	0.00

Miscellaneous			
Ensuring Work Environment and Security of Workers Factories	Vermicom post	Palm Oil Plant	Total
0.00	0.00	0.00	0.00

Total
0.00

**1.6. Disbursement of Product wise Green Finance- On-Balance Sheet (Number of Borrowers)**

Renewable Energy																				
Solar Energy											Bio-gas							Hydro-Power	Wind-Power	Total
Solar Home System	Solar Micro/ Mini Grid	Solar Irrigation Pumping System	Surface Water Purification Plant using Solar Pump	Solar PV Assembly Plant	Solar PV Power Plant	Solar Cooker assembly Plant	Solar Water Heater Assembly Plant	Solar Air Heater & Cooling System Assembly Plant	Solar Energy Driven Cold Storage	Total	Setting up of Bio-gas Plant in existing Dairy & poultry Farm	Integrated Cow Rearing and Setting up of Bio-gas Plant	Organic Manure from Slurry	Mid Range Bio-gas Plant	Biomass based large scale Bio-gas Plant	Poultry & Dairy based large scale Bio-gas Plant	Total	Hydropower (Pico, Micro & Mini)	Wind Energy driven Power Plant	Total
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Energy Efficiency							
Substitution of Conventional lighting system, electronic material, Boiler with energy efficient alternatives on the basis of Energy Audit	Auto sensor power switch assembly Plant	Energy efficient Improved Cook Stove(ICS)/ICS Renewable/Hybrid Cook Stove Assembly Plant	LED Bulb/Tube Manufacturing Plant	LED Bulb/Tube Assembly Plant	Substitution of Conventional Lime Kiln by Energy Efficient Kiln	Waste Heat Recovery System	Total
0	0	0	0	0	0	0	0

Alternative Energy
Production of Burnable Oil from waste Tire by the Process of Pyrolysis
0

Waste Management														Total
Liquid Waste Management								Solid Waste Management						
Biological Effluent Treatment Plant (ETP)	Biological & Chemical Technology Combined ETP	Conversion of Chemical ETP to Combination type (Chemical+ Biological) of ETP	Chemical ETP	Central ETP	Waste Water Processing Plant	Sewage Liquid Processing Plant	Total	Methane Recovery from Municipal waste & to produce Power	Municipal waste to Compost	Hazardous waste treatment facility	Scum Management and Processing Facility	Total	Total	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Recycling & Recyclable Product							
PET Bottle Recycling Plant	Plastic Waste Recycling Plant (PVC, PP, LDPE, HDPE,PS)	Waste Paper Recycling Plant for production of recycled paper, plate, mug, glass	Recyclable Baggage Manufacturing Plant	Recyclable Poly Propylene Thread & Baggage Manufacturing Plant	Solar Battery Recycling Plant	Used Lead Acid Battery Recycling Plant	Total
0	0	0	0	0	0	0	0

Green Brick Manufacturing			
Compressed Block Brick	Autoclaved Aerated Concrete	Modern Tech Brick (Zigzag, Improved Zigzag, HHK, Tunnel, VSBK, Conversion of FCK to any of the above)	Total
0	0	0	0

Green Establishment		
Certified Green Industry/ Green Building	Green Featured Building/ Green Features of Building	Total
0	0	0

Miscellaneous			
Ensuring Work Environment and Security of Workers Factories	Vermicom post	Palm Oil Plant	Total
0	0	0	0

Total
0

**2. Environmental Classification of Finances (Number)\***

	Red	Orange A	Orange B	Green	Others	Total
Total Loans/ Investment	14	15	67	5	1,053	1,154
Loans/Investment under ESDD	14	13	51	5	57	140
Green Finance	0	0	0	0	0	0

\*Ref: Schedule-1, The Environment Conservation Rules, 1997- <http://extwprlegs1.fao.org/docs/pdf/bgd19918.pdf>

"Others" field has been given for the industrial units which are not categorized according to Schedule-1 of Environmental Conservation Rules 1997 (ECR 1997)".

### 3. Environmental & Social Risk Management

	Number of finances rated				Number of rated finances disbursed				Amount of rated finances disbursed (Taka in Million)			
	Low	Medium	High	Total	Low	Medium	High	Total	Low	Medium	High	Total
Agriculture	11	0	0	11	11	0	0	11	508.00	0.00	0.00	508.00
Small sectors applicable for ESDD	167	3	1	171	167	3	1	171	745.64	2.36	0.02	748.02
Medium sector	37	10	0	47	37	10	0	47	440.49	169.98	0.00	610.47
Corporate Finance	76	24	0	100	76	24	0	100	2,722.85	1,473.52	0.00	4,196.36
Project Finance	1	0	0	1	1	0	0	1	50.00	0.00	0.00	50.00
<b>Total</b>	<b>292</b>	<b>37</b>	<b>1</b>	<b>330</b>	<b>292</b>	<b>37</b>	<b>1</b>	<b>330</b>	<b>4,466.98</b>	<b>1,645.85</b>	<b>0.02</b>	<b>6,112.86</b>

### 4. Non-Performing Loans/Investment

	Outstanding (Taka in Million)					
	Unclassified(UC)			Classified		Total
	Standard	SMA	SS	DF	B/L	
Total Loans/Investment	49,946.20	295.15	179.75	445.45	188.98	51,055.52
Loans/Investment under ESDD	25,127.64	53.79	73.80	273.36	0.00	25,528.58
Green Finance	312.48	0.00	0.00	0.00	0.00	312.48

### 5. Climate Risk Fund

	Amount (Taka in Million)		Number		Number of Beneficiaries							
	Events	Projects	Events	Projects	Institutions			Individual				
Grants	0.00	0.00	0.00	0.00	Rural	Urban	Total					
					0	0	0					
	Number	Amount (Taka in Million)	Total Amount of Interest Forgone/Loss	WAIR* of Concessional Loans	WACF* of Bank/FI	Age Group	Individual					
							Male		Female		Third Gender	
Concessional Loans/Investment	0.00	0.00	0.00	0.00%	0.00%		Rural	Urban	Rural	Urban	Rural	Urban
						<30 years	0	0	0	0	0	0
						30-50 years	0	0	0	0	0	0
						>50 years	0	0	0	0	0	0

\*WACF- Weighted Average Cost of Fund  
\*WAIR- Weighted Average Interest Rate

### 6. Carbon Foot Print/Ecological Foot Print\*\*

Emissions of Green House Gas (in Metric tons of CO <sub>2</sub> e )	
Total Net Emissions	Total Reduction
0.00	0.00

\*\* This segment is mandatory for reporting from June 2019

### 7. Environmental Conservation in Business Centres

Number of Branches		Number of Solar Powered Branches		Number of Branches with Rainwater Harvesting		Number of Branches with Solid Waste Management System		Number of BB Accredited Green Branches	
Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
0.00	12.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

### 8. Capacity Building on Green Banking

Number of Training Organized		Number of Employees Trained			Number of Customers Trained		
Dhaka	Other Regions	Dhaka	Other Regions	Aborad	Dhaka	Other Regions	Aborad
0.00	0.00	0.00	0.00	0	0.00	0.00	0

Quarterly Progress Report on Green Banking Activities (Qualitative)(IPDC Finance Limited) July-September 2020

1	Number of decisions taken by Board of Directors (BoD) on Green Banking/Sustainable Finance issues except credit/investment proposal approval	1
2	Number of decisions taken by Executive Committee of Board of Directors (BoD) on Green Banking/Sustainable Finance issues.	1
3	Number of meetings conducted by Sustainable Finance Committee	No
4	Number of decisions made by Sustainable Finance Committee	No
5	Does the FI have comprehensive database/MIS for ESRM?	Yes
6	Does the FI have comprehensive database/MIS for Green Finance?	Yes
7	Does the FI have comprehensive database/MIS for Climate Risk Fund?	Yes
8	Has the FI availed any technical assistance/grant from any International Development Agency/Development Financial Institution for capacity development on any aspect of Green Banking/Sustainable Finance?	No
9	Does the FI avail concessional funding/on-lending/on-blending facility from Bangladesh Bank in Sustainable Finance/Green Finance?	No
10	Does the FI avail concessional funding/on-lending/on-blending facility from any International Development Agency/Development Financial Institution in Sustainable Finance/Green Finance?	No
11	Does the FI have following policies/strategies of its own:	
1	Green Banking Policy	Yes
2	ESRM Policy	Yes
3	Sector Specific ESRM Policy	No
4	Number of Sector Specific ESRM Policy	1
5	Green Office Guide	Yes
6	Green Strategic Planning	No
7	Climate Risk Fund Policy	No
8	Green Marketing Policy	No
9	Carbon Footprint Measurement Policy	No
10	Policy on Environmental Conservation in Business Centres (Branch, Booth, Outlet)	No
11	Policy on Financial Instrument & Product Development for Green Finance/Sustainable Finance	No

12	Does the FI review following policies/strategies at least once a year:		
1	Green Banking Policy	No	
2	ESRM Policy	No	
3	Sector Specific ESRM Policy	No	
4	Green Office Guide	No	
5	Green Strategic Planning	No	
6	Climate Risk Fund Policy	No	
7	Green Marketing	No	
8	Carbon Footprint Measurement Policy	No	
9	Policy on Environmental Conservation in Business Centres (Branch, Booth, Outlet)	No	
10	Policy on Financial Instrument & Product Development for Green Finance/Sustainable Finance	No	