

Bangladesh Infrastructure Finance Fund Limited
4 Anjuman Mufidul Islam Road, Kakrail Dhaka-1000

Statement on Green Banking as of 30/06/2014 (Quarter 2)

1.1 Policy Formulation and Governance

	Yes	No	Remarks
1.1.1 Formulation and Board/ Regional Head approval of Green Banking Policy	√		Policy has been formulated. It is waiting for Board Approval. Will be raised in the next Board Meeting. Draft is affixed with this Report.

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
	Green Finance	0	0	-	-	0	
	Climate Risk Fund	0	0	-	-	0	
	Marketing, Training and Capacity Building	0	0	-	-	0	

1.1.3	Utilization of Funds (in million Taka)	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
	Green Finance	0	0	-	-	0	
	Climate Risk Fund	0	0	-	-	0	
	Marketing, Training and Capacity Building	0	0	-	-	0	

	Yes	No	Composition (Name, Designation & Deptt.)	Remarks
1.1.4 Formation of Green Banking Unit	√		Chairman: General Manager (Investment); Members: Manager (Credit), Assistant Manager (Credit Appraisal), Senior Officer (Credit Technical), Senior Officer (A&F), Officer (IT); Member-Secretary: Officer (Renewable Energy)	Unit is formed in the Green Banking Policy.

1.2 Incorporation of Environmental Risk in Core Risks Management (CRM)

1.2.1	No. of Projects applicable for Environmental Due Dilligence (EDD)	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
		2	4	-	-	6	-

1.2.2	No. of Projects Rated (Environmental Risk Rating)		2	3	-	-	5	-		
	Low		0	0	-	-	0	-		
	Moderate		2	2	-	-	4	-		
	High		0	1	-	-	1	-		
1.2.3	Rated Projects financed	Total Number	2	0	-	-	2	BIFFL is yet to disburse any loan facility. Total 3 projects have been approved by the Board.		
		Low	0	0	-	-	0			
		Moderate	2	0	-	-	2			
		High	0	0	-	-	0			
		Total Amount Disbursed (in million Taka)	0	0	-	-	0			
		Low	0	0	-	-	0			
		Moderate	0	0	-	-	0			
		High	0	0	-	-	0			
		Loan classification as of Quarter End								
			UC (standard)	SMA	SS	DF	BL			
No. of projects										
Amount(in million taka)		N/A								

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)	0	0	-	-	0	BIFFL has no branches except for its Corporate Head Office.
1.3.2	No. of Branches powered by Solar Energy (Data in each quarter will reflect the cumulative figure)	0	0	-	-	0	
1.3.3	No. of Booths powered by Solar Energy (Data in each quarter will reflect the cumulative figure)	0	0	-	-	0	

		Yes	No	Remarks			
1.3.4	Introduction of Green Office Guide or General Instructions	√		Guide has been formulated. It is waiting for Board Approval. Will be raised in the next Board Meeting. Draft is affixed with this Report.			
1.3.5	Pin Points of Green Office Guide or General Instructions	1. Save energy by introducing green design, using green equipment, ensuring green lighting and practising green transport. 2. Save water by introducing water saving practices among employees. 3. Save paper by practising green printing and introducing tech-based green communication. 4. Reduce wastage by reducing misuse of utilities and ensuring proper disposal. 5. Practising fuel and energy efficient equipment procurement. 6. Raise awareness among employees and customers by circulating more relevant information among them. 7. Practising 3R - Reduce, Re-use and Recycle - within the organization.					

1.3.6	Inventory Details	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
	Consumption of Water (in million Taka)	21,945.00	20,625.00	-	-	42,570.00	-
	Consumption of Paper (in million Taka)	10,500.00	6,152.00	-	-	16,652.00	-

Energy Consumption (in million Taka)	Electricity	42,633.00	75,423.00	-	-	118,056.00	-
	Gas	0.00	69,944.00	-	-	69,944.00	-
	Fuel	102,468.00	5,547.00	-	-	108,015.00	-
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)	0	0	0	0	-	-	-	-	0	0	BIFFL is considering a few Green Projects but yet to undertake any.
	Projects financed having ETP(Full amount disbursed)	0	0	0	0	-	-	-	-	0	0	
Bio-gas Plant		0	0	0	0	-	-	-	-	0	0	
Solar Panel/Renewable Energy Plant		0	0	0	0	-	-	-	-	0	0	
Bio-fertilizer Plant		0	0	0	0	-	-	-	-	0	0	
Hybrid Hoffman Kiln (HHK)		0	0	0	0	-	-	-	-	0	0	
Others (Please specify)		0	0	0	0	-	-	-	-	0	0	
Green Finance at reduced rate of interest		0	0	0	0	-	-	-	-	0	0	

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	-
1.5.2	Fund for part of CSR activities (Project) related to Climate Change (in million Taka)	0	0	-	-	0	-

1.6 Introducing Green Marketing

1.6.1	Introduction of Green Banking Products (Please Specify)	Green Banking Regulations are finalised. Now BIFFL is moving strongly in the market to hunt Green Projects. Primarily direct communication with potential customers are key focus. If felt necessary then BIFFL will go for large-scale marketing.					
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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	0	1	-	-	1	-
1.7.2	No. of Participants covered	0	2	-	-	2	
	Employees	0	2	-	-	2	
	Customers	0	0	-	-	0	
1.7.3	Green Events (Please Specify)	0	0	-	-	0	

1.8 Disclosure of Green Banking Activities

Disclosure in			
	Annual Report	-	BIFFL is preparing for more Green Banking Activities.
	Website	-	
	Media	-	
Preparation of Independent Green Banking & Sustainability Report		-	

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
			✓	Will be devised during Phase 2
2.1.2	Name of the Sectors for which Specific Environment Policy Formulated	Will be devised during Phase 2		

2.2 Green Strategic Planning


2.2.1	Formulation of Green Strategic Planning (If yes, please describe in a separate sheet)	Yes	No	Remarks
			✓	Will be devised during Phase 2

2.3 Environment Risk Management Plan

2.3.1	Formulation of FIs Specific Environment Risk Management Plan and Guideline	Yes	No	Remarks
			✓	Will be devised during Phase 2



Md. Saddam Hossain
 Officer (Renewable Energy), BIFFL



Md. Atiquzzaman
 ED & CEO, BIFFL

