

IDLC Finance Limited
Statement on Green Banking as of 31/12/2013

1.1 Policy Formulation and Governance							
1.1.1	Formulation and Board/Regional Head approval of Green Banking Policy	Yes	No	Remarks			
		Yes		Approved by the Management Committee (copy enclosed); placed for Board Approval			
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			1.50		1.50	
	Climate Risk Fund						
	Marketing, Training and Capacity Building						
1.1.3	Utilization of Funds (in million Taka)	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
	Green Finance			1.50		1.50	
	Climate Risk Fund						
	Marketing, Training and Capacity Building						
1.1.4	Formation of Green Banking Unit	Yes	No	Composition (Name, Designation & Deptt.)		Remarks	
		Yes		<p>1) Mr. Shazib Siddique, Sr. Manager, Corporate; 2) Mr. Md. Jobayer Alam, Sr. Manager, SME; 3) Mr. Rashedul Huq, Head of Products and Marketing, Consumer; 4) Mr. Adnan Rashid, Manager, Credit Risk Management (CRM); 5) Mr. Md. Shahariar Kamal, Asst. Manager, Credit Risk Management (CRM); 6) Ms. Shamima Akter, Sr. Manager, Human Resource Department; 7) Mr. M. Hasibur Rashid Chowdhury, Sr. Manager, IT; 8) Ms. Tabassum Abedin, Manager, Admin; 9) Mr. Mustaq Ahammed, Head of ICC (Internal Control and Compliance); 10) Ms. Zurat Haque, Head of CSR; 11) Mr. Jane Alam Romel, Manager, Marketing Communications; and 12) Ms. Rimmi Mozumder, Manager, CRM (for website management)</p> <p>[Copy of the memo approving formation of the Green Banking Unit has been enclosed]</p>			

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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 (EDD)			53	58				
1.2.2	No. of Projects Rated (Environmental Risk Rating-Sanctioned)								
	Low			26	31				
	Moderate			3	0				
	High			24	27				
1.2.3	Rated Projects financed	Total Number (Disbursed)			37	36			
		Low			17	17			
		Moderate			3	0			
		High			17	19			
		Total Amount Disbursed (in million Taka)			362.59	458.25			
		Low			225.59	280.95			
		Moderate			14.00	0.00			
		High			123.00	177.30			
		Loan classification as of Quarter End							
				UC (standard)	SMA	SS	DF	BL	
	No. of projects	36	-	-	-	-			
	Amount(in million taka)	458.25	-	-	-	-			
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)			26 branches; 2 booths	26 branches; 2 booths	26 branches; 2 booths			
1.3.2	No. of Branches powered by Solar Energy (Data in each quarter will reflect the cumulative figure)			1	1	1			
1.3.3	No. of Booths powered by Solar Energy (Data in each quarter will reflect the cumulative figure)			None	None	None			
1.3.4	Introduction of Green Office Guide or General Instructions	Yes	No	Remarks					
				The Green Office Guide has been drafted. After finalization upon discussion with different departments and subsequent management approval, it will be submitted to Bangladesh Bank.					
1.3.5	Pin Points of Green Office Guide or General Instructions	Major issues covered by the Green Office Guide include (as per the draft version and subject to change): 1) Green Code of Conduct for IDLC office staff; 2) Green Office Premises; 3) Green Technologies; and 4) Staff Training and Awareness							
1.3.6	Inventory Details	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks		
	Consumption of Water (in million Taka)	0.16	0.83	0.52	0.3	1.81			
	Consumption of Paper (in million Taka)	0.34	0.37	0.33	0.34	1.38			
Energy Consumption (in million Taka)	Electricity	2.1	2.9	3.2	3.2	11.4			
	Gas								
	Fuel	1.8	1.8	1.7	0.5	5.8			
1.3.7	Others (Please Specify)								

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1.4 Introducing Green Finance

		<i>Amount in million Taka</i>									
		Quarter 1		Quarter 2		Quarter 3		Quarter 4		Total	Remarks
		Number	Amount	Number	Amount	Number	Amount	Number	Number	Amount	
ETP	For Installation of ETP (Amount Disbursed)					-	-				
	Projects financed having ETP(Full amount disbursed)					-	-				
Bio-gas Plant						-	-				
Solar Panel/Renewable Energy Plant						1.00	1.50			1.00	1.50
Bio-fertilizer Plant						-	-				
Hybrid Hoffman Kiln (HHK)						-	-				
Others (Please specify)						-	-				
Green Finance at reduce rate of interest						-	-				

Note: Please note that we have also raised fund for a tunnel kiln brick project in participation with other FIs; however, we are yet to disburse the fund. Details of the project is given below:

- Name of the project: Tradexcel Auto Bricks Limited (TABL), a concern of Aftab Group
- Nature of Business: Implementation of a Auto and Ceramic Brick project with annual production capacity of 3 crore bricks (1 lac pcs per day).
- Technology to be used: Energy efficient Tunnel Kiln technology
- Total Fund Raised: BDT 330.51 million (including IDCP BDT 38.85 million) and BDT 60 million working capital facility
- IDLC's Participation: BDT 100 million (excluding IDCP)

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)			0.22	0.97	1.19	Tree Plantation, Blanket Distribution
1.5.2	Fund for part of CSR activities (Project) related to Climate Change (in million Taka)					NA	

1.6 Introducing Green Marketing

1.6.1	Introduction of Green Banking Products (Please Specify)	In process
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Annexure-A

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						Management Session conducted; sessions with individual departments in process to roll out green banking activities
1.7.2	No. of Participants covered						Senior Managers, Managers and Assistant Managers from different departments
	Employees						
	Customers						
1.7.3	Green Events (Please Specify)						

1.8 Disclosure of Green Banking Activities

Disclosure in	To be covered in Annual Report 2013
Annual Report	
Website	Disclosed under "Green Banking and Sustainability" section in IDLC's website (www.idlc.com)
Media	In process
Preparation of Independent Green Banking & Sustainability Report	IDLC prepares a separate Sustainability Report following the GRI (Global Reporting Initiative) Guidelines. To be covered in Sustainability Report 2013

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)			In Process
2.1.2 Name of the Sectors for which Specific Environment Policy Formulated			In Process

2.2 Green Strategic Planning

	Yes	No	Remarks
2.2.1 Formulation of Green Strategic Planning (If yes, please describe in a separate sheet)			In Process

2.3 Environment Risk Management Plan

	Yes	No	Remarks
2.3.1 Formulation of Banks Specific Environment Risk Management Plan and Guideline	√		IDLC complies with the "Environmental Risk Management (ERM) Guidelines for Banks and Financial Institutions in Bangladesh" issued by Bangladesh Bank in January 2011; and "The Environment Conservation Rules 1997" issued by the Ministry of Environment and F