

# Prime Finance & Investment Limited

## Statement on Green Banking as on 31-12-2017

<b>1.1 Policy Formulation and Governance</b>							
1.1.1	Formulation and Board/Regional Head approval of Green Banking Policy	Yes	No	Remarks			
		Yes	-				
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	50.00	-	-	-	50.00	
	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	-	-	-	-	-	
	Climate Risk Fund	-	-	-	-	-	
	Marketing, Training And Capacity Building	-	-	-	-	-	
1.1.4	Formation of Green Banking Unit	Yes	No	Name	Designation	Department	Remarks
		Yes	-	1. M. Faqrul Islam Majumder	Assistant Vice president	Corporate Finance	Unit Head
				2. Md. Masudur Rahman	Manager	HR & Admin.	
				3. Mohammad Saiful Alam	Manager	IT	
				4. Md. Shahidul Islam	Senior Executive Officer	F&A	
				5. Mahdi Ibna Bashir	Executive Officer	Board Secretariat	
				6. H. M. Nurul Amin	Executive Officer	F&A	

**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		
			51	32	28	22	133			
1.2.2	No. of Projects Rated (Environmental Risk Rating)		51	32	28	22	133	All projects are rated under both EDD & sector specific.		
	Low		49	31	28	22	130			
	Moderate		2	1	-	-	3			
	High		-	-	-	-	-			
1.2.3	Rated Projects financed	Total Number	82	92	114	86	374			
		Low	80	91	114	86	371			
		Moderate	2	1	-	-	3			
		High	-	-	-	-	-			
		Total Amount Disbursed (in million Taka)	1,523.03	848.25	974.77	826.25	4,172.30			
		Low	1,518.43	842.25	974.77	826.25	4,161.70			
		Moderate	4.60	6.00	-	-	10.60			
		High	-	-	-	-	-			
		Loan Classified as of Quarter End								
				UC (Standard)	SMA	SS	DF	BL		
			No. of Projects	324	8	4	1	-		
			Amount(in million Taka)	2,890.43	54.74	63.32	0.62	-		

**1.3 Initiating In-house Environmental 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	5	5	5	5	
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)	N/A	N/A	N/A	N/A	N/A	
1.3.4	Introduction of <b>Green Office Guide</b> or General Instruction	Yes	No	Remarks			
		Yes	-				
1.3.5	Pin Points of <b>Green Office Guide</b> or General Instruction	General instruction given to all of our employees.					
1.3.6	Inventory Details	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
Consumption of Water (in million Taka)		0.05	0.03	0.03	0.01	0.13	
Consumption of Paper (in million Taka)		0.81	0.08	0.08	0.08	1.05	
Energy Consumption (in million Taka)	Electricity	0.28	0.38	0.47	0.49	1.63	
	Gas	-	-	0.01	0.01	0.02	
	Fuel	0.27	0.39	0.27	0.12	1.05	
1.3.7	Others (Please Specify)	-	-	-	-	-	

## 1

**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)	-	-	-	-	-	-	-	-	-	-	
	Projects financed having ETP (Full amount disbursed)	-	-	-	-	-	-	-	-	-	-	

Bio -gas Plant	-	-	-	-	-	-	-	-	-	-	-	
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Solar Panel/Renewable Energy Plant	-	-	-	-	-	-	-	-	-	-	-	
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Bio-fertilizer Plant	-	-	-	-	-	-	-	-	-	-	-	
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Hybrid Hoffman Kiln (HHK)	-	-	-	-	-	-	-	-	-	-	-	
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Others (Installation of fire hydrant system)	-	-	-	-	-	-	-	-	-	-	-	
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<b>Green Finance at reduce rate of interest</b>	-	-	-	-	-	-	-	-	-	-	-	
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## 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)	-	-	-	-	-	

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## 1.6

**Introducing Green Marketing**

1.6.1	Introduction of Green Banking Products (Please Specify)	Our Marketing Department working on Green Finance Product.
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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/Workshop/Awareness Programs exclusively conducted for Green Banking	NIL	NIL	NIL	NIL	NIL	
		NIL	NIL	NIL	NIL	NIL	
1.7.2	No. of Participants covered	NIL	NIL	NIL	NIL	NIL	
	Employees	NIL	NIL	NIL	NIL	NIL	
	Customers	NIL	NIL	NIL	NIL	NIL	
1.7.3	Green Events (Please Secify)	-	-	-		-	

**1.8 Disclosure of Green Banking Activities**

Disclosure in			
	Annual Report	No	
	Website	Yes	
	Media	Yes	
Preparation of Independent Green Banking & Sustainability Report		Yes	

## 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
		-	No	Under process
2.1.2	Name of the Sectors for which Environment Policy Formulated	Under process		

## 2.2 Green Strategic Planning

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

## 2.3 Environment Risk Management Plan

2.3.1	Formulation of Banks Specific Environment Risk Management Plan and Guideline	Yes	No	Remarks
		-	NO	Under process

Annexure-1

<b>Progress of Green Finance</b>
Prime Finance & Investment limited
October to 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
846.75	0.00	0.00	0.00	0.00%

**Details of Green Finance**

		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 assembly Plant	-
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 Assembly Plant	-
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	-		

<b>Solid Waste Management</b>			
	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	-

<b>Liquid Waste Management</b>			
	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	-

<b>Alternative Energy</b>	
	Amount (in million Taka )
Production of Burnable Oil from waste Tire by the Process of Pyrolysis	-

<b>Fire Burnt Brick</b>	
	Amount (in million Taka )
Setting up of Hybrid Hoffman Kiln(HHK)/Tunnel Kiln/equivalent technology in Brick manufacturing Industry	-

<b>Non Fire Block Brick</b>	
	Amount (in million Taka )
Compressed Block-Brick	-
Autoclaved Aerated Concrete	-



<b>Recycling &amp; Recyclable Product</b>			
	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	-		

<b>Green Industry</b>		
	Amount (in million Taka )	
Establishment of Green Industry	-	

<b>Safety and Security of Factory</b>		
	Amount (in million Taka )	
Ensuring Work Environment and Security of Workers of Textile and Garments Industry	-	

<b>Miscellaneous</b>		
	Amount (in million Taka )	
Vermicompost	-	
Palm Oil Plant	-	

<b>Others</b>		
	Amount (in million Taka )	
Construction of Effluent Treatment Plant	-	