

Prime Finance & Investment Limited

Statement on Green Banking as on 31-12-2016

1.1 Policy Formulation and Governance									
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	145.00	-	-	-	145.00			
	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	-	8.50	-	40.00	48.50			
	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. Mahdi Ibna Bashir	Executive Officer	Board Secretariat			
				4. Mohammad Saiful Alam	Asst. Manager	IT			
				5. Md. Shahidul Islam	Executive Officer	F&A			
				6. H. M. Nurul Amin	Senior Officer	ICC			
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		
		38	45	26	33	142			
1.2.2	No. of Projects Rated (Environmental Risk Rating)	38	45	26	33	142	All projects are rated under both EDD & sector specific.		
	Low	37	43	22	31	133			
	Moderate	1	1	3	2	7			
	High	-	1	1	-	2			
1.2.3	Rated Projects financed	Total Number	42	45	47	75	209		
		Low	40	43	43	72	198		
		Moderate	2	1	3	2	8		
		High	-	1	1	1	3		
		Total Amount Disbursed (in million Taka)	762.57	873.72	1,123.40	1,418.57	4,178.26		
		Low	754.77	822.73	1,062.67	1,196.20	3,836.37		
		Moderate	7.80	0.99	30.70	102.41	141.90		
		High	-	50.00	30.03	119.96	199.99		
		Loan Classified as of Quarter End							
				UC (Standard)	SMA	SS	DF	BL	
		No. of Projects		251	3	-	1.00	-	
Amount(in million Taka)		3,733.73	24.24	-	15.80	-			

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)	-	-	-	-	-	
1.3.3	No. of Booths powered by Solar Energy (Data in each quarter will reflect the cumulative figure)	-	-	-	-	-	
1.3.4	Introduction of Green Office Guide or General Instruction	Yes	No	Remarks			
		Yes	-				
1.3.5	Pin Points of Green Office Guide 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)		0.02	0.04	0.02	0.02	0.11	
Consumption of Paper (in million Taka)		0.08	0.08	0.07	0.08	0.31	
Energy Consumption (in million Taka)	Electricity	0.23	0.54	0.48	0.47	1.73	
	Gas	0.00	0.00	0.01	0.01	0.02	
	Fuel	0.30	0.44	0.15	0.19	1.08	
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)	-	-	-	-	-	-	1	40.00	1	40.00	
	Projects financed having ETP (Full amount disbursed)	-	-	-	-	-	-	-	-	-	-	
Bio -gas Plant		-	-	-	-	-	-	-	-	-	-	
Solar Panel/Renewable Energy Plant		-	-	-	-	-	-	-	-	-	-	
Bio-fertilizer Plant		-	-	-	-	-	-	-	-	-	-	
Hybrid Hoffman Kiln (HHK)		-	-	-	-	-	-	-	-	-	-	
Others (Installation of fire hydrant system)		-	-	1	8.50	-	-	-	-	1.00	8.50	
Green Finance at reduce rate of interest		-	-	-	-	-	-	-	-	-	-	

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)	-	-	-	-	-	
1.5.1	Fund for part of CSR activities (event) related to Climate Change (in million Taka)	-	-	-	-	-	

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	-	-	-	-	-	
		-	-	-	-	-	
1.7.2	No. of Participants covered	-	-	-	-	-	
	Employees	-	-	-	-	-	
	Customers	-	-	-	-	-	
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

Progress of Green Finance

Prime Finance & Investment Limited

October-December, 2016

(Taka in million)

Total Loan Disbursement (Funded)	Direct Green Finance (Disbursement)	Indirect Green Finance (Disbursement)	Toal Green Finance (Disbursement)	Direct Green Finance as % of Total Loan Disbursement
1,415.68	40.00	0.00	40.00	2.83%

Details of Green Finance**Renewable Energy**

Amount (in million Taka)

Amount (in million Taka)

Amount (in million Taka)		Amount (in million Taka)		
Bio-gas	Setting up of Bio-gas Plant in existing Dairy & poultry Farm	-	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	-
Hydro-Power	Hydropower (Pico, Micro & Mini)	-	Solar Cooker assembly Plant	-
Wind- Power	Wind Energy driven Power Plant	-	Solar Water Heater Assembly 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	-		-

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

Amount (in million Taka)

Setting up of Hybrid Hoffman Kiln(HHK)/Tunnel Kiln/equivalent technology in Brick manufacturing Industry	-
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Non Fire Block Brick

Amount (in million Taka)

Compressed Block-Brick	-
Autoclaved Aerated Concrete	-

Recycling & Recyclable Product

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

Amount (in million Taka)

Establishment of Green Industry	-
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Safety and Security of Factory

Amount (in million Taka)

Ensuring Work Environment and Security of Workers of Textile and Garments Industry	40.00
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Miscellaneous

Amount (in million Taka)

Vermicompost	-
Palm Oil Plant	-

Others

Amount (in million Taka)

Construction of Effluent Treatment Plant	40.00
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