

## Products



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## PRODUCTS OF GREEN BANKING

## Green Banking Products | Green Banking Activities

## Green Banking Products



Bangladesh is one of the emerging economies of the world and has witnessed rapid industrial growth over the last two decades that has contributed significantly to the rise in the country's GDP. On the other hand, we are vulnerable to risks related to environmental pollution and climate impacts in the form of natural & man-made disaster. Some of the common environmental & social concerns include land degradation, water pollution and scarcity, air pollution, biodiversity resources and impacts of natural disasters. Rapid population growth, improper use of land, poor resource management and uncontrolled discharge of pollutants are the major causes. Bangladesh is one of the most climate change vulnerable countries and floods, tropical cyclones, storm, surges, drought are likely to become more frequent and severe in the coming years. We need to protect our financing from the risks arising out of the deteriorating environment scenario and climate change. All these issues have significant adverse impacts on human health. Severe health out-breaks, ground water depletion, rapid degradation of natural habitat arising out of these irresponsible business activities pose significant threat to the continuity of business, which in turn will adversely impact the loan portfolio of the banks if we invest in these activities without taking into account mitigation of these environmental risks. As per Bangladesh Bank ESRM guideline Banks have to conduct its business by addressing environmental and social issues through Environmental and Social Risk Management. Bangladesh Bank advised to finance eco-friendly products/initiatives to make eco-friendly finance more familiar to the all stakeholders including clients and institutions as well as to facilitate for implementing various development plans of Bangladesh Govt. Such natural plans include Perspective Plan of Bangladesh: 2010-2021, National Sustainable Development Strategy 2010-2021, Seventh Five Years Development Plan and Sustainable Development Goals (SDG). As guided by Bangladesh Bank we have taken initiative to finance 52 (fifty two) products under 08 (eight) sectors containing renewable energy, energy efficiency, wastage management, recycling, environment-friendly brick, environmental-friendly construction & some other environment-friendly products/initiatives. These are applicable to get refinance facility from Bangladesh Bank. Outstanding amount of total green finance is BDT.1,490.18 Million (approx) at the end of 2018.

## List of 52 Green Products:

Sector(s)	Sub-Sector(s)	Green Initiative(s)
1. Renewable Energy	Solar Energy	1. Solar Home System
		2. Solar Micro/Mini Grid
		3. Solar Irrigation Pumping System
		4. Surface Water Purification Plant using Solar Pump
		5. Solar Photovoltaic (PV) Assembly Plant
		6. Solar Photovoltaic (PV) Power Plant
		7. Solar Cooker Assembly Plant
		8. Solar Water Heater Assembly Plant
		9. Solar Air Heater & Cooling System Assembly Plant
		10. Solar Energy Cold Storage
	Bio-Gas	11. Setting up of Bio-gas Plant in existing Dairy & Poultry Farm
		12. Integrated Cow Rearing and Setting up of Bio-gas Plant
		13. Organic Manure from Slurry
		14. Mid Range Bio-gas Plant
		15. Biomass based Large Scale Bio-gas Plant
		16. Poultry & Dairy based Large Scale Bio-gas Plant
	Hydro-Power	17. Hydropower (Pico, Micro & Mini)
	Wind-Power	18. Wind Energy Driven Power Plant
2. Energy Efficiency		19. Substitution of Conventional Lighting System, electronic material, Boiler with energy efficient alternatives on the basis of Energy Audit
		20. Auto Sensor Power Switch Assembly Plant
		21. Energy efficient Improved Cook Stove (ICS)/ICS Renewable/Hybrid Cook Stove Assembly Plant
		22. LED Bulb/Tube Manufacturing Plant
		23. LED Bulb/Tube Assembly Plant
		24. Substitution of Conventional Lime Kiln by Energy Efficient Kiln
		25. Waste Heat Recovery System
3. Alternative Energy		26. Production of Burnable Oil from waste Tire by the Process of Pyrolysis
4. Waste Management	Liquid Waste Management	27. Biological Effluent Treatment Plant (ETP)
		28. Biological & Chemical Technology Combined ETP
		29. Conversion of Chemical ETP to Combination type (Chemical + Biological) of ETP
		30. Chemical ETP
		31. Central ETP
		32. Waste Water Processing Plant
		33. Sewerage Liquid Processing Plant
	Solid Waste Management	34. Methane Recovery from Municipal waste

		35. Municipal waste to Compost 36. Hazardous waste treatment facility 37. Scum Management & Processing facility
5. Recycling & Recyclable Initiatives		38. PET Bottle Recycling Plant 39. Plastic Waste Recycling Plant (PVC/PP/LDPE/HDPE,PS) 40. Wastage Paper Recycling Plant for Production of recycled paper, plate, mug, glass 41. Recyclable Baggage Manufacturing Plant 42. Recyclable Poly Propylene Thread & Baggage Manufacturing Plant 43. Solar Battery Recycling Plant 44. Used Lead Acid Battery Recycling Plant
6. Green Brick Manufacturing		45. Compressed Block Brick 46. Autoclaved Aerated Concrete 47. Modern Tech Brick (Zigzag, Improved Zigzag, HHK, Tunnel, VSBK, Conversion of FCK to any of the above)
7. Green Establishment		48. Certified Green Industry/Green Building 49. Green Featured Building/Green features of Building
8. Miscellaneous		50. Ensuring Work Environment & Security of Workers Factories 51. Vermicompost 52. Palm Oil Plant

**Disclosure on Risk Based Capital (Basel III)**

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