Considering the growing demand for financing of environment friendly products / enterprises / projects, the size of this fund has recently been increased from Rs. 200 (two hundred) crores to Rs. 400 (four hundred) crores (Ref: SFD Circular no 02 on 30th April, 2020).

1. **Mandatory Green Loan:**

(K) e¨vsK I Avw\_©K cÖwZôvbmg~‡ni cwi‡ek evÜe A\_©vq‡bi AR©b/AMÖMwZ cwiexÿ‡Yi Rb¨ cwi‡ek evÜe A\_©vq‡bi nvi wbY©‡q weZiYK…Z †gvU ‡gqv`x FY/wewb‡qvM (Kg©Pvix FY e¨wZZ) wfwË wn‡m‡e we‡ewPZ n‡e| e¨vsK I Avw\_©K cÖwZôvbIqvix G nvi Ab~¨b 5% AR©b wbwðZ Ki‡Z n‡e|

(L) evsjv‡`k e¨vsK KZ©„K mg‡q mg‡q wPwýZ/¯^xK…Z cwi‡ek evÜe cY¨/cÖKí/D‡`¨v‡M A\_©vq‡bi †ÿ‡Î D³ nvi we‡ewPZ n‡e|

(M) e¨vsK I Avw\_©K cÖwZôvbmg~‡ni wMÖb e¨vswKs Kvh©µ‡gi AR©b Zv‡`i CAMELS †iwUs g~j¨vq‡b we‡ewPZ n‡e|

GQvov, cwi‡ek evÜe A\_©vqb mn‡hvwMZv e„w×, civgk© cÖ`vb Ges Z¡ivwš^Z Kivi j‡ÿ¨ mKj Zdwmjx e¨vsK I Avw\_©K cÖwZôv‡bi Potential mKj Awdm/kvLvmg~‡n Dedicated Sustainable Finance Help Desk ¯’vcb Kivi Rb¨ wb‡`©kbv cÖ`vb Kiv n‡jv| cwi‡ek evÜe A\_©vqb jÿ¨gvÎv AR©bmn wMÖb e¨vswKs Gi hveZxq Kg©KvÛ m¤úv`‡bi j‡ÿ¨ e¨vsK I Avw\_©K cÖwZôvbmg~‡ni cÖavb Kvh©vj‡qi Ômvm‡UB‡bej dvBb¨vÝ BDwbUÕ Gi Kg©cwiwai Av‡jv‡K D³ Help Desk Gi Kg©KvÛ cwiPvwjZ n‡e|

1. **Green Transform Fund:**

For the following environment-friendly/green attributes:

* **Water use efficiency in wet processing:**

Machineries and Accessories (M&A) that reduce the current level [20% by 2022, 30% by 2023, 40% by 2024 and 50% by 2025, as per draft Integrated Water Security Plan (IWSP) national framework] of water consumption in the industrial production process will be eligible for financing under GTF. In case of replacing M&A for wet processing in any running manufacturing plant, the water consumption ratio (100:1 for Textile Wet processing industries as per The State of Apparel Sector Special Report 2015 ) for the new M&A must be less than that of existing (300:1 for Textile Wet processing industries as per Bangladesh Responsible Sourcing Initiative, World Bank) M&A. For installation of M&A for wet processing in a new manufacturing plant, the water consumption ratio must be less than the existing industry average (250 liter to 300 liter for Textile Wet processing industries as per Bangladesh Responsible Sourcing Initiative, World Bank).

* **Water conservation & management:**

For Water conservation and management in a manufacturing plant, M&A used in any of the following facilities will be eligible for financing under GTF:

1. Rainwater harvesting

2. Treated waste water recycling

3. Used water recycling

4. Reuse of tap water

5. Water flow tracking or metering system

6. Treated or used water reusing.

For a. & b., proper compliance of relevant acts, rules, regulations, guidelines and directives of Ministry of Water Resources; Ministry of Environment, Forest and Climate Change and their corresponding agencies/directorate/institutions as well as other national standards and/or guidelines/directives needs to be ensured.

* **Waste management:**

For Waste management in a manufacturing plant, M&A used in any of the following facilities will be eligible for financing under GTF:

1. Liquid Waste Management

2. Solid Waste Management

3. Sludge management.

For c., proper compliance of relevant acts, rules, regulations, guidelines and directives of Ministry of Environment, Forest and Climate Change and its corresponding agencies/directorate/institutions as well as other national standards and/or guidelines/directives needs to be ensured.

* **Resource efficiency & recycling:**

In a manufacturing plant, M&A to be used in any kind of resource recycling or reuse in the production process having Energy Auditor’s Certificate’ by Certified Energy Auditor accredited either by SREDA or Association of Energy Engineers (AEE) will be eligible for financing under GTF

* **Renewable energy:**

M&A used for generating renewable energy standardized or defined by Sustainable and Renewable Energy Development Authority (SREDA) in a manufacturing plant will be eligible for financing under GTF.

* **Energy efficiency:**

M&A used in the production process in a manufacturing plant which has ‘Energy Star Labeling’ by Bangladesh Standardization and Testing Institute (BSTI) under Bangladesh Standards (BDS) or ‘Energy Star Labeling/Certification’ by National/International Laboratories accepted by SREDA or ‘Energy Auditor’s Certificate’ by Certified Energy Auditor accredited either by SREDA or Association of Energy Engineers (AEE).

* **Heat & temperature management:**

M&A used and having Energy Auditor’s Certificate’ by Certified Energy Auditor accredited either by SREDA or Association of Energy Engineers (AEE) for absorbing excessive heat generated from production process and/or managing temperature at the healthy level for the workers will be eligible for financing under GTF.

* **Air ventilation & circulation efficiency:**

M&A used and having Energy Auditor’s Certificate’ by Certified Energy Auditor accredited either by SREDA or Association of Energy Engineers (AEE) for improving the air ventilation, circulation and emission of the manufacturing plant at the healthy level for the workers will be eligible for financing under GTF.

* **Work environment improvement initiatives:**

For work environment improvement initiatives, M&A used in any of the following facilities will be eligible for financing under GTF:

1. Fire prevention and management (valid ‘Fire License’ issued by Bangladesh Fire Service and Civil Defense)

2. Health and safety management (Certified or fulfilling criteria set by Directorate of General Health Services)

3. Required approvals and certificates from Department of Inspection for Factories and Establishments.

* Other sectors to be specified by BB from time to time

**Eligibility of the borrowers:**

* The firm has demonstrated compliance with all relevant Environmental Acts & Regulations of BD and Environment & Social Risk Management Guidelines (amendments thereof) of BB.
* The firm has demonstrated compliance with the eligibility criteria pursuant of the circular.

1. **Re Finance Scheme for Green Fund:**

MÖvnK ch©v‡q my‡`i nvit

PFI KZ©„K mivmwi wKsev B›UviwgwWqvixi mnvqZvq FY weZiY wbwe©‡k‡l Av‡jvP¨ †ÿ‡Î F‡Yi †gqv` Kv‡ji wfwË‡Z MÖvnK ch©v‡q wb¤œiƒc m‡e©v”P my`nvi wba©vwiZ n‡e Ges G‡ÿ‡Î B›UviwgwWqvixÕi cÖvc¨ myweav e¨vsK B›UviwgwWqvix mg‡SvZvi wfwË‡Z e¨vsK KZ©„K enb‡hvM¨ n‡e:

|  |  |  |  |
| --- | --- | --- | --- |
| **F‡Yi †gqv`Kvj** | **wfwË nvi** | **PFIÕi gvwR©b** | **MÖvnK chv©‡q my` nvi** |
| 5 eQ‡ii Kg | e¨vsK nvi | AbwaK 2% | AbwaK 7% |
| 5 eQi ev Z‡ZvwaK wKš‘ 8 eQ‡ii Kg | -H- | AbwaK 2.5% | AbwaK 7.5% |
| 8 eQi ev Z‡ZvwaK | -H- | AbwaK 3% | AbwaK 8% |

1. **Av‡e`bc‡Îi m‡½ ‡h mKj bw\_cÎ `vwLj Ki‡Z n‡et**

* FY gÄyixcÎ,
* FY wnmve weeiYx,
* e¨vsK/Avw\_©K cÖwZôvb KZ…©K cÖKí cwi`k©b cÖwZ‡e`b,
* evsjv‡`k e¨vs‡K `vexK…Z cybtA\_v©qb Gi wecix‡Z MÖvnK Ab¨ ‡Kvb Drm/cÖwZôvb n‡Z A\_v©qb myweav MÖnY K‡iwb g‡g© e¨vsK/Avw\_©K cÖwZôv‡bi cÖZ¨qbcÎ,
* cÖK‡íi LvZ Iqvwi e¨q wefvRb I Gi ¯^c‡ÿ cÖvgvwYK `wjj,
* ‡cÖv‡R± †cÖvdvBj I ‡j-AvDU wWRvBb,
* cwi‡ek Awa`ßi KZ…©K cÖ`Ë nvjbvMv` cwi‡ekMZ QvocÎ,
* nvjbvMv` wmAvBwe wi‡cvU©,
* nvjbvMv` dvqvi jvB‡m‡Ýi Kwc,
* ‡Rjv cÖkvm‡Ki cÖ`Ë AbygwZcÎ (cÖ‡hvR¨ †ÿ‡Î) Ges
* mswkøó cY¨/D‡`¨vM/cÖK‡íi Rb¨ Avewk¨Kfv‡e cÖ‡hvR¨ Ab¨vb¨ mvwU©wd‡KU (cÖ‡hvR¨ †ÿ‡Î)