



BASIC Bank Limited
Green Banking Policy Implementation Unit (GBPIU)
Industrial Credit Division
Head Office, Dhaka

Circular letter # BASIC/HO/GBPIU/2011/15367
Dated: September 29, 2011

To : All Branches and Divisions of BASIC

Implementation of Green Banking Policy Guidelines :
In-house Environment Management and other issues

Bangladesh Bank through its BRPD Circular No. 02 dated February 27, 2011 on policy guidelines for Green Banking has directed the Banks to adopt a comprehensive Green Banking Policy in a formal and structured manner in line with global norms so as to protect environmental degradation and ensure sustainable banking practices. Green Banking Policy needs to be covered through time frame work segregating into three (3) distinct phases as stipulated in that BRPD circular.

Now, as a part of implementing one of the policy issues of Phase-I i.e. In-house Environment Management immediately, following action plans are set forth for branches and Head Office Divisions of the Bank:

- Take measures to save electricity, energy, water, paper and stationery consumption. As such progress report of the consumption pattern of paper, stationery, electricity, energy, water etc. is required to be prepared and reviewed periodically (at least monthly) by the branches and Head Office divisions for taking necessary appropriate measures for improving efficiency i.e. utilization of resources.
- In place of relying on printed documents, on line communication should be extensively used (wherever possible) for office management to save papers.
- Installation of energy efficient electronic equipments and automatic shutdown of computers, fans, lights, Air Coolers etc shall be implemented in consultation with concerned division of Head Office gradually for reducing electricity consumption. Replacement of normal bulbs in branches/offices of the banks with energy saving bulbs may be taken as an immediate step in this regard.
- Making use of solar energy at the premises as an alternative source of electricity may be initiated in consultation with and approval from concerned authority of the Bank.
- Preserve maintenance schedule of Generator and Air Conditioner and other major electrical and electronic equipments for monitoring its performance as well as fuel/energy efficiency.
- All officials of the bank are advised to ensure that their PC, Fan and other office equipment is turned off whenever those equipments are not in use for prolonged period of time. Office schedule should be maintained properly so that unnecessary stay in Branch/office could be avoided and as such office period should be utilized effectively.
- In procurement of vehicle and other electrical and electronic equipments, fuel/energy efficiency should be considered with priority.

- Take steps to save fuel from corporate business travel .
- Create awareness among the employees for efficient use of electricity, paper, stationery, water, fuel and reuse of equipments and paper. Officials are encouraged to print both side of a page for draft copy.
- All divisions should focus on minimizing resources at every possible aspects of work. All officials of the bank are advised to discharge their duties in environmentally responsible ways.

As such all concerned branches and divisions/cell(s) of Head Office are hereby advised to adopt the above mentioned measures immediately as a part of initiation of green banking activities of the bank.

Establishment Division will monitor and follow up the activities for implementing above noted issues at Head Office level. All Branch In-charges are entrusted with the responsibilities for materializing the preceding directives of In-House Environment Management. Branch Control and Marketing Division will monitor and guide all branches regarding implementation of in-house environment management issues such as preparation of an inventory of the consumption of water, paper, stationery, electricity, fuel etc by its office. A monthly progress report shall be submitted by Branch Control and Marketing Division and Establishment Division separately to GBPIU for overall progress of green banking activities of the bank.

Green Banking policy implementation unit (GBPIU) will formulate and adopt broad environmental or Green Banking policy and strategy which has to be approved by the Board of Directors of the Bank. As such, after obtaining approval from the Board, a detailed Green Banking Policy of the Bank shall be circulated within 31st December 2011 to all the branches and divisions of the bank for implementing the same.

Apart from policy formulation and governance and In-house Environment Management issues, the following steps/activities are required to be addressed properly for effective implementation of phase-I of Green Banking activities within 31.12.2011 by respective Divisions/Unit/Cell mentioned as under:

Name of divisions/units	Green Banking Activities
<ul style="list-style-type: none"> • Industrial Credit Division • Commercial Credit Division • Micro Credit & Special Finance Division • Trade Finance Division • Small Enterprise Finance Division • Consumer Credit Division 	Incorporation of Environmental Risk Management in Credit Risk Management (CRM).
<ul style="list-style-type: none"> • All Credit Related Divisions mentioned above. • Research &Development Division 	Introducing Green Finance.
<ul style="list-style-type: none"> • Research &Development Division 	Introducing Green Marketing. Consumer Awareness and Green Event.
<ul style="list-style-type: none"> • Establishment Division • Finance & Accounts Division 	Creation of Climate Risk Fund.




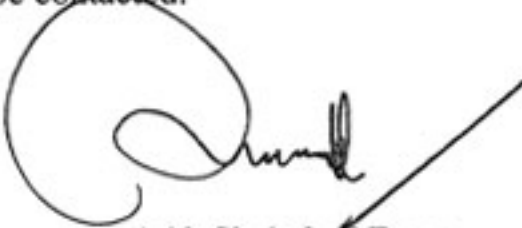
Name of divisions/units	Green Banking Activities
<ul style="list-style-type: none"> • ICT Division • MIS Division 	Online Banking, development of robust Management Information System (MIS), establishing full fledged e-communication system.
<ul style="list-style-type: none"> • Human Resource Division • Training Cell 	Supporting Employee Training and awareness building.
<ul style="list-style-type: none"> • Green Banking Policy Implementation Unit • ICT Division 	Disclosure and reporting of Green Banking Activities

For mitigating Environmental Risk Management (ERM) issue and other important issues, CRM guidelines and policy guidelines for Green Banking issued by Bangladesh Bank shall be used as specific guiding manual. Besides, regulatory directives from different authorities of the GOB shall also be taken into cognizance to lessen Environmental Risk issues.

Respective divisions/Cell(s)/Unit are requested to complete activities assigned to them mentioned above within 31st December 2011 repeat within 31st December, 2011 as earmarked by Bangladesh Bank.

If you have any relevant query, GBPIU (Ref.: circular # BASIC/HO/GBPIU/2011/15610 dated September 29, 2011) and/or the undersigned may be contacted.


Md. Korban Ali
Deputy General Manager


Md. Shahabud Doza
Deputy Managing Director

Instruction : Meticulously go through the contents of BRPD Circular No. 02 dated February 27,2011 on "Policy Guidelines for Green Banking" and BRPD Circular No. 01 dated January 30,2011 on "Guidelines on Environmental Risk Management" which may be downloaded from the following website of Bangladesh Bank : www.bangladesh-bank.org

Copy to : *for information and necessary action.*

1. PS to the Managing Director, BASIC Bank Limited, Head Office Dhaka.
2. PS to the Additional Managing Director, BASIC Bank Limited, Head Office Dhaka.
3. All Deputy Managing Directors, BASIC Bank Limited, Head Office, Dhaka.
4. All General Managers, BASIC Bank Limited, Head Office, Dhaka.
5. The Company Secretary, BASIC Bank Limited, Head Office Dhaka.
6. All Branch In-charges and Divisional In-charges, BASIC Bank Limited.
7. In-Charge, Training Cell, BASIC Bank Limited.
8. All officials of GBPIU.