

United Finance Limited
Statement on Green Banking as of 30/09/2017

1.1 Policy Formulation and Governance							
1.1.1	Formulation and Board/Regional Head approval of Green Banking Policy	Yes	No	Remarks			
		√					
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	118.00	118.00	118.00		354.00	
	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	3.45	1.35	1.85		6.65	
	Climate Risk Fund	-	-	-	-	-	
	Marketing, Training and Capacity Building	-	-	-	-	-	
1.1.4	Formation of Green Banking Unit	Yes	No	Composition (Name, Designation & Deptt.)		Remarks	
		√				Green banking Unit has been abolished and Sustainable Finance Unit and committee have been formed. Details given in Annexure -I	

1.2 Incorporation of Environmental Risk in Core Risks Management (CRM)

		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks	
1.2.1	No. of Projects applicable for Environmental Due Dilligence (EDD)					0		
1.2.2	No. of Projects Rated (Environmental Risk Rating)							
	Low	104	84	89		277		
	Moderate	0	0	0		0		
	High	3	6	2		11		
1.2.3	Rated Projects financed	Total Number						
		Low	65	60	67			192
		Moderate	0	0	0			0
		High	1	3	1			5
		Total Amount Disbursed (in million Taka)	1110.06	1126.29	1,234.04			3470.39
		Low	1,105.06	1,093.8	1,232.24		3,431.09	
		Moderate	-	-	-		-	
		High	5.00	32.5	1.80		39.30	
		Loan classification as of Quarter End						
			UC (standard)	SMA	SS	DF	BL	
	No. of projects	91						
	Amount(in million taka)	1,345.86						

1.3 Initiating In-house Environment 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)	20	20	20		20	
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 Instructions	Yes	No	Remarks			
		√		As per Annexure-II			
1.3.5	Pin Points of Green Office Guide or General Instructions	As per Annexure-III					
1.3.6	Inventory Details	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Remarks
Consumption of Water (in million Taka)		0.11	0.13	0.12		0.36	
Consumption of Paper (in million Taka)		0.07	0.05	0.05		0.16	
Energy Consumption (in million Taka)	Electricity	1.60	1.71	1.98		5.28	
	Gas	-	-	-		-	
	Fuel	0.59	0.46	0.60		1.66	
1.3.7	Others (Please Specify)						