

State Bank of India, Bangladesh Ops journey in green and sustainable finance commenced in 2012 when Bangladesh Bank, the country's central bank, first introduced the concept of green banking in the country. State Bank of India developed its ESMS framework, comprising a set of policies, procedures, tools and knowhow to identify and manage exposure to environmental and social risks. The senior management entrusted with the responsibility of being in-charge of ensuring the bank-wide implementation of ESMS. An E&S officer was also assigned for ensuring day-to-day operations in terms of developing and implementing the Environmental and Social Management System.

To further facilitate the ESMS process, the bank launched its own environmental and social risk categorization tool, representing software that determines the E&S risk category of a transaction and provides instructive information for better understanding of E&S issues. Resource training is highly crucial to build capacity among people on matters relating to E&S risk management and environmental business opportunities. Thus, we develop a dedicated training roadmap and allocate a budget accordingly at the commencement on quarterly basis. Further, we have also drafted a session on sustainable banking in our orientation program for all new recruits. Even during the pandemic-stricken year 2020, we continued to conduct training, achieving a record number of training programs on sustainability through online platforms.



11 Training programs organized in 2021.



72 Employees underwent training, including new recruits.

Sound progress in 2021:

By drafting the 'Go green, to keep it clean' in 2021, we have focused on raising awareness and environmental attentiveness across the bank our employees are motivated to reduce the waste and use resources sustainably. We also supplemented by our own green banking policy and guidelines that aim to promote the professional attitude and behavioral changes among the peoples.

Reducing Carbon Footprint:

In 2021, we have installed smart printers and digital photocopier machine in our banks premises to reduce carbon footprint as well as paper usage. We believed that, employees are now more conscious about the paper usage and paper consumption overall decline approximate 25 percent. It's certainly a prudent decision taken by senior management.

State bank of India, Bangladesh operations introduced digital banking platform and app based banking solution "YONO" with slogan of "Banking at your Fingertips!. We are offering the following features:

1. Fund Transfer to any Commercial Bank accounts within Bangladesh.
2. Payment through Bangla QR.
3. Online app based account opening.
4. E-remit facility.

Now SBI account holders facilitated by e-commerce transaction such as e-ticket purchasing of bus, train, airways, cinemas & movies, mobile flexi-load, hotel booking, bill payment such as hospital bill payment, advertisement bill payment computer accessories & service related payment, e- shopping etc. by the debit card with less expense & in faster time from any time anywhere.

Green Banking offered by Cards Division including E-Statement, SMS Banking, SMS Alert, Digital Attendance and E Mail corresponding, which help reducing printing paper.

Energy, Water and Fuel Management:

We believe that saving energy is a good thing, but most people will only be motivated when we can demonstrate just how much energy they are wasting, and just how much potential there is for them to improve.

Since the inauguration of our country office at 2019, we are using the maximum usage of natural daylight to reduce energy consumption. Moreover, energy savings bulbs consist of a third of the total lighting system here. As a result, more than 40% electricity is saved every year using the day light in side corporate office. Moreover our other branch operations follow the same mainstream of using daylight and less water consumption strategy to save the natural resource. We also focus on to use the less fuel use to save the nature and costing. The ratio of the usage on electricity, water and fuel consumption reducing day by day with the generosity and influential activities of our senior officials.

Sl. No.	Particulars	Costing (Per Unit) @ BDT Mio	Costing (Per Unit) @ BDT Mio	Costing (Per Unit) @ BDT Mio
		2019	2020	2021
1	Paper Usage	0.016	0.013	0.011
2	Electricity Consumption	0.10	0.08	0.06
3	Water Consumption	0.008	0.006	0.005
4	Fuel Consumption	0.006	0.005	0.005

Sustainable Finance & Green Finance:

The importance of green finance is definite as it supports the sustainable expansion of various sectors of the economy. The catchphrase here is 'sustainable'. With reference to Bangladesh Bank FE Circular No. 02/2016, 20/2020 and SFD Circular No. 04/2020, there are 11 Sectors & 68 Products listed as Green Products/Projects. We already focused on various product lines of Sustainable Finance & Green Finance and achieved our target line every year:

1. Green CMSME (Cottage Industry)
2. Green Agriculture (Crops, Irrigation, Live Stock, Fisheries, Grain Storage)
3. 100% local ingredients based milk producing and processing.
4. Employment generation and local based industry (rural) investment.
5. Organic farming
6. Bio flock Fish Cultivation
7. Waste water management plant.

Our Green Finance target BDT **13.90 Crore** for Year 2021 which is set by Bangladesh Bank and we already achieved the target of Green Finance through disbursement of total **58.00 Crore** during the year 2021. We already achieved our SLF target for year 2021 through disbursement of **BDT 178.00 Crore** during the year 2021.

Financing Waste water processing plant

Waste water treatment is a process used to convert wastewater into fresh water that can be returned to the water cycle with minimum impact on the environment, or directly reused. So that our environment become secure for biodiversity. State Bank of India, Bangladesh Operations very concern about the financing scheme in Waste water processing plant, thus we finance BDT 10.00 million for Waste Management plant supporting company.

Initiative to Reduce the Bank's Adverse Impact on Environment:

State Bank of India by principle always averts financing in environment hazardous business. The bank has decided not to finance any weapons & munitions, Gambling, casinos, pornography (goods/stores/web-based), alcoholic beverage. We incorporated environmental and climate change risk as part of the existing credit risk methodology prescribed to assess borrowers through Environmental & Social Due Diligence (ESDD) checklists.

State Bank of India always believes in growing in a responsible manner maintaining eco-friendly environment by playing a major role to mitigate Environmental risks which is essential for our survival. Since its inception, Bank Asia has been committed towards Sustainable Development that makes environmentally, economically and socially responsible. As a Bank, we play an intermediary role between economic development and conservation of the environment. Our Green Banking activities are on multidimensional areas which include both in-house Green activities towards supporting Green Economy.

Establishing Sustainable Finance Help Desk:

We have introduced Sustainable Finance Helpdesk in all 3 Branches of State Bank of India across the Bangladesh in an effort to scale up sustainable finance lending. These desks provided customers with information regarding sustainable finance policies and green banking, thus motivate and attract the customers to pursue for green financing policies.