



SBAC Bank Limited

সাউথ বাংলা এগ্রিকালচার গ্র্যান্ড কমার্স ব্যাংক লিঃ
LOCAL BANK GLOBAL VISION

December 14, 2014

CIRCULAR LETTER NO: SBAC/HO/GBPIU/2014/25

TO: ALL DIVISION & BRANCH IN-CHARGE OF SBAC BANK LIMITED

Sub: “Green Banking Activities/Initiatives OF SBAC BANK LTD”.

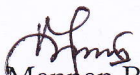
Bangladesh Bank vide Circular No. 05 dated September 11, 2013 (copy enclosed) instructed all 4th Generation Banks to adopt a comprehensive Green Banking Policy in a formal and structured manner in line with global norms so as to protect environmental degradation and ensure sustainable banking practices. Green Banking Policy needs to be covered through time frame work segregating into three distinct phases. Banks has already performed the following activities/initiatives relating to the Green Banking:

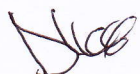
- a) The Board of Directors of SBAC Bank Limited its meeting no. 13 held on January 30, 2013 approved comprehensive “Green Banking Policy” (Copy enclosed)
- b) The Management of the Bank formulated “Green Banking Policy Implementation Unit (GBPIU)” on May 15, 2014 (Copy enclosed).
- c) With a view to developing In-house Environment Management, the Management of the Bank developed “In-house Environment Management Guidelines of SBAC Bank Limited along with other issues under Phase-I of the Green Banking Policy” (Copy enclosed) which was approved by the Risk Management Committee of the Board (High power committee of the Board for implementing Green Banking of the Bank).
- d) As per Environmental Risk Management (ERM) guidelines of Bangladesh Bank (copy enclosed), the Bank Management made mandatory for Environmental Risk Rating (EnvRR) while appraising the credit proposal vide Credit Division Circular No. 02/2014 dated March 02, 2014 (copy enclosed). "The Environment Conservation Rules, 1997" (copy enclosed) was also circulated for better understanding.

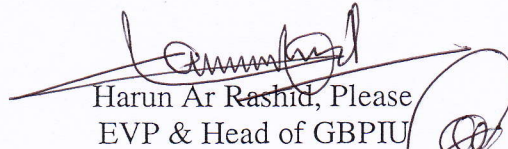
All the concerns are hereby advised to go through the above policies and guidelines and take necessary steps in this regards to implement Green Banking of the Bank.

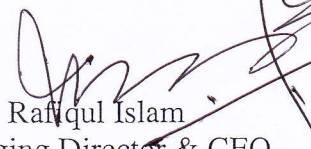
Please treat the matter as URGENT.

With best regards,


Mannan Bapari
AVP & Member Secretary, GBPIU


Md. Dilwar Hossain Bhuiyan
Deputy Managing Director & CRO


Harun Ar Rashid, Please
EVP & Head of GBPIU


Md. Rafiqul Islam
Managing Director & CEO