

In-House Environment Management Guidelines of SBAC Bank Limited **& other Issues under Phase –I of Green Banking Policy**

Introduction:

The Global warming, which is one of the most burning & discussed issues, has the worst impact on the climate of the planet as a whole. The rapid change in climate will be too great to be adapted by the eco-systems, since the change have already made direct impact on biodiversity, agriculture, forestry, dry land, water resources and human health. As such, issue of global warming calls for a global response. Due to unusual weather pattern, rising greenhouse gas, declining air quality etc. society demands that business also take responsibility in safeguarding the planet.

Bangladesh Bank vide Circular No. 05 dated September 11, 2013 instructed 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. The Board of Directors of SBAC Bank Limited its meeting no. 13 held on January 30, 2013 approved comprehensive Green Banking Policy. Green Banking Policy needs to be covered through time frame work segregating into three distinct phases. Under Phase –I, Banks are to develop green banking policies and show general commitment on environment through in-house performance. With a view to developing In-house Environment Management, We have developed “In-house Environment Management Guidelines of SBAC Bank Limited” in the following manner:

A). Objective:

The objective of these guidelines:

- a) To reuse & recycle of waste materials;
- b) Careful handling of machinery & equipments, reducing energy at sources and;
- c) Minimizing wastage of materials

B) In-house Environment Management Guidelines:

1. 4-R Principle

Try to observe the current day-to –day housekeeping process in your office and you can discover many creative ideas on setting up a green office managing mechanism following the basic 4-R Principle of Green Banking.

- i) Reduce ii) Reuse iii) Replace iv) Recycle

2. Paper Saving:

- i. Disseminate optimum level of information for communication with all levels of stakeholders by electronic means (i.e. via mail, website, portal, internet) as far as possible;
- ii. Set duplex printing as the default mode for all network printers;
- iii. Encourage the officials to use both sides of the paper, reuse envelopes and use the backside of letter pads for drafting or printing;
- iv. Purchase recycled paper for photocopying;
- v. Collect used paper for recycling;
- vi. Use environment friendly plain paper for fax/printer/photocopy machines;
- vii. Create a system of exchange newspaper/magazine among the officials within office/department/unit premises.

3. Energy Saving:

- i) Use energy saving light and bulbs;
- ii) Try to use the minimum level of air-conditioning (AC) as far as possible;
- iii) Ensure that computers are switched off before the end of a working day;
- iv) Switch off the light and air-conditioning when not in use;
- v) Use energy efficient electronic equipment as far as possible;
- vi) Encourage the use of staircase instead of taking the lift for short distance inters- floor traffic;
- vii) Keep track of the power consumption records and take measure to reduce fuel and power consumption.

4. Recycling:

- i) Dispose of used (out dated/expired) fluorescent lamp, printer, toner, cartridges, rechargeable batteries and CD-ROM discs in environment friendly manner;
- ii) Set up recycling boxes to collect all recyclables, such as waste paper, metals and plastics;
- iii) Arrange well marked recycling boxes/ baskets for used paper collection in a convenient place;

5. Green Procurement:

- i) In procurement of vehicle and other electrical and electronic equipments, fuel/energy efficiency should be considered with priority;
- ii) Buy green stationery such as mechanical pencils, refillable pen;
- iii) Buy energy efficiency office equipments such as photocopiers, printers etc.
- iv) Buy other green items such as recyclable toner, cartridges and box files made of recycled paper.

6. General Guidelines:

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 Banks:

- i. 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.
- ii. In place of relying on printed documents, on line communication should be extensively used (wherever possible) for office management to save papers.
- iii. 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/head offices of the banks with energy saving bulbs may be taken as an immediate step in this regard.
- iv. 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.
- v. 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.
- vi. 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/ head office could be avoided and as such office period should be utilized effectively.

- vii. In procurement of vehicle and other electrical and electronic equipments, fuel/energy efficiency should be considered with priority.
- viii. Take step to save fuel from corporate business travel.
- ix. 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.
- x. All branches/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 green banking activities of the bank. General Service Division will monitor and follow up the activities for implementing above noted issues at Head Office level. All branch In-charge are entrusted with the responsibilities for materializing the preceding directives of In-House Environment Management. Banking Operation 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 Banking Operation Division and General Service Division separately to Green Banking Policy Implementation Unit (GBPIU) for overall progress of green banking activities of the bank.

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. This policy and strategy must be followed at all branches and head office for implementation of Green Banking activities.

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 by respective Divisions/Unit/ Cell mentioned as under:

Name of Divisions/Units	Green Banking Activities
<ul style="list-style-type: none"> ➤ All Credit Related Divisions ➤ International Division 	Incorporation of Environmental Risk Management in Credit Risk Management (CRM)
<ul style="list-style-type: none"> ➤ All Credit Related Divisions ➤ Marketing Division 	Introducing Green Finance
<ul style="list-style-type: none"> ➤ Banking Operation Division ➤ Marketing Division ➤ General Service Division 	Introducing Green Marketing
	Consumer Awareness and Green Event
<ul style="list-style-type: none"> ➤ General Service Division ➤ Finance and Accounts Division 	Creation of Climate Risk Fund
<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 Institute 	Supporting Employee Training and awareness building.
<ul style="list-style-type: none"> ➤ Green Banking Policy Implementation Unit (GBPIU) ➤ ICT Division 	Disclosure and Reporting of Green Banking Activities.

For maintaining 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 Environment Risk issues.