



বাংলাদেশ কৃষি ব্যাংক
প্রধান কার্যালয়
৮৩-৮৫, মতিঝিল বা/এ, ঢাকা।
ক্রেডিট বিভাগ

ফোনঃ ০২২২৩৩-৮৮৯৪৯,

০২২২৩৩-৫৮৬৮১

ই-মেইল dgmpid@krishibank.org.bd

পত্র নং-প্রকা/ক্রেবি(শাখা-৩)প্রক্রেবি-৩(৭৯)/২০২২-২০২৩/ ৪৪৯ (১২৩৫)

তারিখঃ ১৭/০৮/২০২২

মহাব্যবস্থাপক, বিভাগীয় কার্যালয়সমূহ/স্থানীয় মুখ্য কার্যালয়, ঢাকা।

উপ-মহাব্যবস্থাপক, কর্পোরেট শাখাসমূহ।

সকল মুখ্য আঞ্চলিক/আঞ্চলিক ব্যবস্থাপক।

সকল শাখা ব্যবস্থাপক (মুখ্য আঞ্চলিক/আঞ্চলিক ব্যবস্থাপকের মাধ্যমে)

বাংলাদেশ কৃষি ব্যাংক।

বিষয়ঃ “পরিবেশগত ও সামাজিক ঝুঁকি ব্যবস্থাপনা (ESRM) গাইডলাইন” ব্যবহার/পরিপালন প্রসঙ্গে।

প্রিয় মহোদয়,

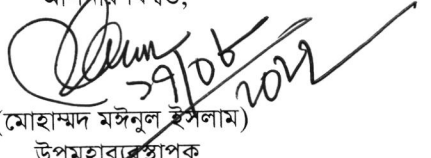
উপর্যুক্ত বিষয় এর প্রতি সকলের সদয় দৃষ্টি আকর্ষণ করা যাচ্ছে।

০২। দেশের আর্থিক খাতের টেকসই এজেন্ডা মোকাবেলার জন্য ঝুঁকি ব্যবস্থাপনা কাঠামোকে শক্তিশালী করার লক্ষ্যে বাংলাদেশ ব্যাংকের Sustainable Finance Department কর্তৃক এসএফডি সার্কুলার নং-০৩/২০২২, তারিখঃ ২৬/০৬/২০২২ মূলে ESRM গাইডলাইনটি সংশোধনপূর্বক বাংলাদেশে সকল ব্যাংক ও আর্থিক প্রতিষ্ঠানসমূহকে যথাযথভাবে পরিপালনের নির্দেশনা প্রদান করা হয়েছে। যা ইতোমধ্যে অত্র বিভাগের পত্র নং-৪৩৮(১২৫০), তারিখঃ ১৬/০৮/২০২২ মূলে মাঠ পর্যায়ে জারী করা হয়েছে।

০৩। এমতাবস্থায়, উল্লেখিত ESRM গাইডলাইনটি অত্র ব্যাংকের মাঠ পর্যায়ে বাস্তবায়নকল্পে বিকেবি সাসটেইনেবল ফাইন্যান্স কমিটির ১৪তম সভার সিদ্ধান্ত মোতাবেক সংশোধিত গাইডলাইনের আলোকে ৫০.০০ (পঞ্চাশ) লক্ষ টাকা তদুর্ধ্ব সকল নতুন ঋণ আবেদনের ক্ষেত্রে বর্জন তালিকা (Exclusion list) ছাড়াও Environmental and Social Due Diligence (ESDD) Risk Assessment- Generic Checklist (SFD Annexure-2 মোতাবেক) আবশ্যিকভাবে পরিপালনের জন্য প্রধান কার্যালয়সহ মাঠ পর্যায়ের সকল কার্যালয় ও শাখাসমূহকে নির্দেশনা প্রদান করা হলো।

অনুমোদনক্রমে-

সংযুক্তিঃ বর্ণনামতে।

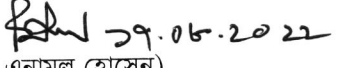
আপনার বিশ্বস্ত,

(মোহাম্মদ মঈনুল হোসেন)
উপমহাব্যবস্থাপক
ফোনঃ ০২২২৩৩-৮৮৯৪৯

তারিখঃ ১৭/০৮/২০২২

পত্র নং-প্রকা/ক্রেবি(শাখা-৩)প্রক্রেবি-৩(৭৯)/২০২২-২০২৩/ ৪৪৯ (১২৩৫)

সদয় অবগতি ও প্রয়োজনীয় ব্যবস্থা গ্রহণের জন্য অনুলিপি প্রেরণ করা হলোঃ

- ০১। চীফ স্টাফ অফিসার, ব্যবস্থাপনা পরিচালক মহোদয়ের সচিবালয়, বিকেবি, প্রধান কার্যালয়, ঢাকা।
- ০২। স্টাফ অফিসার, উপ-ব্যবস্থাপনা পরিচালক-১, ২ ও ৩ মহোদয়ের সচিবালয়, বিকেবি, প্রধান কার্যালয়, ঢাকা।
- ০৩। স্টাফ অফিসার, সকল মহাব্যবস্থাপক মহোদয়ের দপ্তর, বিকেবি, প্রধান কার্যালয়, ঢাকা।
- ০৪। সকল উপমহাব্যবস্থাপক/সচিব, বিকেবি, প্রধান কার্যালয়, ঢাকা।
- ০৫। উপমহাব্যবস্থাপক, আইসিটি সিস্টেমস, কার্ড ও মোবাইল ব্যাংকিং বিভাগ, বিকেবি, প্রধান কার্যালয়, ঢাকা। উপরোক্ত পত্রটি ব্যাংকের অফিসিয়াল ওয়েব সাইটে আপলোড করার প্রয়োজনীয় ব্যবস্থা গ্রহণের জন্য অনুরোধ করা হলো।
- ০৬। নথি/মহানথি।


(মোঃ এনামুল হোসেন)
সহকারী মহাব্যবস্থাপক

***Annex-1: Exclusion List**

Sl.No.	Sector / Activities
1	Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements, or subject to international bans, such as pharmaceuticals, pesticides/herbicides, ozone depleting substances, PCB's, wildlife or products regulated under the Convention on International Trade in Endangered Species (CITES). Links: United Nations (UN) list of banned chemicals and products: http://www.un.org/esa/coordination/Consolidated.list-13FinalFinal.pdf https://cites.org/sites/default/files/eng/app/2017/E-Appendices-2017-10-04.pdf
2	Ship breaking/ trading activities which include: 1. Ships with prevalent asbestos use (for e.g. passenger cruise); 2. Ships not certified –gas free– for hot work
3	Drift net fishing, deep sea bottom trawling, or fishing with the use of explosives or cyanide
4	Hydraulic horn and >75 decibel horns, polypropylene and polythene bags, two stroke engines.
5	Operations impacting UNESCO World Heritage Site and/or Ramsar site
6	Illegal logging, and logging operations or conversion of land for plantation use in primary tropical moist forests
7	Production or activities involving forced labour/ child labour
8	Production or trade in: 1. Weapons and munitions 2. Tobacco in any form 3. Gambling, casinos 4. Pornography (goods/stores/web-based) 5. Brick production through Fixed Chimney Kiln (FCK)
9	Production or activities that impinge on the lands owned, or claimed under adjudication, by Indigenous Peoples, without full documented consent of such peoples

Userguide for Environmental and Social Due Diligence (ESDD)

This E&S risk assessment tool contains 13 tabs - user guide; one Generic and 10 sector specific Environment and Social Due Diligence (ESDD) checklists; and glossary of terms.

The user guide provides guidance to Risk Officers/Managers (ROs/RMs) on how to use this auto generating risk assessment tool. The generic and sector specific checklists contain questions under three categories - General; Environment, Health & Safety; and Social. Based on the responses provided to these questions, the tool will generate a quantitative risk rating. A guidance note is provided for each of the questions to help the RMs in providing their responses. The technical terms used in the checklist (including guidance notes) are further defined and explained below in "glossary of terms". For ease of reference, these terms are shown in italics. For further detailed explanation on all types of E&S risks please refer to the Environmental and Social Risk Management (ESRM) Guidelines. The ROs/RMs are also advised to use the comments section in the checklist to provide their comments in accordance to the guidance notes instructions and wherever necessary.

Step 1 Exclusion List: Please consult the Exclusion list provided below for activities and services that the Bank/FI will not finance. If your client's business is not in the Exclusion list please proceed to fill in the generic ESDD checklist OR wherever applicable sector specific ESDD checklist.

Step 2 ESDD: Please note that the Relationship Official needs to fill in ESDD for transactions defined under section 4 "Applicability of the guideline" in the ESRM guideline. Choose responses from the drop down list. Based on the responses provided, the tool will generate a risk rating (High, Medium & Low Risk) to determine the overall escalation category. Please refer to the guidelines for the escalation matrix. Please use the correct ESDD in accordance with the industry your client is in. Please use an Industry-specific ESDD if your client is related to the following industries:

- 1) Cement;
- 2) Ceramic;
- 3) Fertilizer;
- 4) Leather & Tanning;
- 5) Pharmaceutical;
- 6) Power;
- 7) Pulp & Paper;
- 8) Shipbreaking;
- 9) Steel re-rolling;
- 10) Textile

If your client is not related to the industries stated above, or into trading (except ship breaking) please use the Generic ESDD Checklist.

Glossary

Below are the definitions provided by the *International Labour Organization (ILO)* for some of the key terms with regard to labor practices, used in this check list:

Child labor	Minimum Age Convention, 1973 sets the general minimum age for admission to employment or work at 15 years (13 for light work) and the minimum age for hazardous work at 18 (16 under certain strict conditions). It provides for the possibility of initially setting the general minimum age at 14 (12 for light work) where the economy and educational facilities are insufficiently developed.
Forced labor	Forced labor is defined as "all work or service which is exacted from any person under the menace of any penalty and for which the said person has not offered himself voluntarily."
Minimum Wage	Bangladesh has national minimum wage and industry specific minimum wages. Minimum wage rates are declared by the Government on an industry basis following recommendations by the Wages Board. The national minimum wage is 1500 Bangladeshi Taka (BDT) per month. Ready Made Garment industry, for example, has a minimum wage of 5300 BDT per month.
Discrimination	Discrimination can be defined as any distinction, exclusion or preference made on the basis of race, colour, sex, religion, political opinion, national extraction or social origin, which has the effect of nullifying or impairing equality of opportunity or treatment in employment or occupation.

Brief definition of few other terms are given below:

GHG	As per IPCC, Greenhouse Gases (GHGs) are those gaseous constituents of the atmosphere that absorb and emit radiation at specific wavelengths within the spectrum of infrared radiation. This process is the fundamental cause of the greenhouse effect. There are six principal GHGs (carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons, and sulphur hexafluoride)
CITES	CITES (the Convention on International Trade in Endangered Species of Wild Fauna and Flora) is an international agreement between governments. Its aim is to ensure that international trade in specimens of wild animals and plants does not threaten their survival.

Unbonded asbestos	Unbonded asbestos is where the raw mineral is used as lagging or insulation – in this form it is friable and easily gives off dust. Friable describe any asbestos-containing material that when dry, can be easily crumbled or pulverized to powder by hand.
Grievance mechanism	A grievance mechanism is a formal complaint process that can be used by individuals, workers, communities and/or civil society organisations that are being negatively affected by certain business activities and operations.
ISO 14001	The ISO 14001 Environment Management System (EMS) standard is an internationally recognised environmental management standard. It is a systematic framework to manage the immediate and long term environmental impacts of an organisation's products, services and processes.
SA 8000	SA8000 is an auditable social certification standard for decent workplaces that encourages organizations to develop, maintain, and apply socially acceptable practices in the workplace.
OHSAS	Occupational Health and Safety Management Systems (OHSAS 18001) is an internationally applied British Standard for occupational health and safety management systems. It provides a framework for organisations to instigate proper and effective management of health & safety in the workplace.
ILO	The International Labour Organization (ILO) is a United Nations agency dealing with labour issues, particularly international labour standards, social protection, and work opportunities for all. It sets labour standards, develops policies and devises programmes promoting decent work for all women and men.
UNESCO World Heritage site	A World Heritage Site is a place (such as a building, city, complex, desert, forest, island, lake, monument, or mountain) that is listed by the United Nations Educational, Scientific and Cultural Organization (UNESCO) as being of special cultural or physical significance.

Basic Information

Bank/FI Name	ABC
Branch Name	Motijheel
Date	Sunday, June 26, 2022
Name of Client/Account	ABC TRADERS
Transaction ID	123456
Location	
Division	DHAKA
District	DHAKA
Upazilla/Thana	DHAMRAI
Sector	Textile and Apparel
CIB Sector code	
Product Manufactured/Traded	
Core Market	LOCAL
Name of Relationship Official	
DOE Categorisation	
Transaction Type as Table 1 of Guidelines	Transaction Type-11 of ESRM Guideline

Risk Rating of the Project**Low Risk**

General Risks	80
Environmental health and safety risks	68
Social risks	66
Final Score	71

Summary of the Rating

Environmental and Social Due Diligence (ESDD) Risk Assessment

Project: ABC TRADERS

Transaction ID: 123456

Date: 26-06-2022

Risk rating of the project: Low Risk

Please ensure that there is a record of relevant documents and references in order to support all responses. In the absence of documentary evidence, the RM needs to obtain verbal confirmation from the customer and insert information to the best of his knowledge.

Questions	Answer	Comments	Guidance Notes
1.0 General Risks			
1.01 Land clearance permit	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		
1.02 Water discharge permit	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		
1.03 Clearance from DOE	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		
1.04 Fire license	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		In case of the answer is "Applied", the RM must confirm the receipt of the certificate within three months.
1.05 Boiler license	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		
1.06 Factory inspection certificate	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		
1.07 Permission from Department of Explosives	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		
1.08 Notices were received or fines/penalties were charged for exceeding the limits of air, water, noise and waste levels in past three years.	<input checked="" type="radio"/> Yes <input type="radio"/> No/not applicable		
1.09 The local community is adversely affected by pollution or there was loss of livelihood because of the project.	<input checked="" type="radio"/> Yes <input type="radio"/> No/not applicable		
1.10 Worker unrest in the project caused riots/road blocks within the last three years.	<input checked="" type="radio"/> Yes <input type="radio"/> No/not applicable		
1.11 The project involves activities like converting rice fields into industrial land, filling out water bodies (river, ponds) for business purpose.	<input checked="" type="radio"/> Yes <input type="radio"/> No/not applicable		encroaching into forest lands, use of old buildings or buildings without permit for industrial activities etc
1.12 The client has taken adequate measures to mitigate the impact of the operation on the eco-sensitive areas as per regulations.	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		
1.13 The client has a defined policy on environmental health and safety.	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		Mention the measures taken by the client
1.14 The client has a defined policy on social issues management.	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		definition
1.15 The client has a defined policy on grievance mechanism.	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		definition
2.0 Environmental risks			
2.01 There are mechanisms to control volatile organic compounds.	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		
2.02 There is sufficient ventilation i.e. provisions for cross ventilation (e.g., windows at regular intervals, exhaust fans, dust controller etc.)	<input type="radio"/> Yes/not applicable <input checked="" type="radio"/> No		
2.03 There are proper measures to manage heavy metal and liquid wastage.	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		
2.04 There are mitigating measures to control radiation.	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		
2.05 There are mitigation measures to minimize high noise level.	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		Following Schedule-4 of the Environment Conservation Rules, 1997.
2.06 There are proper measures to control emission of CO2, SO2, NOX.	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		
2.07 Wastewater/effluent is discharged to a location which is not according to the license and permits.	<input checked="" type="radio"/> Yes <input type="radio"/> No/not applicable		Location such as an agricultural field, a residential area, an enclosed water body which is a source of drinking water or used for domestic purpose etc.
2.08 There is an installed Effluent Treatment Plant (ETP) or Sewage Treatment Plant (STP).	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		
2.09 There are monitoring records of treatment of water (such as quantity of water treated, quality of wastewater before and after treatment, running hours of ETP etc.)	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		
2.10 There is a strong odor of chemicals, dumped waste, blocked sewerage etc. caused by untreated effluent.	<input checked="" type="radio"/> Yes <input type="radio"/> No/not applicable		
2.11 The project keeps wastewater discharge (quality and quantity) within the prescribed limit.	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		
2.12 There is evidence of land contamination because of activities such as leakages, spills, improper storage of waste, toxic effluent discharge.	<input checked="" type="radio"/> Yes <input type="radio"/> No/not applicable		
2.13 There are well maintained records on quantity and quality of solid waste generated (including when it was generated) and how it is being treated.	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		
2.14 There are boxes, cartons, plastic packets, rags, unused or left over raw materials dumped indiscriminately.	<input checked="" type="radio"/> Yes <input type="radio"/> No/not applicable		
2.15 Renewable energy is used.	<input checked="" type="radio"/> Yes/not applicable <input type="radio"/> No		

3.0 Social risks

3.01 There are sufficient notice boards in domestic language with information on Personal Protective Equipment (PPE)s, workplace safety, occupational hazards.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.02 There are regular trainings of employees on occupational health and safety.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.03 There is an onsite occupational health and safety treatment center.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.04 Sufficient firefighting equipments are available, accessible, and identifiable from a distance.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.05 Firefighting equipments are properly maintained and kept unlocked, and have valid license.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.06 Appropriate numbers of independent emergency exits are available per working area.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.07 All emergency exits and access routes are free from obstruction.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.08 There are regular health & safety audits. [Check if there are audits carried out by Accord, Alliance, buyers (for RMG sector only) any other third party]	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.09 Non-compliances identified in the audit reports are addressed.	<input type="radio"/> Yes/not applicable	<input type="radio"/> No
3.10 There is an independent and functioning evacuation alarm present with continuous sound to notify all workers about an emergency situation and to ensure a fast and safe evacuation.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.11 A fire safety plan or onsite emergency plan or disaster management plan is in place.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.12 There is a daycare center for the children of the employees.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.13 Facilities such as washroom and drinking water are sufficient for the employees.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.14 Employees have a separate place for eating.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.15 The project ensures payment of minimum wage.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.16 There is evidence of employees working more than 60 hours in a week.	<input checked="" type="radio"/> Yes	<input type="radio"/> No/not applicable
3.17 Verbal, physical abuse or fines are used as disciplinary actions.	<input checked="" type="radio"/> Yes	<input type="radio"/> No/not applicable
3.18 There is evidence of discrimination based on gender or religion.	<input checked="" type="radio"/> Yes	<input type="radio"/> No/not applicable
3.19 There are adequate safeguards in place to avoid child labour and forced labour.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.20 The project maintains records for age of workforce, wages, payment and attendance.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.21 There are provision for labor unions, representation, collective bargaining and grievance mechanism.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.22 There is presence of a plan for community health and safety.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.23 There is evidence of issues that may create nuisance/accidents/injuries to local community in future.	<input checked="" type="radio"/> Yes	<input type="radio"/> No/not applicable
3.24 There is physical evidence of foul smell, noise, air pollution etc. due to project operations that may impact the local community.	<input checked="" type="radio"/> Yes	<input type="radio"/> No/not applicable
3.25 There are measures to mitigate adverse impacts of the hazardous waste on the local community.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.26 There are safeguards in place to minimize or avoid community exposure to potential harmful impacts from hazardous material.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.27 The client has taken mitigation measures to stop spreading waterborne diseases or improper disposal of solid waste on land.	<input checked="" type="radio"/> Yes/not applicable	<input type="radio"/> No
3.28 The project caused displacement of local community.	<input checked="" type="radio"/> Yes	<input type="radio"/> No/not applicable
3.29 The displaced community were resettled and properly compensated.	<input type="radio"/> Yes/not applicable	<input checked="" type="radio"/> No
3.30 The project has a grievance redressal system (such as regular meeting) which gives the affected community and other stakeholders a platform to express their concerns.	<input type="radio"/> Yes/not applicable	<input checked="" type="radio"/> No

Definition of plan