



**M Kamal
Hossain**
MD, Southeast Bank
Limited



Southeast Bank is one of the pioneers of Green Finance in Bangladesh. Our Bank has financed sustainable/green businesses by utilising its own resources as well as refinance schemes of Bangladesh Bank. It is worth mentioning that we have also financed a significant number of LEED certified green projects. We will gear up our efforts to include disadvantaged and vulnerable groups of society in the mainstream. Our CSR activities follow transparent business practices that are based on ethical values and are compliant with legal and regulatory requirements. The government may provide investment grants for both the participating financial institutions and end-borrowers as an incentive. Moreover, implementing a policy to rebate tax and VAT for end-borrowers will encourage them to participate in these projects.

**Mamoon
Mahmood
Shah**
MD & CEO,
NRB Bank Limited

NRB Bank plans to support customers in the transition to a low carbon future and more sustainable ways of doing business. It is now the right time to make a transition from the "regulatory approach" to a "collaborative approach" for giving the right kind of push to sustainable finance. The adoption of a set of Sustainable Finance principles by the central bank and associations of bankers and banks might be useful in initiating the collaborative approach. Areas like waste management, biodiversity, forestation, climate tolerant products and green transportation should get due importance. Appropriate use of the Climate Risk Fund considering risk premium might be an upcoming agenda. However, the cluster financing approach could be an alternative channel for effective small and micro enterprise financing.



**Dr. Mohammed
Haider Ali Miah**
MD & CEO,
Exim Bank Limited



In 2020, Bangladesh Bank made the policy regarding sustainable financing and ever since then, we have started to finance this sector according to that policy. In the case of such financing, the customer's capacity is taken into special consideration. We are also now giving utmost importance to financing environment friendly industries and the agriculture sector. Our position is second among banks in the country in terms of financing social responsibility, or CSR sector. In terms of financing the agricultural sector, we give special importance to import-substitute agricultural products, including biogas, corn cultivation and spice cultivation. Apart from this, new emphasis is being given to automation. Hopefully, these initiatives will keep us ahead in the sustainable rating in the future as well.

**Mohammed
Monirul
Moula**
MD & CEO, Islami Bank
Bangladesh Limited

IBBL will continue its effort to make investments in such enterprises that will benefit mass people instead of serving a few. Being a responsible corporate citizen, CSR is built into the mechanism of IBBL. We are also moving towards digital transformation to reduce carbon emissions. Financial inclusion through bringing unbanked people under the banking net shall remain our top priority in days to come. The government may consider a partial tax waiver against income generated from the disbursement of Green Finance. Incentives may also be given to banks to reduce paper, water and electricity consumption. Above all, the government should take strong measures against wilful defaulters to ensure discipline in the banking sector.



**Safiul
Alam Khan
Chowdhury**
MD & CEO,
Pubali Bank Limited



Bangladesh Bank's rating is based on five indicators: Sustainable Finance, Green Refinance, Corporate Social Responsibility activities (CSR), core banking sustainability and banking service coverage. In each of these indicators, Pubali Bank's position is strong. We have increased our loan disbursement to eco-friendly industries, women entrepreneurship, and the agriculture and SME sectors. We intend for our banks to avoid banking activities that harm the environment. In 2021, Pubali Bank financed Tk 278 crore and Tk 1,945 crore respectively in environment-friendly and sustainable projects. A reduction of corporate tax and provisions against sustainable finance may provide positive support for the banking industry and so, Bangladesh Bank could come forward in this respect.

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**Sustainable Finance Department
Bangladesh Bank**

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