

Sustainable Finance (Green Banking)

Banking sector can play a crucial role in promoting environmentally sustainable and socially responsible investment. Banks may not be the polluters themselves but they can probably reduce the pollutions through the financing in the Green Sector. To minimize the environmental degradation, pollutions, Green Banking can contribute significantly with other concerned organizations since it can protect the environment and conserve the resources. Green Banking is defined as promoting eco-friendly banking practices and reducing emitted carbon mark from banking activities.

Introducing Sustainable Finance (Green Finance) Product

By the aiming of Green Bangladesh, Trust Bank Limited introduced a green product 'TRUST SHUFOLA' for financing in Renewable Energy, Energy Efficiency, Effluent Treatment plant, Recycling plant, Safety and Securities Factories, Green Industries and Improve Brick Kiln plant/ project.

Over the years, Trust Bank has taken a number of great moves to expand its diversified services aiming to help millions of rural population. In view of what, Trust Bank Limited added a new product named 'TRUST PRANTIK' for expansion of income generating activities by bringing the unbanked segment of population under the banking network and also to gear up economic activities in the rural areas. It is also designed for targeting the people of natural disaster affected area's/ low income people, landless farmers, Small/ Marginal or micro entrepreneurs. They will start their banking relationship by opening a 10 taka account with the bank as per BB circular. Details features of the products are as under:

Product	Purpose	Loan Limit	Loan tenor
4-cow model Bio-gas plant	Integrated Cow Rearing and Setting up of Bio-gas Plant.	Maximum BDT.4,50,000/-	Maximum 48 months
	For setting up of bio-gas plant in existing cattle/poultry farm.	Maximum BDT.50,000/-	
Commercial Bio-gas plant	For setting up a large scale Bio-gas Plant from Poultry / Dairy farm & produce electricity through gas generator. For setting up a Biomass based large scale Bio-gas Plant.	Maximum BDT.2.00,00,000/-	Maximum 60 months
Vermincompost	To meet the financial needs for purchasing of 2 cows, vermin construction of shade and also to meet other expenses to produce vermin compost fertilizer for own use/business purpose.	Maximum BDT.2,90,000/- (including purchase of 2 cows) Maximum BDT.90,000/- (Excluding purchasing of cows)	Maximum 48 months
Solar Energy	For installation of solar panel (Solar Home System/ Solar Mini Grid) for home use only.	Maximum BDT.1,75,000/- (for rural and urban areas)	Maximum 48 months
		Maximum BDT.1,50,000/- (only for rural areas)	Maximum 60 months
	For setting up solar panel for irrigation purpose only.	Maximum BDT.35,00,000/-	Maximum 120 months
	For setting up a Solar PV Assembly Plant/Industrial	Maximum BDT.6,00,00,000/-	Maximum 60 months
Effluent Treatment Plant (ETP)	For setting up new ETP (Biological / combination with Biological and Chemical).	Maximum BDT.2,00,00,000/-	Maximum 60 months
	For setting up a new ETP from the existing chemical ETP (Combination the both of Biological and Chemical).	Maximum BDT.1,00,00,000/-	Maximum 60 months
Recycling plant	For setting up PET bottle recycling plant	Maximum BDT.5,00,00,000/-	Maximum 60 months
	For setting up LED acid battery recycling plant	Maximum BDT.5,00,00,000/-	Maximum 60 months
Finance for Brick Kiln Efficiency Improvement Projects	To setup HHK or equivalent technology plant.	Maximum BDT.5,00,00,000/-	Maximum 90 months
	Conversion of traditional FCK into ZiqZaq/SRK	Maximum	

		BDT.50,00,000/-	
Safety and Securities Factories (Fire Fighting & Safety Equipment Loan)	<ul style="list-style-type: none"> ▪ To purchase/reinstall of Fire Fighting/Fire Safety Equipment's for the employee's safety. ▪ To construct/ repair/reconstruction of overhead and underground water reservoir/tanks. ▪ To purchase/install water pumps, sprinkler etc. 	Maximum BDT.1,00,00,000/-	Maximum 60 months
Green Industry	To setting up a new Green Industry as per US Green Building Code/ LEED certified.	Maximum BDT.20,00,00,000/-	Maximum 72 months

Note: Any other products related to green banking as circulated by Bangladesh Bank from time to time are also come under the financing of Trust Bank Limited.

Green Finance by TRUST BANK

(figure in Million)

Sl. No.	Particulars	Amount financed during the year 2015
01.	For setting up a new ETP from the existing chemical ETP (Combination the both of Biological and Chemical).	3.50
02.	Project financed in having ETP	24,916.93
03.	Bio-gas Plant	118.85
04.	Solar Energy	65.61
05.	Hybrid Hoffman Kiln (HHK)	55.00
06.	Improved Zigzag Brick Kiln	14.00
07.	Safety and Securities Factories (Fire Fighting & Safety Equipment Loan)	25.69
08.	Green Industry	1,273.96
Total Green Finance		26,473.54

Some projects financed by Trust Bank Ltd are as follows:



Trust Bank financed to setup a 'Solar Village' at Hawolipara in the District of Jenaidah through a NGO named ARS Bangladesh Limited.



Trust Bank financed “Cityscape Building “, which is popularly known as “Green Building”.

Bio-gas plant and Solar irrigation pump financed by Trust Bank Ltd:



Honorable former Governor of Bangladesh Bank Dr. Atiur Rahman, handed over Solar panel to the people of ENCLAVE AREA at Dahola, Debigonj in Rangpur.



Honorable former Governor Dr. Atiur Rahman, Deputy Governor Mr. S.K.Sur Chowdhury and Mr. Ishtiaque Ahmed Chowdhury, Managing Director and CEO of Trust Bank Limited handed over a cheque for BDT 1.50 crore to 10 Taka account holders arranged through a NGO linkage named SOJAG.

Our Green Branches :



Kishoregonj Branch

Lalmonirhat Branch.

Employee Training & Awareness Building Program:

Change of mind set is the primary barrier for the growth and development of environment friendly financing by the bankers. So, Trust Bank arranged training/workshops session from time to time for sensitization of its employees about environmental issues.

