

## GREEN BANKING INITIATIVES



### Aug 2010 E-Statements

Monthly account statements are delivered via e-mail to customers instead of hard copies sent through normal mail and courier service.

After implementation of the e-statement facility the Bank has been able to considerably reduce paper based communication of account statements. CBC also encourages all new account holders to avail e-statement facility free of charge at the time of opening accounts.

### May 2011 RVI (Real Vision Imaging)

All reports required for daily operations of the Bank are made available online with the introduction of the Real Vision Imaging (RVI). This initiative has greatly reduced the paper usage as the staff has ready access to any report required online on a daily basis.

### June 2011 Internal Memo/Circular

Banks Internal Memos/Circulars are hosted in the Intranet. Any staff member can readily access the intranet site for all circulars/memos including historical data. The earlier practice of distributing hard copies of memos/circulars has been discontinued after the implementation of this initiative.

### July 2011 Energy Bulbs

In an effort to save energy and strengthen the Green Banking concept, the Bank has installed Energy Saving Bulbs at our Branches, Booths and SME centers including the large banking lobby areas at Corporate and Dhanmondi Branch.

**Sep 2011      Green Office**

In an effort to inculcate good habits on preserving trees and plants amongst the staff and customers and also to make the office environment green, certain amount of space at our branches, booths and SME centers have been used as an in-house plantation area.

**Nov 2011      Commencement of Credit transaction through BEFTN**

Introduction of BEFTN has greatly reduced the issuance of paper based cheques/pay orders for payments between Customers and Banks. In an effort to popularize BEFTN process amongst our staff and in turn to educate our customers to embrace and avail the new system, CBC organized a training program for all frontline staffs attached to Branches/Booths/SME Centers.

**Feb 2012      EFT Debit for MetLife ALICO**

In a further attempt to popularize the BEFTN process the Bank inked an agreement with MetLife for collecting individual Life Insurance Premium from the policyholders' Bank accounts through EFT Debit transactions.

**March 2012      Usage of Automatic Feeding Scanner to avoid photocopying**

All documents relating to facility papers at the Retail Credit Unit (RCU) and SMEFU are scanned for preservation and future use. With the introduction of an automatic feeding scanner, the earlier system of photocopying larger sets of documents has been discontinued, thereby reducing paper wastage considerably.

**April 2012      Seminar on ComBank EFT Network**

Bank has organized a seminar to educate all staff members at Branch/Booth/SME Centre of the Bank to create awareness regarding BEFTN platform and contribute towards promoting country's national payment system to the betterment of our customer. As a result, large numbers of customers are now availing BEFTN payment system.

#### **Aug 2011 SWIFT Statement**

In view of the above, Bank stopped multiple copies for the SWIFT statements by hosting in Intranet for official use. The concept is one of our many initiatives to reduce paper usage.

#### **July 2012 Financing ETP (Effluent Treatment Plants)**

As per Bangladesh Bank guidelines we undertook financing ETP considering environmental risk of some projects. Recently we have financed BDT 8.89 Mn for ETP in a project in Narsingdi.

#### **February 2013 Solar Panel Installed at Tejgaon Branch**

As a part of green banking initiative and as per plan new branch Tejgaon is equipped with backup solar panel on its rooftop.

#### **Intended future plans on Green Banking activities:**

##### **Green Air-Conditioner-**

As part of Green Banking initiatives, Bank already procured inverter fitted Air-condition for our Corporate Office (Oct 2011), which are environment friendly and saves energy as well. We have plans of installing such Air-Conditioners at our premises while gradually phasing out existing ones.

##### **Solar Panel-**

New Branch/SME will be introduced with the solar panels as back-up power supply.

#### **Others:**

ComBank Internet Banking facility comes up with facilities those help the environment by reducing printing.

**December 2020**

**e-statements**

The Sustainable Finance Committee of the bank emphasized again on significantly reducing dependency on printed account statements and on effectively increasing the use of e-statements. It was decided to send e-statements to all the customers of the bank from January 2021 onward.

**December 2020**

**Both sides printable printers**

The Sustainable Finance Committee of the bank emphasized on using the printers capable of both sides printing in order to save papers as a part of Green initiative.

**December 2020**

**Hand Dryer**

As a part of Green initiative, Air Hand Dryer has been introduced in washrooms of Head Office of the bank as a substitute of Paper Hand Towel.

**December 2020**

**Sustainable Finance Help Desk**

Dedicated Sustainable Finance Help Desk has been set up at all potential offices / branches of our bank to comply with Bangladesh Bank SFD Circular Letter No. 05 dated 09-Sep-2020.

The incumbents of Sustainable Finance Help Desk are being equipped with thorough knowledge of all SF circulars and policy guidelines issued by Sustainable Finance Department of Bangladesh Bank.

**January 2021**

**Training on Sustainable Finance**

An in-house training on Sustainable Finance was arranged for all concerned staff of the bank, which was facilitated by Bangladesh Bank resource person.