

REPORT ON SUSTAINABLE FINANCE

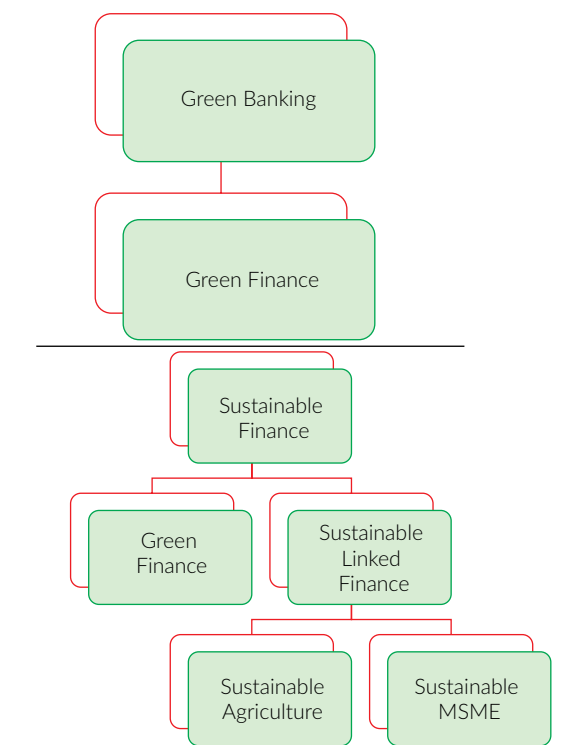


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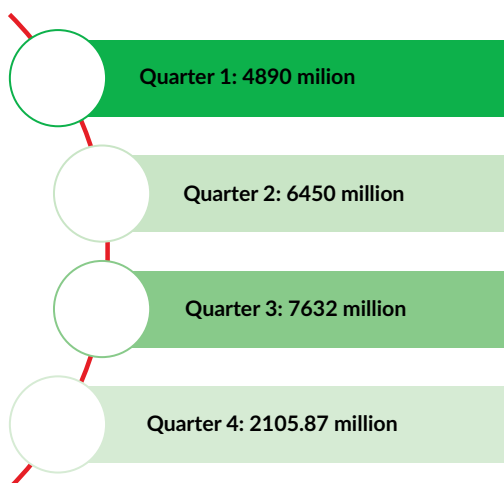
Sustainable financing involves considering environmental, social, and governance (ESG) factors in banking, capital markets, investments, and insurance. It encompasses risk management and lending practices aimed at ensuring lasting benefits for both clients and society at large. Sustainable finance can also be categorized as:



Segment of Sustainable finance associated with Agriculture & CMSME product concept is:



Quarter wise loan disbursement scenario (figure in million) in Sustainable Finance in Year 2023, is stated below:



Subsegment and Quarter wise Bank's Disbursement in Green Finance, Sustainable Agriculture, Sustainable CMSME is given below:

Green Finance	
1. 1st Quarter: 1896 million	<ul style="list-style-type: none"> Green/ Environment friendly establishments : 1850 million Green CMSME: 45 million
2. 2nd Quarter: 1151.18 million	<ul style="list-style-type: none"> Liquid waste management: 5.19 million Green/ Environment friendly establishments : 1010.48 million Green CMSME: 135.51 million
3. 3rd Quarter: 861.29 million	<ul style="list-style-type: none"> Liquid waste management: 0.05 million Green/ Environment friendly establishments : 809.86 million Green CMSME: 51.38 million
4. 4th Quarter: 477.6 million	<ul style="list-style-type: none"> Liquid waste management: 0.29 million Green/ Environment friendly establishments : 171.96 million Green CMSME: 305.35 million

Sustainable Linked Finance	
1. 1st Quarter: 2994 million	<ul style="list-style-type: none"> Sustainable Agriculture : 2.32 million Sustainable CMSME : 17.23 million Socially Responsible Financing: 2613 million Other Sustainable Linked Finance:361.47 million
2. 2nd Quarter: 5299 million	<ul style="list-style-type: none"> Sustainable Agriculture : 1.68million Sustainable CMSME : 117.95 million Socially Responsible Financing: 5120 million Other Sustainable Linked Finance: 60.15 million
3. 3rd Quarter: 6770 million	<ul style="list-style-type: none"> Sustainable Agriculture: 0.20 million Sustainable CMSME: 41.63 million Socially Responsible Financing: 4100 million Other Sustainable Linked Finance:2629 million
4. 4th Quarter: 1628.25 million	<ul style="list-style-type: none"> Sustainable Agriculture: 2.03 million Sustainable CMSME: 139.30 million Socially Responsible Financing: 5.7 million Other Sustainable Linked Finance: 1481.20 million

Alternative Delivery Services

Debit Card

- Cross currency card
- Charge free cash withdrawal from ATM all over the country
- Appropriate alternative of Credit Card
- Hassle-free foreign transaction

24/7 Contact Center

- Facilitate Product & ADC services
- Provide Assistance on personal financial services offered by IFIC
- Advanced IVR technology
- Account services

Visual IVR

- IFIC VIVR is enriched with below mentioned features:
- Account, Card & Cheque Book services
- Fund transfer facility
- Wallet transfer & bill payment facility
- Product feature, Interest rate, schedule of charges is also available

IFIC Website

- IFIC Information
- Product & Service details
- Product & Service application from IFIC Website

Amar Bank-Digital Banking Solution

- Available in multiple platform (Web, Android, ios App)
- Fund transfer facility with multiple channel
- Service Request Facility
- Overview of Accounts & Cards is available

MFS Integration

- Fund Transfer facility from IFIC to bKash & Nagad
- Cash deposit to bKash account from IFIC Branch/Uposhakha

