

2nd Working Conference on Environmental Governance Standards in Development Finance Institutions in Asia

June 21-23, 2006
Mumbai, India

Conference Completion Report

Organized by the
**Association of Development Financing Institutions
in Asia and the Pacific (ADFIAP)**
in partnership with the
**UNEP/Wuppertal Institute Centre for Sustainable Consumption &
Production (CSCP)** and the
University of Leeds & Sustainable Research Institute (SRI)
in cooperation with the
IDBI BANK LTD

With funding support from the
European Union Asia Pro-Eco Programme



Second Working Conference on Environmental Governance Standards for Financial Institutions in Asia June 21-23, 2006

Day 1: Opening and Pre-Workshop Briefings Monday, 21 June 2006

Opening Ceremony



*Mr. O.B. Peralta, ADFIAP
Secretary General, giving the
Opening Remarks*

The program was opened by *Mr. Octavio B. Peralta*, Secretary-General of ADFIAP at 9:45 a.m.

The welcome speech was delivered by *Shri V P Shetty*, Chairman and Managing Director of the IDBI Bank, Ltd., an ADFIAP member-bank based in Mumbai as the host for this conference. IDBI Bank provided the secretariat support for the ADFIAP training team. A



*IDBI Bank Chairman &
Managing Director,
Shri V.P. Shetty, delivering
the Welcome Remarks*

total of 28 participants from Cambodia, India, Malaysia, Nepal, Philippines, Sri Lanka and Turkey attended the conference.

The ADFIAP Secretariat invited the EC Ambassador to India, *H.E. Mr. Francisco Da Camara Gomes* but he was unable to attend the conference due to a prior commitment.

Introduction to the Partner Institutions

- **ADFIAP** : Mr Octavio B. Peralta, ADFIAP Secretary-General
- **Wuppertal Institute/Centre for Sustainable Consumption & Production**: Ms. Burcu Tuncer, Project Manager, WI/CSCP, Germany
- **University of Leeds, Sustainable Research Institute**, United Kingdom: Dr. Frank Figge.

Mr. Peralta provided the participants with an overview of the EGS Project. Ms. Tuncer and Dr. Figge discussed the institutional roles of their respective EU-based institutions in this project.

Coffee break was announced at 10:15 am, after which a group picture-taking took place (please see above).



Country Reports

The participants were given instructions in advance on how to prepare their Country Reports as a pre-conference assignment. These country reports were designed as inputs to the IEMS workshop that will be conducted in Day 2.

The participants individually made their presentations in the afternoon after lunch during the plenary session. The country reports are designed to provide the participants' answers to the following questions:

1. *What is in it for me?*

- 1.1 *If your organization has not yet started to look into management of internal environmental aspects, what benefits can you possibly foresee? Who do you think might benefit?*
- 1.2 *If you are already managing your internal environmental issues, why did you start to address these issues in the first place?*

2. *Where to concentrate on?*

- 2.1 *Which issues would be priorities in your institution?*
- 2.2 *Why do you think these issues need priority attention?*



For more details, please refer to the attached material on detailed instructions given by the facilitator for the preparatory work for the country reports submitted by the participants.

After coffee break, an introduction on the Internal Environmental Management System (IEMS) was presented by Ms. Burcu Tuncer, followed by Dr. Frank Figge's

introduction on the concept of the Environmental Rating Standards for Project Finance (ERS).

Day 2: IEMS Workshop

Tuesday, 22 June 2006

INTRODUCTION: The Concept of the IEMS Tool

Aim of the Workshop

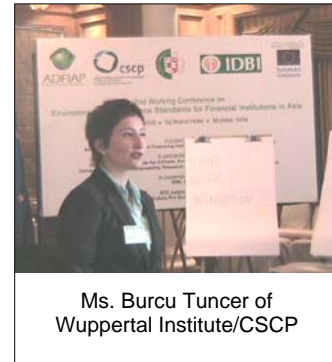
To collect as much guidance as possible from the participants for the development of the resource book; and

To develop the material and customize it according to the participants' expertise and experience.

Scope and Coverage

This workshop is organized into 5 sessions as follows:

- | | |
|------------|--|
| Session 1: | Presentation of the IEMS Tool in the Resource Book |
| Session 2: | Business Case |
| Session 3: | Prioritization |
| Session 4: | Current Performance |
| Session 5: | Opportunities |



SESSION 1: Presentation of the IEMS Tool in the Resource Book

OBJECTIVE

- To get reflections from the participants and their reactions on the proposed IEMS Tool which was developed by the project for the IEMS Resource Book.

SESSION 2: BUSINESS CASE Business Case for the application of the IEMS

OBJECTIVES

- To collect reasons to tackle internal environmental issues
- Why should you devote any resources to enhance your institution's internal environmental performance?
- What financial, reputational and organizational benefits would you expect?

WORKSHOP RESULTS

Responses from the Participants

The participants were asked by the facilitator to write down their individual inputs on their respective “yellow” cards. The individual responses were presented during the plenary discussion and discussed / shared with other participants.

Small Industries Development Bank of India (SIDBI), Mumbai, India

- Realize the importance of scarce natural resources and its conservation for the benefit of the organization, individuals and entire mankind.
- Conservation of energy, control of wastage and cost control are the main aspects for internal

environmental management. This will ultimately enhance the efficiency of the organization.

- IEMS and ERS have improved our corporate image, profitability and operational efficiency.
- We should set targets to boost employee motivation. What is the target to be set? How will you improve the rating system in our risk management assessment model?



Vijaya Bank's
Regional Manager,
Mr. S Jayaram Shetty

Vijaya Bank, Mumbai, India

- It is in the national interest as scarce resources are not wasted but saved.
- Conserve and use scarce resources only when needed.
- Energy saved is energy generated. This implies the habit of austerity among the staff members that will go a long way in benefiting the organization.

Bank of Maharashtra, Shivajinagar, India

- IEMS policy should be initiated for energy savings because it reduces cost in energy. Saving energy is a national policy.

Export-Import Bank of India (Eximbank India), Mumbai, India

- Eximbank India has introduced a lending program for acquisition/financing of natural resources in overseas countries. This program aims to save Indian resources to increase its availability.
- Conserving energy and water resources and disposal waste management will help to save natural resources of the country. IEMS should be made compulsory.

Oriental Bank of Commerce (OBC), Mumbai, India

- IEMS team in the organization is essential to contain wasteful expenditure. There should be constant review of the environmental policy adopted for maximum benefit and reduction in operational cost.

Nepal Development Bank Ltd., Katmandu, Nepal

- Needs IEMS policy to improve operations and reduce cost. To conserve water, rain harvesting should be applied.

SME Bank Ltd., Colombo, Sri Lanka

- Make IEMS known to all employees, devise a policy and do constant training/ learning programs for them.
- IEMS is essential in our organization as an SME bank because it gives a good example for our SME clients.

IDBI Ltd., Mumbai, India

- The IEMS is required to be adopted/ practiced on a constitutional basis as it helps in conserving the available resources thereby reducing cost.
- Provide a more comfortable environment for bank employees and its customers.
- Sustainable development is perhaps the only form of development that is relevant in the world today. IDBI which plays a major role as the open development bank should inculcate sustainable development policies like internal environmental management policies in the business and operational decisions.

Corporation Bank, Mumbai, India

- Environmental management system (EMS) both internal and external, are key to the bank's success.
- IEMS helps reduce cost, improve efficiency, enhance profile and help staff to adopt best practices in the institutions.'

Punjab and Sind Bank

- Adopting IEMS shall add value to the financial health of the bank and economy of the nation.

Development Bank of Turkey, Ankara, Turkey

- "Everyone must clean their home first", says a Turkish proverb. We must be an example for our client companies so they will not affect the environment negatively.

United Bank of India, Mumbai, India

- The energy resources are limited and may be exhausted if not preserved, saved and recycled for future use.

CANBANK Investment Mgmt. Services, Ltd.

- Everyone in this universe is responsible for the protection of the environment.

Industrial Financial Corp. of India (IFCI), Mumbai, India

- For the benefit of the society in the long run and cost reduction.

Summary of Points Raised

The learnings from this session may be summarized as shown below:

- Develop a new organizational culture
- Reduce cost and increase profit
- Provide a chain of benefits
- Ensure a good image for the bank
- Provide a good example to the bank's clients
- Support sustainable development policies of the country
- Ensure a healthy environment and promote employees' awareness of the need for greening the bank

SESSION 3: PRIORITIZATION **Prioritization of Internal Environmental Issues**

OBJECTIVE

- To identify key internal environmental issues for your financial institution.

WORKSHOP EXERCISE

All workshop participants were instructed to identify their bank's internal environmental issues and practices according to the bank's own experience along the following areas:

- Materials Use (especially paper use)
- Energy Use (including heating, ventilation, and electricity use)
- Water Use
- Solid Waste
- Transport
- Emissions to air
- Supply chain management (green procurement)
- Facility management
- Training on environmental issues

These identified issues were presented and discussed with the other participants during their workshop.

SUMMARY OF WORKSHOP RESULTS

The participants' inputs /answers to the questions in the exercise were summarized by Ms. Burcu Tuncer, the workshop facilitator.

Policy Areas	Priorities
Material use	Paper consumption; use of recycled paper
Energy use	Lighting, telephone & fax, air-conditioning, other electronic office equipment; use of energy saving devices
Water use	Rainwater harvesting system; sanitation facilities, kitchen use, air-conditioning facilities
Solid waste	Electronic waste, collect paper waste and sell to recyclers
Transport	Car pooling for employees
SCM	Lack of policies on SCM and contractor procedures
Facility mgmt	"Sunnier"
Training	Energy saving education; still work to be done (all mentioned)



Mr. Pabhu Pradhan,
Deputy General Manager,
Nepal Development Bank Ltd.

The Workshop Handouts that were used as group exercises for Sessions 2 and 3 by the participants are shown in the following pages.

SESSION 3: CURRENT PERFORMANCE **Understanding and Measuring Current Performance**

OBJECTIVES

- Understand your institution's current performance concerning energy use;
- Identify most energy consuming activities; and
- Quantify and benchmark your institution's energy use.

WORKSHOP EXERCISE

Please fill in the first row of the table given below (5 minutes). You may use the data that you collected previous to the IEMS Workshop.

Later when you benchmark your data with the other financial institutions, you may get a better idea about your institutions performance in the Group.

	What is the total energy consumption/year (in MJ)	What is the total energy use per personnel?	What is the total energy use / operating expense?
Your financial institution			
Lowest in the Group			
Highest in the Group			
How is your financial institution performing? (Well , Average, Poor)			

Activities related to energy use with an improvement potential

Please tick the boxes that apply to your financial institution and write one to two arguments in the given space (10 minutes). Please prepare to present one issue in front of the group.

Measures for specific activities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Don't know	Additional Comments Possibilities for improvement
Lighting				
Is your institution using daylight in administration buildings and production sites?				
Do employees normally switch off lamps after work?				
Does your company use energy-saving bulbs or fluorescent tubes and avoid conventional light bulbs?				
Is the adjustment of lighting available, like installing of motion detectors in less frequently used areas of buildings (e.g. toilets or underground parking lots, etc), reducing lighting at night				

Measures for specific activities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Don't know	Additional Comments Possibilities for improvement
Running Office Equipment				
Is there awareness in your institution of the energy consumed by office equipment such as computers, printers, refrigerators and transformers?				
Do employees normally switch off office equipment after work?				
Use of energy saving equipment, like computers with flat screens and PCs turning of automatically at night.				
Ventilation and air conditioning				
Does your company use ventilation of offices by open window instead of full air-conditioning. For example, as soon as the windows are opened, air condition switches off automatically.				
Does your company use a heat exchanger to maximize ventilation?				
Optimization of the air-conditioning systems and heating, e.g. operating hours and temperatures, possibility of switching off air-conditioning in parts where the building is empty.				
Heating				
Have temperature settings been adjusted to ensure minimum energy use for a given comfort level?				
Do you close windows while heaters are on?				
Can your company use district heating?				
Do you use wind or solar power as a substitute for non-renewable energy sources when possible?				

Measures for specific activities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Don't know	Additional Comments Possibilities for improvement
Have refrigerators and freezers been placed in locations that avoid exposure to heat (from ovens, heaters or sunlight, for example)?				
Other activities				

The participants were asked to submit their individual workshop outputs to the project team. A knowledge sharing session followed where all the participants were encouraged to discuss their respective outputs and share their own experiences to the other participants.

SESSION 4: OPPORTUNITIES

Identifying improvement opportunities, selecting the most feasible ones, setting targets for improvement and developing an action plan

OBJECTIVES

- List the improvement options;
- Assess the feasibility of the improvement options and choose one;
- Develop an action plan including the responsible personnel, targets and indicators for monitoring

WORKSHOP EXERCISE

Listing the opportunities for improvement

Based on your replies that you gave in Session 3 and your answers to the pre-workshop exercise for Session 4, what opportunities for improvement can you suggest for the corresponding energy using activities? List one or two option on the right hand column. (5 minutes).

Activities related to energy use	Opportunities for Improvement
Lighting	<ul style="list-style-type: none"> • _____ • _____

Activities related to energy use	Opportunities for Improvement
Running Office Equipment	<ul style="list-style-type: none"> • _____ • _____
Ventilation and air conditioning	<ul style="list-style-type: none"> • _____ • _____
Heating	<ul style="list-style-type: none"> • _____ • _____
Other...	<ul style="list-style-type: none"> • _____ • _____

Feasibility Assessment

The following feasibility forms will assist you in assessing the technical (Form 1), economic (Form 2), and environmental (Form 3) relevance of two improvement options that you identified in the previous step. Which option is more feasible to implement?

Every question is formulated so that you can give 1, 2, or 3 points in the column titled "Score". Please firstly write down the options that you would like to compare in the first row. After filling in each form you will add the scores and determine the average value. You will then insert this average value into the "Priority Finder" table (Form 4). (10 minutes)

Option 1: Option 2:		
FORM 1: TECHNICAL ASPECTS		
Questions	Score for Option 1	Score for Option 2
Does the potential measure require large (1), moderate (2), or small (3) changes to your company's existing infrastructure?		
Do your employees have limited (1), sufficient (2), or good (3) knowledge or experience required to execute the measure?		
Will the measure have a negative (1), neutral (2), or positive (3) effect on the service quality?		
Will the measure have a negative (1), neutral (2), or positive (3) effect on workplace safety?		
Will the measure have a negative (1), neutral (2), or positive (3) effect on the working process in your institution?		
Does the implementation of the measure require complex (1), moderate (2), or simple (3) technology?		

Does employee training necessary for the implementation of this measure require a lot (1), some (2), or no (3) productivity loss?		
Does this measure reduce the health and safety risks for the employees: not at all (1), somewhat (2), a lot (3)?		
Will the measure have a negative (1), neutral (2), or positive (3) effect on product and service quality?		
Other:		
Total Points		
Average Value (Total Points/Number of Questions)		

FORM 2: ECONOMIC ASPECTS		
Name of Option 1:		
Name of Option 2:		
Questions	Score for Option 1	Score for Option 2
Does this measure correspond poorly (1), moderately (2), or well (3) with your company's investment policy?		
Is the payback period of the measure long (1), moderate (2), or short (3)?		
Does the measure reduce energy costs: not at all (1), somewhat (2), or a lot (3)?		
Does the measure reduce material costs: not at all (1), somewhat (2), or a lot (3)?		
Does the measure reduce waste disposal costs not at all (1), somewhat (2), or a lot (3)?		
Does the measure reduce costs associated with risk: not at all (1), somewhat (2), or a lot (3)?		
Does the measure reduce your company's insurance costs: not at all (1), somewhat (2), or a lot (3)?		
Does the measure reduce the monthly operational costs: not at all (1), somewhat (2), or a lot (3)?		
Does the measure increase your company's image: not at all (1), somewhat (2), or a lot (3)?		
Other:		
Total Points		
Average Value (Total Points/Number of Questions)		

FORM 3: ENVIRONMENTAL ASPECTS		
Name of Option 1:		
Name of Option 2:		
Questions	Score for Option 1	Score for Option 2
Does this measure reduce your company's energy consumption: not at all (1), somewhat (2), a lot (3)?		
Does this measure reduce your company's materials consumption: not at all (1), somewhat (2), a lot (3)?		
Does this measure reduce your company's air emissions: not at all (1), somewhat (2), a lot (3)?		

Does this measure reduce your company's work-related accidents: not at all (1), somewhat (2), a lot (3)?		
Does this measure enhance the neighbourhood relationship of your company: not at all (1), somewhat (2), a lot (3)?		
Other:		
Total Points		
Average Value (Total Points/Number of Questions)		

FORM 4: PRIORITY FINDER				
Measure	Technical Aspect (average value)	Economic Aspect (average value)	Environmental Asp. (average value)	Total of all Aspects

Action planning to implement the chosen improvement option

This is the part where to write down concrete tasks for improvement options. Please fill out all the columns. (15 minutes)

“Description”: Please fill out a specific action for the improvement options. Then you should write down the tasks associated to this option and assign a person in the “Responsibilities” column.

“Target Setting”: This is to check and follow-up on the progress of the tasks. The “Indicator” column should contain an item that can be tracked quantitatively and used to assess whether you are reaching your target of improvement. The “Current Status” is the situation in your institution now, and the “Target” is the goal you want to achieve. It is important to set a “Deadline” to achieve these targets in order to follow up later.

FORM 5: ACTION PLANNING TABLE						
Focus Area: Energy						
Description			Target Setting			
Improvement Option	Task List	Responsibilities	Indicator	Current Status	Target	Timeline/Deadline

Comparing Targets and Results (For information only. Not to be completed in the Workshop)

This part should be filled out after the deadline has passed. This is to compare the given target and the actual business results that were achieved.

FORM 6: RESULTS COMPARISON		
Improvement Option	Given Target	Actual business results and comments on the result

**DAY 3: WORKSHOP ON ENVIRONMENTAL RATING SYSTEM (ERS)
Wednesday, 23 June 2006**

SESSION 1: Introduction to the Rationale Behind ERS

OBJECTIVES

- Understand the concept of environmental risks
- Identify and determine the options open to banks when faced with bad environmental risks

What are environmental risks?

- We are exposed to risk whenever we cannot predict a future outcome with certainty.
- We speak of an environmental risk whenever aspects linked to the natural environment result in future outcomes becoming more unpredictable.
- Environmental risk can be
 - induced by the debtor/company itself
 - induced by third parties
 - induced by natural phenomena
- Our client's environmental risk is our business risk.



Dr. Frank Figge of Leeds University discussing the rationale behind ERS

What can banks do about bad environmental risks?

- Refuse to lend money
- Apply risk-adjusted pricing (= accept risk)
- Ask for collaterals, guarantees or similar (=reduce economic risk but not the environmental risk)
- Lending subject to terms and conditions (=reduce economic risk)

SESSION 2 & 3: Economic and Environmental Dimension of ERS

OBJECTIVES

- To understand the economic dimension of environmental rating system
- To discuss and explain the environmental dimension of ERS

PRE-CONFERENCE ASSIGNMENT /REPORT

The following instructions were given to the participants prior to their trip to the conference venue. These instructions were provided as follows:

We will shortly be meeting for our workshop in Mumbai, India. During the third day of the workshop we will look at how environmental aspects can be considered in bank lending decisions. It is important that we make sure that everything we discuss during our three-day workshop is relevant for your every day work. We very much rely on your expertise!

It is for this reason that we ask you to research a few aspects before the workshop. These aspects concern the bank lending decisions your organization is making today.

(1) Economic relevance

In a first step we must understand the economic relevance for your bank of the different sectors of the economy. During the workshop we will of course try to focus on sectors that are relevant for you. For this purpose we would like to understand which sectors of the economy your bank is giving money to.

Enclosed you will find a generic list of all possible activities. We would like you to tell us how the loan portfolio of your bank is spread across these activities. This should not be based on the number of clients you have in each sector but on the percentage of money that is given to each sector/activity. One client with a loan of 100 € is therefore as important as five clients with 20 € each.

We are not asking for absolute amounts but for percentages. There are three columns. The first column describes the activities. There are 17 different activities (A-Q). Most of these activities are subdivided further (01-99). To facilitate your task we suggest you rate the main activities (A-

Q) first (dark gray fields). The percentages you attribute to activities A-Q should add up to 100%. In a second step you can then be more specific and tell us the spread within each sector (light gray fields).

Explanatory notes regarding the different activities can be found here: <http://unstats.un.org/unsd/cr/registry/regcst.asp?Cl=17&Lg=1>

We will ask you to hand in the enclosed form at the beginning of the workshop. We will use this information during the workshop but it will not be made public outside this workshop.

(2) Environmental relevance/issues

We will also talk about the environmental relevance of different sectors. To be prepared for this part of the workshop we would like you to find out

(a) Which sectors/activities are deemed to be environmentally relevant within your organization when giving out loans and

(b) how your organization deals with these environmental issues.

You might for example want to enquire within your organization, if specialized questions or criteria are used when loans are given to fund some activities. We are keen to find out (a) which activities these are and (b) what kind of questions/criteria are used.

Your contribution to the success of this workshop is very much appreciated!

WORKSHOP PROPER

The conference participants were given the following instrument to be used in the workshop exercise.

Economic importance

Name of your bank/organisation: _____

	Percentage of loan portfolio	Percentage within sector
A - Agriculture, hunting and forestry		
01 - Agriculture, hunting and related service activities		
02 - Forestry, logging and related service activities		
B – Fishing		
05 - Fishing, aquaculture and service activities incidental to fishing		
C - Mining and quarrying		
10 - Mining of coal and lignite; extraction of peat		
11 - Extraction of crude petroleum and natural gas; service activities incidental to oil and gas extraction, excluding surveying		
12 - Mining of uranium and thorium ores		
13 - Mining of metal ores		
14 - Other mining and quarrying		

	Percentage of loan portfolio	Percentage within sector
D – Manufacturing		
15 - Manufacture of food products and beverages		
16 - Manufacture of tobacco products		
17 - Manufacture of textiles		
18 - Manufacture of wearing apparel; dressing and dyeing of fur		
19 - Tanning and dressing of leather; manufacture of luggage, handbags, saddlery, harness and footwear		
20 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials		
21 - Manufacture of paper and paper products		
22 - Publishing, printing and reproduction of recorded media		
23 - Manufacture of coke, refined petroleum products and nuclear fuel		
24 - Manufacture of chemicals and chemical products		
25 - Manufacture of rubber and plastics products		
26 - Manufacture of other non-metallic mineral products		
27 - Manufacture of basic metals		
28 - Manufacture of fabricated metal products, except machinery and equipment		
29 - Manufacture of machinery and equipment n.e.c. (<i>n.e.c. = not elsewhere classified</i>)		
30 - Manufacture of office, accounting and computing machinery		
31 - Manufacture of electrical machinery and apparatus n.e.c.		
32 - Manufacture of radio, television and communication equipment and apparatus		
33 - Manufacture of medical, precision and optical instruments, watches and clocks		
34 - Manufacture of motor vehicles, trailers and semi-trailers		
35 - Manufacture of other transport equipment		
36 - Manufacture of furniture; manufacturing n.e.c.		
37 – Recycling		
E - Electricity, gas and water supply		
40 - Electricity, gas, steam and hot water supply		
41 - Collection, purification and distribution of water		
F – Construction		
45 – Construction		
G - Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods		
50 - Sale, maintenance and repair of motor vehicles and motorcycles; retail sale of automotive fuel		
51 - Wholesale trade and commission trade, except of motor vehicles and motorcycles		
52 - Retail trade, except of motor vehicles and motorcycles; repair of personal and household goods		

	Percentage of loan portfolio	Percentage within sector
H - Hotels and restaurants		
55 - Hotels and restaurants		
I - Transport, storage and communications		
60 - Land transport; transport via pipelines		
61 - Water transport		
62 - Air transport		
63 - Supporting and auxiliary transport activities; activities of travel agencies		
64 - Post and telecommunications		
J - Financial intermediation		
65 - Financial intermediation, except insurance and pension funding		
66 - Insurance and pension funding, except compulsory social security		
67 - Activities auxiliary to financial intermediation		
K - Real estate, renting and business activities		
70 - Real estate activities		
71 - Renting of machinery and equipment without operator and of personal and household goods		
72 - Computer and related activities		
73 - Research and development		
74 - Other business activities		
L - Public administration and defense; compulsory social security		
75 - Public administration and defense; compulsory social security		
M – Education		
80 – Education		
N - Health and social work		
85 - Health and social work		
O - Other community, social and personal service activities		
90 - Sewage and refuse disposal, sanitation and similar activities		
91 - Activities of membership organizations n.e.c.		
92 - Recreational, cultural and sporting activities		
93 - Other service activities		

	Percentage of loan portfolio	Percentage within sector
P - Activities of private households as employers and undifferentiated production activities of private households		
95 - Activities of private households as employers of domestic staff		
96 - Undifferentiated goods-producing activities of private households for own use		
97 - Undifferentiated service-producing activities of private households for own use		
Q - Extraterritorial organizations and bodies		
99 - Extraterritorial organizations and bodies		
Total	100%	

Source:

<http://unstats.un.org/unsd/cr/registry/regcst.asp?Cl=17&Lg=1>

The participants were given time to discuss and share their respective experiences in offices in analyzing their own economic and environmental dimensions of their development banks.

List of Acronyms

ERS	Environmental Rating System
IEMS	Internal Environmental Management System
EGS	Environmental Governance Standards
EP	Equator principles
ERM	Environmental risk matrix
EI	Environmental impact
SRI	Sustainable Research Institute
WI	Wuppertal Institute
ADFIAP	Association of Development Finance Institutions in Asia and the Pacific