

**GUIDELINES ON SUSTAINABILITY AND CLIMATE  
RELATED FINANCIAL DISCLOSURE  
for  
Banks and Financial Institutions**



**Bangladesh Bank  
Sustainable Finance Department**

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## Preamble

Climate change is the burning issue and challenge for the mankind and Bangladesh has taken with importance through its Government's growth plan, its global commitment to sustainability and Bangladesh Bank's strategic objectives. Bangladesh Bank has launched a comprehensive green banking initiative in 2011 to support and promote environmentally responsible financing; issuing guidance inter alia for environmental risk assessment of borrowing proposals and for greening of internal processes and practices within banks and FIs and also instructed banks to publish sustainability reporting following internationally accepted format like Global Reporting Initiatives (GRI) targeting their stakeholders by December 2013.

The Financial Stability Board (FSB) created the Task Force on Climate-related Financial Disclosures (TCFD) in 2015 to improve and increase reporting of climate-related financial information. Bangladesh Bank is one of the front line leaders in implementing of Green & Sustainable finance and addressing climate and sustainability related risks and opportunities involving the financial sector of Bangladesh through policy measures. There is also the desire and expectations from the global investors and the development partners for climate and sustainability related financial disclosures. Considering all the factors, Bangladesh Bank decided to issue a policy for the banking sector for their Climate Related Financial Disclosures following TCFD recommendations. IFRS S1 and IFRS S2 fully incorporate the recommendations of the TCFD. IFRS S1 and IFRS S2 are the first two IFRS Sustainability Disclosure Standards developed by the ISSB. The main objective of IFRS S1 is to disclose all information about sustainability-related risks and opportunities and IFRS S2 sets out disclosure requirements for climate-related financial risks and opportunities that could reasonably be expected to affect a company's prospects.

In line with the above Bangladesh Bank is issuing guidance for banks and financial institutions on reporting and disclosure for the climate and sustainability-related risks based on IFRS S1 and S2 in 2 or 3 phases starting with 2024. The Standards issued by the ISSB will help combat the challenges of companies 'green washing', meaning stakeholders will be able to make better-informed decisions with confidence.

To attain both the objectives of the disclosures of Sustainability and the climate related risks and opportunities Bangladesh Bank decided to implement IFRS S1 and S2 under the licensing of Financial Reporting Council (FRC) of Bangladesh which is a Bangladesh government regulatory agency responsible for regulating auditing and audit.

It is also anticipated that banks and FIs, will be passionate, proactive, and will focus on reporting and disclosure for the climate and sustainability-related risks with due consideration in a coordinated and collaborative manner in order to transform any potential challenges into opportunities.

## Acknowledgment

The formulation process of Guidelines on Sustainability and Climate Related Financial Disclosure for Banks and Financial Institutions is highly indebted to Sheikh Hasina, Honorable Prime Minister of the Government of the People's Republic of Bangladesh for her vision and guidance towards sustainability. Honorable Governor of Bangladesh Bank has strong leadership over the financial sector sustainability which inspired the team for hunting the scopes for the participation of Banks and FIs on Sustainability and Climate Related Financial Disclosures. Bangladesh Bank is grateful to International Finance Corporation (IFC) for the Technical Assistance in formulating the guideline.

The Guidelines on Sustainability and Climate Related Financial Disclosure for Banks and Financial Institutions has come into light with prudent reviews and guidance of respected Deputy Governor in charge of Sustainable Finance Department, Executive Director in charge of Sustainable Finance Department, Financial Reporting Council, IFRS and the members of working team of Sustainable Finance Department under the team leader, Director, Sustainable Finance Department.

## 1.0 Introduction

Sustainability reporting is gaining importance among stakeholders, and numerous major companies have already embraced various forms of sustainability reporting to meet the expectations of their crucial stakeholders. One of the major challenges faced by investors and other stakeholders is the lack of access to high-quality and globally comparable sustainability information, in contrast to the readily available financial data. Recognizing the necessity of Sustainability Reporting, Bangladesh Bank (BB) as a pioneer financial regulatory body, instructed banks to publish sustainability reporting in 2011 through Green Banking Guidelines following internationally accepted format like Global Reporting Initiatives (GRI) targeting their stakeholders by December 2013 in phase III. Later in 2013, non-bank financial institutions were instructed similarly.

Financial markets need clear, comprehensive, high-quality information on the impacts of climate change. These impacts include the risks and opportunities presented by rising temperatures, climate-related policy, and emerging technologies in our changing world. The Financial Stability Board (FSB) created the Task Force on Climate-related Financial Disclosures (TCFD) in 2015 to improve and increase reporting of climate-related financial information. BB is one of the front line leaders in implementing of Green, Sustainable finance and addressing climate and sustainability related risks and opportunities involving the financial sector of Bangladesh through policy measures. There is also the desire and expectations from the global investors and the development partners for climate and sustainability related financial disclosures. Considering all the factors, BB decided to issue a guideline for the banking sector for their Climate Related Financial Disclosures following TCFD recommendations.

The International Sustainability Standards Board (ISSB) was launched by the International Financial Reporting Standards (IFRS) Foundation at COP26 with the aim of improving the consistency and quality of sustainability reporting across the globe, by matching the importance of sustainability reporting with the current regulations around financial reporting. To reinforce this message, the ISSB sits alongside the International Accounting Standards Board (IASB) and is overseen by the trustees of the IFRS Foundation and the Monitoring board. The ISSB brings together the Climate Disclosure Standards Board (CDSB) and the Value Reporting Foundation (VRF), the name behind the Integrated Reporting Framework and the Sustainability Accounting Standards Board's (SASB) Standards. This is recognized by the international community. The ISSB has international support and is backed by the G7, G20, the International Organization of Securities Commissions (IOSCO) and the Financial Stability Board, amongst others. The Standards issued by the ISSB will help combat the challenges of companies 'green washing', meaning stakeholders will be able to make better-informed decisions with confidence.

Following the ISSB Standards—IFRS S1 and IFRS S2—the Financial Stability Board has asked the IFRS Foundation to take over the monitoring of the progress on companies'

climate-related disclosures from the Task Force on Climate-related Financial Disclosures (TCFD). IFRS S1 and IFRS S2 fully incorporate the recommendations of the TCFD. Thereby the FSB noted that the Standards mark "the culmination of the work of the TCFD", which was established in 2017 at the request of the Financial Stability Board. From 2024—as the ISSB Standards start being applied around the world—the IFRS Foundation will take over these responsibilities from the TCFD, which has been monitoring progress towards climate-related disclosures against the recommendations since they were published. The ISSB is working to support effective implementation of IFRS S1 and IFRS S2, which provide for a global baseline of sustainability-related disclosures worldwide, including capacity building and monitoring progress towards the broad use of high-quality disclosures.

To attain both the objectives of the disclosures of Sustainability and the climate related risks and opportunities BB decided to implement IFRS S1 and S2 under the licensing of Financial Reporting Council (FRC) of Bangladesh which is a Bangladesh government regulatory agency responsible for regulating auditing and audit.

IFRS S1 and IFRS S2 are the first two IFRS Sustainability Disclosure Standards developed by the ISSB. The main objective of IFRS S1 is to disclose all information about sustainability-related risks and opportunities and IFRS S2 sets out disclosure requirements for climate-related financial risks and opportunities that could reasonably be expected to affect a company's prospects. The two Standards are designed to be applied together.

## **2.0 Objective**

These Guidelines are intended to encourage banks and financial institutions to incorporate sound governance and risk management frameworks for sustainability reporting and climate-related financial risks and opportunities within their existing risk management frameworks. This will enable them to better understand, identify, assess, monitor and mitigate these risks and provide guidance for sustainability reporting and climate-related financial disclosures. The guideline is to solicit decision-useful, forward-looking information on financial impacts.

The intended audience for the reports are the primary users of general purpose financial reports, i.e.: existing and potential investors, lenders and other creditors including development partners.

## **3.0 Standards used**

IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2 Climate-related Disclosures will be used.

These standards fully incorporate the TCFD Recommendations. By adopting IFRS S1 and S2, Bangladesh fully incorporates the TCFD Recommendations and goes beyond to implement the state-of-the-art reporting framework in sustainability-related financial disclosures.

The Basel Committee on Banking Supervision has also coordinated with the IFRS Foundation to ensure alignment of its work. Implementing IFRS S1 and S2 also offers the additional benefit of aligning with Basel III.

In line with these standards, the disclosures will be made in the entities' annual reports. The IFRS Sustainability Disclosure Standards will be referred as "Sustainability Reporting and Climate related Financial Disclosures".

## 4.0 Scope

The requirements will be for scheduled banks and non-bank Financial Institutions.

Bangladesh Bank is keen to implement leading best practice and has indicated its preference to cover all sustainability topics in the reporting requirements. The need to avoid undue burden on reporting entities, the guideline will be implemented in a phased approach, outlined in the Annex. This approach will enable the eventual reporting on all sustainability-related financial risks and opportunities but will begin with a stronger focus on climate.

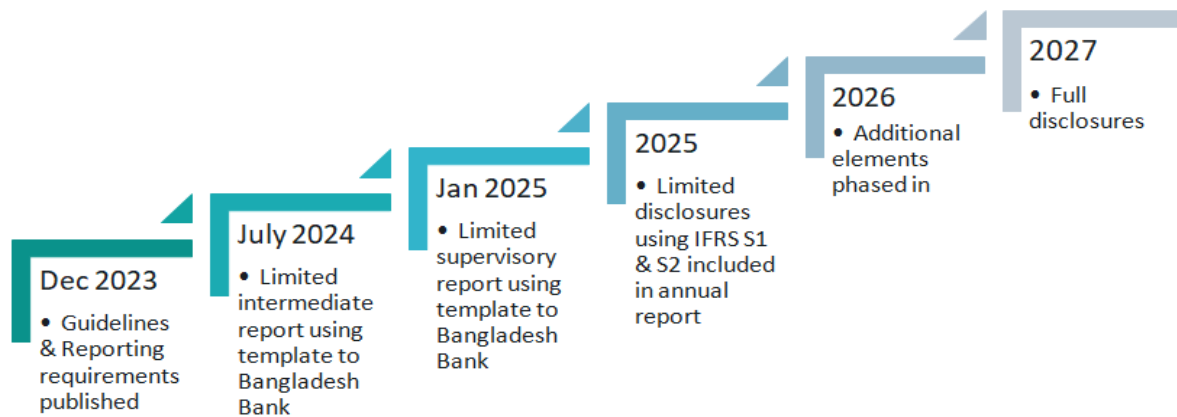
The requirements set out a general requirement to consider all sustainability-related financial risks and opportunities, as well as making the disclosure of *climate-related* financial risks and opportunities mandatory. The disclosure of *other sustainability-related* financial risks and opportunities are voluntary, but encouraged. Once sufficient experience of reporting by its regulated entities accumulates and/or the ISSB publishes its consequent standards on other sustainability matters, Bangladesh Bank may choose to update this part of the requirement to require the disclosure of other specific sustainability-related financial risks and opportunities, or even all sustainability-related financial risks and opportunities.

## 5.0 Method for implementation

The requirements directly reference IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2 Climate-related Disclosures to disclose such information.

A regulatory template has been developed for the Banks and non-bank financial institutions based on the IFRS S1 and S2 standards for submitting the required information in a structured way. Following this, bank and non-bank financial institutions will disclose this information in their annual report. Banks and non-bank financial institutions may be exempted from disclosing any information if it seems to be business sensitive and the information satisfies the criteria for sensitive information within IFRS S1.

## 6.0 Implementation pathway



The first year(s) of reporting will likely prove to be challenging for banks and financial institutions, as they scale up their expertise and implement the right processes within their organisations. To accommodate this and avoid undue burden, an implementation pathway is designed in different phases. This implementation pathway would phase in the requirements gradually, over a period of 3 years.

## 7.0 Disclosure requirements

### 1. Banks and financial institutions regulated by Bangladesh Bank:

- Shall consider sustainability-related financial risks and opportunities related to its business;
- Shall disclose to Bangladesh Bank information regarding its climate-related financial risks and opportunities related to its business using a template provided by Bangladesh Bank;
- Shall disclose to Bangladesh Bank information regarding its climate-related financial risks and opportunities related to its business using the template referred to in 1. (a);
- Shall disclose in their annual reports information about climate-related financial risks and opportunities that are useful to primary users of their general-purpose financial reports [annual reports] in making decisions relating to providing resources to the entity;
- May disclose in their annual report's information about other sustainability-related financial risks and opportunities that are useful to primary users of their general-purpose financial reports [annual reports] in making decisions relating to providing resources to the entity; and
- Shall disclose information outlined above using *IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information* and *IFRS S2 Climate-related Disclosures*, as published by the International Sustainability Standards Board of the IFRS Foundation and the *Global GHG Accounting and*



*Reporting Standard for the Financial Industry, as published by the Partnership  
for Carbon Accounting Financials.*

2. Disclosures outlined in 1 (b) and 2 (c) shall be submitted to Bangladesh Bank on a semi-annual basis, no later than 31 January and 31 July, respectively;
3. The first disclosure outlined in 1 (d) and 1 (e) shall be reported in the entity's 2025 annual report, for the financial year starting 1 January 2024;
4. Bangladesh Bank shall publish voluntary guidance to the disclosure requirements outlined in 1; and
5. The content of the disclosures referred to in 1. shall be reported in line with the timeline provided in the guidance referred to in 2.
6. Limited assurance of the reported information is required, in line with the timeline outlined in the timeline provided in the guidance referred to in 2. eg in non-compliance.

Annexure-  
1

Draft

## Reporting Template of Sustainability and Climate-related Financial Disclosure

**Banks and FIs' Name:**

ABC Bank PLC

### How to use this template

Please refer to the "Guidelines on Sustainability and Climate Related Financial Disclosure" published by Bangladesh Bank as on .....

The size of a particular cell does not indicate the expected length of the disclosure. If more space is needed to report a certain disclosure, please adjust the size of the cell accordingly. Certain disclosures require you to select from a predetermined set of options. In these cases, please use the dropdown options to choose the applicable answer.

Certain tables in the "Metrics and Targets" tab indicate that you may require to add additional lines to complete your disclosure. In these cases only, please add or remove lines as applicable to complete your disclosure.

Governance			Draft
S.L No.	Governance bodies and individuals	Remarks	Reference
1.1	What are the Board and its individual board members' responsibilities for oversight of sustainability and climate-related risks and opportunities.		S1 27 (a); S2 6 (a)
1.2	What are the Board and its individual board members' responsibilities for sustainability and climate-related risks and opportunities in the terms of reference, mandates, role descriptions and other related policies.		S1 27 (a) (i); S2 6 (a) (i)
1.3	How and how often the board and its individual board members is informed about sustainability and climate-related risks and opportunities?		S1 27 (a) (ii); S2 6 (a) (ii)
1.4	How and how often the board and its individual board members are informed about sustainability and climate-related risks and opportunities?		S1 27 (a) (iii); S2 6 (a) (iii)
1.5	How the board and its individual board members take into account sustainability and climate-related risks and opportunities when overseeing the entity's strategy, its decisions on major transactions and its risk management processes and related policies, including whether the Board and its individual board members have considered trade-offs associated with those risks and opportunities? Explain the process and policies used in the decision-making.		S1 27 (a) (iv); S2 6 (a) (iv)
1.6	How the board and its individual board members oversee the setting of targets related to sustainability and climate-related risks and opportunities, and monitor progress towards those targets, including whether and how related performance metrics are included in remuneration policies?		S1 27 (a) (v); S2 6 (a) (v); S1 51; S2 29 (g); S2 33-36
	<b>Management's role</b>		
1.7	What are the management's role in the governance processes, controls and procedures used to monitor, manage and oversee sustainability and climate-related risks and opportunities?		S1 27 (b); S2 6 (b)
1.8	Is the role delegated to a specific management-level position or management-level committee and if so, how oversight is exercised over that position or committee?		S1 27 (b) (i); S2 6 (b) (i)
1.9	If the role is delegated to a specific management-level position or management-level committee (i.e. answered "Yes" above), how oversight is exercised over that position or committee.		S1 27 (b) (i); S2 6 (b) (i)
1.10	Does management use controls and procedures to support the oversight of sustainability and climate-related risks and opportunities and, if so, how these controls and procedures are integrated with other internal functions?		S1 27 (b) (ii); S2 6 (b) (ii)
1.11	How the controls and procedures used by management to support the oversight of sustainability and climate-related risks and opportunities have impacted the entity's existing internal control policies, including climate risk management?		See guidance

	Strategy	Remarks	Reference
<b>S.I No.</b>	<b>Sustainability-related risks and opportunities</b>		<i>S1 29 (a); S2 9(a)</i>
2.1	The current and anticipated effects of sustainability and climate-related risks and opportunities on the entity's business model and value chain.		<i>S1 32 (a); S2 13(a)</i>
2.2	Where in the entity's business model and value chain sustainability and climate-related risks and opportunities are concentrated.		<i>S1 32 (b) S2 13 (b)</i>
2.3	The entity's description of short-term.		<i>S1 30 (c); S2 10 (c)</i>
2.4	The entity's description of medium-term.		<i>S1 30 (c); S2 10 (c)</i>
2.5	The entity's description of long-term.		<i>S1 30 (c); S2 10 (c)</i>
2.6	How are the entity's definitions of short, medium and long-term linked to the planning horizons used by your entity's for strategic decision-making.		<i>S1 30 (c); S2 10 (d)</i>
	<b>Strategy and decision-making</b>		<i>S1 33; S2 23</i>
2.1	How the entity has responded to, and plans to respond to, sustainability and climate-related risks and opportunities in its strategy and decision-making, including how the entity plans to achieve any sustainability and climate-related targets it has set and any targets it is required to meet by law or regulation?		<i>S1 33 (a); S2 14 (a)</i>
2.2	Current and anticipated changes to the entity's business model, including its resource allocation, to address climate-related risks and opportunities.		<i>S2 14 (a) (i)</i>
2.3	Current and anticipated direct mitigation and adaptation efforts.		<i>S2 14 (a) (ii)</i>
2.4	Current and anticipated indirect mitigation and adaptation efforts.		<i>S2 14 (a) (iii)</i>
2.5	Any climate-related transition plan the entity has, including information about key assumptions used in developing its transition plan, and dependencies on which the entity's transition plan relies.		<i>S2 14 (a) (iv)</i>
2.6	How the entity plans to achieve any climate-related targets, including any greenhouse gas emissions targets?		<i>S2 14 (a) (v); S2 33-36</i>
2.7	How the entity is resourcing, and plans to resource, the activities disclosed above?		<i>S2 14 (b)</i>
2.8	The progress against plans the entity has disclosed in previous reporting periods (above), including quantitative and qualitative information.		<i>S1 33 (b); S2 14 (c)</i>
2.9	Trade-offs between sustainability-related risks and opportunities that the entity considered.		<i>S1 33 (c)</i>

Guidelines on Sustainability and  
Climate Related Financial Disclosure  
for Banks and Financial Institutions

	Financial position, financial performance and cash flows	S1 34, 17
2.10	What are the effects of sustainability and climate-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period.	S1 34 (a); S1 36-40; S2 15 (a)
2.11	The anticipated effects of sustainability and climate-related risks and opportunities on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how climate- and other sustainability-related risks and opportunities are included in the entity's financial planning.	S1 34 (b); S1 36-40; S2 15 (b); S2 18
2.12	How sustainability and climate-related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period?	S1 35 (a); S1 36-40; S2 15 (c)
2.13	The sustainability and climate-related risks and opportunities identified above, for which there is a significant risk of a material adjustment within the next annual reporting period to the carrying amounts of assets and liabilities reported in the related financial statements.	S1 35 (b); S1 36-40; S2 16 (b); S2 18-21
2.14	How the entity expects its financial position to change over the short, medium and long term, given its strategy to manage sustainability and climate-related risks and opportunities, taking into consideration its investment and disposal plans, including plans the entity is not contractually committed to?	S1 35 (c) (i); S1 36-40; S2 16 (c) (i); S2 18-21
2.15	How the entity expects its financial position to change over the short, medium and long term, given its strategy to manage sustainability and climate-related risks and opportunities, taking into consideration its planned sources of funding to implement its strategy.	S1 35 (c) (ii); S1 36-40; S2 16 (c) (ii); S2 18-21
2.16	How the entity expects its financial performance and cash flows to change over the short, medium and long term, given its strategy to manage sustainability and climate-related risks and opportunities?	S1 35 (d); S1 36-40; S2 16 (d);
	<b>Resilience</b>	S1 29 (e); S1 41-42;
2.17	Description of the entity's capacity to adjust to the uncertainties arising from sustainability-related risks. Qualitative and, if applicable, quantitative assessment of the resilience of its strategy and business model in relation to its sustainability-related risks, including information about how the assessment was carried out and its time horizon. When providing quantitative information, an entity may disclose a single amount or a range.	S1 41
2.18	Description of the resilience of the entity's strategy and business model to climate-related changes, developments and uncertainties, taking into consideration the entity's identified climate-related risks and opportunities. The entity shall use climate-related scenario analysis to assess its climate resilience using an approach that is commensurate with the entity's circumstances (see IFRS S2 paragraphs B1–B18). In providing quantitative information, the entity may disclose a single amount or a range.	S2 22; S2 23
2.19	The entity's assessment of its climate resilience as at the reporting date, which shall enable users of general purpose financial reports to understand: (i) the implications, if any, of the entity's assessment for its strategy and business model, including how the entity would need to respond to the effects identified in the climate-related scenario analysis; (ii) the significant areas of uncertainty considered in the entity's assessment of its climate resilience; (iii) the entity's capacity to adjust or adapt its strategy and business model to climate change over the short, medium and long term, including; (iv) the availability of, and flexibility in, the entity's existing financial resources to respond to the effects identified in the climate-related scenario analysis, including to address climate-related risks and to take advantage of climate-related opportunities; (v) the entity's ability to redeploy, repurpose, upgrade or decommission existing assets; and (vi) the effect of the entity's current and planned investments in climate-related mitigation, adaptation and opportunities for climate resilience.	S2 22 (a); S2 23
2.20	How and when the climate-related scenario analysis was carried out, including: (i) Information about the inputs the entity used, including: (1) Which climate-related scenarios the entity used for the analysis and the sources of those scenarios; (2) Whether the analysis included a diverse range of climate-related scenarios; (3) Whether the climate-related scenarios used for the analysis are associated with climate-related transition risks or climate-related physical risks; (4) Whether the entity used, among its scenarios, a climate-related scenario aligned with the latest international agreement on climate change; (5) Why the entity decided that its chosen climate-related scenarios are relevant to assessing its resilience to climate-related changes, developments or uncertainties; (6) The time horizons the entity used in the analysis; and (7) What scope of operations the entity used in the analysis (for example, the operating locations and business units used in the analysis); (ii) The key assumptions the entity made in the analysis, including assumptions about: (1) Climate-related policies in the jurisdictions in which the entity operates; (2) Macroeconomic trends; (3) National- or regional-level variables (for example, local weather patterns, demographics, land use, infrastructure and availability of natural resources); (4) Energy usage and mix; and (5) Developments in technology; and (iii) The reporting period in which the climate-related scenario analysis was carried out.	S2 22 (b); S2 23; S2 B18

Risk Management		Draft	
S.I. No.		Remarks	Reference
3.1	The processes and related policies the entity uses to identify, assess, prioritise and monitor sustainability and climate-related risks, including information about:		S1 44; S2 25 (a)
3.2	The inputs and parameters the entity uses.		S1 44 (a) (i)
3.3	Whether and how the entity uses climate-related or other scenario analysis to inform its identification of sustainability-related risks.		S1 44 (a) (ii) S2 25 (a) (ii)
3.4	How the entity assesses the nature, likelihood and magnitude of the effects of those risks.		S1 44 (a) (iii) S2 25 (a) (iii)
3.5	Whether and how the entity prioritises sustainability and climate-related risks relative to other types of risk.		S1 44 (a) (iv) S2 25 (a) (iv)
3.6	How the entity monitors climate and other sustainability-related risks.		S1 44 (a) (v)
3.7	Whether and how the entity has changed the processes it uses compared with the previous reporting period.		S1 44 (a) (vi) S2 25 (a) (vi)
3.8	The processes the entity uses to identify, assess, prioritise and monitor climate- and other sustainability-related opportunities, including information about whether and how the entity uses climate-related scenario analysis to inform its identification of climate-related opportunities.		S1 44 (b); S2 25 (b)
3.9	To what extent, and how, the processes for identifying, assessing, prioritising and monitoring climate- and other sustainability-related risks and opportunities are integrated into and inform the entity's overall risk management process.		S1 44 (c)

Metrics and Targets			Draft
S.L No.	Climate-related Metrics	Remarks	Reference
4.1	Absolute gross greenhouse gas emissions generated by the consolidated accounting group during the reporting period, expressed in metric tonnes of CO2 equivalent		29 (a) (iv) (1); S2 B23-25 S2 IE1-IE5
4.2	Absolute gross greenhouse gas emissions generated by other investees (excluded from the disclosures above) during the reporting period, expressed in metric tonnes of CO2 equivalent		29 (a) (iv) (2); S2 B23-25 S2 IE1-IE5
4.3	Total absolute gross greenhouse gas emissions generated during the reporting period, expressed in metric tonnes of CO2 equivalent (equity share method)		S2 29 (a) (i), (ii); S2 B23-25 S2 IE1-IE5
*** Banks and FIs are required to submit GHG emissions as per table-1			
4.4	Location-based Scope 2 emissions		S2 29 (a) (v); S2 B30-B31
*** Banks and FIs are required to submit Location-based Scope 2 emissions data as per table-2			
	Notes to location-based Scope 2 emissions (if any)		S2 29 (a) (v); S2 B30-B31
4.5	Information on any contractual instruments that is necessary to inform users' understanding of the entity's Scope 2 greenhouse gas emissions		S2 29 (a) (v); S2 B23-25 S2 IE1-IE5
4.6	Absolute gross Scope 3 greenhouse gas emissions generated during the reporting period, expressed in metric tonnes of CO2 equivalent		S2 29 (a) (iv) (3); S2 B23-25 S2 IE6-IE5
	Categories included within the entity's measure of Scope 3 greenhouse gas emissions		S2 29 (a) (vi) (1)
Commercial Banking			B62
	Additional information about the entity's Category 15 greenhouse gas emissions (investments)		
4.7	Industry 1 GICS code (using 6-digit GICS code)		S2 B62 (a) (i)
	Loans and Advances (other than project finance)		S2 B62 (a) (ii)
	Project Finance		S2 B62 (a) (ii)
	Bonds and debenture		S2 B62 (a) (ii)
	Equity investments		S2 B62 (a) (ii)
	Undrawn loan commitments		S2 B62 (a) (ii)
	Other asset classe(s). If so, specify why it provides relevant information. [Add rows as appropriate]		S2 B62 (a) (ii)
4.8	Industry 2 GICS code (using 6-digit GICS code)		S2 B62 (a) (i)
	Loans and Advances (other than project finance)		S2 B62 (a) (ii)
	Project Finance		S2 B62 (a) (ii)
	Bonds and debenture		S2 B62 (a) (ii)
	Equity investments		S2 B62 (a) (ii)
	Undrawn loan commitments		S2 B62 (a) (ii)
	Other asset classe(s). If so, specify why it provides relevant information. [Add rows as appropriate]		S2 B62 (a) (ii)
*** Banks and FIs are required to submit financed emissions and gross exposure to each industry by asset class			
	Note:[Repeat industries and financial instruments above as many times as needed]		
4.9	Percentage of the entity's gross exposure included in the financed emissions calculation		S2 B62 (c); S2 B62 (c) (ii)
4.1	If the percentage of the entity's gross exposure included in the financed emissions calculation is less than 100%, what is the explanation for the exclusions, including the type of assets excluded		S2 B62 (c) (i)
4.11	Percentage of the entity's undrawn loan commitments included in the financed emissions calculation		S2 B62 (c) (iii)
4.12	The methodology the entity used to calculate its financed emissions (for commercial banking), including the method of allocation the entity used to attribute its share of emissions in relation to the size of its gross exposure.		S2 B62 (d)
	Asset Management (to be completed only if entity or its subsidiaries conduct asset management activities)		S2 B61

Guidelines on Sustainability and  
Climate Related Financial Disclosure  
for Banks and Financial Institutions

4.13	Absolute gross financed emissions		S2 B61 (a)
4.14	Assets Under Management (AUM) of financed emissions		S2 B61 (b)
4.15	Percentage of the entity's total AUM included in the financed emissions calculation		
4.16	If the percentage of the entity's total AUM included in the financed emissions calculation is less than 100%, please explain the exclusion, including types of assets and associated amount in AUM.		
4.17	The methodology the entity used to calculate its financed emissions (for asset management), including the method of allocation the entity used to attribute its share of emissions in relation to the size of its gross exposure.		
	<b>Overall emissions measurement approach</b>		
4.18	The measurement approach, inputs and assumptions the entity uses to measure its greenhouse gas emissions		S2 29 (a) (iii) (1)
4.19	The reason why the entity has chosen the measurement approach, inputs and assumptions it uses to measure its greenhouse gas emissions		S2 29 (a) (iii) (2)
4.20	Any changes the entity made to the measurement approach, inputs and assumptions during the reporting period and the reasons for those changes		S2 29 (a) (iii) (3)
4.21	Assets or business activities vulnerable to climate-related transition risks		S2 29 (b); S2 30; B64-B65
4.22	Assets or business activities vulnerable to climate-related physical risks		S2 29 (c); S2 30; B64-B65
4.23	Assets or business activities aligned with climate-related opportunities		S2 29 (d); S2 30; B64-B65
4.24	Capital expenditure, financing, or investment deployed towards climate-related risks and opportunities		S2 29 (e); B64-B65
4.25	Internal carbon prices		S2 29 (f); B64-B65
4.26	Whether and how the entity is applying a carbon price in decision-making		S2 29 (f) (i); B64-B65
4.27	The price for each metric tonne of greenhouse gas emissions the entity uses to assess the costs of its greenhouse gas emissions		S2 29 (f) (iii); B64-B65
4.28	Remuneration		
4.29	Whether and how climate-related considerations are factored into executive remuneration		S2 29 (g) (i); S2 6 (a) (v); B64-B65
4.30	Percentage of executive management remuneration recognised in the current period that is linked to climate-related considerations		S2 29 (g) (iii); B64-B65
4.31	Industry-based metrics that are associated with one or more particular business models, activities or other common features that characterise participation in an industry		S2 32; Industry-based Guidance on Implementing IFRS S2
*** Banks and FIs (if participates in asset management activities) are required to submit gross financed emissions as per table-4			
	[To be defined by reporting entity]		
	<b>Climate-related Targets</b>		
4.32	Quantitative and qualitative climate-related targets the entity has set to monitor progress towards achieving its strategic goals, and any targets it is required to meet by law or regulation, including any greenhouse gas emissions targets.		
	Targets		Metric used to set the target S2 33 (a); S2 B66-B67; S2 29; S2 32
	Target 1		
	Target 2		
	[Repeat as needed]		
*** Banks and FIs are required to submit information concerning to climate related targets as per table-5			
4.33	Is the entity planning to use carbon credits to offset greenhouse gas emissions to achieve any net greenhouse gas emissions target?		S2 36 (e)
4.34	If so, what is the extent to which, and how, achieving any net greenhouse gas emissions target relies on the use of carbon credits		S2 36 (e) (i)
4.35	Which third-party scheme(s) will verify or certify the carbon credits		S2 36 (e) (ii)
4.36	The type of carbon credit, including whether the underlying offset will be nature-based or based on technological carbon removals, and whether the underlying offset is achieved through carbon reduction or removal		S2 36 (e) (iii)
4.37	Any other factors necessary for users of general purpose financial reports to understand the credibility and integrity of the carbon credits the entity plans to us		S2 36 (e) (iv)



Table-1: Scope 1 and Scope 2 GHG emissions			
Climate-related Metrics	Reference	Scope 1 GHG emissions	Scope 2 GHG emissions
Absolute gross greenhouse gas emissions generated by the consolidated accounting group during the reporting period, expressed in metric tonnes of CO2 equivalent	29 (a) (iv) (1); S2 B23-25 S2 IE1-IE5		
Absolute gross greenhouse gas emissions generated by other investees (excluded from the disclosures above) during the reporting period, expressed in metric tonnes of CO2 equivalent	29 (a) (iv) (2); S2 B23-25 S2 IE1-IE5		
Total absolute gross greenhouse gas emissions generated during the reporting period, expressed in metric tonnes of CO2 equivalent (equity share method)	S2 29 (a) (i), (ii); S2 B23-25 S2 IE1-IE5		

Table-2: Location-based Scope 2 emissions										
Activity data per reporting period			Emission factors				Calculated emissions			
Grouping [If applicable, determined by preparer]	Location	Quantity of energy /MWh	CO <sub>2</sub> emission rate	CH <sub>4</sub> emission rate	N <sub>2</sub> O emission rate	GHG emission factor source	CO <sub>2</sub>	CH <sub>4</sub>	N <sub>2</sub> O	CO <sub>2</sub> e
[add rows as required]	Total consumption:					Total scope 2 emissions for location-based method:	0	0	0	0

Table-3: Financed emissions and gross exposure of Banks and FIs to each industry by asset class

Commercial Banking					
Additional information about the entity's Category 15 greenhouse gas emissions (investments)	Scope 1	Scope 2	Scope 3	Gross exposure	
Industry 1 GICS code (using 6-digit GICS code)				Funded amounts B62 (b) (i)	Undrawn loan commitments B62 (b) (ii)
Loans and Advances (other than project finance)					
Project Finance					
Bonds and debenture					
Equity investments					
Undrawn loan commitments					
Other asset classe(s). If so, specify why it provides relevant information. <i>[Add rows as appropriate]</i>					
Industry 2 GICS code (using 6-digit GICS code)	Scope 1	Scope 2	Scope 3	Funded amounts B62 (b) (i)	Undrawn loan commitments B62 (b) (ii)
Loans and Advances (other than project finance)					
Project Finance					
Bonds and debenture					
Equity investments					
Undrawn loan commitments					
Other asset classe(s). If so, specify why it provides relevant information. <i>[Add rows as appropriate]</i>					

Table-4 : Financed emissions by Asset Management

Particulars	Reference	Scope 1	Scope 2	Scope 3
Absolute gross financed emissions	S2 B61 (a)			
Assets Under Management (AUM) of financed emissions	S2 B61 (b)			
		Amount	Percentage	
Assets or business activities vulnerable to climate-related transition risks	S2 29 (b); S2 30; B64-B65			
Assets or business activities vulnerable to climate-related physical risks	S2 29 (c); S2 30; B64-B65			
Assets or business activities aligned with climate-related opportunities	S2 29 (d); S2 30; B64-B65			

Guidelines on Sustainability and  
Climate Related Financial Disclosure  
for Banks and Financial Institutions

**Table-5: Climate-related Targets of banks and Fis**

Targets	If a metric has been developed by an entity				The objective of the target S2 33 (b); S2 29; S2 32	Part of the entity the objective applies to S2 33 (c); S2 29; S2 32	Period over which the target applies S2 33 (d); S2 29; S2 32	Base period over which progress is measured S2 33 (e); S2 29; S2 32	Milestones and interim targets (if any) S2 33 (f); S2 29; S2 32	If the target is quantitative, whether the target is an absolute target or intensity target S2 33 (g); S2 29; S2 32
	How the metric is defined [see S1 50 (a)]	Is the metric an absolute measure, a measure expressed in relation to another metric or a qualitative measure [see S1 50 (b)]	Is the metric validated by a third party and, if so, which party S1 50 (c); S2 34 (b)	Method used to calculate the metric and the inputs to the calculation, including the limitations of the method used and the significant assumptions made S1 50 (d)						
	1	2	3	4	5	6	7	8	9	10
Target-1										
Target-2										
Target-3										
[Repeat as needed]										
Targets	How the latest international agreement on climate change, including jurisdictional commitments that arise from that agreement, has informed the target  how the latest international agreement on climate change, including jurisdictional commitments that arise from that agreement, has informed the	The entity's processes for reviewing the target S2 34 (b); S2 29; S2 32	Metrics used to monitor progress towards reaching the target S2 34 (c); S2 29; S2 32	Any revisions to the target and an explanation for the revisions S2 34 (d); S2 29; S2 32	The entity's performance against each climate-related target and an analysis of trends or changes in the entity's performance S2 35	If greenhouse gas emissions target				
						Which greenhouse gases are covered by the target S2 36 (a)	Are Scope 1, Scope 2 or Scope 3 greenhouse gas emissions covered by the target S2 36 (b)	Is the target a gross greenhouse gas emissions target or net greenhouse gas emissions target S2 46 (c)	If net greenhouse gas emissions target, then the associated gross GHG emissions target S2 36 (c); S2 B68-B69	Was the target derived using a sectoral decarbonisation approach S2 36 (d)
	11	12	13	14	15	16	17	18	19	20
Target-1										
Target-2										
Target-3										
[Repeat as needed]										