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1st Level Review by Procedures owner and Accountable Director: _____	HEAD OF SUSTAINABILITY PROGRAMMES
2nd Level Review by Procedures Owner and Accountable Director: _____	DIRECTOR OF CREDIT
Vetted and Risk Reviewed by: _____	DIRECTOR OF RISK AND COMPLIANCE
Approved by: _____	CHIEF COMMERCIAL OFFICER

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Table 2: Performance Standards Thresholds

ABBREVIATIONS

1. AM	=	Account Manager
2. BM	=	Branch Manager
3. CA	=	Credit Analyst
4. CAFI	=	Climate Assessment for Financial Institutions
5. CESR	=	Credit, Environmental and Social Risk
6. DC	=	Director of Credit
7. DCB	=	Director of Corporate Banking
8. DEG	=	Deutsche Investitions-und Entwicklungsgesellschaft
9. DRC	=	Director of Risk and Compliance
10. ESDD	=	Environmental & Social Due Diligence
11. E&S	=	Environmental and Social
12. EIA	=	Environmental Impact Assessment
13. EIB	=	European Investment Bank
14. ESM	=	Environmental and Social Management
15. EMA	=	Environmental Management Act
16. EMP	=	Environmental Management Plan
17. ESIA	=	Environmental and Social Impact Assessment
18. ESMP	=	Environmental and Social Management Plan
19. ESRA	=	Environmental and Social Risk Assessment
20. FBELO	=	Fusion Banking Essence Loan Origination
21. FI	=	Financial Intermediaries
22. GMAP tool	=	Global Map of environmental and social risks in agro-commodity production (tool)
23. HOC-B	=	Head of Credit–Burundi
24. IFC	=	International Finance Corporation
25. LO	=	Lending Officer (includes Relationship Managers and Account Managers for CRDB Bank Plc parent company and Credit Analysts for Burundi subsidiaries)
26. MCB	=	Head of Corporate Banking
27. MCC	=	Management Credit Committee

28. MCO	=	Manager Credit Operations
29. MD	=	Managing Director
30. NEMC	=	National Environment Management Council
31. OD	=	Overdraft
32. PSs	=	Performance Standards
33. RM	=	Relationship Manager
34. SFU	=	Sustainable Finance Unit
35. TL	=	Term Loan
36. TZS	=	Tanzanian Shillings

SECTION 1: INTRODUCTION

1.1 Environmental and Social Management

The overall purpose of Environmental and Social Management is to understand and manage risks that arise from environmental and social concerns. The focus is on managing risks and it is intended for encouraging responsible financing practices and not for reducing or restricting financing. However, if there are business activities that are inherently irresponsible and managing the environmental and social risks is not feasible, the Bank should avoid financing those activities.

The Bank also recognizes the importance of addressing both causes and the consequences of climate change for projects it finances. In this context the Bank will take appropriate initiative to support such projects which enhance climate resilience and those with no or low carbon emission (i.e., climate change mitigation projects). The support to these projects will be in the form of Bank financing, corporate social Investment (CSI) and other relevant bank products. The specific purposes are to:

- 1.1.1 Examine the environmental and social issues and concerns associated with potential business activities proposed for financing or being financed and,
- 1.1.2 Identify, evaluate and manage the environmental and social risks and the associated financial implications arising from these issues and concerns.

Some of the sources of environmental risks are air emissions, inefficient use of energy, excessive use of water, un-controlled generation and disposal of wastes, illegal discharge of untreated hazardous substances, land contamination, sound pollution etc. Sources of social risks include unhealthy and unsafe working conditions, inadequate measures for community health, safety and security, exploitation of indigenous people and cultural heritage, violation of human rights, sexual exploitation, abuse and harassment etc.

1.2 Application of Environmental and Social Management (ESM) Procedures

The ESM Procedure shall be applicable when assessing E&S risks on all project loans, working capital facilities associated with projects financing granted by the Bank group. There will be separate procedures for bank subsidiary companies that will be prepared based on their respective country laws and regulations. As much as the Environmental Management Act, 2004 and The Environmental Management (Environmental Impact Assessment and Audit) Regulations, 2005 (Amended in 2018) GN. No. 349 provide a list of projects requiring and not requiring EIA, the ESM Procedure shall apply to all projects regardless of whether or not mentioned in this law and its regulations.

1.3 How to use the ESM Procedure

The Procedure document is divided into 9 Sections and has 8 Annexes. The main issues covered in the sections are as summarized below:

1.3.1 Section 1 is an Introduction.

1.3.2 Section 2 provides the E&S policy statements in respect of all lending issues related to environmental and social risks assessment aspects.

1.3.3 Section 3 provides the composition and reporting structure of Sustainable Finance unit, which is responsible for overseeing Environmental and Social Management System (ESMS) of the bank.

1.3.4 Section 4 provides the Environmental and Social Risks Identification and Assessment Procedure

1.3.5 Section 5 provides the review of environmental and social risks/impacts whereby the main objective is to ensure that processes of projects appraisal, approval, implementation and monitoring complies with prevailing national environmental and social laws and regulations and other international best practices.

1.3.6 Section 6 provides the Grievance Redressal Mechanism (GRM) which aims at providing guidelines on managing and responding to various project related complaints as received from project affected individual, organization or community.

1.3.7 Section 7 provides grievance mechanism flowchart.

1.3.8 Section 8 provides procedures for Information Disclosure to Public regarding environmental and social risk categories 'A' and 'B'

1.3.9 Section 9 provides revision history of the manual/procedure and version control.

1.4 Internal Communication and Training

The Procedure is self- explanatory which can serve as training material to all lending officers and is accessed from the bank intranet where every staff has access through a specified link and log in credentials. Annual trainings for the entire Bank are periodically arranged by the Bank's training unit.

1.5 Annexes

Annexes contain all the working tools and are referred to in one or more section(s) of this Procedure. This means that when reading the procedures as described in the sections, the reader will be referred to a specific annex to perform a given task/activity.

SECTION 2: ENVIRONMENTAL AND SOCIAL POLICY STATEMENT

2.1 Overall Policy Statement

CRDB Bank Plc is committed to promoting environmentally sound and sustainable development in the full range of its credit products. The Bank believes that environmental and social sustainability is a fundamental aspect of achieving outcomes consistent with its Credit Policy and recognizes that projects that foster environmental and social sustainability rank among the highest priorities of its activities. In view of this, CRDB Bank Plc shall only finance projects and businesses that manage their social and environmental impacts in a responsible manner based on the Environmental Management Act, 2004 and The Environmental Management (Environmental Impact Assessment and Audit) Regulations, 2005 (Amended in 2018) GN. No. 349. The bank will also apply international best practices such as the IFC Performance Standards and its associated assessment tools such as CAFI tool, International treaties and conventions which have been ratified by the country will also be complied with during assessment and management of Environmental and Social Risks.

2.2 Environmental and Social Category definition

2.2.1 Category A (High risk):

Category A (High risk) activities are those businesses/activities with potential significant adverse environmental or social risks and/or impacts that are diverse, irreversible, or unprecedented.

2.2.2 Category B (Medium risk):

Category B (Medium risk) activities are those businesses/activities with potential limited adverse environmental or social risks and/or impacts that are few in number, generally site-specific, largely reversible, and readily addressed through mitigation measures.

2.2.3 Category C (Low risk):

Category C (Low risk) activities are those businesses/activities with minimal or no adverse environmental or social risks and/or impacts.

2.3 Social aspects

From social aspects point of view, the bank shall observe the following for all businesses it finances:

- 2.3.1 Provide equal opportunity to all social or gender groups in terms of employment and business relations,
- 2.3.2 Have social acceptance from the surrounding community,
- 2.3.3 Observe labour standards and working conditions including occupational health and safety,
- 2.3.4 Abstain from financing agri-commodities and other businesses that use child labour.
- 2.3.5 Observe and eliminate negative impact of business on Indigenous People, cultural heritage and involuntary resettlement.
- 2.3.6 Abstain from financing projects and businesses that are in the Exclusion List as per Annex 1.

2.4 Environmental aspects

From environment aspects point of view, the bank shall observe the following for all businesses it finances:

- 2.4.1 Ensure that businesses financed observe environmental safety standards and regulatory requirements in line with country laws and international best practices.

- 2.4.2 Observe and eliminate the negative impact of business on Biodiversity Conservation and Natural Resources.
- 2.4.3 Observe and eliminate the negative impact of business on cultural heritage objects, sites and structures (eg. Artefacts, archaeological sites, graves, and sacred forests)
- 2.4.4 Abstain from financing projects and businesses that are in the Exclusion List as per Annex 1

SECTION 3: COMPOSITION, ROLES AND RESPONSIBILITIES OF KEY FUNCTIONS

3.1 Composition of Sustainable Finance Unit (SFU)

The Sustainable Finance Unit (SFU), drives the bank sustainability agenda through three main roles: First role is development and implementation of Environmental and Social Management System (ESMS) in lending process; Second role is Climate Finance referring to the development of funding proposals and other initiatives to be considered for mobilizing sustainable funds, oversee, supervise, manage and monitor the approved projects and programmes; and Third role is promoting ESG factors through development and implementation of ESG roadmap, framework and strategy. The unit is headed by two heads co-leading the unit: Head of Sustainability Programmes and Head of Policy Advisory and Climate Finance reports directly to the Chief Commercial Officer (CCO), supported by staffs specializing in key functions of Sustainable Financing and Environmental and Social Management. The unit ensure adequate implementation and enforcement of controls in relation to sustainable financing and environmental and social management functions across the Bank and subsidiaries.

3.2 Roles and Responsibilities of Senior Management

In addition to Review and approval of this Environmental and Social Management (ESM) procedure the senior management shall have the following specific responsibilities:

- (i) Monitor the bank's environmental and social risk profile and take timely remedial actions in case there is a deterioration of the credit portfolio in terms of environmental and social related issues.
- (ii) Ensure that the bank's lending staff possess adequate skills and competences to manage the bank's loan portfolio and its inherent environmental and social risk.
- (iii) Ensure that material environmental and social risk issues are addressed in a timely manner.

3.3 Responsibilities of Sustainable Finance Unit

In addition to making recommendations to the Management for review of this procedure, the Sustainable Finance unit shall have the following specific responsibilities:

- (i) Overall, in charge of end-to end environmental and social risk management. In fulfilling this role, the unit shall ensure availability of environmental and social due diligence template for assessment of E&S risk on projects financed.
- (ii) Build awareness and provide relevant training on sustainability practices particularly to all lending officers of the bank.
- (iii) Prepare and provide timely reports i.e Annual Environmental Performance Report (AEPR) on environmental and social management matters to all relevant stakeholders, including investors (where applicable).
- (iv) Participate in due diligence and conducting site inspections particularly to perceived high risk (Category A) projects or businesses for E&S risk assessment when need arise due to possession of necessary skills.

3.4 Responsibility of Business Units

- (i) The business management team should be aware and consider that E&S risks as critical as other risks during the loan credit appraisal process. Business nit staff should consider Environmental and social Risk Assessment (ESRA) during day-to-day project financing.
- (ii) Ensure that all projects/business activities have duly filled environmental and social Risk Assessment (ESRA) checklist.
- (iii) Ensure the ESRA checklist has been completed by the responsible lending officer (RO/RM) during customer recruitment and/or during regular customer meetings with key personnel, or when customers request project expansion or additional financing enhancement.
- (iv) Business Units should include the topics of environmental, social, and climate issues and involve the Sustainable Finance Unit (SFU) to build internal capacity and awareness for sustainability matters.

- (v) Ensuring that relevant environmental and social risk covenants in loan agreements executed between the bank and borrowers are adhered to.
- (vi) To ensure all supporting documents regarding ESRA are properly filed in the customer file.

3.5 Responsibility of Credit Department

- (i) The credit management team and other authorities in the loan appraisal, approval, and disbursement processes should be aware and consider that E&S risks as critical as other risks during the credit appraisal process. The commitment of credit management will motivate other technical staff to consider ESRA during day-to-day project financing.
- (ii) Ensure that all projects/business activities loan packs have duly filled environmental and social risk assessment (ESRA) checklist and return all project application without E&S assessment.
- (iii) Ensure the ESRA checklist has been completed by the responsible lending officer (RO/RM) during customer recruitment and/or during regular customer meetings with key personnel, or when customers request project expansion or additional financing enhancement.
- (iv) Ensure the availability of the Environmental and Social Risk Assessment (ESRA) section to all credit appraisal templates in order for the Credit Analyst to input his or her environmental and social analysis observations.
- (v) Involve the Sustainable Finance Unit (SFU) during the review of various credit documents, including appraisal templates, policies, procedures, manuals and training plans, to ensure the inclusion of ESRA in the credit flow from end to end.
- (vi) The Department of Credit should include the topics of environmental, social, and climate issues and involve the Sustainable Finance Unit (SFU) in credit-related training for all levels, including entry-level, periodic, and internal training curriculum, in order to build internal capacity and awareness for sustainability matters.

- (vii) Ensuring that relevant environmental and social risk covenants in loan agreements executed between the bank and borrowers are included as a clause in the loan facility and are adhered to.

3.6 Responsibility of Risk and Compliance (R&C) department

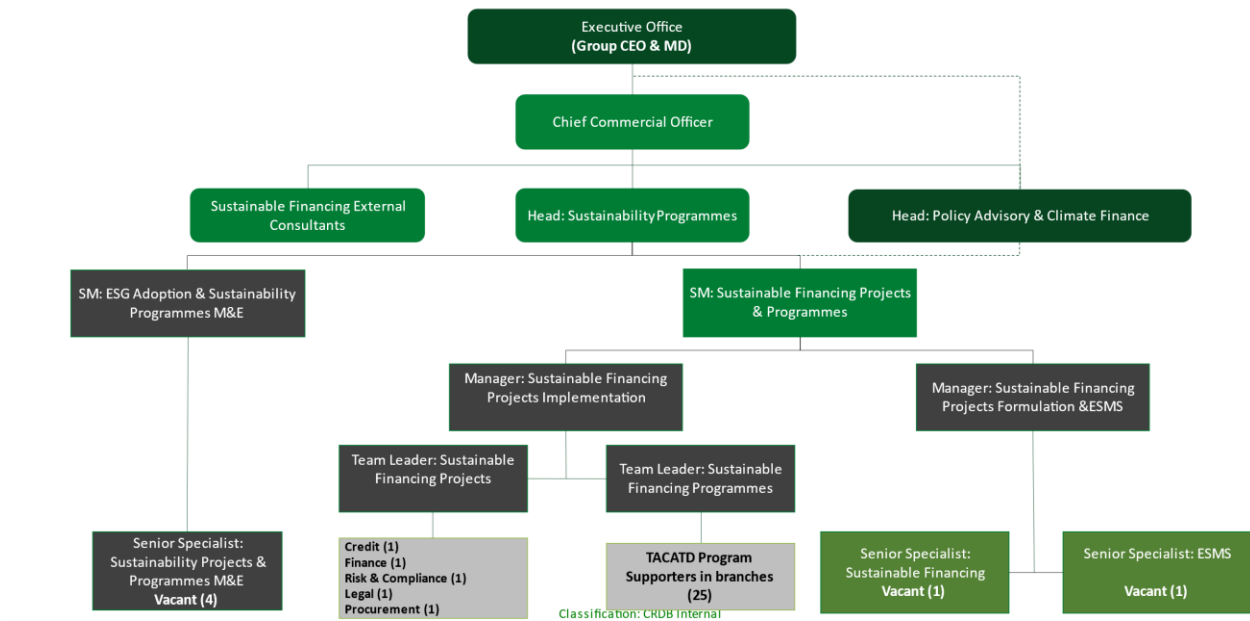
- (i) R&C department shall be responsible for monitoring compliance to the procedures and ensure E&S risk assessment is done by lending units according to the existing ESRA tool/template.
- (ii) The risk and compliance function shall conduct independent review on provide periodic reports on the business units adhering to the requirements of conducting Environmental and Social Risk Management on the projects financed by the bank.
- (iii) Shall implement measures to ensure all relevant business units comply with applicable environmental laws and regulations.
- (iv) To ensure the risk management framework has incorporated the environmental, social and climate risk and integrate with other risk categories, including, among others, operational risk, market, and liquidity risk, reputational, legal and IT risk aspects.

3.7 Responsibilities of Internal Audit

- (i) Internal audit shall perform regular reviews of the adequacy, appropriateness, and effectiveness and internal control framework for environmental and social risks management.
- (ii) An internal audit shall provide assurance to the board and senior management with respect to the effectiveness of controls put in place to mitigate environmental and social risks on projects.

3.3 Reporting Structure of the Sustainable Finance Unit (SFU)

SFU - DEPARTMENTAL STRUCTURE



SECTION 4: ENVIRONMENTAL AND SOCIAL RISKS IDENTIFICATION AND ASSESSMENT PROCESS

4.1 Objective of Environmental and Social risk identification and assessment Procedures

The objective of E&S risk identification and assessment procedures section is to provide a step-by-step guidance on screening, assessment, decision, control and monitoring of E&S risks with respect to transactions financed by the Bank.

Where a need arise, E&S analyst from SF unit shall -review or re-visit the project site accompanied by the respective loan officer (Relationship Manager/ Relationship Officer. Final E&S categorization of the project will mainly based on facts collected from the submitted loan application documents and observation made during the site visit.

4.2 Environmental and Social Risk Assessment (ESRA) process

The E&S risk assessment process includes:

- (i) Screening potential project loans against the Exclusion List;
 - Lending officer should ensure the project does not fall under the exclusion list - as per annex 1,
- (ii) Conducting the Environmental and Social Risk Assessment (ESRA);
 - Comment on impact of environmental and social risk of the projects application based on the Environmental and Social Risk Assessment (ESRA) as per annex 2
- (iii) Identification of E&S risks and categorization according to E&S risks:
 - a. An E&S due diligence assessment against the local environmental and social laws and regulation

If any activities is checked in the category A and/or B in the annex 3 “ESDD template”, the Project is Category A and/or B based on the local E&S Laws and Regulations. Go to section 2: “E&S Risk Category Identification (based on IFC Performance Standards 1 to 8.
 - b. An E&S due diligence assessment against the IFC Performance Standards (PSs)

If the business activities trigger IFC PS 5 - 8 the business activity/project is High Risk Category A; engage SFU for re-assessment. Then, provide summary of project/business activities as per the Environmental and Social Risk Assessment process including the category of the business activity/project.

- Comment on the category of project based on the ESDD conducted in annex 3

- (iv) Development of mitigation measures to manage the E&S risks identified,
- (v) Inclusion of E&S clauses in the loan agreements, and monitoring

If any activities is checked in the category A and/or B in the annex 3 “ESDD template”, the Project is Category A and/or B based on the local E&S Laws and Regulations. Go to section 2: “E&S Risk Category Identification (based on IFC Performance Standards 1 to 8. If the business activities trigger IFC PS 5 - 8 the business activity/project is High Risk Category A; engage SFU for re-assessment. Then, provide summary of project/business activities as per the Environmental and Social Risk Assessment process including the category of the business activity/project.

SECTION 5. ENVIRONMENTAL AND SOCIAL RISKS MONITORING AND REVIEW.

The Sustainable Finance unit shall ensure that all projects financed by the bank are kept in constant monitoring throughout the loan tenure. The main objective is to ensure that projects are implemented and operated in compliance with prevailing regulatory requirements and other international best practice. Projects shall be monitored through all stages of construction, operation and decommissioning. The monitoring shall aim at enhancing positive impacts and eliminating or minimizing negative impacts of the projects as outlined during the process of Environmental and Social Impact Assessment and included in the Environmental and Social Management Plans.

Monitoring will ensure that loan covenants set in facility agreements are adhered and any failure is earlier recognized hence the Bank may agree with the client on remedial measures to be taken by the client to achieve desired level of compliance. In case the client fails to comply with the agreed remedial measures, the Bank may take such action and/or exercise such remedies contained in the loan facility agreements that deemed appropriate. In case of any grievances related to E&S, the Lending Officer shall contact the SF unit for necessary course of action. Other project affected communities and stakeholders will report grievance as per procedure stipulated in customer complaints registers available at all CRDB Bank branches and Bank website.

Monitoring process/activities will involve:

- (i) Periodic site visit by the environmental and social risk analysts from SF unit and/or Lending Officers from business units. Monitoring shall be focusing on ensuring proper implementation of the specific issues identified and stipulated in the client EIA certificate.
- (ii) For all high risks E&S projects that need close follow up, conducting site visit and review the 'E&S Risk Assessment Form' to confirm/re-categorize the project proposal received from business unit.
- (iii) Review and ensure compliance with grievance mechanism during site visit.

- (iv) Annual preparation of E&S compliance reports including mandatory Annual Environmental Performance reports for financiers/lenders.

SECTION 6: GRIEVANCE REDRESSAL MECHANISM (GRM)

6.1 Introduction

CRDB Bank operates in an open environment and has an open door policy that enhances support, friendship and professional collaboration. The bank is committed to adhering to standards and procedures of accountability and transparency in all its business operations including lending as set out in its governance policies. The bank will continue addressing the environmental impact of its business activities, directly or indirectly with those doing business with the bank. There are no 'walls' at CRDB bank and everyone is accessible from our most junior staff all the way through to our top management and CRDB Board of Directors.

6.2 Purpose

Grievance Redressal Mechanism aims at providing guidelines on managing and responding to various project related complaints as received from project affected individual, organization or community. The procedure will apply during all main stages of project cycle, initiation, construction, operation and closure. The bank will require the client to have in place a grievance mechanism to be able to receive and assist resolve project-affected parties concerns and grievances arising from the project. The grievance mechanism should be appropriate for anticipated project risks and impacts. However, the interested and affected parties can resort to channel their project related grievance directly to the bank as per the procedures outlined in section 6.5 of this Procedure.

6.3 Objectives

The following are major objectives of Grievance Redressal Procedure

6.3.1 Ensure better safeguards mechanisms for implementation of projects.

6.3.2 Resolve environmental and social grievances in the Project areas in a systematic and timely manner to safeguard interests of the bank and community as a whole.

6.3.3 Build up a relationship of trust amongst the bank, project staff, affected parties and other project stakeholders.

6.3.4 Ensure transparency in dealings amongst stakeholders including affected parties through a proper communication system.

6.4 Scope

The grievance redressal mechanism applies to;

6.4.1 All project related complaints in connection with projects financed by the Green Climate Fund (GCF).

6.4.2 The GRM will be applied to GCF funded projects regardless of the proportion of participation in the total project funding.

6.5 Procedures for channelling the project related grievances

6.5.1 Receiving:

Any project affected party with reasonable belief that a project being funded as per details in section 6.4.1 may result or is potential to social, health or environmental risk will raise a concern and report the same for a necessary remedial action. To enable thorough evaluation and investigation process, complainant should provide sufficient information so that timely solution for the complaint is obtained.

The bank will receive complaints from project affected parties through the following outlines touch points:

(i) Call Center

Project affected party can make a direct call to the CRDB Bank Call Center for reporting any project related complaints and/or queries. The complaint received through Call Center will be directed to nearby branch where the project is being implemented for resolution. The credit management department at the branch will evaluate the complaint and provide feedback to the affected party within 10 working days. Whereas the complaint has not been successfully resolved within the 10 days at branch level, the complaint shall be escalated to the Director of Business Transformation for further action.

(ii) Branch

Project affected party can walk into any Bank branch nearby a project locality for reporting a complaint. Branches have customer complaint form (*refer annex 8*) complaints which will be used to officially receive and record complaints. In case a customer complaint is not resolved at the branch level within 10 working days, the complaint shall be escalated to the Director of Business Transformation for further action.

(iii) Email

Project affected party can send an e-mail to customer-hotline@crdbbank.com. All incoming emails will be assigned a reference number and acknowledgement containing the reference number will be sent to complainants. The complaint received through emails shall be directed to the Department of Business Transformation for resolution within 10 working days.

(iv) Letter

Project affected party can raise complaints by sending a letter to any CRDB bank branch and/or CRDB Bank head office, CRDB Bank Plc, P.O. Box 268, Dar Es Salaam, Tanzania. The complaints received through letters shall be resolved by either branch credit management department or the Director of Business Transformation within 10 days.

(v) Website

The Bank's website, <http://www.crdbbank.com> provides a host of services for customers. Project affected party can also report complaints through the website. The Bank will acknowledge receipt by sending back a reference number to the complainant. The Department of Business Transformation shall work out the complaint within 10 days and respond back to the complainant.

6.6 Coordination

The Managers Credit Operations at branches shall be designated as key officers in charge of Grievance Redressal received through the established complaints receiving touch points.

6.7 Escalation

Where an agreement has not been reached at branch level, the complainant will be offered an opportunity to escalate the complaint to CRDB bank Head Office (Department of Business Transformation) for further action. In case the complaint has not been closed as per the mechanism flow chart in section 7 below, the complainant may escalate further to the Managing Director of the Bank or for remedial measures of the complaint through judicial proceeding or other non-judicial but official government avenues for redressal of the complaint.

6.8 Closure

Upon agreement between the bank, project proponent or bank's implementing entity or agency and the complainant on how the complaint will be resolved, minutes will be drafted and signed by them. After due implementation of it and upon satisfaction by all parties, new minutes will be signed stating resolution and formal closing of the complaint.

6.9 Recording and Tracking

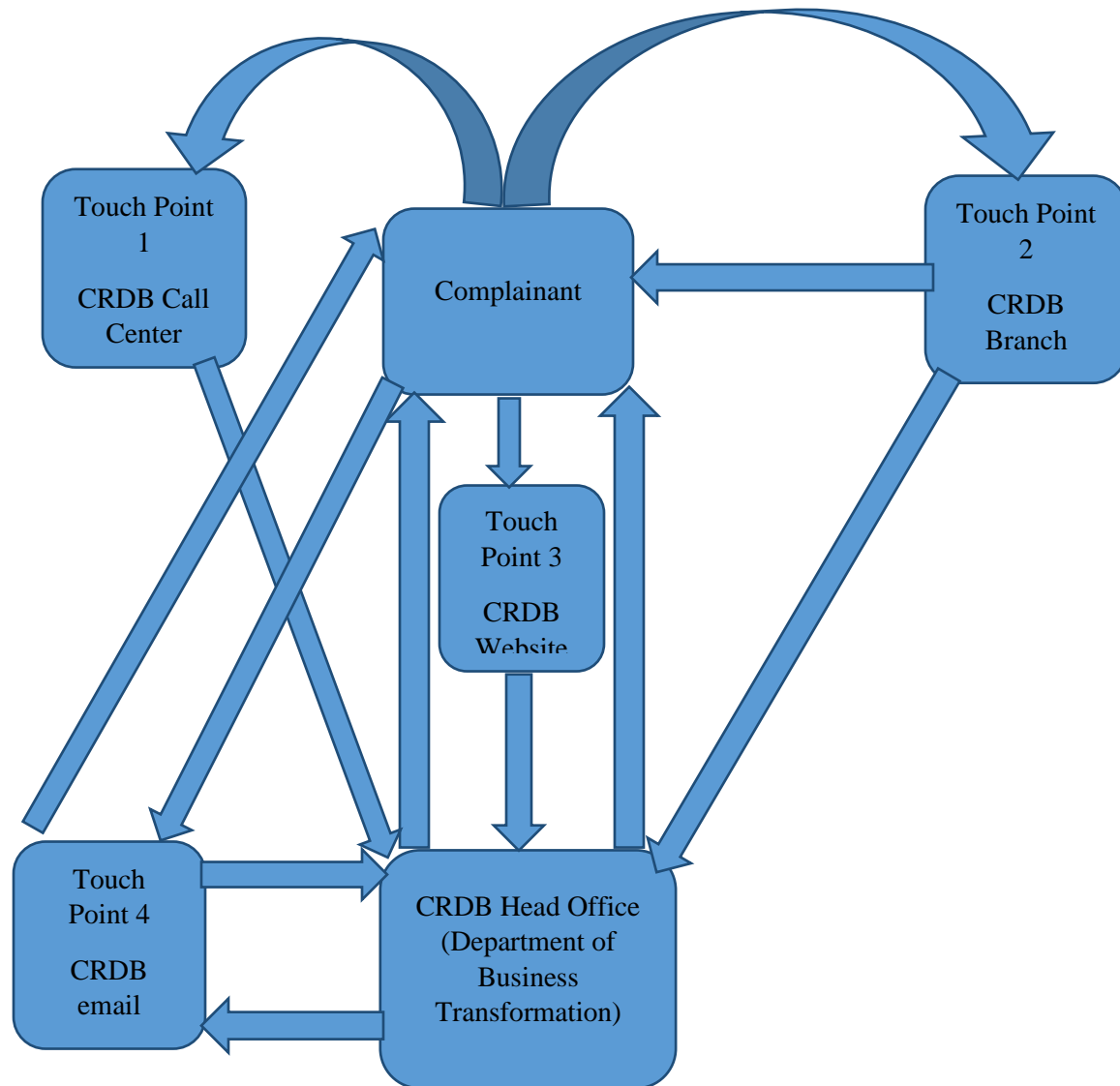
All bank branches shall maintain completed Customer Complaint form as explained in section 6.5.1(ii) above. Keeping records of complaints collected from relevant branches will be the responsibility of the Manager Credit Operation who will be responsible to submit the complaints to the unit of Sustainable Finance at the Department of Business Transformation. All complaints will be centrally recorded at DRC for enabling continuous tracking of implementation of resolutions.

Complaint tracking system will among other information contain the following key information:

- Number of complaints received;
- Number of complaints that have been resolved;
- Number of complaints that have not reached agreement; and

- Number of complaints that have been forwarded to judicial system (courts of law).

SECTION 7: BANK GRIEVANCE PROCEDURE FLOWCHART



SECTION 8: INFORMATION DISCLOSURE TO THE PUBLIC

All bank decisions on projects/programs which will involve category 'A' and 'B' environmental and social risks as described in item (ii) below will be publicized to the general public. The bank, through its website will disclose the following key information:

(i) Project information

Project information shall include: Expected project beneficiaries; Project brief and purpose of the funding; Locality of the project; Total project cost; Amount of GCF funding to the project; Financing structure of the project.

(ii) Publication of the Project's Environmental and Social Impacts Assessment Report

Environmental and Social Impact Assessment reports will be publicized for both category 'A' and 'B' project where timelines for disclosure will be as follows;

(a)Category A projects

The bank will disclose the Environmental and Social Impact Assessment (ESIA) and an Environmental and Social Management Plan (ESMP) at least 120 days before bank's Board decision or GCF's Board decision, whichever is earlier.

(b)Category I-1 programs

The bank will disclose the Environmental and Social Impact Assessment (ESIA) and/or Environmental and Social Management System (ESMS) where applicable at least 120 days before bank's Board decision or GCF's Board decision, whichever is earlier.

(c) Category B projects

The bank will disclose the ESIA and ESMP at least 30 days before bank's Board decision or GCF's Board decision, whichever is earlier.

(d)Category I-2 programs

The bank will disclose the ESIA and/or ESMS where applicable at least 30 days before bank's Board decision or GCF's Board decision, whichever is earlier.

(iii) Project results

The projects/programmes will be monitored and evaluated throughout their life cycle as per bank's developed processes and procedures including but not limited to Credit policy, Credit Operating Manual, Environmental and Social Management procedure, Gender policy and Project Appraisal and Management procedures. During monitoring of the projects, key stakeholders such as Tanzania's National Designated Authority, implementing/executing agencies will be involved.

Important information to be disseminated to the public during closure will include; Actual project results achieved; Project budgets and implementation timelines; and Lessons learned from implementation of projects.

SECTION 9: REVISION HISTORY AND VERSION CONTROL

This Procedure shall be internally reviewed at least once after two years and approved by the Director of Business Transformation.

Apart from internal review, the bank shall engage external experts to review effectiveness of banks entire ESMS at least after every Two (2) years.

VERSION NUMBER	DATE APPROVED	ACTION
1.0	June, 2014	Developed
2.0	February, 2017	Reviewed
3.0	June, 2020	Reviewed
4.0	February, 2022	Reviewed
5.0	September, 2023	Reviewed

LIST OF ANNEXES AND APPENDICES

Annex 1: Exclusion List/Prohibited Transactions

1. Production or activities involving forced labour¹ or harmful child labour²
2. Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements
3. Any business relating to pornography or prostitution
4. Trade in wildlife or wildlife products regulated under Convention on International Trade in Endangered Species or Wild Fauna and Flora CITIES³
5. Production or use of or trade in hazardous materials such as radioactive materials⁴, unbounded asbestos fibres and production containing PCBs⁵
6. Cross-border trade in waste and waste products unless compliant to the Basel Convention and the underlying regulations.
7. Drift net fishing in the marine environment using nets in excess of 2.5 km in length
8. Production, use of or trade in ozone-depleting substances, hazardous pharmaceuticals, pesticides/herbicides, chemicals, ozone depleting substances⁶ and other hazardous substances subject to international phase-outs or bans
9. Destruction⁷ of Critical Habit⁸
10. Racist and/or anti-democratic media
11. Loans for production or trade in tobacco except for exposure not exceeding 5% of total loan portfolio
12. Loans for gambling, casinos and equivalent enterprises
13. Loans to finance firearms/ammunitions
14. Illegal businesses/purposes;
15. Loans for production or trade in alcoholic beverages (excluding beer and wine) except where that is not a primary operation of the project sponsor.
16. Commercial logging operations for use in primary tropical moist forest;
17. Production or trade in wood or other forestry products other than from sustainably managed forests.

Notes

1. Forced labour means all work or service, not voluntarily performed, that is extracted from an individual under threat of force or penalty as defined by ILO conventions

2. Persons may only be employed if they are at least 14 years old, as defined in the ILO Fundamental Human Rights Conventions (Minimum Age Convention C138, Art. 2), unless local legislation specifies compulsory school attendance or the minimum age for working. In such cases the higher age shall apply

The term “harmful child labour” is often defined as work that deprives children of their childhood, their potential and their dignity, and that is harmful to physical and mental development. However, not all work done by children should be classified as child labour, activities such as helping their parents around the home, assisting in a family business during school holidays and any work that does not affect their health and personal development or interfere with their schooling, is generally regarded as being something positive. Employees may only be taken if they are at least 14 years old, as defined in the ILO Fundamental Human Rights Conventions (Minimum Age Convention C138, Art. 2), unless local legislation specifies compulsory school attendance or the minimum age for working in such cases the higher age shall apply.

3. CITIES: Convention on International Trade in Endangered Species or Wild Fauna and Flora

4. This does not apply to the purchase of medical equipment, quality control (measurement) equipment and any other equipment where EFP considers the radioactive source to be trivial and or adequately shielded
5. PCBs: Polychlorinated biphenyls, a group of highly toxic chemicals. PCBs are likely to be found in oil-filled electrical transformers, capacitors and switchgear dating from 1950 – 1985
6. Ozone Depleting Substances: Chemical compounds, which react with and delete stratospheric ozone, resulting in ‘holes in the ozone layer’ The Montreal Protocol lists ODs and their target reduction and phase-out dates
7. Destruction means the (1) elimination or severe diminution of the integrity of a habitat caused by a major, long-term change in land or water or (2) modification of a habitat in such a way that the habitat’s ability to maintain its role
8. Critical habitat is a subset of both natural and modified habitats that deserves particular attention. Critical habitat includes areas with high biodiversity value that meet the criteria of the World Conservation Union (IUCN) classification, including habitat required for the survival of critical endangered or endangered species as defined by the IUCN Red List of Threatened Species or as defined in any national legislation; areas having special significance for endemic or restricted-range species; sites that are critical for the survival of migratory species; areas supporting globally significant concentrations or numbers of individuals of congregator species; areas with unique assemblages of species or which are associated with key evolutionary processes or provide key ecosystem services; and areas having biodiversity of significant social, economic or cultural importance to local communities. Primary Forest or forests of High Conservation Value shall be considered Critical Habitats

Annex 2: Environmental and Social Risk Assessment (ESRA) Checklist (to be used during customer recruitment – the checklist also inserted into Credit pro system for SME client assessment) *The lending officer should use this ESRA checklist to conduct environmental and social risk assessments for project or business activities by following the step-by-step analysis below.*

<p>STEP 1: Check to see if the project/business activity is on the Exclusion List? YES/NO</p> <p>If YES; Do not finance the project/activity. Please provide reason as per the Exclusion list below:</p> <p><u>Exclusion List</u> Production or activities involving forced labour or child labour; Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements; Production or use of or trade in hazardous materials such as radioactive materials, unbounded asbestos fibres and production containing PCBs, Production, use of or trade in pharmaceuticals, pesticides/herbicides, chemicals, ozone depleting substances and other hazardous substances subject to international phase-outs or bans; Trade in wildlife or wildlife products regulated under CITIES; Drift net fishing in the marine environment using nets in excess of 2.5 km in length; Destruction of Critical Habit including areas with high biodiversity value that meet the criteria of the World Conservation Union and habitat required for the survival of critical endangered or endangered species; and Loans for production or trade in tobacco except for exposure not exceeding 5% of total loan portfolio, other reasons/activities that are against the bank’s policy and procedures</p> <p>If No; Proceed to Step No. 2</p>
<p>STEP 2: All Projects/Business Activities considered to be High/Medium Risk (Category A and/or B) requires a mandatory Environmental and Social Risk Assessment (ESRA); Except activities mentioned below which are considered to have minimal or no adverse environmental impacts/risks (Category C)</p> <p><u>Activities with minimal or no adverse environmental impacts/risks (Category C) include</u> Consumer Loans, retail and wholesale shop trading which do not involve activities that are/or may be harmful to the environment and society(e.g. use of harmful child labor, trade of chemicals, trade of petroleum products, etc.); Advisory and consulting services; IT related services, Computerization and software development; TV, radio and public broadcasting services; Training and awareness-raising services; Institutional development; Service industry (e.g. mobile network service); Plans and studies and other projects/business activities/transactions that are likely to have minimal or no adverse environmental impacts or risks.</p> <p>If not in the List of Category C above,</p>

Proceed to step 3 to fill out the ESRA checklist and provide remarks/evidence and attachment for each question.

STEP 3: Environmental and Social Risk Assessment

Check by Yes/No column for each of the questions in the table below (items 1–25), and then provide your status and/or attach any supporting documentation in the Remarks column through the table rows.

S/N	E&S Applicable Requirements	Yes/ No/ NA	Remarks /Evidence/ Attachment
1	Is business/project is registered with NEMC, and it has approved an EIA certificate and reports? <i>(Attach all registration notes, EIA certificates, and EIA reports (with EMP or ESMP) with their general and specific conditions and/or formal dispensation evidence from relevant authority.)</i>		
2	Is Project/business activity registered by OSHA, and has it provided both an OSHA certificate of working place registration and an OSHA periodic compliance certificate? <i>(Name and attach all certificates and/or engagements with authority as evidence.)</i>		
3	Does the surrounding community have complaints or any concerns with this project or business operations? <i>(Mention any complaints from the surrounding community and provide evidence for the project's/business's support or engagement with the community to maintain a good relationship.)</i>		
4	Are there written environmental, social, health, and/or safety policies and procedures? <i>(List and attach available policies or related documents.)</i>		
5	Is there a designated officer/unit to oversee environmental, social, health, and safety-related issues? <i>(Mention unit/staff name, roles and attach policies or related documents.)</i>		
6	Are there accessible channels/ procedures for employees, the community, and other stakeholders to voice complaints/grievances? <i>(Name and attach evidence of channel and compliant/grievance received.)</i>		
7	Is there a written and communicated fire/safety plan and/or emergency prevention, preparedness/response plan? <i>(Name and attach emergency response plan or related evidence.)</i>		
8	List the number of employees with their categories and gender proportions. <i>(Highlight the number of employees, their categories, and the percentage of males vs. females.)</i>		
9	Are there a written human resources policy that is consistent with the requirements of national labour laws and standards? <i>(Name and attach policy or any related evidence)</i>		

10	Are employees provided with a safe and healthy work environment, including mandating workers to use adequate personal protective equipment (PPE). <i>(Name the recommended relevant PPEs/safety gear and how the employees are mandated to use them.)</i>		
11	Are there significant environmental and/or occupational accidents, incidents (causing death or injury), and fines in the last 2 years? <i>(Explain when, why, and how it is mitigated.)</i>		
12	Are there frequent environmental, occupational, health, and safety trainings for employees? <i>(Explain type, frequency, and training contents and percent of employees attended.)</i>		
13	Does projects and business activities avoid use or have strict measures not to use of harmful child labor or forced labor. <i>(Explain measures).</i>		
14	How does the project/business design and have measures for improving efficiency in its consumption of energy, water, raw materials, and other resources and inputs? <i>(Mention and comment on efficiency use for (i) the water source; (ii) the energy source; (iii) the type and nature of raw materials, inputs, and resources; (iii) and the type and nature of machines, tools, and equipment used).</i>		-
15	Do the project/business activities generate any solid waste? <i>(List sources of solid waste and explain how they are managed, mitigated, discharged, and if they are recycled, reused, and/or reduced.)</i>		
16	Do the project/business operations produce air emissions from any of its activities e.g., construction, farming/agri-processing, manufacturing, domestic, or other? <i>(List the sources of emissions and explain how they are managed or mitigated, and if they are at an acceptable emission discharge level from relevant authorities.</i>		
17	Do the project/business activities cause any form of nuisance (e.g., dust, noise, odors, fumes, vibrations, traffic congestion and obstructions, etc.)? <i>(List sources of nuisance and explain how they are managed/ mitigated.)</i>		
18	Do the project/business operation generates/emit any liquid or wastewater from any of its activities e.g., construction, farming/agri-processing, manufacturing, domestic, or other? <i>(List the sources of emissions and explain how they are managed or mitigated, and if they are at an acceptable effluent discharge level, attach an effluent discharge permit from relevant authorities).</i>		
19	Are there mechanisms/procedure to address the community's environmental, health, safety, and security concerns? <i>(Explain mechanism/procedure and attach sample of issues addressed).</i>		
20	Are there procedures to deal with hazardous material release, transport, and disposal emitted to minimize or limit exposure to surrounding communities. <i>(List the source of hazardous material and explain how it is handled or managed to minimize exposure to communities.)</i>		
21	Are there any land acquisitions requiring the involuntary resettlement or displacement of local settlements and/or economic displacement?		

	<i>(State the number of households or individuals displaced and/or the value of the economic displaced, and provide evidence for the resettlement plan, compensation, and/or any engagement and agreement during the resettlement or displacement.) [Applicable for project-related loans only]</i>		
22	Does the project/ business operate within or in close proximity to protected areas. (e.g., forest/ endangered species) or ecologically sensitive areas (e.g., catchment area, wetland/ breeding grounds). <i>(Name the nature of the sensitive area and state the mitigation measures and requisite approvals to operate in such an area.)</i>		
23	Does the project/ business may cause any negative impacts on biodiversity such as deforestation, habitat/ specie loss, environmental degradation, erosion, causing significant water, air, soil, and/ or water pollution/ contamination (including the agri-commodity supply chain?) <i>(Explain the impact cause and available/ planned mitigation measures.</i>		
24	The project/ business activities operate within or in close proximity to sensitive cultural heritage objects, sites, and structures in a cultural and/ or indigenous area (e.g., artifacts, archaeological sites, graves, and sacred forests). <i>(Name the site and state the requisite approval and measures to minimize risk in such an area.)</i>		
25	Is the project/ business activity prone to physical or transitional climate change risk, e.g., Climate change physical risks include extreme weather conditions including unpredictable changes of pattern and intense rainfall, freezing rain, tropical cyclones and strong winds, floods, prolonged droughts, severe heat waves, extreme hot or cold temperatures, the rise of sea level, wildfires, etc., e.g of climate change transitional risks include transitioning to a sustainable or low carbon economy (changes in Government policies, legislation and regulation (such as land/ water use practice), changes in technology and changes in market and customer sentiment), etc.? <i>(Explain the available or planned measures, design, practice, or technology deployed for adaptation or mitigation of those impacts, such as the use of solar or other renewable energy sources, rainwater harvest, drip irrigation, and other water use efficiency, climate smart farming and practices, resource and waste material recycling, reuse, and reduction, planting trees, etc.).</i>		
26	Checklist of potential risks related to the supply chain of a solar power generation project		
(a)	Does a loan applicant has specific experience in solar energy sector? <i>If yes, please provide additional information</i>		
(b)	Has the loan applicant (or supplier providing PV panel to the applicant) made pledges or representations about forced labor in its operations and throughout its supply chain?		
(c)	Does the loan applicant have and implement a sourcing policy including a supplier code of conduct that addresses forced labor?		
(d)	Is there a supply chain mapping agreement to identify the highest risk areas in the project's supply chain concluded between loan applicant and main supplier? <i>If yes, please attach the agreement concluded with each supplier and related documents.</i>		
(e)	Is forced labor identified? If Yes, does the agreement between loan applicant and main supplier include any measures to mitigate negative impact? <i>For example, does the loan applicant's contract with the Supplier</i>		

	<i>include a provision to terminate the contract, if the Supplier is involved in this type of activity or is investigated?</i>		
(f)	Does the loan applicant maintain records related to any equipment, components and subcomponents supplied to project(s)? <i>If yes, please provide detailed information</i>		
(g)	If “No” recorded in (d) to (f); the following will be required: Sourcing policy that includes: (i) commitment to not tolerate forced labor, (ii) supply chain mapping, (iii) verification practices, including records and (iv) relevant required purchasing covenants from contractors to mitigation measures when forced labor encountered		
Lending officer/Analyst Recommendations/Observations from all above (1-25) checklist items: Name:.....Signature Designation..... Date			

Annex 3 Environmental & Social Due Diligence (ESDD) Template/Form

Part I: GENERAL INFORMATION		
Client/Customer Name:	Client/Customer Number:	Sector:
Project name (if different from Customer Name):	Size of Investment /Project Total Cost:	If group, Total Group Exposure:
Location of the Project:	Contacts:	Facility Type and Approved Amount: Total Exposure:
Branch: Customer segment:	Responsible RM/MCO/MBB/CA:	
Prepared/Updated by:		
Date:		
Brief Project Description:		

		Yes/No/NA	Additional information
Exclusion List	Does the activity falls under the Exclusion List? <i>Refer annex 1 of ESRA Procedure</i> If Yes , reject the application If No – Proceed to the process in Part II through to part III		

PART II: ENVIRONMENTAL AND SOCIAL RISKS CATEGORIZATION PROCESS:
<p>Section 1: E&S Categorization based on the Tanzania Environmental Management Act and Regulations :</p> <p><i>(Determine the E&S risk level category by comparing the activities in category/type A, B and C below with the in the Client Business/project:</i></p> <p>➤ For Category/Type A <i>A proposed project is classified as Category A if is likely to have significant adverse environmental impacts that are sensitive, irreversible, diverse or unprecedented.</i></p> <p>➤ For Category/Type B <i>A proposed project is classified as Category B if the potential impacts on the environmental are typically site-specific, reversible in nature; less adverse than those of Category A projects and for which mitigation measures can be designed more readily.</i></p> <p>.</p> <p>(a)If you have checked any activities herein below then, for any amount, any tenure any segment, the project is considered High Risk ‘Category A and/or Medium Risk Category B’ respectively;</p> <p>(b)Go to Performance standards in section 2 and answer all the questions as appropriate.</p> <p>(c)Complete section 3.</p> <p>NB:(All Borrowers in category A with total project cost of USD 10 million must engage E&S Expert/Consultant competent with IFC Performance Standards in preparation of the EIA report.</p> <p>For projects with total cost less than USD 10 million, any registered EIA expert/firm may be engaged. The process of engaging an Environmental Impact Assessment expert/firm should involve Sustainable Finance Unit)</p> <p><i>Below provides an indicative list of types of projects typically classified as Category/Type A and B based on the local laws. Decision on categorization however</i></p>

must be made on a case by case basis reflecting the specific local context of the projects

Type A Projects:

The essence of categorising projects in different levels shall be to check its adverse environmental impacts and make an in-depth study to determine the scale, extent and significance of the impacts and to identify appropriate mitigation measures. In so doing, all projects shall be categorized as follows:

1.	Agriculture	
	(a)	large scale cultivation (≥ 100 Ha);
	(b)	water resources development projects;
	(i)	Dams ; command area ≥ 300 Ha;
	(ii)	Water supply; command area ≥ 500 Ha;
	(iii)	Flood control; command area ≥ 500 Ha;
	(c)	irrigation, drainage; command area ≥ 500 Ha;
	(d)	large scale mono-culture (cash and food crops) ≥ 100 Ha;
	(e)	Floriculture; ≥ 5 Ha; and
	(f)	in case of any project necessitating the resettlement of communities, please attach the Resettlement Plan.
2.	Livestock And Range Management	
	(a)	large Scale Livestock movement; ≥ 5000 cattle; and
	(b)	intensive livestock rearing units; $\geq 1,000$ herd.
3.	Forestry	
	(a)	timber logging; ≥ 5 Ha;
	(b)	processing/ treatment of timber with chemicals;
	(c)	construction of road inside the forest reserve (All projects (irrespective of road size in kilometre);
	(d)	conversion of forest land for other uses.
4.	Fisheries	
	(a)	large scale fish farming including prawn farming;
	(b)	industrial fish processing and storage ≥ 50 tonnes per day; and

5.	Wildlife Projects	
	(a)	reintroduction or translocation of new species;
	(b)	wildlife ranching and farming; and
	(c)	creation of new sanctuaries or zoos or orphanages.
6.	Tourism and Recreational Development	
	(a)	construction of resort facilities or hotels along the shorelines of lakes, river, islands and Ocean;
	(b)	hill top resort or hotel development; and
	(c)	development of tourism or recreational facilities in protected and adjacent areas (national parks, marine parks, forestry reserves etc.) on islands and in surrounding waters.
7.	Energy	
	(a)	transmission of Electricity;
	(b)	production of Natural Gas;
	(c)	thermal Power development; capacity ≥ 50 MW;
	(d)	hydro-electric power development; capacity ≥ 50 MW;
	(e)	nuclear power development; and
	(f)	development of other large scale renewable sources of energy
		(i) Off-shore Wind projects; and
		(ii) Geothermal projects.
8.	Petroleum	
	(a)	oil & gas field exploration and development;
	(b)	construction of offshore and onshore pipelines;
	(c)	construction of oil and gas separation, processing, handling and storage facilities;
	(d)	construction of oil refineries; and
	(e)	Transportation of petroleum products through pipelines.
9.	Transport And Infrastructure	
	(a)	construction and/or expansion of trunk roads;

	(b)	construction and/or expansion of airports and airstrips and their ancillary facilities;
	(c)	construction and/or expansion of existing railway lines; and
	(d)	construction and/or expansion of ports and harbors.
10.	Food & Beverage Industries	
	(a)	breweries and Distilleries (Molasses based distilleries);
	(b)	tobacco processing; and
	(c)	sugar factories.
11.	Textile Industry	
	Cotton and Synthetic fibers; integrated textile mills (knitting, weaving, dying and fabric production).	
12.	Leather Industry	
	Tanneries; All integrated plants.	
13.	Wood, Pulp & Paper Industry	
	Pulp and paper manufacturing (except waste paper).	
14.	Building & Civil Engineering Industry	
	(a)	industrial parks and housing estate; and
	(b)	developments on beach fronts.
15.	Chemical Industries	
	(a)	manufacture and storage of pesticide or other hazardous and / or toxic chemicals;
	(b)	manufacture of pharmaceutical products (Technical);
	(c)	production of paints vanishes;
	(d)	soap and detergent plants; and
	(e)	manufacture of fertilizers
16.	Extractive Industry	
	(a)	Extraction and purification of natural gas (if this is being done within the refinery along with primary and secondary products); and
	(b)	Mining (Large and medium scale mines).
17.	Extractive Industry	

	Cement Manufacturing
18.	Metal And Engineering Industry
	(a) Manufacture of non - ferrous products
	(b) Manufacturing of iron and steel
19.	Electrical And Electronics Industries
	Battery manufacturing and recycling
20.	Waste Treatment And Disposal
	(a) Toxic and Hazardous waste:
	(i) Construction of Incineration plants;
	(ii) Construction of recovery plant;
	(iii) Construction of waste water treatment plant;
	(iv) Construction of secure landfills facility; and
	(v) Construction of storage (temporary) facility.
	(b) municipal solid waste:
	(i) construction of Municipal Solid Waste landfill facility
	(c) municipal sewage:
	(i) construction of sewage sewer system
21.	Water Supply
	(a) Canalization of water courses;
	(b) Diversion of normal flow of water;
	(c) Water transfers scheme;
	(d) Abstraction and/or utilization of ground and surface water for bulk supply; and
	(e) Water treatment plants.
22	Land Development Planning, Land Reclamation, Housing And Human Settlements
	(a) land acquired for resettlement;
	(b) establishment of refugee camps;
	(c) land reclamation including land under water bodies; and
	(d) dredging of bars, groynes, promenades, dykes and estuaries.

- If you have checked any activities herein above then, the Project is Category B based on the local E&S Laws and Regulations.
- Go to section 2: E&S Risk Category Identification (based on IFC Performance Standards 1 to 8 (if the business activities trigger PS 5 - 8 the business activity/project is High Risk Category A; engage SFU for re-assessment
- Complete section 3.

Type B Projects:

1.	Agriculture	
	(a)	large scale cultivation (<100 to 50 Ha;
	(b)	water resources development projects;
	(i)	dams (command area <300 Ha);
	(i)	water supply (command area ≤500 to 200 Ha;
	(iii)	flood control (command area ≤500 to 200 Ha);
	(iv)	irrigation, drainage (command area ≤500 to 200 Ha).
	(c)	(c) large scale mono-culture (cash and food crops) (<100 to 50 Ha); Floriculture (<5 to 2 Ha); and
	(d)	in case of any project necessitating the resettlement of communities, please attach the Resettlement Plan.
2.	Livestock And Range Management	
	(a)	large Scale Livestock movement (<5000 to 1000 cattle); and
	(b)	intensive livestock rearing units (< 1000 to 500 herd).
3.	Fisheries	
	(a)	medium to large scale fisheries;
	(b)	artificial fisheries (Aqua-culture for fish, algae, crustaceans shrimps, lobster or crabs);
	(c)	industrial fish processing and storage (<50 to 10 tonnes per day).
4.	Forestry	
	(a)	timber logging (<5 hectares);
	(b)	processing/ treatment of timber;
	(c)	introduction of alien tree species and development of forest plantation;
	(d)	selective removal of single tree species (<1000 to 100 tree species;

	(e)	a forestation and reforestation for the purpose of carbon sequestration; and
	(f)	construction of road inside the forest reserve.
5.	Tourism and Recreational Development	
	(a)	any other construction for tourism and recreational activities; and
	(b)	major construction works for sporting purposes.
6.	Energy	
	(a)	distribution of Electricity projects;
	(b)	storage of natural gas facilities;
	(c)	thermal Power development(Capacity < 50 MW);
	(d)	hydro-electric power development (Capacity <50 MW;
	(e)	development of other large scale renewable sources of energy:
	(i)	solar projects;
	(ii)	on – shore Wind projects;
	(f)	biomass projects.
7.	Petroleum	
	(a)	construction or expansion of product depots for the storage of petrol, gas, diesel, tar and other products within commercial, industrial or residential areas; and
	(b)	construction of filling stations or service stations.
8.	Transport and Infrastructure	
	(a)	rehabilitation of trunk roads and airports / airport strips and their ancillary facilities;
	(b)	jetty, dockyard and fish landing sites; and
	(c)	construction of inland container depots and cargo handling facilities.
9.	Food and Beverage Industries	
	(a)	manufacture of vegetable and animal oils and fats;
	(b)	oil refinery and ginneries;
	(c)	manufacture of dairy products;
	(d)	breweries and Distilleries (grain based distilleries and breweries);
	(e)	fish meal factories;

	(f)	slaughter houses / abattoirs (when number of animals slaughtered are >10 per day;
	(g)	tobacco curing; and
	(i)	other agro-processing industries
10	Textile Industry	
	(a)	cotton & Synthetic fibers (dying production units); and
	(b)	ginneries.
11	Leather Industry	
	(a)	tanneries (tanning and other activities);
	(b)	bark for tanning purposes (commercial); and
	(c)	dressing and cloth factories.
12.	Wood, Pulp & Paper Industry	
	Manufacture of veneer, plywood, fiber board, particle-board, sand board cellulose and waste paper.	
13.	Building & Civil Engineering Industry	
	(a)	major urban projects (multi-storey building, motor terminals, markets etc.);
	(b)	construction of residential / commercial buildings, hospitals and institutions including religious complexes* and community centers*-religious complexes refer to buildings with facilities other than worshipping use; and
	(c)	schools, dispensaries, health-centers(Schools with boarding facilities for >360 students).
14.	Extractive Industry	
	(a)	other deep drilling - bore-holes and wells; and
	(b)	mining (small scale mines).
15.	Non-Metallic Industry (Products)	
	Manufacturing of:	
	(a)	glass, Glass-fiber, Glass-wool;
	(b)	plastics materials;
	(c)	tiles and ceramics; and
	(d)	lime manufacturing.

16.	Metal and Engineering Industry		
	(a)	manufacture and assembly of motorized and non-motorized transport facilities such as body building;	
	(b)	boiler-making and manufacture of reservoirs, tanks and other sheet containers;	
	(c)	foundry and Forging;	
	(d)	manufacture of non - ferrous products (All secondary processing industry; and	
	(e)	electroplating.	
17.	Electrical and Electronics Industries		
	Electrical and electronic equipment manufacturing and assembly		
18.	Waste Treatment and Disposal		
	(a)	municipal solid waste	
		(i) construction of incineration plant; and	
		(ii) construction of recovery/re-cycling plant.	
	(b)	municipal sewage Construction of waste water treatment plant.	
19.	Water Supply		
	Water treatment plants		
<ul style="list-style-type: none"> • If you have checked any activities herein above then, the Project is Category B based on the local E&S Laws and Regulations. • Go to section 2: E&S Risk Category Identification (based on IFC Performance Standards 1 to 8 (if the business activities trigger PS 5 - 8 the business activity/project is High Risk Category A; engage SFU for re-assessment • Complete section 3. 			
Category C: <i>Category C project is likely to have minimal or no adverse environmental impacts. No further environmental assessment is required.</i> <i>Category C includes technical assistance projects on institutional development, computerization, and trainings, among others. List below provides an indicative list of category C projects.</i>			
Software developments	<input type="checkbox"/>	Advisory services;	<input type="checkbox"/>
Consulting firms	<input type="checkbox"/>	Small-scale reforestation;	<input type="checkbox"/>
Service industries	<input type="checkbox"/>	Plans and studies;	<input type="checkbox"/>

Planning support to integrate climate change into land use plans and development plans;	<input type="checkbox"/>	Rehabilitation of existing public facilities where disposal of waste will not be an issue;	<input type="checkbox"/>
Public broadcasting (TV, radio, satellite), awareness raising programs;	<input type="checkbox"/>	Education, training, institutional development, capacity building;	<input type="checkbox"/>
Monitoring programs;	<input type="checkbox"/>	Retrofit of RE systems of households;	<input type="checkbox"/>
Establishment of household and rural facility-level rainwater harvesting;	<input type="checkbox"/>	Others (please specify)	<input type="checkbox"/>
<p>(a)If you have checked any activities herein above then, the Project is Category C.</p> <p>(b)Go to Performance standards 1 to 4 in section 2 and answer all the questions as appropriate.</p> <p>(c)Complete section 3.</p>			

Section 2: E&S Risk Category Identification (based on IFC Performance Standards 1 to 8:

Applicable Requirements	Yes /No/ NA	Management Plan <i>(Please provide additional information for actions taken/to be taken to minimize/mitigate the impacts)</i>
Performance standards 1: “Assessment and Management of Environmental and Social Risks and impacts.”		
(a) E&S policy/Management System available?		
(b) Is the system/procedure in place to identify, assess and manage the potential E&S risks and impacts?		
(c) Is E&S Officer for managing E&S issues available?		
(d) Is the procedure in place to engage with local communities (eg. grievance mechanism, stakeholder engagement plan) to address community grievance?		
(e) Does the company have the emergence response Plan?		
Performance standards 2: “Labor and Working Conditions.”		
(a) How many employees does the company have?		
(b) Is Human Resource (HR) Policy available? (that is consistent with the requirements of national labor laws)		

(c)Are policies and procedures for managing and monitoring the performance of third party employee contractors in terms of labour and working conditions available?		
(d)has the company established a grievance mechanism for workers and third party contract workers?		
(e)does the company provide its workers with a safe and healthy work environment?		
(f)where applicable does the company provide workers with and mandating that workers to use personal protective equipment (PPE)?		
(g)Does the company comply with Occupational health and safety procedures?		
(h)Does the company track and report on rates of injury, occupational diseases, lost days, and number of work-related facilities? Please provide recent data?		
(i)Does the company have training programs in place for workers on Occupational health and safety?		
(j)Is the company involved in harmful child labor or forced labor (Including supply chain for agri-commodity clients)?		
(k) Is the borrower engaged in a business or activity where workers on-site could potentially be seriously hurt or killed? Examples of threats include working at heights, handling toxic chemicals, electrical shock, moving or lifting heavy loads, operating machinery, confined space entry, driving cars/trucks, etc.		
Performance standards 3: "Resource Efficiency and Pollution Prevention."		
a. does the company implement measures for improving efficiency in its consumption of energy, water, raw materials and other resources and inputs?		

b. does the company generate any air, liquid or solid waste emissions during construction and /or operational phases? If yes please provide details.		
c. is there procedure in place for monitoring air and water emissions . Please provide a copy of any effluent discharge permit issued by the local authorities.		
d. Is the procedure to guide the storage, handling, and disposal of the solid wastes (including hazardous waste if any) emanating from its business? If Yes, provide brief details.		
e. Are the diesel storage tanks fitted with secondary containment bunds ?		
f. Is there response procedure in place to manage spills or accidental discharge?		
Performance Standard 4: "Community Health, Safety, and Security."		
a. Are there local communities in close proximity to the company's facilities and does the company have procedure to address community health, safety and security issues in the context of its operations?		
b. Are safety procedures in place to deal with hazardous material release, transport and disposal in order to avoid or to minimize exposure of local communities to those materials?		
c. Are armed security personnel to provide security services at the facility available?		
d. Is there a traffic management plan for managing additional traffic associated with company's activities?		

<p>(e)Is the borrower engaged in a business or activity that has the potential to cause harm to a neighboring community? If the borrower’s activity uses harmful chemicals that could spill, could have a toxic air emission release, could explode or catch fire, is maintaining or will construct a dam, is employing security forces, is bringing in a large workforce from outside the community, etc. then this is possibly a risk/impact</p>		
<p>Performance standards 5: “Land Acquisition and Involuntary Resettlement”.</p>		
<p>(a)is there any involuntary land acquisition planned/happened for/in the proposed investments?</p>		
<p>(b)has there been any physical and /or economic displacement as a result of land acquisition for this projects?</p>		
<p>(c)has the company disclosed all relevant information, consulted with affected persons and communities and facilitated their informed participation in the decision making process relating to resettlement?</p>		
<p>d. Did the company consider alternative design to avoid or minimize economic and physical displacement?</p>		
<p>(e) Has the borrower acquired land in the past 5 years or is the borrower planning to acquire land in the near future? If yes, did/does the borrower or a designated authority have the right to use lawful expropriation, even if a willing buyer-willing seller negotiation was/will be completed?</p> <p>If the borrower has not or will not be acquiring land in the near future, then this is a low risk.</p> <p>If the borrower has acquired land or plans to in the near future and they have access to expropriation the risk can be high.</p>		

Performance Standard 6: “Biodiversity Conservation and Sustainable Natural Resource Management”.		
(a)does the company’s activities impact on biodiversity?		
(b)Does the business operate in a legally protected area ? If Yes, Confirm that the company has the requisite approvals to operate in such area.		
(c)Are there any biodiversity impacts associated with supply chain?(eg. Agri-commodity supply chain).		
(d) Will the borrower’s activities potentially impact biodiversity and/or ecosystem services? If the borrower will be clearing land for construction or is located in or near a Provincial or National Park, Protected Area or ecologically sensitive area (e.g. swamp, mangrove, coral reef, forest, etc.) then there is a possibility that there will be impacts upon biodiversity or ecosystem services. If borrower activities will only take place within an existing facility or on land that has previously been cleared/converted, then the risk is low.		
Performance standards 7: “Indigenous Peoples (IPs).” IPs are communities or groups of people practicing unique traditions, and that retain social, cultural, economic and political characteristics that are distinct from those of the dominant society in which they live.		
Are there any Indigenous Peoples (IPs) in the area of the borrower’s activities?		
Is it likely that Indigenous people will be adversely impacted as a result of the company’s operations?		
Performance standards 8: “Cultural Heritage”.		

(a) Is the project/the borrowers activities located in/or near cultural heritage sites and structures (eg. Artefacts, archaeological sites, graves, and sacred forests) can be found?		
(b) Will the borrower commercially use cultural heritage?		
FORESTRY/AGRICULTURE Is the borrower's primary business activity in the primary production or purchase of living natural resources, including natural and plantation forestry, agriculture, animal husbandry, aquaculture, or fisheries? If the borrower produces or purchases living commodities as part of its core business, then its' activities and/or supply chain has a risk of impacts to biodiversity.		
(i) Is the primary production, certified and independently verified by a credible international, regional, or nationally recognized standard? If answer is no then high-risk.		
(ii) If the borrower is working in a country or with a commodity that does not yet have a credible standard, has the borrower committed to applying good international industry operating principles, management practices, and technologies? If answer is no then high-risk.		
(iii) (For Agri supply chain) Is the borrower purchasing primary agro- commodity production from a geographic area which is in or near to natural and/or critical habitats If answers is yes then high-risk.		

Section3.

Conclusion of the Environmental & Social Risk Categorization.

(If activity triggers any of PS 5 to 8 then the project is Category A – High Risk. Please engage Sustainable Finance Unit before proceeding

Otherwise is Category B which requires proper mitigation measures and its implementation plan in place)

3.1 E&S Risk category

The Project is Category

3.2 Reason(s) for Categorization:

.....

3.3 Complete the following:		
	Yes/No/NA	Additional Information/Status/Remarks
EIA certificate from NEMC available? (Attach a copy-with its general and specific conditions.		
OSHA certificate available? (Attach with conditions if any).		
EIA reports available? (attach with EMP/ESMP Section)		
Does a project have a free prior informed consent from surrounding community ? (Submit proof –such as a register contain the names and addresses of persons attended meetings etc.)		
If <u>NO</u> EIA Conducted does the project has <u>formal dispensation</u> from NEMC? If Yes add a copy of the letter to the file.		
Other Permits (if any, please specify)	Yes	
Recommendations:		

(To be used during categorization of loans to identify levels of E&S risks

Annex 4: E&S Risk Management Report for Tanzania Commodities

(Generated from GMAP tool – accessed July 2023)

The Global Map of Environmental and Social Risks in Agro-Commodity Production (GMAP) is the IFC tool used to analyse/assess environmental and social risks in primary production and assign a risk scope in the country-commodity. In some cases the analysis is conducted at sub-national level. GMAP identifies and analyzes supply chain risks to support short-term finance and trade finance decision-making by leveraging geographical data, secondary research, WWF and IFC expertise. GMAP focus on agriculture is due to the fact that agriculture is the single most important economic sector and source of employment in emerging markets. GMAP provides an early and high-level country and commodity-level evaluation of environmental and social risks associated with agro—commodity primary production.

GMAP report for Tanzania provide information on the following commodities: Cashew, Cocoa, Coffee, Cotton, Maize, Sesame Seed, Sugar Cane and Wheat. Among all the commodities analysed, maize has been red flagged by the GMAP. Analyses were conducted based on Performance Standard 2 “Labor and Working Conditions” and Performance Standard 6 “Biodiversity Conservation and Sustainable Management of Living Natural Resources”.

Labour and Working Conditions criteria used in the analysis include: Use of harmful child labor; Laws related to child labor; Use of forced labor; Laws related to forced labor; Conditions of Production; and Laws related to the protection of workers from significant safety issues. The report shows high risks scores on two areas namely, Laws related to forced labor; and Conditions of Production.

Biodiversity Conservation and Sustainable Natural Resource Management criteria used in the analysis include: Rate of expansion into natural areas, Impact on protected areas, Presence and impact on high or unique terrestrial biodiversity and Presence and impact on high or unique freshwater biodiversity whereby all the four criteria found with high risk rating/scores.

Maize is the the only agro-commodity that is red-flagged by GMAP. Analyses were conducted based on Performance Standard 2 “Labor and Working Conditions” and Performance Standard 6 “Biodiversity Conservation and Sustainable Management of Living Natural Resources”.

Financing of maize should take into consideration the criteria that have caused maize to be red-flagged with high risk rating/scores as shown below:

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Performance Standard 2

Labour and Working Conditions

1. Laws related to forced labor	To what extent do the laws of the country prevent the exploitation of forced labor in commodity production?	Tanzania has ratified both the Abolition of Forced Labour Convention 1957 (No. 105), and the Forced Labour Convention 1930 (No. 29). National law prohibits most forms of forced or compulsory labor, though statistics on enforcement were not available, making the effectiveness of these laws difficult to ascertain. Tanzania is ranked 33 out of 167 countries on the Global Slavery Index, with an estimated 350,400 people living in modern slavery conditions.
2. Conditions of Production	To what extent do workers in commodity production face physical and/or chemical occupational health and safety (OHS) hazards?	The common harmful pesticides used in Tanzanian maize production are: chlorothalonil + carbendazim (WHO Classification U - unlikely to cause harm), sulphur (III - Slightly Hazardous), profenofos (III - Slightly Hazardous), chloropyrifos (Ia - Extremely Hazardous), and mancozeb (U - unlikely to cause harm). Storage and application strategies for these pesticides is often poor, and they find their way into the environment through leakage, poor technology, and inefficient applications in fields. Research on Tanzanian farms has shown that more than 35% of the farms surveyed lack proper protective equipment and safety measures, and in more than 10% of farms, pesticides were improperly or poorly labelled.

Performance Standard 6"

Biodiversity Conservation and Sustainable Natural Resource Management

1. Rate of expansion into natural areas	To what extent is production/harvest of the commodity expanding, and to what extent is that expansion into undeveloped areas?	Maize production area has increased in Tanzania from 3.5 million hectares in 2003 to 4.1 million hectares in 2013. There is evidence that maize was expanding into other cropland area as well as into the Ngorongoro conservation area, threatening the Upper Kitete Lositete corridor used by elephants, buffalo and hippos. The main driver of deforestation in the Kilosa and Lindi districts is shifting agriculture for maize production, among other crops.
2. Impact on protected areas	To what extent is commodity production negatively impacting	Tanzania has one of the most extensive protected area systems in Africa, covering 27% of the land area. There are ten IUCN category Ib, 15 category II, and one category III protected areas in Tanzania. There are three UNESCO MAB Biosphere Reserves. There is evidence that maize was impacting the

	designated protected areas and/or cultural heritage sites in the country?	Ngorongoro conservation area, threatening the Upper Kitete Lositete corridor used by elephants, buffalo and hippos. Furthermore, the Swagaswaga Game Reserve and other protected areas in the Arusha Region are impacted by maize cultivation and expansion.
3. Presence and impact on high or unique terrestrial biodiversity	To what extent do areas of high or unique terrestrial biodiversity exist within or near the region of production and to what extent is the commodity known to negatively impact those areas?	There are 77 Important Bird Areas, 19 of which are threatened by agricultural expansion, along with four Ramsar Wetlands, and three UNESCO-MAB Biosphere Reserves in Tanzania. The maize production region overlaps with one Conservation International Biodiversity Hotspot, eight AZE sites and eight WWF Global 200 Priority Ecoregions. Based on a report from 2000, there is evidence that maize production was impacting the Ngorongoro conservation area, threatening the Upper Kitete Lositete corridor used by elephants, buffalo and hippos. A report from 2007 described the decline of coffee production and the ascent of rice and maize production in the Kilimanjaro lowlands, which contains Kilimanjaro National Park and Arusha National Park, though there were no direct reports that maize production was encroaching on these areas.
4. Presence and impact on high or unique freshwater biodiversity	To what extent do areas of high or unique freshwater biodiversity exist within or downstream of the region of production and to what extent is the commodity known to negatively impact those areas?	Maize production occurs throughout Tanzania, and overlaps with several areas of significant freshwater biodiversity, including Lake Malawi. Several of these freshwater ecoregions are classified as having moderate to high species richness for both fish and amphibians. Tanzanian maize production, and agricultural production in general, puts pressures on freshwater resources through deforestation, and the resulting soil erosion and sedimentation, which carries harmful pesticides and inefficiently applied fertilizers into freshwater ecosystems. The sedimentation of waterways and water bodies negatively impact freshwater quality for human consumption as well as freshwater biodiversity.

Annex 5 (First Schedule Made under regulation 5 (1))

FIRST SCHEDULE

(Made under regulation 5 (1))

Section 4A.-(1) stipulates that the projects under these Regulations shall, in consideration of magnitude of impacts on the environment, be classified into the following categories, namely:

- (a) "A" category for Mandatory Projects;
- (b) "B1" category for Borderline Project;
- (c) "B2" category for Non- Mandatory; and
- (d) "Special Category.

Type A Projects:

The essence of categorising projects in different levels shall be to check its adverse environmental impacts and make an in-depth study to determine the scale, extent and significance of the impacts and to identify appropriate mitigation measures. In so doing, all projects shall be categorized as follows:

1.	Agriculture
	(a) large scale cultivation (≥ 100 Ha);
	(b) water resources development projects;
	(iv) Dams ; command area ≥ 300 Ha;
	(v) Water supply; command area ≥ 500 Ha;
	(vi) Flood control; command area ≥ 500 Ha;
	(c) irrigation, drainage; command area ≥ 500 Ha;
	(d) large scale mono-culture (cash and food crops) ≥ 100 Ha;
	(e) Floriculture; ≥ 5 Ha; and
	(f) in case of any project necessitating the resettlement of communities, please attach the Resettlement Plan.
2.	Livestock And Range Management
	(a) large Scale Livestock movement; ≥ 5000 cattle; and
	(b) intensive livestock rearing units; $\geq 1,000$ herd.
3.	Forestry
	(a) timber logging; ≥ 5 Ha;
	(b) processing/ treatment of timber with chemicals;
	(c) construction of road inside the forest reserve (All projects (irrespective of road size in kilometer);
	(d) conversion of forest land for other uses.
4.	Fisheries
	(a) large scale fish farming including prawn farming;
	(b) industrial fish processing and storage ≥ 50 tonnes per day; and
5.	Wildlife Projects

	(a)	reintroduction or translocation of new species;
	(b)	wildlife ranching and farming; and
	(c)	creation of new sanctuaries or zoos or orphanages.
6.	Tourism and Recreational Development	
	(a)	construction of resort facilities or hotels along the shorelines of lakes, river, islands and Ocean;
	(b)	hill top resort or hotel development; and
	(c)	development of tourism or recreational facilities in protected and adjacent areas (national parks, marine parks, forestry reserves etc.) on islands and in surrounding waters.
7.	Energy	
	(a)	transmission of Electricity;
	(b)	production of Natural Gas;
	(c)	thermal Power development; capacity ≥ 50 MW;
	(d)	hydro-electric power development; capacity ≥ 50 MW;
	(e)	nuclear power development; and
	(f)	development of other large scale renewable sources of energy
	(i)	Off-shore Wind projects; and
	(ii)	Geothermal projects.
8.	Petroleum	
	(a)	oil & gas field exploration and development;
	(b)	construction of offshore and onshore pipelines;
	(c)	construction of oil and gas separation, processing, handling and storage facilities;
	(d)	construction of oil refineries; and
	(e)	Transportation of petroleum products through pipelines.
9.	Transport And Infrastructure	
	(a)	construction and/or expansion of trunk roads;
	(b)	construction and/or expansion of airports and airstrips and their ancillary facilities;
	(c)	construction and/or expansion of existing railway lines; and
	(d)	construction and/or expansion of ports and harbors.
10.	Food & Beverage Industries	
	(a)	breweries and Distilleries (Molasses based distilleries);
	(b)	tobacco processing; and
	(c)	sugar factories.
11.	Textile Industry	
	Cotton and Synthetic fibers; integrated textile mills (knitting, weaving, dying and fabric production).	
12.	Leather Industry	
	Tanneries; All integrated plants.	
13.	Wood, Pulp & Paper Industry	
	Pulp and paper manufacturing (except waste paper).	
14.	Building & Civil Engineering Industry	
	(a)	industrial parks and housing estate; and

	(b)	developments on beach fronts.
15.	Chemical Industries	
	(a)	manufacture and storage of pesticide or other hazardous and / or toxic chemicals;
	(b)	manufacture of pharmaceutical products (Technical);
	(c)	production of paints vanishes;
	(d)	soap and detergent plants; and
	(e)	manufacture of fertilizers
16.	Extractive Industry	
	(a)	Extraction and purification of natural gas (if this is being done within the refinery along with primary and secondary products); and
	(b)	Mining (Large and medium scale mines).
17.	Extractive Industry	
	Cement Manufacturing	
18.	Metal And Engineering Industry	
	(a)	Manufacture of non - ferrous products
	(b)	Manufacturing of iron and steel
19.	Electrical And Electronics Industries	
	Battery manufacturing and recycling	
20.	Waste Treatment And Disposal	
	(a)	Toxic and Hazardous waste:
	(i)	Construction of Incineration plants;
	(ii)	Construction of recovery plant;
	(iii)	Construction of waste water treatment plant;
	(iv)	Construction of secure landfills facility; and
	(v)	Construction of storage (temporary) facility.
	(b)	municipal solid waste:
	(i)	construction of Municipal Solid Waste landfill facility
	(c)	municipal sewage:
	(i)	construction of sewage sewer system
21.	Water Supply	
	(a)	Canalization of water courses;
	(b)	Diversion of normal flow of water;
	(c)	Water transfers scheme;
	(d)	Abstraction and/or utilization of ground and surface water for bulk supply; and
	(e)	Water treatment plants.
22	Land Development Planning, Land Reclamation, Housing And Human Settlements	
	(a)	land acquired for resettlement;
	(b)	establishment of refugee camps;
	(c)	land reclamation including land under water bodies; and
	(d)	dredging of bars, groynes, promenades, dykes and estuaries.

Type B1 Projects:

Medium to high impact, process of Screening shall be used to categorize either Type “A” Or B2” project.

1.	Agriculture
	(a) large scale cultivation (<100 to 50 Ha;
	(b) water resources development projects;
	(ii) dams (command area <300 Ha);
	(ii) water supply (command area ≤500 to 200 Ha;
	(iii) flood control (command area ≤500 to 200 Ha);
	(iv) irrigation, drainage (command area ≤500 to 200 Ha).
	(c) (c) large scale mono-culture (cash and food crops) (<100 to 50 Ha); Floriculture (<5 to 2 Ha); and
	(d) in case of any project necessitating the resettlement of communities, please attach the Resettlement Plan.
2.	Livestock And Range Management
	(a) large Scale Livestock movement (<5000 to 1000 cattle); and
	(b) intensive livestock rearing units (< 1000 to 500 herd).
3.	Fisheries
	(a) medium to large scale fisheries;
	(b) artificial fisheries (Aqua-culture for fish, algae, crustaceans shrimps, lobster or crabs);
	(c) industrial fish processing and storage (<50 to 10 tonnes per day).
4.	Forestry
	(a) timber logging (<5 hectares);
	(b) processing/ treatment of timber;
	(c) introduction of alien tree species and development of forest plantation;
	(d) selective removal of single tree species (<1000 to 100 tree species;
	(e) a forestation and reforestation for the purpose of carbon sequestration; and
	(f) construction of road inside the forest reserve.
5.	Tourism and Recreational Development
	(a) any other construction for tourism and recreational activities; and
	(b) major construction works for sporting purposes.
6.	Energy
	(a) distribution of Electricity projects;
	(b) storage of natural gas facilities;
	(c) thermal Power development(Capacity < 50 MW);
	(d) hydro-electric power development (Capacity <50 MW;
	(e) development of other large scale renewable sources of energy:
	(i) solar projects;
	(ii) on – shore Wind projects;
	(f) biomass projects.
7.	Petroleum

	(a)	construction or expansion of product depots for the storage of petrol, gas, diesel, tar and other products within commercial, industrial or residential areas; and
	(b)	construction of filling stations or service stations.
8.	Transport and Infrastructure	
	(a)	rehabilitation of trunk roads and airports / airport strips and their ancillary facilities;
	(b)	jetty, dockyard and fish landing sites; and
	(c)	construction of inland container depots and cargo handling facilities.
9.	Food and Beverage Industries	
	(a)	manufacture of vegetable and animal oils and fats;
	(b)	oil refinery and ginneries;
	(c)	manufacture of dairy products;
	(d)	breweries and Distilleries (grain based distilleries and breweries);
	(e)	fish meal factories;
	(f)	slaughter houses / abattoirs (when number of animals slaughtered are >10 per day;
	(g)	tobacco curing; and
	(i)	other agro-processing industries
10	Textile Industry	
	(a)	cotton & Synthetic fibers (dyeing production units); and
	(b)	ginneries.
11	Leather Industry	
	(a)	tanneries (tanning and other activities);
	(b)	bark for tanning purposes (commercial); and
	(c)	dressing and cloth factories.
12.	Wood, Pulp & Paper Industry	
	Manufacture of veneer, plywood, fiber board, particle-board, sand board cellulose and waste paper.	
13.	Building & Civil Engineering Industry	
	(a)	major urban projects (multi-storey building, motor terminals, markets etc.);
	(b)	construction of residential / commercial buildings, hospitals and institutions including religious complexes* and community centers*- religious complexes refer to buildings with facilities other than worshipping use; and
	(c)	schools, dispensaries, health-centers(Schools with boarding facilities for >360 students).
14.	Extractive Industry	
	(a)	other deep drilling - bore-holes and wells; and
	(b)	mining (small scale mines).
15.	Non-Metallic Industry (Products)	
	Manufacturing of:	
	(a)	glass, Glass-fiber, Glass-wool;
	(b)	plastics materials;

	(c)	tiles and ceramics; and
	(d)	lime manufacturing.
16.	Metal and Engineering Industry	
	(a)	manufacture and assembly of motorized and non-motorized transport facilities such as body building;
	(b)	boiler-making and manufacture of reservoirs, tanks and other sheet containers;
	(c)	foundry and Forging;
	(d)	manufacture of non - ferrous products (All secondary processing industry; and
	(e)	electroplating.
17.	Electrical and Electronics Industries	
	Electrical and electronic equipment manufacturing and assembly	
18.	Waste Treatment and Disposal	
	(a)	municipal solid waste
		(i) construction of incineration plant; and
		(ii) construction of recovery/re-cycling plant.
	(b)	municipal sewage Construction of waste water treatment plant.
19.	Water Supply	
	Water treatment plants	

Type B2 Projects:

List of small-scale activities and enterprises that require registration but shall not require Environmental Impact Assessment. Further, the projects shall not require screening and scoping, rather, the Project Brief shall be examined and issued with an Environmental Impact Assessment Certificate.

1.	Agriculture	
	(a)	large Scale cultivation (<50 to 10 Ha);
	(b)	water resources development projects:
		(i) water supply (command area (<200 to <50 Ha);
		(ii) flood control (command area (<200 to <50 Ha);
		(iii) irrigation, drainage (command area (<200 to <50 Ha); and
	(c)	large scale mono-culture (cash and food crops) (<50 Ha).
		(i) floriculture (<2 Ha).
2.	Livestock and Range Management	
	(a)	large Scale Livestock movement (< 1000 to <500 cattle); and
	(b)	intensive livestock rearing units (< 500 to < 100 herd.
3.	Forestry	
	Selective removal of single tree species Ministry of Natural Resources (<100 tree species).	
4.	Fisheries	
	Industrial fish processing and storage (<10 tonnes per day)	

5.	Tourism and Recreational Development
	Camping activities
6.	Food & Beverage Industries
	(a) slaughter houses / abattoirs (All projects when number of animals slaughtered are <10 per day);
	(b) tobacco processing; and
	(c) canned fruits and sauces.
7.	Textile Industry
	Cotton & Synthetic fibers (All stand-alone knitting and weaving units).
8.	Building & Civil Engineering Industry
	Schools, dispensaries, health-centers:
	(a) dispensaries and health-centers; and
	(b) all School projects (l <360 students
9	Metal and Engineering Industry
	Garages
10.	Electrical And Electronics Industries
	Installation and expansion of communication towers.
11.	Waste Treatment And Disposal
	(a) municipal Solid Waste;
	(b) construction of composting plant;
	(c) municipal Sewage; and
	(d) night soil collection and treatment

Special Projects:

These shall be projects where potential risks are uncertain and requires detail specialized study prior to EIA. They shall be treated as Type "A" projects.

	Forestry
(a)	introduction of alien tree species and development of forest plantation (All projects fall under the Special Category (EIA mandatory); and
(b)	selective removal of single tree species

B: LIST OF SMALL-SCALE ACTIVITIES AND ENTERPRISES THAT REQUIRE REGISTRATION (MAY OR MAY NOT REQUIRE EIA)

i. Fish culture	ii. Small animal husbandry and urban livestock keeping
iii. Horticulture and floriculture	iv. Wildlife catching and trading
v. Basket and other weaving	vi. Nuts and seeds for oil processing
vii. Bark for tanning processing	viii. Brewing and distilleries
ix. Bio-gas plants	x. Bird catching and trading
xi. Hunting	xii. Wildlife ranching
xiii. Zoo and sanctuaries	xiv. Tie and dye making
xv. Brick making	xvi. Sea weed Farming
xvii. Salt pans	xviii. Urban Livestock Keeping
xix. Urban agriculture.	xx. Wood carving and sculpture
xxi. Hospitals and dispensaries, Schools, Community centre and Social halls, play grounds	xxii. Rain water harvesting
xxiii. Garages	xxiv. Black smith.
xxv. Tile manufacturing	xxvi. Kaolin manufacturing
xxvii. Livestock stock routes	xxviii. Fire belts
xxix. Tobacco curing	xxx. Sugar refineries
xxxi. Tanneries	xxxii. Pulp plant
xxiii. Oil refineries and ginneries	xxiv. Artisanal and small scale mining
xxv. Rural road	

Annex 6: Environmental and Social Management/Monitoring Template

Issues Identified	Action Required	Implementation Status/Comments	Status Update/ Timeline
1.Client Name:			
Environmental and Social Risk Category:.....			
Performance Standard (PS) issues			
Issues Identified as per the Specific Conditions in the EIA Certificate			

Issues Identified	Action Required	Implementation Status/Comments	Status Update/ Timeline
Performance Standard (PS) issues			

Prepare/Updated By:

Name:

Designation/Position:

Signature

Date:

Annex 7: Loan Facility Letter

LOAN FACILITY LETTER
(For Corporate/Legal Entities)

FROM

CRDB BANK PLC

TO

(Borrower)

P.O. Box.....

.....*(City/town/municipality/district/region)*

Regarding a credit facility *(Insert the purpose for the financing)*

Drawn by:

CRDB BANK PLC

Head office

**Azikiwe Street,
P. O. Box 268,
Dar Es Salaam.**

Date.....

Dear Customer/ Borrower

This is to inform you that, the Bank has agreed to issue to you a Credit Facility requested by you on terms and conditions provided in this Credit Facility Letter.

1. CREDIT FACILITY AMOUNT:

Type of currency	
Amount in figures	
Amount in words	

2. PURPOSE OF THE CREDIT FACILITY

.....

(Brief description indicating purpose of the loan, e.g. Purchase of Hotel furniture and equipment, purchase of passenger motor vehicles)

3. CREDIT PERIOD AND EXPIRY DATE:

.....

4. RATE OF INTEREST

.....

5. GRACE PERIOD AND PAYMENT OF INTEREST

.....

6. DISBURSEMENT:

.....

.....

7. AVAILABILITY PERIOD

.....

.....

8. REPAYMENT SCHEDULE

.....

.....

9. SECURITY

.....

.....

10. SPECIFIC CONDITIONS

.....

.....

11. PAYMENTS

.....

.....

12. REPRESENTATIONS AND WARRANTIES

.....
.....

13. BORROWER'S COVENANTS

.....
.....

14. ENVIRONMENTAL AND SOCIAL COMPLIANCE

To the extent applicable to the project for which the Credit Facility is sought, the Borrower shall:

14.1 at all times comply and observe all Tanzanian laws and international standards pertaining to environmental and social regulations. [Depending on the type, amount and tenor of the loan, some projects will be required to adopt IFC performance standards]

14.2 at all times obtain, maintain and ensure compliance with all requisite Environmental and Social licences, certifications or permits and implement procedures to monitor compliance with and to prevent liability under the Environmental, Social laws and regulations of Tanzania or any other applicable international environmental laws in all material respects and design, build, operate and/or expand all of its current and future projects/businesses.

14.3 at all times be required to inform the Bank in writing should a relevant licence or permits or certification impacting social or environmental concerns expire or be revoked or in the event that the borrower incurs a fine or disciplinary action for violation of such concerns or any Environmental Claim against the

Borrower which is current, pending or threatened; and any facts or circumstances which are reasonably likely to result in any Environmental Claim being commenced or threatened against the Borrower, where the claim, if determined against the Borrower, has or is reasonably likely to have a Material Adverse Effect

14.4 provide a periodic report on environmental and social performance as may be required by the Bank.

14.5 observe and comply with provisions of all applicable laws of Tanzania and warrants that all the necessary consents, resolution and formalities required for proper performance of this Overdraft Facility and related security documents have been obtained or observed.

14.6 in the event of significant accidents and incidents, with potentially adverse environmental and social effects such as spills or workplace accidents resulting in death, serious or multiple injuries shall inform the Bank..

14.7 implement the E&S Action Plan in accordance with the schedule specified therein.

14.8 not amend the E&S Action Plan without the prior written consent of the Lender/I&M.

15 ENVIRONMENTAL CLAIMS

The Borrower shall promptly upon becoming aware of any environmental claim, inform the Bank in writing of:

15.1 any Environmental Claim against the Borrower which is current, pending or threatened; and

15.2 any facts or circumstances which are reasonably likely to result in any Environmental Claim being commenced or threatened against the Borrower, where the claim, if determined against the Borrower, has or is reasonably likely to have a Material Adverse Effect.

16 EVENTS OF DEFAULT

17 COST EXPENSES AND FEES

18 RIGHT OF SET-OFF

19 ASSIGNMENTS AND TRANSFER

10 INFORMATION DISCLOSURE

11 DISPUTE RESOLUTION

12 APPLICABLE LAW

13 MISCELLANEOUS

14 ACCEPTANCE TO BE PART OF THIS CREDIT FACILITY LETTER

Yours Faithfully,

(Signature).....
(Name)
(Position).....
Date.....

(Signature).....
(Name)
(Position).....
Date.....

For and on behalf of **CRDB BANK PLC**

Annex 8: Customer Complaint Form

CRDB BANK COMPLAINT REGISTER

Complaint Number Date received

Time received	Received by	Signature
<input type="text"/>	<input type="text"/>	<input type="text"/>

CUSTOMER INFORMATION

Complainant Name Phone Number Email Address

Account Number

COMPLAINT DETAILS

Date problem occurred

Complaint concerns which: Business Dept? ☐ Product? ☐ Person? ☐

Nature of complaint: (Please tick the appropriate)

Account Related ☐ Card ☐ ATM ☐ Internet Banking ☐
SimBanking ☐ Loans ☐ Customer Service ☐ Any other ☐

Details of the complaint

The bank that listens

Customer confirmation signature: (If resolved) Date:

Complaint resolved at the Branch: Yes ☐ No ☐

In Case of escalation;

Complaint escalated to:

Receiving staff name : Date :

Date of resolution

Signature of the Branch