

Environmental and Social Due Diligence (ESDD) Risk Assessment						
Project:		Transaction ID:		Sector: Textile and Apparel		
Date: 00-01-1900		Risk rating of the project: Medium Risk				
<div>Instructions:</div> <div>A) Must confirm and keep the records of evidences, certificates, and permits before answering the General Risk, Environmental Risk and Social Risks related questions.</div> <div>B) Must explain the reason of answering “Not Applicable” in the “Comments” Section for the above mentioned risks.</div> <div>C) Must comply (and align with ESDD) the conditions described in “Sanction Letter” of the borrower; Government Regulations, International Regulation (if applicable), Bangladesh Bank’s Guidelines and Policies, and other relevant Government Instructions and Policies.</div>						
	Questions	Answer	Comments	Score	Value	Weight
1.0 General Risks				100		100
1.01	Land clearance permit/Site Clearance Certificate	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		10	1	10
1.02	Water discharge permit	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		10	1	10
1.03	Clearance from DOE	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		10	1	10
1.04	Fire license	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		10	1	10
1.05	Boiler license	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		10	1	10
1.06	Factory inspection certificate	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		8	1	8
1.07	Permission from Department of Explosives	<input checked="" type="radio"/> Valid <input type="radio"/> Applied <input type="radio"/> Not Taken <input type="radio"/> Not Applicable		8	1	8
1.08	Notices were received or fines/penalties were charged for exceeding the limits of air, water, noise and waste levels in past three years.	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Not Applicable		5	2	5
1.09	The local community is adversely affected by pollution or there was loss of livelihood because of the project.	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Not Applicable		5	2	5
1.10	Worker unrest in the project caused riots/road blocks within the last three years.	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Not Applicable		5	2	5
1.11	The project involves activities like converting rice fields into industrial land, filling out water bodies (river, ponds) for business purpose.	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Not Applicable		5	2	5
1.12	The client has taken adequate measures to mitigate the impact of the operation on the eco-sensitive areas as per	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not Applicable		3	1	3
1.13	The client has a defined policy on environmental health and safety.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not Applicable		4	1	4
1.14	The client has a defined policy on social issues management.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not Applicable		4	1	4
1.15	The client has a defined policy on grievance mechanism.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not Applicable		3	1	3
2.0 Environmental risks				-76		100
2.01	There are mchanisms to control volatile organic compounds.	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> NA		-6	2	6
2.02	There is sufficient ventilation i.e. provisions for cross ventilation (e.g., windows at regular intervals, exhaust fans, dust controller etc.)	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> NA		-8	2	8
2.03	There are proper measures to manage heavy metal and liquid wastage.	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> NA		-7	2	7
2.04	There are mitigating measures to control radiation.	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> NA		-7	2	7
2.05	There are mitigation measures to minimize high noise level.	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> NA		-8	2	8
2.06	There are proper measures to control emission of CO2, SO2, NOX.	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> NA		-8	2	8
2.07	Wastewater/effluent is discharged to a location which is not according to the license and permits.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		-8	1	8
2.08	There is an installed Effluent Treatment Plant (ETP) or Sewage Treatment Plant (STP).	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> NA		-10	2	10
2.09	There are monitoring records of treatment of water (such as quantity of water treated, quality of wastewater before and after treatment, running hours of ETP etc.)	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> NA		-8	2	8

2.10	There is a strong odor of chemicals, dumped waste, blocked sewerage etc. caused by untreated effluent.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		-6	1	6
2.11	The project keeps wastewater discharge (quality and quantity) within the prescribed limit.	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> NA		-6	2	6
2.12	There is evidence of land contamination because of activities such as leakages, spills, improper storage of waste, toxic effluent discharge.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		-6	1	6
2.13	There are well maintained records on quantity and quality of solid waste generated (including when it was generated) and how it is being treated.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		4	1	4
2.14	There are boxes, cartons, plastic packets, rags, unused or left over raw materials dumped indiscriminately.	<input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> NA		4	2	4
2.15	Renewable energy is used.	<input checked="" type="radio"/> YES <input type="radio"/> NO <input type="radio"/> NA		4	1	4
3.0 Social risks				100		100
3.01	There are sufficient notice boards in domestic language with information on Personal Protective Equipment (PPE)s, workplace safety, occupational hazards.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		3	1	3
3.02	There are regular trainings of employees on occupational health and safety.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		3	1	3
3.03	There is an onsite occupational health and safety treatment center.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		4	1	4
3.04	Sufficient firefighting equipments are available, accessible, and identifiable from a distance.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		5	1	5
3.05	Firefighting equipments are properly maintained and kept unlocked	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		3	1	3
3.06	Appropriate numbers of independent emergency exits are available per working area.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		3	1	3
3.07	All emergency exits and access routes are free from obstruction.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		3	1	3
3.08	There are regular health & safety audits. [Check if there are audits carried out by Accord, Alliance, buyers (for RMG sector only) any other third party]	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		3	1	3
3.09	Non Compliances identified in the audit report are addressed	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		3	1	3
3.10	There is an independent and functioning evacuation alarm present with continuous sound to notify all workers about an emergency situation and to ensure a fast and safe evacuation.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		3	1	3
3.11	A fire safety plan or onsite emergency plan or disaster management plan is in place.	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA		5	1	5

3.12	There is a daycare center for the children of the employees.	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA		2	1	2
3.13	Facilities such as washroom and drinking water are sufficient for the employees.	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA		3	1	3
3.14	Employees have a separate place for eating.	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA		2	1	2
3.15	The project ensures payment of minimum wage.	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA		5	1	5
3.16	There is evidence of employees working more than 60 hours in a week.	<input type="radio"/> Yes	<input checked="" type="radio"/> No	<input type="radio"/> NA		4	2	4
3.17	Verbal, physical abuse or fines are used as disciplinary actions.	<input type="radio"/> Yes	<input checked="" type="radio"/> No	<input type="radio"/> NA		4	2	4
3.18	There is evidence of discrimination based on gender or religion.	<input type="radio"/> Yes	<input checked="" type="radio"/> No	<input type="radio"/> NA		3	2	3
3.19	There are adequate safeguards in place to avoid child labour and forced labour.	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA		3	1	3
3.20	The project maintains records for age of workforce, wages, payment and attendance.	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA		2	1	2
3.21	There are provision for labor unions, representation, collective bargaining and grievance mechanism.	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA		3	1	3
3.22	There is presence of a plan for community health and safety.	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA		3	1	3
3.23	There is evidence of issues that may create nuisance/accidents/injuries to local community in future.	<input type="radio"/> Yes	<input checked="" type="radio"/> No	<input type="radio"/> NA		3	2	3
3.24	There is physical evidence of foul smell, noise, air pollution etc. due to project operations that may impact the local community.	<input type="radio"/> Yes	<input checked="" type="radio"/> No	<input type="radio"/> NA		2	2	2
3.25	There are measures to mitigate adverse impacts of the hazardous waste on the local community.	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA		3	1	3
3.26	There are safeguards in place to minimize or avoid community exposure to potential harmful impacts from hazardous material.	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA		3	1	3
3.27	The client has taken mitigation measures to stop spreading waterborne diseases or improper disposal of solid waste on land.	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA		2	1	2
3.28	The project caused displacement of local community.	<input type="radio"/> Yes	<input checked="" type="radio"/> No	<input type="radio"/> NA		6	2	6
3.29	The displaced community were resettled and properly compensated.	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA		6	1	6
3.30	The project has a grievance redressal system (such as regular meeting) which gives the affected community and other stakeholders a platform to express their concerns.	<input checked="" type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA		3	1	3