

Environmental Monitoring Report

Annual Safeguard Monitoring Report
February 2020

UZB: Affordable Rural Housing Program

Prepared by Rustam Saparov (Management and Monitoring Unit) for the Ministry of Economy and Industry (MOEI) and the Asian Development Bank.

This Environment monitoring report is a document of the borrower. The views expressed herein do not necessarily represent those of ADB's Board of Directors, Management, or staff, and may be preliminary in nature.

In preparing any country program or strategy, financing any project, or by making any designation of or reference to a particular territory or geographic area in this document, the Asian Development Bank does not intend to make any judgments as to the legal or other status of any territory or area.

Annual Safeguard Monitoring Report

For FI operations

Project Number: 3535
January-December 2019

Uzbekistan: Affordable Rural Housing Program

(Financed by Asian Development Bank)

For: Ministry of Economy and Industry

Endorsed by: Management and Monitoring Unit
February, 2020

ABBREVIATIONS

ADB	- Asian Development Bank
ARHP	- Affordable Rural Housing Program
CCRA	- Climate change risk assessment
DLI	- Disbursement Linked Indicator
EA	- Executing Agency
EA	- Executive Agency
EIA	- Environmental impact assessment
EMP	- Environmental Management Plan
ESMS	- Environmental and Social Management System
HQ	- Head Quarter
IA	- Implementation Agency
IB	- Ipoteka Bank
IEE	- Initial Environmental Examination
MMU	- Management and Monitoring Unit
MOEI	- Ministry of Economy and Industry
NBU	- National Bank of Uzbekistan
PCB	- Participating Commercial Bank
PFI	- Participating Financial Institute
PIAL	- Prohibited Investment Activities List
PIU	- Project Implementation Unit
PPE	- Personal Protective Equipment
QQB	- Qishloq Qurilish Bank
QQI	- Qishloq Qurilish Invest
QQI	- Qishloq Qurilish Loyiha (design institute)
RBL	- Result Based Lending
RETA	- Regional Technical Assistance
SARHP	- State Affordable Rural Housing Program
SCAC	- State Committee for Architecture and Construction
SPS	- Safeguard Policy Statement
TA	- Technical Assistance
ZVOS	- National Environmental Impact Assessment

Table of Contents

I. INTRODUCTION.....	4
1.1. Short description of the program.....	4
1.2. Summary of activities and project progress during the previous 12 months.....	5
1.3. Summary of ESMS implementation in each PCBs and consolidation of PCBs' annual Environmental and Social Performance reports.....	5
1.4. Project organization and environmental management team.....	5
II. ENVIRONMENTAL ISSUES	6
III. COMPLIANCE WITH ADB's SOCIAL PROTECTION REQUIREMENTS AND ADB's PROHIBITED INVESTMENT ACTIVITIES LIST	8
IV. ESMS OPERATIONS	9
4.1 Policies and Procedure.....	9
4.2 Capacity Building	9
4.3 Monitoring and Reporting.....	10
4.4 Consultations and Complaints	10
V. CONCLUSION AND ACTION PLAN.....	11
VI. ANNEXES	
ANNEX 1. Annual report of QQI	
ANNEX 2. Annual report of QQB	
ANNEX 3. Annual report of NBU	
ANNEX 4. Annual report of Ipoteka Bank	
ANNEX 5. Example of climate change report	
ANNEX 6. Photos from construction sites	
ANNEX 7. Template of checklist	
ANNEX 8. Sample filled checklist	

I. INTRODUCTION

1.1. Short description of the program

The Government of Uzbekistan has started a State Affordable Rural Housing Program (SARHP) which aims to improve the quality of life in rural areas of Uzbekistan through the rural housing construction, employment generation and private sector development. The SARHP is guided by the national goal of rural development and improving quality of life in rural areas.

The SARHP is a proven government strategy for generating rural employment through housing construction and public-private partnership for social and market infrastructure development. The government provides incentives for small and medium-sized enterprises and promotes the local manufacturing hubs for construction materials.

The Affordable Rural Housing Program (ARHP) will support a part of the SARHP and will focus on rural housing financing and on leveraging institutional improvements in the associated sectors. Under the ARHP, three state-owned banks: Ipoteka Bank (IB), National Bank of Uzbekistan (NBU) and Qishloq Qurilish Bank (QQB) will provide loans for the construct at least 29,000 dwelling units in nine regions of the country, including: the Republic of Karakalpakstan, Khorezm, Bukhara, Samarkand, Surkhandarya, Kashkadarya, Ferghana, Namangan and Tashkent. The construction will be undertaken by private contractors and supervised by state-owned engineering company Qishloq Qurilish Invest (QQI), the State Design Institute of Qishloq Qurilish Loyiha (QQI) and the Ministry of Construction of the Republic of Uzbekistan.

The government requested a loan of \$500 million from ADB's ordinary capital resources to finance a part of the SARHP during 2017-2021. In this regard, the ARHP, a 5 year RBL, was approved by the Board of Directors on June 1, 2017.

On July 6, 2017, a loan agreement on the basis of ARHP – RBL No.3535-UZB between the Republic of Uzbekistan and ADB was signed in the amount of \$500 million in pursuance of Resolution of the President of the Republic of Uzbekistan No.PP-2812 dated from March 2, 2017.

The ARHP is designed as a results-based program, and as such it finances a part of the SARHP. The outcome of the ARHP will be an increased number of rural families meeting the social equity criteria benefit from affordable housing constructed in accordance with national quality standards. The program outputs are followings:

- **Output 1.** Beneficiary selection, site selection, and housing construction are in accordance with social equity criteria and national quality standards;
- **Output 2.** Improved policies and systems for rural housing sector, which support institutional strengthening, enhanced sustainability, and improved governance;
- **Output 3.** Strengthened program management and performance monitoring.

The Executive Agency (EA) of the Program is the Ministry of Economy and Industry of the Republic of Uzbekistan (MOEI), which through the Management and Monitoring Unit (MMU) manages and monitors the Program. As the implementing Agencies (IA) the following three Participating Commercial Banks (PCB) were chosen: Qishloq Qurilish Bank (QQB), National Bank of Uzbekistan (NBU) and Ipoteka Bank (IB), and also state-owned engineering company QQI.

The present Annual Environmental Safeguards Monitoring Report is consolidated and prepared for the Affordable Rural Housing Program (ARHP), finances by the Asian Development Bank (ADB), based on annual environmental monitoring reports submitted by the QQI and the three PCBs in accordance with their respective Environmental and Social Management System (ESMS).

1.2. Summary of activities and project progress during the previous 12 months

A specific feature of the Program's financing is the selected financing mechanism – results-based lending, which provides for funding from ADB based on the results of the corresponding disbursement linked indicators.

In 2019, 7,256 mortgage agreements were concluded, which were distributed as follows between the three participating commercial banks:

- Qishloq Qurilish Bank - 2,183 preferential mortgage loans;
- Ipoteka Bank - 2,472 preferential mortgage loans;
- National Bank of Uzbekistan – 2,601 preferential mortgage loans.

Full lists of provided loans with distribution by Banks and regions are presented in Tables 1 of annual reports of the PCBs and QQI (Annex 1-4).

As of February 28, 2020, the construction works of 6428 houses from planned 7,256 houses under the Program for 2019 have been fully completed. According to the approved design and estimate documentation, the construction period for ARHP houses is determined 9-10.5 months, depending on the type of houses, and according to the signed contracts, the construction of the remaining 828 ARHP houses will be completed by the second quarter of 2020.

1.3. Summary of ESMS implementation of PCBs and the consolidation of PCBs' annual Environmental and Social Performance reports

During the reporting period ESMS implementation in PCBs was focused on conduction training on ESMS, environmental and social screening of proposing massifs, on compliance with ADB's safeguards requirements and the National Environmental Laws, monitoring the implementation of environmental mitigation measures on selected massifs during construction stages. A special attention was paid to the documentation of environmental indicators in each PCB.

All National Environmental Impact Assessment (ZVOS) reports were prepared in a format agreed with ADB specialist in 2018. The agreed format for the national assessment is in line with the basic requirements of the ADB for an initial environmental examination (IEE). And at the same time, the proposed format fully complies with the national requirements for environmental reports. The mandatory national report content (ZVOS) was discussed with experts from Qishloq Qurilish Loyiha (QQL), which is responsible for houses designing, preparing environmental impact assessment reports and obtaining permits from State Committee on Ecology and Environmental Protection (SCEEP).

In addition, after coordination with ADB and MMU procurement specialists, a tabular version of the Environmental Management Plan (EMP) was included in the tender documentation and, since 2019, has been part of contracts with contractors.

Detailed description of the work implemented under ESMS in each PCB and QQI is presented in Chapter 4.

1.4. Project organization and environmental management team

The Ministry of Economy and Industry (MOEI) is the Executing Agency, and QQB, National Bank of Uzbekistan (NBU) and Ipoteka Bank (IB), QQI are implementing agencies (IA).

The overall responsibility for the development and implementation of the program lies with the MOEI. Therefore, the MOEI at the central level is responsible for achieving the results associated with the program implementation. QQI and three PCBs implement this program through their head offices, as well as through their regional offices, appointing employees to oversee the implementation of the program and submit reports to the MMU/MOEI.

In June 2019, MMU has hired Environmental Specialist who is in charge for ensure compliance of the Program with environmental requirements indicated in the Loan Agreement. MMU Environmental specialist's duties include:

- monitor compliance of selected sites for massifs construction with environmental and social (resettlement) criteria;
- correct completion of Forms for screening and assessment by PCBs and QQI;
- presence of all necessary permissions for SCEEP, Land Cadastre (as needed) and Khokimiyat (on land allocation), and report on climate change assessment for each region;
- conduct site visit for monitoring of implementation of mitigation measures on construction site;
- collect periodical reports from PCBs and QQI on ESMS implementation;
- collect annual environmental monitoring reports from PCBs and QQI and prepare consolidate environmental monitoring report (EMR) for further submission to ADB for revision and approval. Ensure publication of approved EMR on MOEI website;
- monitor proper implementation of GRM on all stages – from construction site up to MMU;
- communicate with stakeholder, PCBs and QQI to resolve any environmental and social issues raised during the project implementation.

All PCBs and QQI have established the institutional framework for the implementation of ESMS. Each PCB has appointed ESMS manger at their head quarters and responsible staff (ESMS coordinator) at each branch participating in the ARHP. All coordinators and responsible employees of ESMS were appointed by official order of the bank management. A full list of coordinators and responsible employees of ESMS is given in Table 5 of the annual reports of the PCBs and QQI.

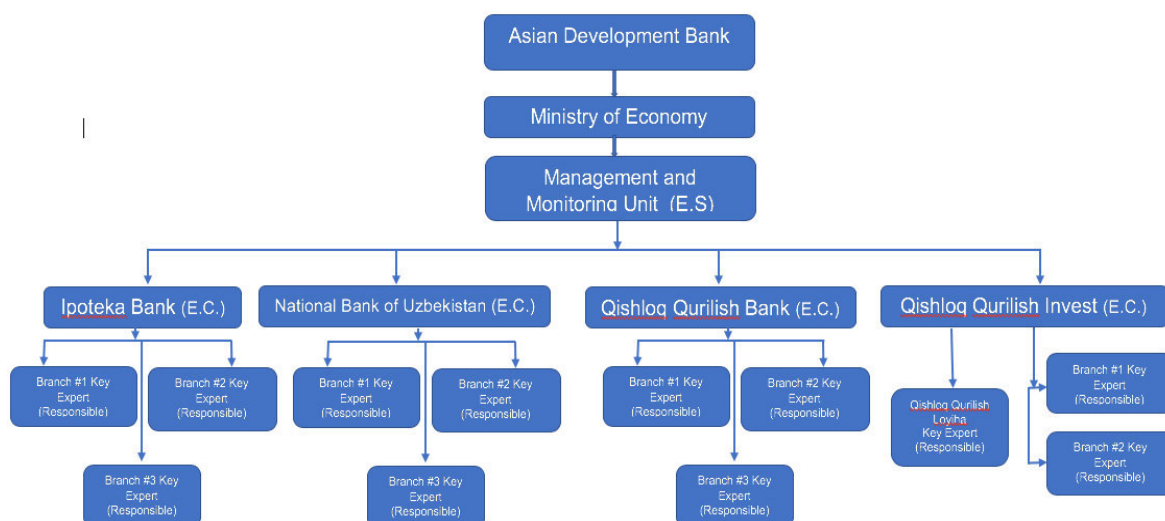


Figure 1. Institutional structure of environmental and social project management.

II. ENVIRONMENTAL ISSUES

In accordance with national environmental regulations, for each massif a national environmental impact assessment was conducted and positive conclusions from the State Environmental Expertise (SEE) were received from the regional branches of the SCEEP. As a rule, environmental expertise contains several requirements that have to be implemented by the contractor during the construction. The most common requirements were: timely disposal of wastes from construction sites, minimizing cutting tree and receiving permissions required for the operation stage. The content of the National Environmental Assessment Report (ZVOS) does not contain a separate section, designated as an Environmental Monitoring Plan (EMP).

However, to simplify the process of environmental monitoring during construction, a simple checklist has been developed for the PCB and QQI. The checklist includes several parameters that need to be monitored. This checklist was recommended by the PCB and QQI for use in environmental monitoring of construction sites. Samples of completed checklists are given in Annex 6 and 7.

During the reporting period, all PCB and QQI monitored the implementation of ESMS. In particular, in accordance with the requirements of the ESMS, the responsible employees of the PCB visited all the massifs included in a part of the ARHP to check the compliance of the current construction with environmental requirements. Employees of the PCB and QQI conducted such visits in most cases on a monthly base, starting in June, since construction work began around the end of May 2019.

According to the Law on Environmental Expertise, monitoring of implementation of measures, indicated into Conclusion on Environmental Expertise (which is mandatory for each massif) is responsibility of district or province level branches of SCEEP. Environmental auditors from branches are in charge for this activity.

Despite the fact that the National Environmental Law does not require banks to conduct environmental monitoring, this activity was carried out in accordance with the requirements of ESMS. It should be noted that only visual environmental monitoring was carried out without any instrumental measurements. Instrumental monitoring can

be applied in the event of complaints from citizens living in adjacent territories. During the reporting period no any complaint was received.

For the 6-7 months of conducted monitoring in average, each construction site was visited 5-6 times by senior officials of the PCB and QQI. Information on inconsistencies identified by the QQI specialists is provided in section IV of the QQI annual report. According to the data provided by the PCB during the site visits, no violations were noted.

A summary of the number of visits to the sites conducted by the PCB and QQI is presented in Table 1. As can be seen from the table, during the reporting period, the total number of visits to the site was 2162.

Table 1: Summary information on number of site visits conducted by PCBs and QQI responsible officers

Region	Number of conducted monitoring	Number of massifs*	Number of observed non-compliance	Observation period
Qishloq Qurilish Invest (QQI)				
Republic of Karakalpakstan	50	10	-	June-December 2019
Bukhara region	80	16	-	
Kashkadarya region	120	24	8	June-December 2019
Namangan region	120	24	-	June-December 2019
Samarkand region	200	40	10	June-December 2019
Surkhandarya region	75	15	6	June-December 2019
Tashkent region	70	14	4	June-December 2019
Ferghana region	135	27	4	June-December 2019
Khorezm region	85	17	3	June-December 2019
Total:	935	187	35	
Qishloq Qurilish Bank (QQB) *				
Bukhara region	80	16	-	June-December 2019
Kashkadarya region	20	4	-	June-December 2019
Samarkand region	140	28	-	June-December 2019
Surkhandarya region	35	7	-	June-December 2019
Ferghana region	60	12	-	June-December 2019
Khorezm region	85	17	-	June-December 2019
Total:	420	84		
National Bank of Uzbekistan (NBU) *				
Republic of Karakalpakstan	31	5	-	June-December 2019

Kashkadarya region	84	12	-	June-December 2019
Namangan region	77	11	-	June-December 2019
Samarkand region	77	11	-	June-December 2019
Surkhandarya region	28	4	-	June-December 2019
Tashkent region	52	8	-	June-December 2019
Ferghana region	63	9	-	June-December 2019
Total:	412	60		
Ipoteka Bank (IB) *				
Republic of Karakalpakstan	42	6	-	June-December 2019
Kashkadarya region	56	8	-	June-December 2019
Namangan region	91	13	-	June-December 2019
Samarkand region	63	9	-	June-December 2019
Surkhandarya region	42	6	-	June-December 2019
Tashkent region	38	6	-	June-December 2019
Ferghana region	63	9	-	June-December 2019
Total:	395	57		
GRAND TOTAL:	2162			

*) Some massifs are financed by two banks.

Source: PCB and QQI annual reports for 2019.

During environmental monitoring, QQI employees identified the following discrepancies:

- Inadequate collection of construction and household wastes;
- Certain cases of non-use of personal protective equipment (PPE) by employees;
- Improper storage of construction materials.

Corresponding (verbal) notifications of identified non-conformities were sent to contractors by QQI specialists, and the elimination of non-conformances was monitored during subsequent inspections. As a rule, non-conformities were closed by contractors within 1-2 weeks. No accidents happened on construction sites during the reporting period.

III. Compliance with ADB social protection requirements and ADB's prohibited investment activities list

The selection procedure specified in ESMS ensures that all massifs will be selected in full compliance with ADB social safeguards requirements and of ADB's prohibited investment activities list (PIAL).

At the first stage, QQI employees conducted an environmental and social screening of each proposed massif and decided on the appropriateness of including the proposed massifs in the composition of the ARHP. At the second stage, the responsible employees of the PCB once again check compliance with environmental and social requirements. Thus, in order to ensure compliance with environmental protection requirements, the responsible specialists of ESMS QQI and PCB checked the massifs for the inclusion of PIAL of any activities related to construction. The information provided by QQI and PCB shows that the classification of massifs was carried out in accordance with their ESMS manual.

As stated in the QQI annual report, during the check, QQI experts examined the maps with the location of the massifs, checked the confirmation from the local khokimiyats that the massifs are located on reserved lands, which guarantees that there is no need for land acquisition or relocation. This was one of the conditions of the loan agreement.

Also, according to the Resolution of the President of the Republic of Uzbekistan dated from November 24, 2018, No.PP-4028 "On additional measures to expand the construction of affordable residential buildings in rural areas and for certain categories of citizens", it is indicated that the Council of Ministers of the Republic of Karakalpakstan and the regional khokimiyats should be provided in the prescribed manner together with the State Committee on Land Resources, geodesy, mapping and state cadastre, the Ministry of Construction and the Center for Hydrometeorological Service (Uzhydromet), the allocation of land for the construction of affordable houses, engineering and transport communications and infrastructure facilities of empty land plots that are not included in the category of agricultural land and forest fund, and have access to external engineering and transport communications.

It should be noted that, as one of the requirements of the loan agreement is that all massifs are checked for the impact of climate change. The Government included the Uzhydromet in the regional selection commissions for climate change risk assessment (CCRA). In particular, the regional branches of Uzhydromet are included in the regional precinct selection commissions. To date, all relevant CCRA reports for the massifs of nine ADB project regions (*Republic of Karakalpakstan, Khorezm, Bukhara, Samarkand, Surkhandarya, Kashkadarya, Ferghana, Namangan and Tashkent*) prepared by the Uzhydromet have been submitted to ADB by letter of the Ministry of Economic and Industry No.SS-2-5/104 dated September 9, 2019.

In accordance with tables 3 of the annual reports of the QQI and PCB (Annex 1-4), all selected facilities are classified as category B (ADB) for environmental protection and category C for resettlement (ADB). For each massif, a positive conclusion from the state environmental expertise was also received. Information on the categorization and availability of a positive conclusion of the state environmental review is presented in tables 3 of the annual reports of the QQI and the PCB.

Thus, all massifs were selected in full accordance with the requirements of ADB social protection and of ADB's prohibited investment activities list at this stage, no corrective action is required.

IV. ESMS OPERATIONS

During the reporting period, ESMS was implemented through: the implementation of policies and procedures, building institutional capacity, monitoring and reporting.

4.1. Policies and Procedure.

As indicated in the annual reports, all PCB and QQI have ESMSs approved by the Board of Directors in 2017 and published on banks' websites. Each branch of the PCB in the regions and the Republic of Karakalpakstan have a printed version of ESMS.

Each bank and the QQI have an institutional structure for the implementation of ESMS, in particular, ESMS coordinators were appointed at the head office and responsible employees in the branches. The lists of coordinators and responsible employees for ESMS are presented in tables 5 of annual reports. A summary of these employees is presented in the table below.

Table 2: Number of ESMS officers in QQI and PCBs

№	Implementing Agencies	Number of ESMS officers, including a coordinator
1	QQI	10
2	QQB	19
3	IB	14
4	NBU	9

Source: QQI and PCBs annual reports.

4.2. Capacity building.

At the end of May 2019, a safeguard specialist was hired by the MMU/MOEI. On the part of the consultant of the Technical Assistance (TA), a training was held on introducing to the ESMS, monitoring and reporting.

4.3. Monitoring and reporting.

As part of monitoring the implementation of ESMS, the staff of QQI and PCB conducted regular inspections of construction sites. A brief description of the monitoring activities carried out is presented in chapter II of this consolidated report and in tables 4-8 of the annual reports of QQI and PCB. The TA consultant suggested using a format specially prepared for this project in order to simplify the monitoring procedure. The format looks like a checklist showing all mitigation measures and a list of documents that are needed at the construction site. This format was introduced by QQI and PCB.

In addition, for effective monitoring of the implementation of the ESMS, it was recommended that a separate folder be created and all documents related to the operation of the ESMS should be placed in this folder. The folder should contain the following documents:

- copy of the manual on ESMS;
- an order to appoint responsible officials for ESMS;
- for each allocated massif: the conclusion of Uzhydromet on the assessment of climate change, the positive conclusion of the State Committee on Ecology and Environmental Protection; completed form 2 (environmental, social screening sheets);
- completed site visits forms (EMP);
- information on received complaints;

- correspondence with contractors on detected violations and undertaken actions.

As QQI reported, during inspections of site visits, the main violations of the construction works were related to: improper collection and storage of construction wastes, cases of lack of personal protective equipment and uniforms from contractors. The QQI specialists sent verbal notifications to the contractors.

All banks and QQI presented their annual reports, which served as the base for the preparation of this consolidated report. In the same way, a consolidated report for 2019 was prepared, which will be published on the ADB website and the webpages of the respective PCBs and QQI after the ADB approval.

To increase the responsibility of the contractors with whom construction contracts will be concluded in 2020, the Environmental Monitoring Plan (EMP) form has been included in the package of bidding documents.

4.4. Consultations and Complaints.

Each bank and QQI have an internal procedure for citizen appeals. This procedure is described in sections 6 of the annual reports. The procedures were developed on the base of the Law of the Republic of Uzbekistan “On appeals of individuals and legal entities”. A complaints department was established at the head office of QQI and banks. At the regional level, legal advisers were appointed for this aspect.

MMU provides assistance to the implementation agency (AR) in the implementation of program activities, including the coordination of ESMS. Accordingly, if the MMU receives any complaints about the implementation of the ESMS, then the MMU immediately contacts the relevant departments and agencies to take measures to solve the problem. At the same time, the MMU controls the processing of complaints received by the PFI within the program, and no complaints were received during the reporting period.

According to the law, all complaints received must be considered within 15 days from the day they are received. Moreover, any person affected by the project could contact the virtual office of the Chairman of the Board of Directors directly. Public consultations were not held in 2019.

V. CONCLUSION AND ACTION PLAN

Based on the information presented in the previous chapters of this consolidated report and the annual reports provided by the PCB and QQI, it can be concluded that ESMSs already exist and are working efficiently. The ESMS is officially adopted by all the PCB and QQI, the ESMS institutional structure has been created, monitoring is carried out and internal (between the regional branches of each PCB and QQI) and external (between PCB and QQI and MMU) reporting systems are operating.

National Environmental Impact Assessments (ZVOS) for housing massifs were prepared in accordance with the template agreed in 2018. The EMP format was included in the tender documentation and from 2019 it became mandatory for all contractors who have received a contract.

In connection with the changes that will be introduced into the project, namely the connection of some residential areas to local treatment facilities, it is necessary to

coordinate the content of the national document with the requirements of ADB, to ensure timely and high-quality development of documents.

Summary of the action plan for the next reporting period is presented in the table below (according to the annual report of the PCB and QQI).

Table 3: Action plan for the next reporting period

Implementing Agencies	Issues	Required actions	Responsibility	Period
MMU	Consolidation of Annual Environmental Safeguards Monitoring Reports and providing to ADB	Consolidation and compilation of Annual Environmental Safeguards Monitoring Reports, which are based on an Annual Environmental Safeguards Monitoring Report submitted by QQI and the Annual Environmental Safeguards Compliance Report of the three PCBs in accordance with their respective ESMS	Specialist on the ESMS of MMU	1 st quarter of 2021
MMU and QQI	Compliance with the ZVOS for local treatment facilities (LTF) in accordance with ADB requirements	The development of the format and coordination of the format of the ZVOS to LTF	Specialist on the ESMS of MMU and QQI	1 st quarter of 2020
MMU	Monitoring of ESMS implementation on construction sites	Ensure visit of each construction site twice during construction	Specialist on the ESMS of MMU	during 2020
QQI	Timely preparation of ZVOS for massifs and LTF	Quarterly monitoring for ensure the development of the ZVOS	Specialist on the ESMS of MMU and QQI	during 2020
QQI	Publication of the annual report of the QQI according to the results of 2019 on the QQI's website	After the approval of the submitting ESMS annual reporting of QQI by MMU and ADB to arrange the publication on the QQI's website	ESMS Coordinator	1 st quarter of 2020
QQI	Conducting a series of trainings by ESMS	To develop the handouts and presentation materials	ESMS Coordinator	during 2020

Implementing Agencies	Issues	Required actions	Responsibility	Period
	Coordinator for the QQI's regional branch specialists	and make a training schedule		
QQI	Communication with Contractors on non-compliance identified during construction stage	Establish record system for informing Contractors about non-compliances and follow up implementation of corrective actions	ESMS Coordinator	1 st quarter of 2020
QQB	Implementing changes to the current manual of ESMS	Develop a draft document and submit for consideration to the Board of Bank	ESMS coordinator	1 st quarter of 2020
QQB	Publication of updated manual of ESMS on the bank's website	After the adoption of the proposed changes by the Board of bank, give an order the relevant bank departments to publish the document on the bank's website	ESMS coordinator	1 st quarter of 2020
QQB	Hiring an environmental specialist who will perform the function of the coordinator for ESMS	Planned for the selection of candidates	Head of the Center for Coordination of Investment and Project Management	1 st quarter of 2020
QQB	Publication of the annual report of the QQB according to the results of 2019 on the QQB's website	After the approval of the submitting ESMS annual reporting of QQB by MMU and ADB to arrange the publication on the QQB's website	ESMS coordinator	1 st quarter of 2020
QQB	Conducting a series of trainings by ESMS Coordinator for the QQI's regional branch specialists	To develop the handouts and presentation materials and make a training schedule	ESMS coordinator	During 2020
NBU	Publication of the annual report of the NBU according to the results of 2019 on the NBU's website	After the approval of the submitting ESMS annual reporting of NBU by MMU and ADB to arrange the publication on the NBU's website	ESMS coordinator	1 st quarter of 2020

Implementing Agencies	Issues	Required actions	Responsibility	Period
NBU	Conducting a series of trainings by ESMS Coordinator for the NBU's regional branch specialists	To develop the handouts and presentation materials and make a training schedule	ESMS coordinator	During 2020
IB	Publication of the annual report of the IB according to the results of 2019 on the IB's website	After the approval of the submitting ESMS annual reporting of IB by MMU and ADB to arrange the publication on the IB's website	ESMS coordinator	1 st quarter of 2020
IB	Conducting a series of trainings by ESMS Coordinator for the IB's regional branch specialists	To develop the handouts and presentation materials and make a training schedule	ESMS coordinator	During 2020

VI. ANNEXES

Annual report on monitoring of safeguards measures

For FI operations

Project number: 3535-UZB

Reporting period: January-December 2019

Republic of Uzbekistan: "Affordable Rural Housing Construction Program - Result based lending with the participation of the Asian Development Bank"

Financed by ADB

Developed by: ESMS Coordinator - D.Tursunov

Name of the organization: Qishloq Qurilish Invest EC LLC

Country, city: Republic of Uzbekistan, Tashkent

Executing Agency: Ministry of Economy and Industry of the Republic of Uzbekistan

Approved by: General Director Deputy

Qishloq Qurilish Invest EC LLC - U. Azizov

Table of Contents

Part I. Introduction	3
Part II. Environmental issues	21
Part III. Compliance with ADB's Social Security Requirements and List of Prohibited ADB Investment Activities.....	22
Part IV. ESMS activities	24
Part V. Conclusion and Action Plan	25
Annex	26

Part I. Introduction

The program for the construction of affordable houses on updated typical projects in rural areas for 2017-2021 was initiated by the Government of the Republic of Uzbekistan in accordance with the Resolution of the President of the Republic of Uzbekistan No. PP-2812 dated from March 2, 2017 “On additional measures to implement the Program for the construction of affordable residential buildings on updated model projects in rural areas for 2017–2021 with the participation of the Asian Development Bank”.

In pursuance of the Resolution of the President of the Republic of Uzbekistan No. PP-2812 dated from March 2, 2017 a Loan Agreement No. 3535-UZB of 06.07.2017 for 500.0 million dollars between the Republic of Uzbekistan and ADB was signed, which entered into force on July 18, 2017.

The aim of the project is to support in implementation of the Program to increase the number of rural families that responsible for the criteria of social justice and getting benefits from affordable housing built to national quality standards in 9 regions of Uzbekistan: in the Republic of Karakalpakstan, Bukhara, Kashkadarya, Namangan, Samarkand, Surkhandarya, Tashkent, Fergana and Khorezm regions in 2017-2021. According to the Loan Agreement, construction of 29,000 houses in the required regions is envisaged, in this, construction of 7,250 houses annually from 2018.

The Executive Agency (EA) is the Ministry of Economy of the Republic of Uzbekistan, which, through the Management and Monitoring Group, manages and monitors this program. As participating agencies (RA), three Participating Commercial Banks (PCB) were identified: Qishloq Qurilish Bank (QQB), National Bank of Uzbekistan (NBU) and Ipoteka Bank (IB), and also the State Engineering Company Qishloq Qurilish Invest (QQI).

Also, in order to ensure the further implementation of an active social policy, improve the housing and living conditions of the population, effectively organizing and implementation the construction of affordable houses on updated typical projects in rural areas, including intended for certain categories of citizens, and also service houses for inspectors on prevention of internal affairs’s bodies and heads of territorial divisions of state bodies (hereinafter – typical residential buildings) in 2019, a Resolution of the President of the Republic of Uzbekistan No.PP-3480 dated from January 18, 2018 "On measures for the effective implementation of targeted programs for the development of housing construction in 2018," where the customer identified EC Qishloq Qurilish Invest LLC and No. PP-4028 dated from November 24, 2018 “On additional measures to expand the construction of affordable residential buildings in rural areas and for certain categories of citizens”. The functions and tasks of EC Qishloq Qurilish Invest LLC are to prepare a draft exemplary houses with the participation of the design institute Qishloq Qurilish Loyiha LLC, and also to develop the tender documentation, conduct tenders and conclude trilateral agreements with the beneficiary and the contractor.

A specific feature of the Program’s financing is the selected financing mechanism - results-based lending, which provides for funding from ADB based on the results of the corresponding target indicators for each specific indicator associated with the withdrawal of ADB loan funds (DLI).

In accordance with the Loan Agreement, the project consists of the following two components:

Table 1

No.	Project components and brief description	mln USD
1	Credit line for the provision of mortgage loans	499,0*
2	Capacity building and project management support	1,0
	Total	500,0

**) The distribution of ADB borrowing funds among the participating commercial banks in accordance with the agreements concluded on loans (NBU Bank - \$ 179.0 million, IB “Ipoteka Bank” - \$ 170.0 million and QQB “Qishloq Qurilish Bank” - 150.0 million dollars).*

In 2019, 7,256 mortgage contracts were concluded, which were distributed as follows among the three participating commercial banks:

- Qishloq Qurilish Bank - 2,183 preferential mortgage loans;
- Ipoteka Bank - 2,472 preferential mortgage loans;
- National Bank of Uzbekistan - 2,601 preferential mortgage loans.

At the same time, the distribution of mortgage loans issued under the Program with the participation of the ADB in 2019, broken down by regions, massifs and number of houses looked as follows:

Table 2

Distribution of mortgage loans issued EC Qishloq Qurilish Invest LLC in 2019 under the Program with the participation of ADB broken down by regions, massifs and number of houses

№	Regions	Massifs	Number of houses (apartments)	Multistorey 2 and 3-room houses		One-storied 3-room houses (0,02 ha)	Banks
				Number of houses	Number of apartments	Number of houses	
Total			7256	227	2022	4393	
Republic of Karakalpakstan			582	21	444	138	
1	Amudaryya	Gulzar	24	1	24		Ipoteka
2	Beruniy	Kukkuz	44	1	24	20	NBU
3	Kungrad	Yelabad	10			10	Ipoteka
4	Muynok	Muynok	144	6	144		NBU
			162	9	156	6	Ipoteka
5	Turtkul	Ullubog	88	2	48	40	NBU
6	Chimboy	Konshi	8			8	NBU
7	Ellikkala	Ellikkala	48	1	24	24	Ipoteka
8	Kungirotd	Karakalpakstan	24			24	Ipoteka
9	Qarauzak	Qutlimakon	24	1	24		NBU
10	Shumanay	Ak-jap	6			6	Ipoteka
Bukhara region			385	11	264	121	
11	Buxoro	Rabotak	48	2	48		QQB
12	Buxoro	Dexoji	35			35	QQB
13	Vobkent	Kosari	8			8	QQB
14	Vobkent	Kumushkent	24	1	24		QQB
15	Vobkent	Xalach	15			15	QQB
16	Kogon	Shurobod	48	2	48		QQB
17	Kogon	Obod Chukurkul	16			16	QQB
18	Kogon	Siyoz-poyon	8			8	QQB
19	Korovulbozor	Navbaxor	24	1	24		QQB
20	Korovulbozor	Sardoba	10			10	QQB
21	Korovulbozor	Geologlar	24	1	24		QQB
22	Romitan	Miyonsaroy	5			5	QQB
23	Romitan	M.Samosiy	48	2	48		QQB
24	Romitan	Garanshox	14			14	QQB
25	G'ijduvon	Tukol	48	2	48		QQB
26	G'ijduvon	Amirobod	10			10	QQB
Kashkadarya region			910	24	576	334	
27	Kasbi	Tinchlik	24	1	24		NBU
28	Kasbi	Kasbi	6			6	NBU
29	Kitob	Yangiobod	96	4	96		NBU
30	Kitob	Charmgar	16			16	QQB
31	Koson	Navruz	40	1	24	16	Ipoteka
32	Nishon	Nuriston	48	2	48		NBU
33	Nishon	Mexnatobod	6			6	NBU
34	Chiroqchi	Dam	24	1	24		NBU

№	Regions	Massifs	Number of houses (apartments)	Multistorey 2 and 3-room houses		One-storied 3-room houses (0,02 ha)	Banks
				Number of houses	Number of apartments	Number of houses	
35	Chiroqchi	Kuktosh	8			8	NBU
36	Chiroqchi	Koraburug	8			8	NBU
37	Chiroqchi	Jar	7			7	NBU
38	Shahrisabz	Shamaton	96	4	96		Ipoteka
39	Shahrisabz	Yangikishlok	40			40	Ipoteka
40	Yakkaboğ	Yangiobod	24	1	24		Ipoteka
41	Yakkaboğ	Aygirkul	48	2	48		Ipoteka
42	Yakkaboğ	Gozlik	8			8	QQB
43	Kamashi	Oqguzar	32	1	24	8	Ipoteka
44	Qarshi	Bog'obod-2	58			58	QQB
45	Qarshi	Batosh-2	123			123	QQB
46	Qarshi	Chovkay	120	5	120		Ipoteka
47	Qarshi	Saxtapiyoz	24	1	24		Ipoteka
48	Guzor	Obod	24	1	24		NBU
49	Guzor	Yonkishlok	10			10	NBU
50	Guzor	Amir Temur	20			20	NBU
Namangan region			802	28	672	130	
51	Kosonsoy	Kozokovul	20			20	NBU
52	Kosonsoy	Buston	10			10	NBU
53	Kosonsoy	Obod	72	3	72		NBU
54	Kosonsoy	Gurmiron	72	3	72		NBU
55	Mingbulok	Yoshlik	10			10	NBU
56	Mingbulok	Mustakillik	24	1	24		NBU
57	Namangan	Olaxamak	10			10	Ipoteka
58	Namangan	Kumkurgon	72	3	72		NBU
59	Namangan	Kichik Toshbulok	72	3	72		NBU
60	Norin	Polvonkul	10			10	Ipoteka
61	Norin	Norinkapa	48	2	48		Ipoteka
62	Norin	Navoiy	24	1	24		Ipoteka
63	Pop	Navbaxor	10			10	NBU
64	Pop	Yangituda	10			10	NBU
65	Pop	Xonobod	10			10	Ipoteka
66	Pop	A.Kaxxor	24	1	24		Ipoteka
67	Torakorgon	Uzbekiston	48	2	48		NBU
68	Uychi	Dexkonobod	24	1	24		Ipoteka
69	Uychi	Guliston	10			10	Ipoteka
70	Uychi	Tepasaroy	48	2	48		Ipoteka
71	Chust	Korakurgo	10			10	Ipoteka
72	Chust	Yangiobod	10			10	Ipoteka
73	Chust	Kayirma	10			10	Ipoteka
74	Chust	Gulzor	144	6	144		Ipoteka
Samarkand region			1474	46	1104	370	
75	Pastdarğom	Guzalkent	96	4	96		NBU
76	Pastdarğom	Eski Juma	72	3	72		NBU
77	Pastdarğom	Oltikaxramon	20			20	QQB
78	Paxtachi	Burkut	6			6	QQB
79	Paxtachi	Suluv	24	1	24		NBU
80	Paxtachi	Shamsnazar	8			8	QQB

№	Regions	Massifs	Number of houses (apartments)	Multistorey 2 and 3-room houses		One-storied 3-room houses (0,02 ha)	Banks
				Number of houses	Number of apartments	Number of houses	
81	Paxtachi	Joxonobod	6			6	QQB
82	Jomboy	Beshbola	16			16	QQB
83	Jomboy	Eski Jomboy	14			14	QQB
84	Jomboy	Kattakishlok	72	3	72		NBU
85	Narpay	Narpay	72	3	72		NBU
86	Narpay	Salovot	30			30	QQB
87	Narpay	Tepa	8			8	QQB
88	Ishtixon	Sheyxlarkent	48	2	48		Ipoteka
			10			10	QQB
89	Ishtixon	Xalqobod	10			10	QQB
90	Ishtixon	Kutarma	20			20	QQB
			48	2	48		Ipoteka
91	Bulungur	Gubdin	38			38	QQB
92	Kattaqorqon	Mundiyon	24			24	QQB
			72	3	72		NBU
93	Kattaqorqon	Mullakurpa	6			6	QQB
94	Kattaqorqon	Madrasa	24	1	24		NBU
95	Nurobod	Navruz	10			10	QQB
96	Qoshrabod	Jush ota	10			10	QQB
97	Qoshrabod	Bulokboshi	10			10	QQB
			24	1	24		Ipoteka
98	Qoshrabod	Zarkent	24	1	24		Ipoteka
99	Tayloq	Olmazor	10			10	QQB
100	Tayloq	Bogichinor	96	4	96		Ipoteka
101	Tayloq	Tojikravot	20			20	QQB
102	Oqdaryo	Bozorjoy	24	1	24		NBU
103	Oqdaryo	Daxbed	24	1	24		Ipoteka
104	Oqdaryo	Kumushkent	4			4	QQB
105	Oqdaryo	Yangixayot	4			4	QQB
106	Payariq	Turkibola	24			24	QQB
107	Payariq	Birlashuv	16			16	QQB
			48	2	48		NBU
108	Payariq	Yangixayot	48	2	48		NBU
109	Samarqand	Parrandachilik	8			8	QQB
			48	2	48		Ipoteka
110	Samarqand	Gazichilar	48	2	48		NBU
			24	1	24		Ipoteka
111	Samarqand	F.Kosimova	2			2	QQB
112	Urgut	Sariktepa	8			8	QQB
113	Urgut	Uramas	8			8	QQB
114	Urgut	Mergancha	168	7	168		Ipoteka
			20			20	QQB
Surkhandarya region			767	18	432	335	
115	Angor	Zartepa	18			18	Ipoteka
116	Boysun	Boshrahbot	30			30	QQB
117	Denov	Yangixazarbog	34			34	NBU
118	Muzrabot	Shaffof	22			22	Ipoteka
119	Sariosiyo	A.Navoiy	85			85	QQB

№	Regions	Massifs	Number of houses (apartments)	Multistorey 2 and 3-room houses		One-storied 3-room houses (0,02 ha)	Banks
				Number of houses	Number of apartments	Number of houses	
120	Termiz	Uchkizil	20			20	Ipoteka
121	Termiz	Manguzar	192	8	192		NBU
			144	6	144		Ipoteka
			96	4	96		QQB
122	Uzun	Chinor	6			6	QQB
123	Sherobod	Mexrobod	20			20	NBU
124	Sherobod	Galaguzar	12			12	NBU
125	Shurchi	Guliston	24			24	QQB
126	Kizirik	Yangiobod	10			10	Ipoteka
127	Kizirik	Yetimkum	14			14	Ipoteka
128	Kumkurgon	Yangier	24			24	QQB
129	Kumkurgon	Azlarsoy	16			16	QQB
Tashkent region			412	14	312	100	
130	Toshkent	Tulaboy	116	4	96	20	Ipoteka
131	Bo'stonliq	Qoranko'l	10			10	NBU
132	O'rtachirchiq	Gulzor	20			20	Ipoteka
133	O'rtachirchiq	Tinchlik	24	1	24		Ipoteka
134	Kibray	Shalola	48	2	48		NBU
135	Quyichirchiq	Navkiron	24	1	24		NBU
136	Quyichirchiq	Surum	10			10	NBU
137	Zangiota	Erkin	24	1	24		Ipoteka
138	Zangiota	Buz suv	20			20	NBU
139	Zangiota	Bogishamol	10			10	Ipoteka
140	Parkent	Gulbog	24	2	24		Ipoteka
141	Bekobod	Zafar Yangiobod	48	2	48		NBU
142	Yangiyo'l	Ko'sh-yog'och	10			10	NBU
143	Yangiyo'l	Gulbaxor (Gulbog)	24	1	24		NBU
Ferghana region			1212	40	960	252	
144	Beshariq	Xalqlar do'stligi	24	1	24		NBU
145	Beshariq	Adirobod	10			10	QQB
146	Beshariq	Saxovat	24	1	24		NBU
147	Kuvasoy	Dustlik	6			6	QQB
148	Kuvasoy	Pakana	144	6	144		NBU
			96	4	96		Ipoteka
149	Bog'dod	Tuvadoq	10			10	QQB
150	Bog'dod	Buston	24	1	24		Ipoteka
151	Buvayda	Koratepa	24	1	24		NBU
152	Buvayda	Oydinkul	12			12	NBU
153	Dangara	Navbahor	12			12	QQB
			24	1	24		Ipoteka
154	Yozyovon	Yukori Soybuyi	14			14	Ipoteka
155	Yozyovon	Toshxovuz	10			10	Ipoteka
156	Quva	Kaykubbod	48	2	48		NBU
157	Oltiariq	Qapchug'ay	12			12	QQB
158	Qo'shtepa	G'ishtmon	8			8	QQB
159	Qo'shtepa	Xumdon	24	1	24		Ipoteka
160	Rishton	Beshkapa	10			10	QQB
161	Rishton	Markaz	48	2	48		NBU

№	Regions	Massifs	Number of houses (appartments)	Multistorey 2 and 3-room houses		One-storied 3-room houses (0,02 ha)	Banks
				Number of houses	Number of appartments	Number of houses	
162	Sux	Saribozorcha	10			10	Ipoteka
163	Sux	Istiqlol	24	1	24		NBU
164	Toshloq	Dovon	24	1	24		QQB
165	Toshloq	Kanjirga	12			12	QQB
166	O‘zbekiston	A.Navoiy	48	2	48		Ipoteka
167	O‘zbekiston	Xaydarobod	10			10	QQB
168	Uchko‘prik	Mullazoir	12			12	QQB
169	Farg‘ona	Mindonobod-4	104			104	QQB
170	Farg‘ona	Mindonobod	192	8	192		NBU
			192	8	192		Ipoteka
Khorezm region			712	25	600	112	
171	Bog‘ot	Dexkonobod	72	3	72		QQB
172	Gurlan	Chinobod	96	4	96		QQB
173	Qo‘shko‘pir	Madaniyat	72	3	72		QQB
174	Qo‘shko‘pir	Adolat	16			16	QQB
175	Qo‘shko‘pir	Xosiyon	14			14	QQB
176	Urganch	Koromon	24	1	24		QQB
177	Xazarasp	Pitnak	96	4	96		QQB
178	Xonqa	Porlok	48	2	48		QQB
179	Xiva	Indavak	24			24	QQB
180	Xiva	Parchanxos	16			16	QQB
181	Xiva	Shomoxulum	24			24	QQB
182	Shovot	Istikbol	48	2	48		QQB
183	Shovot	Buston	48	2	48		QQB
184	Yangiarik	Tuzlok	10			10	QQB
185	Yangiarik	Tagan	8			8	QQB
186	Yangibozor	Kadriyat	48	2	48		QQB
187	Yangibozor	Xalkobod	48	2	48		QQB

The selection of beneficiaries is carried out in accordance with the Regulations on the procedure for applicant-developer in participation "Affordable Rural Housing Program" on updated typical projects for 2017–2021, approved by the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan (PKM) dated from February 9, 2018, No. 103. “On approval of the Regulation on the procedure for the participation of the applicant-developer in the Program for the construction of affordable residential buildings on updated typical projects in rural areas for 2017-2021”. This Procedure implies the rules for selecting developers (beneficiaries) based on the social needs of potential developers in affordable residential buildings in rural areas and the social priority of potential developers within the Program, determined by the selection committee for applicants created in the relevant district hokimiyat.

It should be noted that all residential buildings that are being built according to the updated model projects in the framework of the 2019 Program, fell into category B, which implies a low environmental impact, in accordance with Annex 4 to the Loan Agreement - Program Execution. Information on the results of the categorization of massifs is given in **Table 3**.

Table 3

Results of categorization of the massifs selected by the EC Qishloq Qurilish Invest LLC for the construction of affordable rural housing Program with the participation of the ADB in 2019

№	Region	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
Republic of Karakalpakstan						
1	Amudarya	Ipoteka	Gulzar	B	C	Yes
2	Beruniy	NBU	Kukkuz	B	C	Yes
3	Kungrad	Ipoteka	Yelabad	B	C	Yes
4	Muynok	NBU Ipoteka	Muynok	B	C	Yes
5	Turtkul	NBU	Ullubog	B	C	Yes
6	Chimboy	NBU	Konshi	B	C	Yes
7	Ellikkala	Ipoteka	Ellikkala	B	C	Yes
8	Kungirod	Ipoteka	Karakalpakstan	B	C	Yes
9	Qarauzak	NBU	Qutlimakon	B	C	Yes
10	Shumanay	Ipoteka	Ak-jap	B	C	Yes
Bukhara region						
11	Bukhoro	QQB	Rabotak	B	C	Yes
12	Bukhoro	QQB	Dexoji	B	C	Yes
13	Vobkent	QQB	Kosari	B	C	Yes
14	Vobkent	QQB	Kumushkent	B	C	Yes
15	Vobkent	QQB	Xalach	B	C	Yes
16	Kogon	QQB	Shurobod	B	C	Yes
17	Kogon	QQB	Obod Chukurkul	B	C	Yes
18	Kogon	QQB	Siyoz-poyon	B	C	Yes
19	Korovulbozor	QQB	Navbaxor	B	C	Yes
20	Korovulbozor	QQB	Sardoba	B	C	Yes
21	Korovulbozor	QQB	Geologlar	B	C	Yes
22	Romitan	QQB	Miyonsaroy	B	C	Yes
23	Romitan	QQB	M.Samosiy	B	C	Yes
24	Romitan	QQB	Garanshox	B	C	Yes
25	Gijduvon	QQB	Tukol	B	C	Yes
26	Gijduvon	QQB	Amirobod	B	C	Yes
Kashkadarya region						
27	Kasbi	NBU	Tinchlik	B	C	Yes
28	Kasbi	NBU	Kasbi	B	C	Yes
29	Kitob	NBU	Yangiobod	B	C	Yes
30	Kitob	QQB	Charmgar	B	C	Yes
31	Koson	Ipoteka	Navruz	B	C	Yes
32	Nishon	NBU	Nuriston	B	C	Yes
33	Nishon	NBU	Mexnatobod	B	C	Yes
34	Chiroqchi	NBU	Dam	B	C	Yes
35	Chiroqchi	NBU	Kuktosh	B	C	Yes
36	Chiroqchi	NBU	Koraburug	B	C	Yes
37	Chiroqchi	NBU	Jar	B	C	Yes
38	Shahrisabz	Ipoteka	Shamaton	B	C	Yes
39	Shahrisabz	Ipoteka	Yangikishlok	B	C	Yes

№	Region	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
40	Yakkabog	Ipoteka	Yangiobod	B	C	Yes
41	Yakkabog	Ipoteka	Aygirkul	B	C	Yes
42	Yakkabog	QQB	Gozlik	B	C	Yes
43	Kamashi	Ipoteka	Ogguzar	B	C	Yes
44	Qarshi	QQB	Bog'obod-2	B	C	Yes
45	Qarshi	QQB	Batosh-2	B	C	Yes
46	Qarshi	Ipoteka	Chovkay	B	C	Yes
47	Qarshi	Ipoteka	Saxtapiyoz	B	C	Yes
48	Guzor	NBU	Obod	B	C	Yes
49	Guzor	NBU	Yonkishlok	B	C	Yes
50	Guzor	NBU	Amir Temur	B	C	Yes
Namangan region						
51	Kosonsoy	NBU	Kozokovul	B	C	Yes
52	Kosonsoy	NBU	Buston	B	C	Yes
53	Kosonsoy	NBU	Obod	B	C	Yes
54	Kosonsoy	NBU	Gurmiron	B	C	Yes
55	Mingbulok	NBU	Yoshlik	B	C	Yes
56	Mingbulok	NBU	Mustakillik	B	C	Yes
57	Namangan	Ipoteka	Olaxamak	B	C	Yes
58	Namangan	NBU	Kumkurgon	B	C	Yes
59	Namangan	NBU	Kichik Toshbulok	B	C	Yes
60	Norin	Ipoteka	Polvonkul	B	C	Yes
61	Norin	Ipoteka	Norinkapa	B	C	Yes
62	Norin	Ipoteka	Navoiy	B	C	Yes
63	Pop	NBU	Navbaxor	B	C	Yes
64	Pop	NBU	Yangituda	B	C	Yes
65	Pop	Ipoteka	Xonobod	B	C	Yes
66	Pop	Ipoteka	A.Kaxxor	B	C	Yes
67	Torakorgon	NBU	Uzbekiston	B	C	Yes
68	Uychi	Ipoteka	Dexkonobod	B	C	Yes
69	Uychi	Ipoteka	Guliston	B	C	Yes
70	Uychi	Ipoteka	Tepasaroy	B	C	Yes
71	Chust	Ipoteka	Korakurgo	B	C	Yes
72	Chust	Ipoteka	Yangiobod	B	C	Yes
73	Chust	Ipoteka	Kayirma	B	C	Yes
74	Chust	Ipoteka	Gulzor	B	C	Yes
Samarkand region						
75	Pastdargom	NBU	Guzalkent	B	C	Yes
76	Pastdargom	NBU	Eski Juma	B	C	Yes
77	Pastdargom	QQB	Oltikaxramon	B	C	Yes
78	Paxtachi	QQB	Burkut	B	C	Yes
79	Paxtachi	NBU	Suluv	B	C	Yes
80	Paxtachi	QQB	Shamsnazar	B	C	Yes
81	Paxtachi	QQB	Joxonobod	B	C	Yes
82	Jomboy	QQB	Beshbola	B	C	Yes
83	Jomboy	QQB	Eski Jomboy	B	C	Yes
84	Jomboy	NBU	Kattakishlok	B	C	Yes
85	Narpay	NBU	Narpay	B	C	Yes

№	Region	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
86	Narpay	QQB	Salovot	B	C	Yes
87	Narpay	QQB	Tepa	B	C	Yes
88	Ishtixon	Ipoteka QQB	Sheyhlarkent	B	C	Yes
89	Ishtixon	QQB	Xalqobod	B	C	Yes
90	Ishtixon	QQB Ipoteka	Kutarma	B	C	Yes
91	Bulungur	QQB	Gubdin	B	C	Yes
92	Kattaqorğon	QQB NBU	Mundiyon	B	C	Yes
93	Kattaqorğon	QQB	Mullakurpa	B	C	Yes
94	Kattaqorğon	NBU	Madrasa	B	C	Yes
95	Nurobod	QQB	Navruz	B	C	Yes
96	Qoshrabod	QQB	Jush ota	B	C	Yes
97	Qoshrabod	QQB Ipoteka	Bulokboshi	B	C	Yes
98	Qoshrabod	Ipoteka	Zarkent	B	C	Yes
99	Tayloq	QQB	Olmazor	B	C	Yes
100	Tayloq	Ipoteka	Bogichinor	B	C	Yes
101	Tayloq	QQB	Tojikravot	B	C	Yes
102	Oqdaryo	NBU	Bozorjoy	B	C	Yes
103	Oqdaryo	Ipoteka	Daxbed	B	C	Yes
104	Oqdaryo	QQB	Kumushkent	B	C	Yes
105	Oqdaryo	QQB	Yangixayot	B	C	Yes
106	Payariq	QQB	Turkibola	B	C	Yes
107	Payariq	QQB NBU	Birlashuv	B	C	Yes
108	Payariq	NBU	Yangixayot	B	C	Yes
109	Samarqand	QQB Ipoteka	Parrandachilik	B	C	Yes
110	Samarqand	NBU Ipoteka	Gazichilar	B	C	Yes
111	Samarqand	QQB	F.Kosimova	B	C	Yes
112	Urgut	QQB	Sariktepa	B	C	Yes
113	Urgut	QQB	Uramas	B	C	Yes
114	Urgut	Ipoteka QQB	Mergancha	B	C	Yes
Surkhandarya region						
115	Angor	Ipoteka	Zartepa	B	C	Yes
116	Boysun	QQB	Boshrobot	B	C	Yes
117	Denov	NBU	Yangixazarbog	B	C	Yes
118	Muzrabot	Ipoteka	Shaffof	B	C	Yes
119	Sariosiyo	QQB	A.Navoiy	B	C	Yes
120	Termiz	Ipoteka	Uchkizil	B	C	Yes
121	Termiz	NBU Ipoteka QQB	Manguzar	B	C	Yes
122	Uzun	QQB	Chinor	B	C	Yes

№	Region	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
123	Sherobod	NBU	Mexrobod	B	C	Yes
124	Sherobod	NBU	Galaguzar	B	C	Yes
125	Shurchi	QQB	Guliston	B	C	Yes
126	Kizirik	Ipoteka	Yangiobod	B	C	Yes
127	Kizirik	Ipoteka	Yetimkum	B	C	Yes
128	Kumkurgon	QQB	Yangier	B	C	Yes
129	Kumkurgon	QQB	Azlarsoy	B	C	Yes
Tashkent region						
130	Toshkent	Ipoteka	Tulaboy	B	C	Yes
131	Bo'stonliq	NBU	Qoranko'l	B	C	Yes
132	O'rtachirchiq	Ipoteka	Gulzor	B	C	Yes
133	O'rtachirchiq	Ipoteka	Tinchlik	B	C	Yes
134	Kibray	NBU	Shalola	B	C	Yes
135	Quyichirchiq	NBU	Navkiron	B	C	Yes
136	Quyichirchiq	NBU	Surum	B	C	Yes
137	Zangiota	Ipoteka	Erkin	B	C	Yes
138	Zangiota	NBU	Buz suv	B	C	Yes
139	Zangiota	Ipoteka	Bogishamol	B	C	Yes
140	Parkent	Ipoteka	Gulbog	B	C	Yes
141	Bekobod	NBU	Zafar Yangiobod	B	C	Yes
142	Yangiyo'l	NBU	Ko'sh-yog'och	B	C	Yes
143	Yangiyo'l	NBU	Gulbaxor (Gulbog)	B	C	Yes
Ferghana region						
144	Beshariq	NBU	Xalqlar do'stligi	B	C	Yes
145	Beshariq	QQB	Adirobod	B	C	Yes
146	Beshariq	NBU	Saxovat	B	C	Yes
147	Kuvasoy	QQB	Dustlik	B	C	Yes
148	Kuvasoy	NBU Ipoteka	Pakana	B	C	Yes
149	Bog'dod	QQB	Tuvadoq	B	C	Yes
150	Bog'dod	Ipoteka	Buston	B	C	Yes
151	Buvayda	NBU	Koratepa	B	C	Yes
152	Buvayda	NBU	Oydinkul	B	C	Yes
153	Dangara	QQB Ipoteka	Navbahor	B	C	Yes
154	Yozyovon	Ipoteka	Yukori Soybuyi	B	C	Yes
155	Yozyovon	Ipoteka	Toshxovuz	B	C	Yes
156	Quva	NBU	Kaykubbod	B	C	Yes
157	Oltiariq	QQB	Qapchug'ay	B	C	Yes
158	Qo'shtepa	QQB	G'ishtmon	B	C	Yes
159	Qo'shtepa	Ipoteka	Xumdon	B	C	Yes
160	Rishton	QQB	Beshkapa	B	C	Yes
161	Rishton	NBU	Markaz	B	C	Yes
162	Sux	Ipoteka	Saribozorcha	B	C	Yes
163	Sux	NBU	Istiqlol	B	C	Yes
164	Toshloq	QQB	Dovon	B	C	Yes
165	Toshloq	QQB	Kanjirga	B	C	Yes

№	Region	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
166	O'zbekiston	Ipoteka	A.Navoiy	B	C	Yes
167	O'zbekiston	QQB	Xaydarobod	B	C	Yes
168	Uchko'prik	QQB	Mullazoir	B	C	Yes
169	Farg'ona	QQB	Mindonobod-4	B	C	Yes
170	Farg'ona	NBU Ipoteka	Mindonobod	B	C	Yes
Khorezm region						
171	Bog'ot	QQB	Dexkonobod	B	C	Yes
172	Gurlan	QQB	Chinobod	B	C	Yes
173	Qo'shko'pir	QQB	Madaniyat	B	C	Yes
174	Qo'shko'pir	QQB	Adolat	B	C	Yes
175	Qo'shko'pir	QQB	Xosiyon	B	C	Yes
176	Urganch	QQB	Koromon	B	C	Yes
177	Xazarasp	QQB	Pitnak	B	C	Yes
178	Xonqa	QQB	Porlok	B	C	Yes
179	Xiva	QQB	Indavak	B	C	Yes
180	Xiva	QQB	Parchanxos	B	C	Yes
181	Xiva	QQB	Shomoxulum	B	C	Yes
182	Shovot	QQB	Istikbol	B	C	Yes
183	Shovot	QQB	Buston	B	C	Yes
184	Yangiariq	QQB	Tuzlok	B	C	Yes
185	Yangiariq	QQB	Tagan	B	C	Yes
186	Yangibozor	QQB	Kadriyat	B	C	Yes
187	Yangibozor	QQB	Xalkobod	B	C	Yes

By the Resolution of the President of the Republic of Uzbekistan No.PP-4028 dated from November 24, 2018. "On additional measures to expand the construction of affordable residential buildings in rural areas and for certain categories of citizens" provides for the construction of standard local sewage treatment plants (STP or LTP) for multistorey apartment buildings with a capacity not exceeding 100 cubic meters per day. In this regard, changes were made to the design of the project.

Based on the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan "On approval of the Regulation on state environmental impact assessment" No. 949 dated from November 22, 2018. STP with a capacity of less than 50 thousand cubic meters per day is a type of activity belonging to the category of environmental impact III (low risk), for which it is necessary to develop a draft of Statement on Environmental Impact (SEI/ZVOS).

In accordance with the number of houses built in 2019 using ADB borrowed funds, the construction of 105 local STP is provided. Information on them is given in the table below.

Table 4

**Information on the construction of local sewage treatment plants (STP)
for multistorey apartment buildings**

Roll No.	Regions	Massifs	Name of manufacturer	4 storey houses		Capacity, m ³ /day
				Number of houses	Number of apartments	
TOTAL:		88	6	166	3 984	2 801
1	Republic of Karakalpakstan	5		9	216	110
1	Amudaryo	Gulzar	ENERGY PROGRESS METALL" LLC Chirchik city	2	48	25
2	Beruniy	"Shimom" OFY		2	48	25
3	Turtkul	Ullubog		2	48	25
4	Qaroʻzak	Qutlimakon		1	24	10
5	Ellikqalʼa	Ellikqalʼa		2	48	25
2	Bukhara region	10		19	456	410
1	Buxoro	Rabotak	Eco Construction Group LLC	2	48	50
2	Gʻijduvon	Toʻqol		2	48	30
3	Jondor	Navgadi 1-2		2	48	50
4	Peshku	Navbahor		2	48	30
5	Olot	Yoshbotir		2	48	50
6	Vobkent	Kumushkent		1	24	20
7	Shofirkon	Dingak		3	72	50
8	Qorakoʻl	Durman		2	48	50
9	Kogon	Shoʻrobod		2	48	50
10	Qorovulbozor	Navbaxor		1	24	30
3	Kashkadarya region	11		17	408	180
1	Gʻuzor	Obod	"ENERGY PROGRESS METALL" LLC Chirchik city	1	24	10
2	Dehqonobod	Istiqlol		1	24	10
3	Koson	Navroʻz		1	24	10
4	Mirishkor	Mirishkor		1	24	10
5	Qarshi	Chovqay	"TRUZMANS" JV LLC	5	120	50
6		Ravot	"ENERGY PROGRESS METALL" LLC Chirchik city	2	48	25
7		Saxtapiyoz		1	24	10
8	Yakkabogʻ	Aygʻirkul		2	48	25
9		Yangiobod		1	24	10
10	Chiroqchi	Dam		1	24	10
11	Qamashi	Oqguzar		1	24	10
4	Namangan region	11		20	480	350
1	Mingbuloq	Mustaqillik	Nostandart LLC	1	24	25
2	Norin	Norinkapa		2	48	25
3		Navoiy		1	24	25
4	Uychi	Dehqonobod		1	24	25
5	Toʻraqoʻrgʻon	Oʻzbekiston		2	48	25
6		Chustkuprik		5	120	100
7		Katta Mogol MFY		2	48	25
8	Uchkurgon	Kugay MFY		3	72	50
9	Yangikurgon	Soxibkor MFY		2	48	25
10		Kukyor MFY				
11		Zarbdor MFY		1	24	25
5	Samarkand region	14		30	720	600
1	Pastdargom	Guzalkent	ZAVOD TEHMASH LLC	4	96	50
2		Eski Juma		3	72	50
3	Paxtachi	Suluv		1	24	50
4	Jomboy	Kattakishlok		3	72	50
5	Ishtixon	Sheyxlarkent		2	48	50
6		Kutarma		2	48	50
7	Bulungʻur	Mexnatobod		2	48	50
8	Kattakurgon	Mundiyon		3	72	50

Roll No.	Regions	Massifs	Name of manufacturer	4 storey houses		Capacity, m ³ /day
				Number of houses	Number of apartments	
9	Okdaryo	Madrasa		1	24	25
10		Bozorjoy		1	24	25
11		Daxbed		1	24	25
12	Payariq	Turkibola		3	72	50
13		Birlashuv		2	48	50
14		Yangixayot		2	48	50
6	Surkhandarya region	1		1	24	10
1	Jarqo'rg'on	Neftchilar -1	"ENERGY PROGRESS METALL" LLC Chirchik city	1	24	10
7	Tashkent region	8		15	360	245
1	Quyichirchiq	Navqiron	"TRUZMANS" JV LLC	1	24	20
2	Oqqorg'on	Birlik		2	48	25
3	Piskent	Birlik		1	24	20
4	Yukorichirchiq	Do'stlik		2	48	20
5	Kibray	Shalola	TOPOL WATER LLC	2	48	60
6	Toshkent	Tulabiy		4	96	60
7	Bekobod	Dalvarzin		2	48	20
8	O'rtachirchiq	Tinchlik		1	24	20
8	Farona region	6		8	192	96
1	Beshariq	Xalqlar do'stligi	"TRUZMANS" JV LLC	1	24	12
2		Saxovat		1	24	12
3	So'x	Istiqlol		1	24	12
4	O'zbekiston	A. Navoiy		2	48	24
5	Furqat	Buloqboshi		2	48	24
6		Chirkay		1	24	12
9	Khorezm region	11		30	720	425
1	Bogot	Dexkonobod	Nostandart LLC	3	72	50
2	Gurlan	Chinobod		4	96	50
3	Qo'shko'pir	Madaniyat		3	72	50
4	Urganch	Koramon		4	96	50
5	Xazorasp	Pitnak		4	96	50
6	Xonka	Porlok		2	48	25
7	Shovot	Istikbol		2	48	25
8		Buston		2	48	25
9	Yangiarik	Vakillar		2	48	25
10	Yangibozor	Kadriyat		2	48	25
11		Xalkobod		2	48	50

Massifs for the construction of houses for 2019 were selected through screening and categorization of sub-projects in accordance with the requirements of the Resolution of the President of the Republic of Uzbekistan "On additional measures to expand the construction of affordable residential buildings in rural areas and for certain categories of citizens" No. PP-4028 dated November 24, 2018, where in paragraph 7 it is stipulated: "To the Council of Ministers of the Republic of Karakalpakstan and the khokimiyats of the regions in the prescribed manner, together with the State Committee on land resources, geodesy, cartography and the state cadastre, the Ministry of Construction and the Center for Hydrometeorological Service within two weeks allocation to customers for the construction of affordable houses, utilities and infrastructure of empty land not included in the category of agricultural land and forest fund, and having access to external engineering and transport communications and the requirements of the Loan Agreement (Annex 4 - Program Execution and Annex 5 - The list of prohibited activities that are not funded by the ADB) and the selection of the beneficiaries of the Program, in accordance with the PKM-103. During the categorization, forms of the screening process were filled out, in accordance with Annex 2 of the ADB Environmental and Social Guidelines for QQI, in 3 stages: 1) environmental screening, 2) climate risk screening and 3) screening for involuntary resettlement

issues. This screening was carried out by studying contour maps of the location of each massif and in accordance with the protocol on land allotment.

After the opening of funding and the start of construction works, specialists on the technical supervision and monitoring the implementation of the EMP in the field audited the progress of each sub-project to ensure that the latter are implemented in accordance with the requirements of the ESMS of QQI and the Loan Agreement.

Information on the number of audits conducted by the QQI is given in the following table:

Table 5

**Information about the number of audits conducted by the EC Qishloq Qurilish Invest LLC
under the Program with the participation of ADB in 2019**

№	Region	Bank branch	Massifs	Start date of construction	Number of performed audits	By whom the audit was held*
Republic of Karakalpakstan						
1	Amudarya	Ipoteka	Gulzar	June	5	
2	Beruniy	NBU	Kukkuz	June	5	
3	Kungrad	Ipoteka	Yelabad	June	5	
4	Muynok	NBU Ipoteka	Muynok	June	5	
5	Turtkul	NBU	Ullubog	June	5	
6	Chimboy	NBU	Konshi	June	5	
7	Ellikkala	Ipoteka	Ellikkala	June	5	
8	Kungiro	Ipoteka	Karakalpakstan	June	5	
9	Qarauzak	NBU	Qutlimakon	June	5	
10	Shumanay	Ipoteka	Ak-jap	June	5	
Bukhara region						
11	Buxoro	QQB	Rabotak	June	5	
12	Buxoro	QQB	Dexoji	June	5	
13	Vobkent	QQB	Kosari	June	5	
14	Vobkent	QQB	Kumushkent	June	5	
15	Vobkent	QQB	Xalach	June	5	
16	Kogon	QQB	Shurobod	June	5	
17	Kogon	QQB	Obod Chukurkul	June	5	
18	Kogon	QQB	Siyoz-poyon	June	5	
19	Korovulbozor	QQB	Navbaxor	June	5	
20	Korovulbozor	QQB	Sardoba	June	5	
21	Korovulbozor	QQB	Geologlar kuchasi	June	5	
22	Romitan	QQB	Miyonsaroy	June	5	
23	Romitan	QQB	M.Samosiy	June	5	
24	Romitan	QQB	Garanshox	June	5	
25	G'ijduvon	QQB	Tukol	June	5	
26	G'ijduvon	QQB	Amirobod	June	5	
Kashkadarya region						
27	Kasbi	NBU	Tinchlik	June	5	
28	Kasbi	NBU	Kasbi	June	5	
29	Kitob	NBU	Yangiobod	June	5	
30	Kitob	QQB	Charmgar	June	5	
31	Koson	Ipoteka	Navruz	June	5	
32	Nishon	NBU	Nuriston	June	5	
33	Nishon	NBU	Mexnatobod	June	5	
34	Chiroqchi	NBU	Dam	June	5	

№	Region	Bank branch	Massifs	Start date of construction	Number of performed audits	By whom the audit was held*
35	Chiroqchi	NBU	Kuktosh	June	5	
36	Chiroqchi	NBU	Koraburug	June	5	
37	Chiroqchi	NBU	Jar	June	5	
38	Shahrisabz	Ipoteka	Shamaton	June	5	
39	Shahrisabz	Ipoteka	Yangikishlok	June	5	
40	Yakkaboğ	Ipoteka	Yangiobod	June	5	
41	Yakkaboğ	Ipoteka	Aygirkul	June	5	
42	Yakkaboğ	QQB	Gozlik	June	5	
43	Kamashi	Ipoteka	Oqguzar	June	5	
44	Qarshi	QQB	Bogʻobod-2	June	5	
45	Qarshi	QQB	Batosh-2	June	5	
46	Qarshi	Ipoteka	Chovkay	June	5	
47	Qarshi	Ipoteka	Saxtapiyoz	June	5	
48	Guzor	NBU	Obod	June	5	
49	Guzor	NBU	Yonkishlok	June	5	
50	Guzor	NBU	Amir Temur	June	5	
Namangan region						
51	Kosonsoy	NBU	Kozokovul	June	5	
52	Kosonsoy	NBU	Buston	June	5	
53	Kosonsoy	NBU	Obod	June	5	
54	Kosonsoy	NBU	Gurmiron	June	5	
55	Mingbulok	NBU	Yoshlik	June	5	
56	Mingbulok	NBU	Mustakillik	June	5	
57	Namangan	Ipoteka	Olaxamak	June	5	
58	Namangan	NBU	Kumkurgon	June	5	
59	Namangan	NBU	Kichik Toshbulok	June	5	
60	Norin	Ipoteka	Polvonkul	June	5	
61	Norin	Ipoteka	Norinkapa	June	5	
62	Norin	Ipoteka	Navoiy	June	5	
63	Pop	NBU	Navbaxor	June	5	
64	Pop	NBU	Yangituda	June	5	
65	Pop	Ipoteka	Xonobod	June	5	
66	Pop	Ipoteka	A.Kaxxor	June	5	
67	Torakorgon	NBU	Uzbekiston	June	5	
68	Uychi	Ipoteka	Dexkonobod	June	5	
69	Uychi	Ipoteka	Guliston	June	5	
70	Uychi	Ipoteka	Tepasaroy	June	5	
71	Chust	Ipoteka	Korakurgo	June	5	
72	Chust	Ipoteka	Yangiobod	June	5	
73	Chust	Ipoteka	Kayirma	June	5	
74	Chust	Ipoteka	Gulzor	June	5	
Samarkand region						
75	Pastdarğom	NBU	Guzalkent	June	5	
76	Pastdarğom	NBU	Eski Juma	June	5	
77	Pastdarğom	QQB	Oltikaxramon	June	5	
78	Paxtachi	QQB	Burkut	June	5	
79	Paxtachi	NBU	Suluv	June	5	
80	Paxtachi	QQB	Shamsnazar	June	5	
81	Paxtachi	QQB	Joxonobod	June	5	
82	Jomboy	QQB	Beshbola	June	5	

№	Region	Bank branch	Massifs	Start date of construction	Number of performed audits	By whom the audit was held*
83	Jomboy	QQB	Eski Jomboy	June	5	
84	Jomboy	NBU	Kattakishlok	June	5	
85	Narpay	NBU	Narpay	June	5	
86	Narpay	QQB	Salovot	June	5	
87	Narpay	QQB	Tepa	June	5	
88	Ishtixon	Ipoteka QQB	Sheyxlarkent	June	5	
89	Ishtixon	QQB	Xalqobod	June	5	
90	Ishtixon	QQB Ipoteka	Kutarma	June	5	
91	Bulungʻur	QQB	Gubdin	June	5	
92	Kattaqorʻgon	QQB NBU	Mundiyon	June	5	
93	Kattaqorʻgon	QQB	Mullakurpa	June	5	
94	Kattaqorʻgon	NBU	Madrasa	June	5	
95	Nurobod	QQB	Navruz	June	5	
96	Qoshrabod	QQB	Jush ota	June	5	
97	Qoshrabod	QQB Ipoteka	Bulokboshi	June	5	
98	Qoshrabod	Ipoteka	Zarkent	June	5	
99	Tayloq	QQB	Olmazor	June	5	
100	Tayloq	Ipoteka	Bogichinor	June	5	
101	Tayloq	QQB	Tojikravot	June	5	
102	Oqdaryo	NBU	Bozorjoy	June	5	
103	Oqdaryo	Ipoteka	Daxbed	June	5	
104	Oqdaryo	QQB	Kumushkent	June	5	
105	Oqdaryo	QQB	Yangixayot	June	5	
106	Payariq	QQB	Turkibola	June	5	
107	Payariq	QQB NBU	Birlashuv	June	5	
108	Payariq	NBU	Yangixayot	June	5	
109	Samarqand	QQB Ipoteka	Parrandachilik	June	5	
110	Samarqand	NBU Ipoteka	Gazichilar	June	5	
111	Samarqand	QQB	F.Kosimova	June	5	
112	Urgut	QQB	Sariktepa	June	5	
113	Urgut	QQB	Uramas	June	5	
114	Urgut	Ipoteka QQB	Mergancha	June	5	
Surkhandarya region						
115	Angor	Ipoteka	Zartepa	June	5	
116	Boysun	QQB	Boshrobot	June	5	
117	Denov	NBU	Yangixazarbog	June	5	
118	Muzrabot	Ipoteka	Shaffof	June	5	
119	Sariosiyo	QQB	A.Navoiy	June	5	
120	Termiz	Ipoteka	Uchkizil	June	5	
121	Termiz	NBU Ipoteka QQB	Manguzar	June	5	

№	Region	Bank branch	Massifs	Start date of construction	Number of performed audits	By whom the audit was held*
122	Uzun	QQB	Chinor	June	5	
123	Sherobod	NBU	Mexrobod	June	5	
124	Sherobod	NBU	Galaguzar	June	5	
125	Shurchi	QQB	Guliston	June	5	
126	Kizirik	Ipoteka	Yangiobod	June	5	
127	Kizirik	Ipoteka	Yetimkum	June	5	
128	Kumkurgon	QQB	Yangier	June	5	
129	Kumkurgon	QQB	Azlarsoy	June	5	
Tashkent region						
130	Toshkent	Ipoteka	Tulaboy	June	5	
131	Bo'stonliq	NBU	Qoranko'l	June	5	
132	O'rtachirchiq	Ipoteka	Gulzor	June	5	
133	O'rtachirchiq	Ipoteka	Tinchlik	June	5	
134	Kibray	NBU	Shalola	June	5	
135	Quyichirchiq	NBU	Navkiron	June	5	
136	Quyichirchiq	NBU	Surum	June	5	
137	Zangiota	Ipoteka	Erkin	June	5	
138	Zangiota	NBU	Buz suv	June	5	
139	Zangiota	Ipoteka	Bogishamol	June	5	
140	Parkent	Ipoteka	Gulbog	June	5	
141	Bekobod	NBU	Zafar Yangiobod	June	5	
142	Yangiyo'l	NBU	Ko'sh-yog'och	June	5	
143	Yangiyo'l	NBU	Gulbaxor (Gulbog)	June	5	
Ferghana region						
144	Beshariq	NBU	Xalqlar do'stligi	June	5	
145	Beshariq	QQB	Adirobod	June	5	
146	Beshariq	NBU	Saxovat	June	5	
147	Kuvasoy	QQB	Dustlik	June	5	
148	Kuvasoy	NBU Ipoteka	Pakana	June	5	
149	Bog'dod	QQB	Tuvadoq	June	5	
150	Bog'dod	Ipoteka	Buston	June	5	
151	Buvayda	NBU	Koratepa	June	5	
152	Buvayda	NBU	Oydinkul	June	5	
153	Dangara	QQB Ipoteka	Navbahor	June	5	
154	Yozyovon	Ipoteka	Yukori Soybuyi	June	5	
155	Yozyovon	Ipoteka	Toshxovuz	June	5	
156	Quva	NBU	Kaykubbod	June	5	
157	Oltiariq	QQB	Qapchug'ay	June	5	
158	Qo'shtepa	QQB	G'ishtmon	June	5	
159	Qo'shtepa	Ipoteka	Xumdon	June	5	
160	Rishton	QQB	Beshkapa	June	5	
161	Rishton	NBU	Markaz	June	5	
162	Sux	Ipoteka	Saribozorcha	June	5	
163	Sux	NBU	Istiqlol	June	5	
164	Toshloq	QQB	Dovon	June	5	
165	Toshloq	QQB	Kanjirga	June	5	
166	O'zbekiston	Ipoteka	A.Navoiy	June	5	

№	Region	Bank branch	Massifs	Start date of construction	Number of performed audits	By whom the audit was held*
167	O'zbekiston	QQB	Xaydarobod	June	5	
168	Uchko'prik	QQB	Mullazoir	June	5	
169	Farg'ona	QQB	Mindonobod-4	June	5	
170	Farg'ona	NBU Ipoteka	Mindonobod	June	5	
Khorezm region						
171	Bog'ot	QQB	Dexkonobod	June	5	
172	Gurlan	QQB	Chinobod	June	5	
173	Qo'shko'pir	QQB	Madaniyat	June	5	
174	Qo'shko'pir	QQB	Adolat	June	5	
175	Qo'shko'pir	QQB	Xosiyon	June	5	
176	Urganch	QQB	Koromon	June	5	
177	Xazarasp	QQB	Pitnak	June	5	
178	Xonqa	QQB	Porlok	June	5	
179	Xiva	QQB	Indavak	June	5	
180	Xiva	QQB	Parchanxos	June	5	
181	Xiva	QQB	Shomoxulum	June	5	
182	Shovot	QQB	Istikbol	June	5	
183	Shovot	QQB	Buston	June	5	
184	Yangiariq	QQB	Tuzlok	June	5	
185	Yangiariq	QQB	Tagan	June	5	
186	Yangibozor	QQB	Kadriyat	June	5	
187	Yangibozor	QQB	Xalkobod	June	5	

*) The audit was conducted by specialists in technical supervision of production and technical departments of regional branches of QQI on verbal agreement base

Implementation of reporting requirements for sub-projects.

The developed by the ADB ESMS manual for EC Qishloq Qurilish Invest LLC, was approved in August 2017. In 2018, the changes were made to the document and in 2019 this Manual on ESMS for LLC EC Qishloq Qurilish Invest was approved by ADB. Changes to the ESMS Manual concerned the annual report form, and also the Environmental Monitoring Plan, provided to the Project Management and Monitoring Unit on a monthly basis.

The ESMS Coordinator, hired by the QQI head office, in accordance with the requirements of the ESMS Manual, responsible for implementing the ESMS requirements in the QQI system, participated in the corporate assessment mission of the ADB's Safeguards Policy Statement under Phase 1, which was carried out from the 1st to 16th April, 2019 in Tashkent and Samarkand region to discuss issues of the effectiveness of implementation and the relevance of the protective measures system. The meeting discussed the implementation of ESMS in the regional offices of QQI through technical supervision, including monitoring under the Environmental Management Plan, conducted by staff on a regular and non-staff basis, technical supervision experts. Table 6 presents a list of QQI employees appointed as responsible for the implementation of ESMS in Tashkent and the regions.

Table 6

Information about the appointed coordinator and specialists of the ESMS on places in the system of the EC Qishloq Qurilish Invest LLC in the project regions within the Program 2019

№	Region	Bank branch	Full name	Position	Number and date of order assigning
1	Tashkent city	Head Office	D.Tursunov.	ESMS coordinator	on verbal agreement bases
2	Republic of Karakalpakstan	Karakalpak regional branch	A.Turemuratov	Responsible for the ESMS	on verbal agreement bases
3	Bukhara region	Bukhara region branch	M.Jumaev	Responsible for the ESMS	on verbal agreement bases
4	Kashkadarya region	Kashkadarya region branch	O.Nosirov	Responsible for the ESMS	on verbal agreement bases
5	Namangan region	Namangan region branch	B.Mukhitdinov	Responsible for the ESMS	on verbal agreement bases
6	Samarkand region	Samarkand region branch	J.Jumanov	Responsible for the ESMS	on verbal agreement bases
7	Surkhandarya region	Surkhandarya region branch	Yu.Nazarov	Responsible for the ESMS	on verbal agreement bases
8	Tashkent region	Tashkent region branch	A.Abdiraimov	Responsible for the ESMS	on verbal agreement bases
9	Ferghana region	Ferghana region branch	Sh.Agzamov	Responsible for the ESMS	on verbal agreement bases
10	Khorezm region	Khorezm region branch	Sh.Kuchkarov	Responsible for the ESMS	on verbal agreement bases

Part II. Environmental issues

During the reporting period, environmental monitoring in the project regions was carried out by responsible specialists on ESMS. In accordance with a letter received from the Ministry of Economy and Industry of the Republic of Uzbekistan No. MM-2-5/108 dated from September 12, 2018 it was conducted the environmental monitoring of each massif under the given and approved format of Environment Monitoring Plan on monthly base. In this regard, starting from 2019, the Environmental Management Plan was included in the tender documentation and further in the contract agreement to identify cases of violation of ADB's safeguards requirements.

During 2019, in the course of monitoring, cases of violation of environmental standards were identified related to the lack of working clothes, storage of waste, the presence of normal conditions for eating and washing, for which the ESMS coordinator gave appropriate instructions to the managers of hired contractors. No any accidents or incidents at the construction sites were recorded.

Table 7

**Information on the identified problems during of environmental monitoring conducted by specialists
of the EC Qishloq Qurilish Invest LLC on ESMS within the Program 2019**

№	Region	Number of audits	Identified discrepancies in:					
			Noise and vibration	Air pollution	Water pollution (visual)	Flora and fauna (visually)	Safety*	Accidents
	ИТОГ:	935	-	-	-	-	35	-
1	Republic of Karakalpakstan	50	-	-	-	-	-	-
2	Bukhara region	80	-	-	-	-	-	-
3	Kashkadarya region	120	-	-	-	-	8	-
4	Namangan region	120	-	-	-	-	-	-
5	Samarkand region	200	-	-	-	-	10	-
6	Surkhandarya region	75	-	-	-	-	6	-
7	Tashkent region	70	-	-	-	-	4	-
8	Ferghana region	135	-	-	-	-	4	-
9	Khorezm region	85	-	-	-	-	3	-

* The notification is given verbally and these noncompliances are terminated immediately.

**Part III. Compliance with ADB's Social Security Requirements and List of Prohibited
ADB Investment Activities.**

Before the signing of mortgage agreements for the Affordable Rural Housing Program with the participation of the ADB in 2019 with selected beneficiaries', responsible specialists on ESMS reviewed the sub-projects on compliance with prohibited investment activities list (PIAL) of ADB. During the assessment, no any sub-project was identified that would match the PIAL.

Table 8

ADB's Prohibited Investment Activities List

№ п/п	ADB's Prohibited Investment Activities	Compliance of the program
1.	Any activity classified under the A category of environmental impact (is equivalent to the 1-Class and 2-Class) and under the B category of environmental impact (3-Class and 4-Class), in case of classified as sensitive;	The activities under this program is classified as B-category of environment (3-Class and 4-Class)
2.	production or activities involving harmful or exploitative forms of forced labor ¹ or child labor ² ;	This activity does not included into the program

¹ Forced labor means all work or services not voluntarily performed, that is, extracted from individuals under threat of force or penalty

² Child labor means the employment of children whose age is below the host country's statutory minimum age of employment or employment of children in contravention of International Labor Organization Convention No. 138 "Minimum Age Convention" (www.ilo.org).

3.	production of or trade in any product or activity deemed illegal under host country laws ³ or regulations or international conventions and agreements or subject to international phaseouts or bans, such as (a) pharmaceuticals, pesticides, and herbicides, ⁴ (b) ozone-depleting substances, ⁵ (c) polychlorinated biphenyls ⁶ and other hazardous chemicals, ⁷ (d) wildlife or wildlife products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora, ⁸ and (e) transboundary trade in waste or waste products ⁹ ;	This activity does not included into the program
4.	production of or trade in weapons and munitions, including paramilitary materials;	This activity does not included into the program
5.	production of or trade in alcoholic beverages, excluding beer and wine ¹⁰ ;	This activity does not included into the program
6.	production of or trade in tobacco ¹¹ ;	This activity does not included into the program
7.	gambling, casinos, and equivalent enterprises;	This activity does not included into the program
8.	production of or trade in radioactive materials, ¹¹ including nuclear reactors and components thereof;	This activity does not included into the program
9.	production of, trade in, or use of unbonded asbestos fibers; ¹²	This activity does not included into the program
10.	commercial logging operations or the purchase of logging equipment for use in primary tropical moist forests or old-growth forests;	This activity does not included into the program
11.	marine and coastal fishing practices, such as large-scale pelagic drift net fishing and fine mesh net fishing, harmful to vulnerable and protected species in large numbers and damaging to marine biodiversity and habitats; and	This activity does not included into the program
12.	mining activities	This activity does not included into the program

Regarding compliance with social protection requirements, under the 2019 ADB Program, there were no cases of forced resettlement of local residents, land acquisition, and not a single person was injured during construction. For this, the ESMS formats were filled in, field visits were carried out.

³ A list of pharmaceutical products subject to phaseouts or bans is available at <http://www.who.int>.

⁴ A list of pesticides and herbicides subject to phaseouts or bans is available at <http://www.pic.int>.

⁵ A list of the chemical compounds that react with and deplete stratospheric ozone resulting in the widely publicized ozone holes is listed in the Montreal Protocol, together with target reduction and phaseout dates. Information is available at <http://www.unep.org/ozone/montreal.shtml>.

⁶ A group of highly toxic chemicals, polychlorinated biphenyls are likely to be found in oil-filled electrical transformers, capacitors, and switchgear dating from 1950 to 1985.

⁷ A list of hazardous chemicals is available at <http://www.pic.int>.

⁸ A list is available at <http://www.cites.org>.

⁹ As defined by the Basel Convention; see <http://www.basel.int>.

¹⁰ This does not apply to project sponsors who are not substantially involved in these activities. Not substantially involved means that the activity concerned is ancillary to a project sponsor's primary operations.

¹¹ This does not apply to the purchase of medical equipment, quality control (measurement) equipment, and any equipment for which ADB considers the radioactive source to be trivial and adequately shielded.

¹² This does not apply to the purchase and use of bonded asbestos cement sheeting where the asbestos content is less than 20%.

Part IV. ESMS activities

As it was mentioned above, construction sites for the purpose of environmental monitoring were regularly visited by ESMS specialists. Information on the number of such visits is given below. Also, the ESMS coordinator recorded participation at a meeting in the Uzbekistan Resident Mission's office of the ADB - 04.04.2019 (at the meeting, questions were discussed about not using asbestos in building materials) and 04.10.2019. in Samarkand region, where Phase 1 Program housing estates were visited with ADB consultants in the Samarkand region to discuss the effectiveness of implementation and relevance of protective measures systems.

Table 9

Information on environmental monitoring conducted by specialists of the ESMS of EC Qishloq Qurilish Invest LLC within the Program 2019

№	Region	Number of audits	Purpose of audit	Note
	TOTAL:	935		
1	Republic of Karakalpakstan	50	EMP implementation	-
2	Bukhara region	80	EMP implementation	-
3	Kashkadarya region	120	EMP implementation	-
4	Namangan region	120	EMP implementation	-
5	Samarkand region	200	EMP implementation	-
6	Surkhandarya region	75	EMP implementation	-
7	Tashkent region	70	EMP implementation	-
8	Ferghana region	135	EMP implementation	-
9	Khorezm region	85	EMP implementation	-

During an audit conducted in the project regions, cases were identified for violation of safety regulations.

Table 10

Information about cases of non-compliance with protective measures identified during environmental monitoring conducted by ESMS specialists within the Program 2019

№	Region	Number of audits	Number of notifications issued by QQI	Announcement received by	What issues were addressed
	HTOF:	935	-	-	-
1	Republic of Karakalpakstan	50	-	-	-
2	Bukhara region	80	-	-	-
3	Kashkadarya region	120	-	-	-
4	Namangan region	120	-	-	-

№	Region	Number of audits	Number of notifications issued by QQI	Announcement received by	What issues were addressed
5	Samarkand region	200	-	-	-
6	Surkhandarya region	75	-	-	-
7	Tashkent region	70	-	-	-
8	Ferghana region	135	-	-	-
9	Khorezm region	85	-	-	-

Due to the fact that the monitoring revealed minor cases of non-compliance with protective measures in terms of safety, such as the absence of magazines at the construction site. These disadvantages were eliminated immediately, and therefore there was no need to develop a corrective action plan.

With regard to Grievance redress mechanism (GRM), in the QQI such a mechanism has been created and it is in operation. So, at the head office, a department has been established to consider complaints from legal entities and individuals. Also, at each construction site there is a complaints book.

In accordance with the Law of the Republic of Uzbekistan "On Appeals of Physical and legal entities" received a complaint or appeal must be considered by the QQI within 15 days of their receipt.

At the same time, persons affected by the project may contact the virtual reception of the Government of Republic of Uzbekistan – www.my.gov.uz or by visiting the QQI's website at www.qqinvest.uz

During the reporting period, EC Qishloq Qurilish Invest LLC did not receive complaints from persons affected by the Affordable Housing Program for updated model projects in the countryside of 2019.

Table 11

Information on complaints received from persons affected by the Affordable Rural Housing Program for the updated model projects in the 2019

№	Region	Number of complaints received	Type (in writing, orally, by phone)	Main topics for complaints	Number of complaints solved
	HTOF:	-	-	-	-
1	Republic of Karakalpakstan	-	-	-	-
2	Bukhara region	-	-	-	-
3	Kashkadarya region	-	-	-	-
4	Namangan region	-	-	-	-
5	Samarkand region	-	-	-	-
6	Surkhandarya region	-	-	-	-
7	Tashkent region	-	-	-	-
8	Ferghana region	-	-	-	-
9	Khorezm region	-	-	-	-

Part V. Conclusion and Action Plan

According to the results of the reporting period, all the requirements for protective measures met by the terms of the Loan Agreement signed during the second phase of the affordable housing construction program were fulfilled by EC Qishloq Qurilish Invest LLC using a new mechanism “results-based lending”.

In order to comply with the requirements of climate change in the region, town-planning standards for the construction of residential buildings, as well as verification of indicators specified in the Loan Agreement related to the withdrawal of ADB loan funds (DLI), the AARC audit company was hired by the ADB, together with

which inspections of housing facilities in project areas in the period of 7-18 October 2019 and during the ADB Review Mission.

Nevertheless, for the greater efficiency, EC Qishloq Qurilish Invest LLC intends to take the following actions in 2020:

Table 12

Action Plan of the EC Qishloq Qurilish Invest LLC for 2020

PFI	Issues	Actions required	Responsible	Period/data
EC Qishloq Qurilish Invest LLC	Publication of the annual report of the QQI according to the results of 2019 on the QQI's website	After the approval of the submitting ESMS annual reporting of QQI by MMU and ADB to arrange the publication on the QQI's website	ESMS Coordinator	1 st quarter of 2020
EC Qishloq Qurilish Invest LLC	Conducting a series of trainings by ESMS Coordinator for the QQI's regional branch specialists	To develop the handouts and presentation materials and make a training schedule	ESMS Coordinator	during 2020

Annex

- Photo

Annual report on monitoring of safeguards measures

For FI operations

Project number: 3535-UZB

Reporting period: January-December 2019

Republic of Uzbekistan: "Affordable Rural Housing Program
- Result based lending with participation of Asian Development
Bank”

Financed by ADB

Developed by: ESMS Coordinator A.Ametova

Name of the organization: JSCB «Qishloq Qurilish Bank»

Country, city: Republic of Uzbekistan, Tashkent

Executing Agency: Ministry of Economy and Industry of Uzbekistan

Approved by: Deputy Chairman of the Board of JSCB «Qishloq Qurilish Bank» A.Muratov

Table of Contents

Part I: Introduction.....	3
Part II: Environmental issues	12
Part III: Compliance with ADB's Social Security Requirements and List of Prohibited ADB Investment Activities	13
Part IV: ESMS activities	13
Part V: Conclusion and Action Plan	15
Annex.....	16

Part I. Introduction

The Program for the construction of affordable houses on updated typical projects in rural areas for 2017-2021 was initiated by the Government of the Republic of Uzbekistan in accordance with the Resolution of the President of the Republic of Uzbekistan dated from March 2, 2017 No.PP-2812 “On additional measures to implement the Program for construction of affordable houses on updated typical projects in rural areas for 2017–2021 with participation of Asian Development Bank”.

In pursuance of the Resolution of the President of the Republic of Uzbekistan No.PP-2812 dated from March 2, 2017 Loan Agreement No.3535-UZB of 06.07.2017 for 500.0 million dollars between the Republic of Uzbekistan and ADB was signed, which entered into force on July 18, 2017.

The aim of the project is to support in implementation of the Program to increase the number of rural families that responsible the criteria of social justice and getting benefits from affordable housing built to national quality standards in 9 regions of Uzbekistan: in the Republic of Karakalpakstan, Bukhara, Kashkadarya, Namangan, Samarkand, Surkhandarya, Tashkent, Ferghana and Khorezm regions in 2017-2021. According to the Loan Agreement, construction of 29,000 houses in the specified regions is envisaged, in this, construction of 7,250 houses annually from 2018.

A specific feature of the Program’s financing is a selected financing mechanism - results-based lending, which provides funding from ADB based on the results of the corresponding target indicators for each disbursement linked indicator (DLI).

In accordance with the Loan Agreement, the project consists of two following components:

Table 1

№	Project components and brief description	mln USD
1.	Credit line for provision of mortgage loans	499,0*
2.	Capacity-building and project management support	1,0
	Total	500,0

**) The distribution of ADB loan is carried out among the participating commercial banks in accordance with concluded agreements (National Bank of Uzbekistan (NBU) - \$179.0 million, JSCB “Ipoteka Bank” - \$170.0 million and JSCB “Qishloq Qurilish Bank” (QQB) - \$150.0 million).*

In accordance with paragraph 18 of Annex 4 to the Loan Agreement, JSCB "Qishloq Qurilish Bank" had to update and put into effect its environmental and social management system (ESMS) before signing the mortgage agreements with the selected beneficiaries under the program.

It should be noticed that the previous system of environmental and social management, which operated in the framework of Phase 1 of the Program with the participation of ADB, was adopted by a decision of the Board of the Bank in February, 2011. After the second phase of the project was initiated, on April 26, 2017, the Board of JSCB "Qishloq Qurilish Bank" approved the updated version of the ESMS, in accordance with the comments and suggestions provided under the ADB TA.

One of the disbursement linked indicators (DLI-2) for 2019 is signing as minimum 7,250 mortgage contracts with the selected Program’s beneficiaries, of which at least 25% are women.

As part of the 2019 Program, it is planned to conclude 7,256 mortgage agreements with the selected beneficiaries.

These 7,256 mortgage contracts were distributed among three participating commercial banks as follows:

- JSCB "Qishloq Qurilish Bank" - 2,183 preferential mortgage loans;
- JSCB "Ipoteka Bank" - 2,472 preferential mortgage loans;
- National Bank of Uzbekistan - 2,601 preferential mortgage loans.

At the same time, the distribution of mortgage loans issued under the Program with the participation of ADB in 2019, broken down by regions, massifs and number of houses was as follows:

Table 2

Distribution of mortgage loans issued "Qishloq Qurilish Bank" in 2019 under the Program with the participation of ADB broken down by regions, massifs and number of houses

№	Region	Massifs	Number of houses (apartments)	3-4-storey 2 and 3-room houses		1-storey 3-room houses
				Number of houses	Number of apartments	Number of apartments
TOTAL			2183	41	984	1199
Bukhara region			385	11	264	121
1	Buxoro	Rabotak	48	2	48	
2	Buxoro	Dexoji	35			35
3	Vobkent	Kosari	8			8
4	Vobkent	Kumushkent	24	1	24	
5	Vobkent	Xalach	15			15
6	Kogon	Shurobod	48	2	48	
7	Kogon	Obod Chukurkul	16			16
8	Kogon	Siyoz-poyon	8			8
9	Korovulbozor	Navbaxor	24	1	24	
10	Korovulbozor	Sardoba	10			10
11	Korovulbozor	Geologlar	24	1	24	
12	Romitan	Miyonsaroy	5			5
13	Romitan	M.Samosiy	48	2	48	
14	Romitan	Garanshox	14			14
15	G'ijduvon	Tukol	48	2	48	
16	G'ijduvon	Amirobod	10			10
Kashkadarya region			205			205
1	Kitob	Charmgar	16			16
2	Yakkabog	Gozlik	8			8
3	Qarshi	Bogobod-2	58			58
4	Qarshi	Batosh-2	123			123
Samarkand region			370			370
1	Pastdarğom	Oltikaxramon	20			20
2	Paxtachi	Burkut	6			6
3	Paxtachi	Shamsnazar	8			8
4	Paxtachi	Joxonobod	6			6
5	Jomboy	Beshbola	16			16
6	Jomboy	Eski Jomboy	14			14
7	Narpay	Salovot	30			30
8	Narpay	Tepa	8			8
9	Ishtixon	Sheyxlarkent	10			10
10	Ishtixon	Xalqobod	10			10
11	Ishtixon	Kutarma	20			20
12	Bulunğur	Gubdin	38			38
13	Kattaqorğon	Mundiyon	24			24
14	Kattaqorğon	Mullakurpa	6			6
15	Nurobod	Navruz	10			10

№	Region	Massifs	Number of houses (appartments)	3-4-storey 2 and 3-room houses		1-storey 3-room houses
				Number of houses	Number of appartments	Number of appartments
16	Qashrabad	Jush ota	10			10
17	Qashrabad	Bulokboshi	10			10
18	Tayloq	Olmazor	10			10
19	Tayloq	Tojikravot	20			20
20	Oqdaryo	Kumushkent	4			4
21	Oqdaryo	Yangixayot	4			4
22	Payariq	Turkibola	24			24
23	Payariq	Birlashuv	16			16
24	Samarqand	Parrandachilik	8			8
25	Samarqand	F.Kosimova	2			2
26	Urgut	Sariktepa	8			8
27	Urgut	Uramas	8			8
28	Urgut	Mergancha	20			20
Surkhandarya region			281	4	96	185
1	Boysun	Boshrobot	30			30
2	Sariosoyo	A.Navoiy	85			85
3	Termiz	Manguzar	96	4	96	
4	Uzun	Chinor	6			6
5	Shurchi	Guliston	24			24
6	Kumkurgon	Yangier	24			24
7	Kumkurgon	Azlarsoy	16			16
Ferghana region			230	1	24	206
1	Beshariq	Adirobod	10			10
2	Kuvasoy	Dustlik	6			6
3	Bog'dod	Tuvadoq	10			10
4	Dangara	Navbahor	12			12
5	Oltiariq	Qapchug'ay	12			12
6	Qo'shtepa	G'ishtmon	8			8
7	Rishton	Beshkapa	10			10
8	Toshloq	Dovon	24	1	24	
9	Toshloq	Kanjirga	12			12
10	O'zbekiston	Xaydarobod	10			10
11	Uchko'prik	Mullazoir	12			12
12	Farg'ona	Mindonobod-4	104			104
Khorezm region			712	25	600	112
1	Bog'ot	Dexkonobod	72	3	72	
2	Gurlan	Chinobod	96	4	96	
3	Qo'shko'pir	Madaniyat	72	3	72	
4	Qo'shko'pir	Adolat	16			16
5	Qo'shko'pir	Xosiyon	14			14
6	Urganch	Koromon	24	1	24	
7	Xazarasp	Pitnak	96	4	96	
8	Xonqa	Porlok	48	2	48	
9	Xiva	Indavak	24			24
10	Xiva	Parchanxos	16			16
11	Xiva	Shomoxulum	24			24
12	Shovot	Istikbol	48	2	48	
13	Shovot	Buston	48	2	48	
14	Yangiariq	Tuzlok	10			10
15	Yangiariq	Tagan	8			8

№	Region	Massifs	Number of houses (apartments)	3-4-storey 2 and 3-room houses		1-storey 3-room houses
				Number of houses	Number of apartments	Number of apartments
16	Yangibozor	Kadriyat	48	2	48	
17	Yangibozor	Xalkobod	48	2	48	

The selection of beneficiaries is carried out in accordance with the Regulations on procedure for participation of the applicant-developer in Affordable Rural Housing Program on updated typical projects for 2017–2021, approved by the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan dated from February 9, 2018, No.103.

This Provision determines the procedure for the selection and engagement of contractors for the construction of affordable houses in rural areas on the basis of the social needs of potential developers in affordable homes in rural areas and social prioritization of potential developers, the Programme defined by the Commission for the selection of candidates created by the municipality of the respective district.

The participating commercial banks (PCB) concluded 7,256 mortgage contracts with selected beneficiaries for the construction of affordable rural houses under the Program with the participation of ADB, including: JSCB "Qishloq Qurilish Bank" - 2,183 contracts.

Thus, based on the above data, it can be argued that the JSCB "Qishloq Qurilish Bank" fully complied with all the requirements of the indicator associated with the withdrawal of borrowed funds (DLI-2).

It should be noted that all residential buildings that are being built according to the updated typical projects in the framework of the 2019 Program, fell into category B. Information on the results of the categorization of massifs is given in **Table 3**:

Table 3

Results of categorization of massifs selected by JSCB "Qishloq Qurilish Bank" for construction of affordable rural houses under 2019 Program with participation of ADB

№	Region	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
TOTAL						
Bukhara region						
1	Buxoro	Galaosiyo branch	Rabotak	B	C	Yes
2	Buxoro		Dexoji	B	C	Yes
3	Vobkent	Bukhara regional branch	Kosari	B	C	Yes
4	Vobkent		Kumushkent	B	C	Yes
5	Vobkent		Xalach	B	C	Yes
6	Kogon	Kogon branch	Shurobod	B	C	Yes
7	Kogon		Obod Chukurkul	B	C	Yes
8	Kogon		Siyoz-poyon	B	C	Yes
9	Korovulbozor		Navbaxor	B	C	Yes
10	Korovulbozor		Sardoba	B	C	Yes
11	Korovulbozor		Geologlar	B	C	Yes
12	Romitan	Galaosiyo branch	Miyonsaroy	B	C	Yes
13	Romitan		M.Samosiy	B	C	Yes
14	Romitan		Garanshox	B	C	Yes
15	G'ijduvon	Bukhara regional	Tukol	B	C	Yes

№	Region	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
16	G'ijduvon	branch	Amirobod	B	C	Yes
Kashkadarya region						
1	Kitob	Yakkabog branch	Charmgar	B	C	Yes
2	Yakkabog		Gozlik	B	C	Yes
3	Qarshi	Kashkadarya regional branch	Bogobod-2	B	C	Yes
4	Qarshi		Batosh-2	B	C	Yes
Samarkand region						
1	Pastdargom	Samarkand regional branch	Oltikaxramon	B	C	Yes
2	Paxtachi		Burkut	B	C	Yes
3	Paxtachi		Shamsnazar	B	C	Yes
4	Paxtachi		Joxonobod	B	C	Yes
5	Jomboy		Beshbola	B	C	Yes
6	Jomboy		Eski Jomboy	B	C	Yes
7	Narpay		Salovot	B	C	Yes
8	Narpay		Tepa	B	C	Yes
9	Ishtixon		Sheyxlarkent	B	C	Yes
10	Ishtixon		Xalqobod	B	C	Yes
11	Ishtixon		Kutarma	B	C	Yes
12	Bulungur		Gubdin	B	C	Yes
13	Kattaqorgon		Mundiyon	B	C	Yes
14	Kattaqorgon		Mullakurpa	B	C	Yes
15	Nurobod		Navruz	B	C	Yes
16	Qoshrabod		Jush ota	B	C	Yes
17	Qoshrabod		Bulokboshi	B	C	Yes
18	Tayloq		Olmazor	B	C	Yes
19	Tayloq		Tojikravot	B	C	Yes
20	Oqdaryo		Kumushkent	B	C	Yes
21	Oqdaryo		Yangixayot	B	C	Yes
22	Payariq		Turkibola	B	C	Yes
23	Payariq		Birlashuv	B	C	Yes
24	Samarqand		Parrandachilik	B	C	Yes
25	Samarqand		F.Kosimova	B	C	Yes
26	Urgut		Sariktepa	B	C	Yes
27	Urgut		Uramas	B	C	Yes
28	Urgut		Mergancha	B	C	Yes
Surkhandarya region						
1	Boysun	Surkhandarya regional branch	Boshrobot	B	C	Yes
2	Sariosoyo		A.Navoiy	B	C	Yes
3	Termiz		Manguzar	B	C	Yes
4	Uzun		Chinor	B	C	Yes
5	Shurchi		Guliston	B	C	Yes
6	Kumkurgon		Yangier	B	C	Yes
7	Kumkurgon		Azlarsoy	B	C	Yes
Ferghana region						
1	Beshariq	Ferghana regional branch	Adirobod	B	C	Yes
2	Kuvasoy		Dustlik	B	C	Yes
3	Bog'dod		Tuvadoq	B	C	Yes
4	Dangara		Navbahor	B	C	Yes
5	Oltiariq		Qapchug'ay	B	C	Yes
6	Oo'shtepa		G'ishtmon	B	C	Yes

№	Region	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
7	Rishton		Beshkapa	B	C	Yes
8	Toshloq		Dovon	B	C	Yes
9	Toshloq		Kanjirga	B	C	Yes
10	O'zbekiston		Xaydarobod	B	C	Yes
11	Uchko'prik		Mullazoir	B	C	Yes
12	Farg'ona		Mindonobod-4	B	C	Yes
Khorezm region						
1	Bog'ot	Khorezm regional branch	Dexkonobod	B	C	Yes
2	Gurlan		Chinobod	B	C	Yes
3	Qo'shko'pir		Madaniyat	B	C	Yes
4	Qo'shko'pir		Adolat	B	C	Yes
5	Qo'shko'pir		Xosiyon	B	C	Yes
6	Urganch		Koromon	B	C	Yes
7	Xazarasp		Pitnak	B	C	Yes
8	Xonqa		Porlok	B	C	Yes
9	Xiva		Indavak	B	C	Yes
10	Xiva		Parchanxos	B	C	Yes
11	Xiva		Shomoxulum	B	C	Yes
12	Shovot		Istikbol	B	C	Yes
13	Shovot		Buston	B	C	Yes
14	Yangiarik		Tuzlok	B	C	Yes
15	Yangiarik		Tagan	B	C	Yes
16	Yangibozor		Kadriyat	B	C	Yes
17	Yangibozor		Xalkobod	B	C	Yes

In addition, during the categorization, were filled the forms of the screening process in accordance with Annex 2 of the ADB Environmental and Social Guidelines for QQB, in 3 stages: 1) environmental screening, 2) climate risk screening and 3) screening for involuntary resettlement issues.

After completing the screening and categorization process of sub-projects the massifs and beneficiaries of the Program were selected according to the requirements.

After the opening of financing and the start of construction works, the specialists responsible for ESMS implementing in place, audited the progress of each sub-project to ensure that the latest are implemented in accordance with the requirements of the ESMS guidelines for JSCB "Qishloq Qurilish Bank " and Loan agreement.

Information about the number of audits conducted by JSCB " Qishloq Qurilish Bank" is provided in the following table:

Table 4

Information about the number of audits conducted by JSCB "Qishloq Qurilish Bank"
under 2019 Program with the participation of ADB

№	Region	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held
TOTAL						
Bukhara region						
1	Buxoro	Galaosiyo branch	Rabotak	June	5	
2	Buxoro		Dexoji	June	5	
3	Vobkent	Bukhara regional branch	Kosari	June	5	
4	Vobkent		Kumushkent	June	5	
5	Vobkent		Xalach	June	5	
6	Kogon	Kogon branch	Shurobod	June	5	
7	Kogon		Obod Chukurkul	June	5	
8	Kogon		Siyoz-poyon	June	5	
9	Korovulbozor		Navbaxor	June	5	
10	Korovulbozor		Sardoba	June	5	
11	Korovulbozor		Geologlar	June	5	
12	Romitan	Galaosiyo branch	Miyonsaroy	June	5	
13	Romitan		M.Samosiy	June	5	
14	Romitan		Garanshox	June	5	
15	G'ijduvon	Bukhara regional branch	Tukol	June	5	
16	G'ijduvon		Amirobod	June	5	
Kashkadarya region						
1	Kitob	Yakkabog branch	Charmgar	June	5	
2	Yakkabog		Gozlik	June	5	
3	Qarshi	Kashkadarya regional branch	Bogobod-2	June	5	
4	Qarshi		Batosh-2	June	5	
Samarkand region						
1	Pastdarğom	Samarkand regional branch	Oltikaxramon	June	5	
2	Paxtachi		Burkut	June	5	
3	Paxtachi		Shamsnazar	June	5	
4	Paxtachi		Joxonobod	June	5	
5	Jomboy		Beshbola	June	5	
6	Jomboy		Eski Jomboy	June	5	
7	Narpay		Salovot	June	5	
8	Narpay		Tepa	June	5	
9	Ishtixon		Sheyxlarkent	June	5	
10	Ishtixon		Xalqobod	June	5	
11	Ishtixon		Kutarma	June	5	
12	Bulungur		Gubdin	June	5	
13	Kattaqorğon		Mundiyon	June	5	
14	Kattaqorğon		Mullakurpa	June	5	
15	Nurobod		Navruz	June	5	
16	Qo'shrabod		Jush ota	June	5	
17	Qo'shrabod		Bulokboshi	June	5	
18	Tayloq		Olmazor	June	5	
19	Tayloq		Tojikravot	June	5	

№	Region	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held
20	Oqdaryo		Kumushkent	June	5	
21	Oqdaryo		Yangixayot	June	5	
22	Payariq		Turkibola	June	5	
23	Payariq		Birlashuv	June	5	
24	Samarqand		Parrandachilik	June	5	
25	Samarqand		F.Kosimova	June	5	
26	Urgut		Sariktepa	June	5	
27	Urgut		Uramas	June	5	
28	Urgut		Mergancha	June	5	
Surkhandarya region						
1	Boysun	Surkhandarya regional branch	Boshrabot	June	5	
2	Sariosoyo		A.Navoiy	June	5	
3	Termiz		Manguzar	June	5	
4	Uzun		Chinor	June	5	
5	Shurchi		Guliston	June	5	
6	Kumkurgon		Yangier	June	5	
7	Kumkurgon		Azlarsoy	June	5	
Fergana region						
1	Beshariq	Ferghana regional branch	Adirobod	June	5	
2	Kuvasoy		Dustlik	June	5	
3	Bog'dod		Tuvadoq	June	5	
4	Dangara		Navbahor	June	5	
5	Oltiariq		Qapchug'ay	June	5	
6	Qo'shtepa		G'ishtmon	June	5	
7	Rishton		Beshkapa	June	5	
8	Toshloq		Dovon	June	5	
9	Toshloq		Kanjirga	June	5	
10	O'zbekiston		Xaydarobod	June	5	
11	Uchko'prik		Mullazoir	June	5	
12	Farg'ona		Mindonobod-4	June	5	
Khorezm region						
1	Bog'ot	Khorezm regional branch	Dexkonobod	June	5	
2	Gurlan		Chinobod	June	5	
3	Qo'shko'pir		Madaniyat	June	5	
4	Qo'shko'pir		Adolat	June	5	
5	Qo'shko'pir		Xosiyon	June	5	
6	Urganch		Koromon	June	5	
7	Xazarasp		Pitnak	June	5	
8	Xonqa		Porlok	June	5	
9	Xiva		Indavak	June	5	
10	Xiva		Parchanxos	June	5	
11	Xiva		Shomoxulum	June	5	
12	Shovot		Istikbol	June	5	
13	Shovot		Buston	June	5	
14	Yangiarik		Tuzlok	June	5	
15	Yangiarik		Tagan	June	5	
16	Yangibozor		Kadriyat	June	5	
17	Yangibozor		Xalkobod	June	5	

*) The audit was conducted by credit officers, specialists of the branches on ESMS

Implementation of reporting requirements for sub-projects.

As it was mentioned above, the new version of QQB ESMS was approved by the decision of the Board of the Bank dated from April 26, 2017, No.14. During the reporting period, no changes were made into the document. However, due to the fact that in 2018, ADB developed new “Guidelines for Monitoring the Implementation of Environmental Protection Measures”, it is also planned to make some corresponding changes in QQB ESMS in 2019. The implementation of this event was postponed to 2020.

In accordance with the QQB ESMS’s requirements, the ESMS’s coordinator was appointed at the head office of the bank, and specialists responsible for the implementation of ESMS requirements in the place in the Banks’ branches. Information about assigned coordinator and ESMS specialists in the bank’s regional branches are listed below.

Table 5

Information about the appointed coordinator and specialists on ESMS in places in the system of JSCB “Qishloq Qurilish Bank” in the project regions within 2019 Program

№	Region	Bank branch	Full name	Position	Number and date of order assigning
1	Tashkent city	Head office	Akhmetova A.	ESMS coordinato	
2	Republic of Karakalpakstan	Karakalpak region branch	Kurbanov A.	Responsible for the ESMS	№452–P from December 23, 2014
	Beruniy region	Beruniy branch	Alimov J.	Responsible for the ESMS	№63/1 from February 10, 2014
	Kungirat	Kungirat branch	Userov R.	Responsible for the ESMS	№181 from Decembere 24, 2014
	Chimbay	Chimbay branch	Upazbaev A.	Responsible for the ESMS	№251 from December 22, 2014
3	Bukhara region	Kogon branch	Zakhriddinov Sh.	Responsible for the ESMS	№21 from January 2, 2014
4	Kashkadarya region	Kashkadarya region branch	Salomov I.	Responsible for the ESMS	№270 from September 06, 2018
		Kukdalin branch	Khannazarov Sh.	Responsible for the ESMS	№283 from December 22, 2014
		Yakkabod branch	Omonov R.	Responsible for the ESMS	№2 from January 2, 2014
5	Namangan region	Namangan region branch	Buzrukshaev Z.	Responsible for the ESMS	№01 from January 2, 2014
6	Samarkand region	Samakand region branch	Murtzakulov Sh.	Responsible for the ESMS	№01 from January 2, 2014
		Kattakurgan branch	Urokov S.	Responsible for the ESMS	№04 from January 7, 2014
7	Surkhandarya region	Sariosin branch	Astanov M.	Responsible for the ESMS	№13 from January 7, 2014
		Kumkurgan branch	Goyibnazarov A.	Responsible for the ESMS	№01 from January 2, 2014
8	Tashkent region	Tashkent region branch	Tajiev B.	Responsible for the ESMS	№361 from September 6, 2018
		Bekabad branch	Yusupov O.	Responsible for the ESMS	№278 from September 7, 2018
9	Khoresm region	Khoresm region branch	Rakhmanov N.	Responsible for the ESMS	№27 from May 16, 2014

№	Region	Bank branch	Full name	Position	Number and date of order assigning
		Khokin branch	Tayirov U.	Responsible for the ESMS	№03 from January 6, 2014
		Khiva branch	Sobirov M.	Responsible for the ESMS	№424 a from September 15, 2018

Part II. Environmental issues

During the reporting period, environmental monitoring in the project regions was carried out by responsible specialists on ESMS. As indicated in the ESMS guideline, the environmental monitoring of each massif, where the construction of affordable rural houses was carried out according to the updated typical projects, was carried out on monthly base.

In the course of the monitoring conducted during 2019, no non-compliance of environmental standards were detected, and there were no accidents or incidents on construction sites.

Table 6

Information on identified problems during environmental monitoring conducted by specialists of JSCB “Qishloq Qurilish Bank” on ESMS within 2019 Program

№	Region, Bank branch	Number of audits	Identified discrepancies in:					
			Noise and vibration	Air pollution	Water pollution (visual)	Flora and fauna (visually)	Safety	Accidents
1	Bukhara region, Bukhara regional branch	25	not found					
	Bukhara region, Galaosiy branch	25	not found					
	Bukhara region, Kogon branch	30	not found					
2	Kashkadarya region, Kashkadarya regional branch	10	not found					
	Kashkadarya region, Yakkabog branch	10	not found					
3	Samarkand region, Samarkand regional branch	85	not found					
	Samarkand region, Kattakurgan branch	55	not found					
4	Surkhandarya region, Surkhandarya regional branch	10	not found					
	Surkhandarya region, Sariosiy branch	10	not found					
	Surkhandarya region, Shurchi branch	5	not found					
	Surkhandarya region, Kumkurgan branch	10	not found					
5	Fergana region, Fergana regional branch	25	not found					
	Fergana region, Kokand branch	25	not found					
	Fergana region, Margilan branch	10	not found					
6	Khorezm region, Khorezm regional branch	35	not found					
	Khorezm region, Honqa branch	20	not found					
	Khorezm region, Xiva branch	30	not found					

Part III: Compliance with ADB's Social Security Requirements

and List of Prohibited ADB Investment Activities

Before signing of mortgage contracts for the construction of affordable houses on updated typical projects in rural areas in the frame of the Program with participation of ADB in 2019 with selected beneficiaries, responsible specialists on ESMS conducted assessment of the sub-projects against compliance with prohibited investment activities list of ADB (PIAL). During the assessment, no any sub-project was identified that would match the PIAL.

Regarding compliance with social protection requirements, under the Program with participation of ADB in 2019, there were no cases of involuntary resettlement of local people and no one was suffered during construction.

Part IV: ESMS activities

As it was mentioned above, construction sites for the purpose of environmental monitoring were regularly visited by ESMS specialists. Information on the number of such visits is given below:

Table 7

**Information on environmental monitoring conducted by specialists on ESMS
of JSCB “Qishloq Qurilish Bank” within 2019 Program**

№	Region, Bank branch	Number of audits	Purpose of audit	Note
1	Bukhara region, Bukhara regional branch	25	Conformity assessment for protective measures	-
	Bukhara region, Galaosiyo branch	25	Conformity assessment for protective measures	-
	Bukhara region, Kogon branch	30	Conformity assessment for protective measures	-
2	Kashkadarya region, Kashkadarya regional branch	10	Conformity assessment for protective measures	-
	Kashkadarya region, Yakkabog branch	10	Conformity assessment for protective measures	-
3	Samarkand region, Samarkand regional branch	85	Conformity assessment for protective measures	-
	Samarkand region, Kattakurgan branch	55	Conformity assessment for protective measures	-
4	Surkhandarya region, Surkhandarya regional branch	10	Conformity assessment for protective measures	-
	Surkhandarya region, Sariosiyo branch	10	Conformity assessment for protective measures	-
	Surkhandarya region, Shurchi branch	5	Conformity assessment for protective measures	-
	Surkhandarya region, Kumkurgan branch	10	Conformity assessment for protective measures	-
5	Fergana region, Fergana regional branch	25	Conformity assessment for protective measures	-
	Fergana region, Kokand branch	25	Conformity assessment for protective measures	-
	Fergana region, Margilan branch	10	Conformity assessment for protective measures	-
6	Khorezm region, Khorezm regional branch	35	Conformity assessment for protective measures	-
	Khorezm region, Honqa branch	20	Conformity assessment for protective measures	-

№	Region, Bank branch	Number of audits	Purpose of audit	Note
	Khorezm region, Xiva branch	30	Conformity assessment for protective measures	-

During the audit conducted in the project regions, no cases of non-compliance with the safeguards requirements were identified.

Table 8

Information about cases of non-compliance with protective measures identified during the environmental monitoring conducted by ESMS specialists within 2019 Program

№	Region, Bank branch	Number of audits	Number of notifications issued by QQB	Announcement received by	What issues were addressed
1	Bukhara region, Bukhara regional branch	25	-	-	-
	Bukhara region, Galaosiyo branch	25	-	-	-
	Bukhara region, Kogon branch	30	-	-	-
2	Kashkadarya region, Kashkadarya regional branch	10	-	-	-
	Kashkadarya region, Yakkabog branch	10	-	-	-
3	Samarkand region, Samarkand regional branch	85	-	-	-
	Samarkand region, Kattakurgan branch	55	-	-	-
4	Surkhandarya region, Surkhandarya regional branch	10	-	-	-
	Surkhandarya region, Sariosiyo branch	10	-	-	-
	Surkhandarya region, Shurchi branch	5	-	-	-
	Surkhandarya region, Kumkurgan branch	10	-	-	-
5	Fergana region, Fergana regional branch	25	-	-	-
	Fergana region, Kokand branch	25	-	-	-
	Fergana region, Margilan branch	10	-	-	-
6	Khorezm region, Khorezm regional branch	35	-	-	-
	Khorezm region, Honqa branch	20	-	-	-
	Khorezm region, Xiva branch	30	-	-	-

Due to the fact that according to the monitoring results, cases of non-compliance on environmental performance were not identified; there was no need to develop a corrective action plan.

With regard to Grievance redress mechanism (GRM), in the QQB such a mechanism has been created and it is in operation. Thus, in accordance with the decision of the Board of the Bank No.31 dated from October 18, 2016, a department for addressing appeals from entities and individuals in Bank headquarter was set up. In addition, in the branches of the bank, this function is assigned on legal advisers.

In accordance with the Law of the Republic of Uzbekistan "On Appeals of Physical and legal entities" received complaint or appeal must be considered by the bank within 15 days from it registration in bank. At the same time, persons affected by the project may contact a virtual reception of the Chairman of the bank's management by visiting the bank's website at www.qqb.uz.

During the reporting period, the QQB did not receive any complaint from individuals affected by the Affordable Rural Housing Program 2019.

Table 9

**Information on complaints received from persons affected
by the Affordable Rural Housing Program 2019**

No	Region, Bank branch	Number of complaints received	Type (in writing, orally, by phone)	Main topics for complaints	Number of complaints solved
1	Bukhara region, Bukhara regional branch	-	-	-	-
	Bukhara region, Galaosiyo branch	-	-	-	-
	Bukhara region, Kogon branch	-	-	-	-
2	Kashkadarya region, Kashkadarya regional branch	-	-	-	-
	Kashkadarya region, Yakkabog branch	-	-	-	-
3	Samarkand region, Samarkand regional branch	-	-	-	-
	Samarkand region, Kattakurgan branch	-	-	-	-
4	Surkhandarya region, Surkhandarya regional branch	-	-	-	-
	Surkhandarya region, Sariosiyo branch	-	-	-	-
	Surkhandarya region, Shurchi branch	-	-	-	-
	Surkhandarya region, Kumkurgan branch	-	-	-	-
5	Fergana region, Fergana regional branch	-	-	-	-
	Fergana region, Kokand branch	-	-	-	-
	Fergana region, Margilan branch	-	-	-	-
6	Khorezm region, Khorezm regional branch	-	-	-	-
	Khorezm region, Honqa branch	-	-	-	-
	Khorezm region, Xiva branch	-	-	-	-

Part V: Conclusion and Action Plan

According to the results of the reporting period, it can be concluded that from the side of the QQB, all safeguards requirements met by the terms of the Loan Agreement signed during the second phase of the construction affordable rural housing program, where new "results-based lending" model is implemented.

JSCB "Qishloq Qurilish Bank" still needs appropriate training to strengthen the capacity of responsible specialists in ESMS. Unfortunately, similar events were not held in 2019. However, they are included in the bank's action plan for 2020.

Nevertheless, in order to make ESMS more effective, JCBS "Qishloq Qurilish Bank" intends to take the following actions in 2020:

Table 10

Action Plan of JSCB "Qishloq Qurilish Bank" for 2020

PCB	Issues	Actions required	Responsible	Period/data
QQB	Implementing changes to the current manual of ESMS	Develop a draft document and submit for consideration to the Board of Bank	ESMS coordinator	1 st quarter of 2020
QQB	Publication of updated manual of ESMS on the bank's website	After the adoption of the proposed changes by the Board of bank, give an order the relevant bank departments to publish the document on the bank's website	ESMS coordinator	1 st quarter of 2020
QQB	Hiring an environmental specialist who will perform the function of the coordinator for ESMS	Planned for the selection of candidates	Head of the Center for Coordination of Investment and Project Management	1 st quarter of 2020
QQB	Publication of the annual report of the QQB according to the results of 2019 on the QQB's website	After the approval of the submitting ESMS annual reporting of QQB by MMU and ADB to arrange the publication on the QQB's website	ESMS coordinator	1 st quarter of 2020
QQB	Conducting a series of trainings by ESMS Coordinator for the QQI's regional branch specialists	To develop the handouts and presentation materials and make a training schedule	ESMS coordinator	During 2020

Annex

- Photos

Annual report on monitoring of safeguards measures

For FI operations

Project number: 3535-UZB

Reporting period: January-December 2019

Republic of Uzbekistan: "Affordable Rural Housing Program
- Result based lending with participation of Asian Development
Bank”

Financed by ADB

Developed by: ESMS Coordinator B. Turakulov

Name of the organization: JSCB «National Bank for Foreign Economic Affairs of the Republic of Uzbekistan»

Country, city: Republic of Uzbekistan, Tashkent

Executing Agency: Ministry of Economy and Industry of Uzbekistan

Approved by: Deputy Chairman of the Board of JSCB «National Bank for Foreign Economic Affairs of the Republic of Uzbekistan» B. Jalilov

Part I. Introduction

The Program for the construction of affordable houses on updated typical projects in rural areas for 2017-2021 was initiated by the Government of the Republic of Uzbekistan in accordance with the Resolution of the President of the Republic of Uzbekistan No.PP-2812 dated from March 2, 2017 “On additional measures to implement the Program for construction of affordable houses on updated typical projects in rural areas for 2017-2021 with participation of Asian Development Bank”.

In pursuance of the Resolution of the President of the Republic of Uzbekistan No. PP-2812 dated from March 2, 2017 Loan Agreement No.3535-UZB of 06.07.2017 for 500.0 million dollars between the Republic of Uzbekistan and ADB was signed, which entered into force on July 18, 2017.

The aim of the project is to support in implementation of the Program to increase the number of rural families that responsible for the criteria of social justice and getting benefits from affordable housing built to national quality standards in 9 regions of Uzbekistan: in the Republic of Karakalpakstan, Bukhara, Kashkadarya, Namangan, Samarkand, Surkhandarya, Tashkent, Ferghana and Khorezm regions in 2017-2021. According to the Loan Agreement, construction of 29,000 houses in the specified regions is envisaged, in this, construction of 7,250 houses annually from 2018.

A specific feature of the Program’s financing is a selected financing mechanism - results-based lending, which provides funding from ADB based on the results of the corresponding target indicators for each disbursement linked indicator (DLI).

Table 1

In accordance with the Loan Agreement, the project consists of two following components:

№	Project components and brief description	mln USD
1.	Credit line for providing mortgage loans	499,0*
2.	Capacity-building and project management support	1,0
	Total	500,0

**) The distribution of ADB loan is carried out among the participating commercial banks in accordance with concluded agreements (National Bank of Uzbekistan (NBU) - \$179.0 million, JSCB “Ipoteka Bank” - \$170.0 million and JSCB “Qishloq Qurilish Bank” (QQB) - \$150.0 million).*

In accordance with the requirements of the Resolution of the President of the Republic of Uzbekistan No. PD-2812 dated March 2, 2017 “On additional measures for the implementation of the Program on the construction of affordable houses according to updated typical projects in rural areas for 2017-2021 with the participation of the Asian Development Bank”, by the protocol of the Management Board of the Bank No.433 dated from March 18, 2017 developed and approved the operating procedure for the units of the joint-stock company of the National Bank for Foreign Economic Affairs of the Republic of Uzbekistan for working on the environmental and social management system under rural housing program with the participation of the Asian Development Bank.

One of the disbursement linked indicators (DLI-2) for 2019 is signing as minimum 7,256 mortgage contracts with selected Program’s beneficiaries, of which at least 25% are women.

These 7,256 mortgage contracts were distributed among three participating commercial banks as follows:

- JSCB “Qishloq Qurilish Bank” - 2,183 preferential mortgage loans;
- JSCB “Ipoteka Bank” - 2,472 preferential mortgage loans;
- National Bank of Uzbekistan - 2,601 preferential mortgage loans.

At the same time, the distribution of mortgage loans issued under the Program with participation of ADB in 2019, broken down by regions, massifs and number of houses was as follows:

Table 2

Distribution of mortgage loans issued by NBU in 2019 under the Program with participation of ADB by regions, massifs and number of houses

№	Region	Massifs	Number of houses (apartments)	3-4-storey 2 and 3-room houses		1-storey 3-room houses
				Number of houses	Number of apartments	Number of apartments
TOTAL			2601	95	2280	321
Republic of Karakalpakstan			308	10	240	68
1	Beruniy	Kukkuz	44	1	24	20
2	Muynok	Muynok	144	6	144	
3	Turtkul	Ullubog	88	2	48	40
4	Chimbay	Konshi	8			8
5	Qarauzak	Qutlimakon	24	1	24	
Kashkadarya region			281	9	216	65
1	Kasbi	Tinchlik	24	1	24	
2	Kasbi	Kasbi	6			6
3	Kitob	Yangiobod	96	4	96	
4	Nishon	Nuriston	48	2	48	
5	Nishon	Mexnatobod	6			6
6	Chiroqchi	Dam	24	1	24	
7	Chiroqchi	Kuktosh	8			8
8	Chiroqchi	Koraburug	8			8
9	Chiroqchi	Jar	7			7
10	Guzor	Obod	24	1	24	
11	Guzor	Yonkishlok	10			10
12	Guzor	Amir Temur	20			20
Namangan region			420	15	360	60
1	Kosonsoy	Kozokovul	20			20
2	Kosonsoy	Buston	10			10
3	Kosonsoy	Obod	72	3	72	
4	Kosonsoy	Gurmiron	72	3	72	
5	Mingbulok	Yoshlik	10			10
6	Mingbulok	Mustakillik	24	1	24	
7	Namangan	Kumkurgon	72	3	72	
8	Namangan	KichikToshbulok	72	3	72	
9	Pop	Navbaxor	10			10
10	Pop	Yangituda	10			10
11	Torakorgon	Uzbekistan	48	2	48	
Samarkand region			600	25	600	0
1	Pastdarğom	Guzalkent	96	4	96	
2	Pastdarğom	Eski Juma	72	3	72	
3	Paxtachi	Suluv	24	1	24	
4	Jomboy	Kattakishlok	72	3	72	
5	Narpay	Narpay	72	3	72	
6	Kattaqorğon	Mundiyon	72	3	72	
7	Kattaqorğon	Madrasa	24	1	24	
8	Oqdaryo	Bozorjoy	24	1	24	
9	Payariq	Birlashuv	48	2	48	
10	Payariq	Yangixayot	48	2	48	
11	Samarqand	Gazichilar	48	2	48	
Surkhandarya region			258	8	192	66
1	Denov	Yangixazarbog	34			34
2	Termiz	Manguzar	192	8	192	
3	Sherabod	Mehrobod	20			20
4	Sherabod	Galaguzar	12			12
Tashkent region			194	6	144	50
1	Bo'stonliq	Qoranko'l	10			10
2	Kibray	Shalola	48	2	48	
3	Quyichirchiq	Navkiron	24	1	24	
4	Quyichirchiq	Surum	10			10
5	Zangiota	Buzsuv	20			20

№	Region	Massifs	Number of houses (apartments)	3-4-storey 2 and 3-room houses		1-storey 3-room houses
				Number of houses	Number of apartments	Number of apartments
6	Bekobod	Zafar Yangiobod	48	2	48	
7	Yangiyo'l	Ko'sh-yog'och	10			10
8	Yangiyo'l	Gulbaxor (Gulbog)	24	1	24	
Ferghana region			540	22	528	12
1	Beshariq	Xalqlar do'stligi	24	1	24	
2	Beshariq	Saxovat	24	1	24	
3	Kuvasoy	Pakana	144	6	144	
4	Buvayda	Koratepa	24	1	24	
5	Buvayda	Oydinkul	12			12
6	Quva	Kaykubbod	48	2	48	
7	Rishton	Markaz	48	2	48	
8	Sux	Istiqlol	24	1	24	
9	Farg'ona	Mindonobod	192	8	192	

The selection of beneficiaries is carried out in accordance with the Regulations on procedure for participation of the applicant in Affordable Rural Housing Program on updated typical projects for 2017-2021, approved by the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan No.103 dated from February 9, 2018.

The participating commercial banks (PCB) concluded 7,256 mortgage contracts with selected beneficiaries for the construction of affordable rural houses under the Program with participation of ADB, including: the National Bank of Uzbekistan - 2,601.

Thus, based on the above data, it can be argued that the NBU fully complied with all the requirements of the indicator associated with the withdrawal of borrowed funds (DLI-2).

It should be noted that all residential buildings that are being built according to the updated typical projects in the framework of the 2019 Program, fell into category B. Information on the results of the categorization of massifs is given in **Table 3**:

Table 3

Results of categorization of massifs selected by NBU for construction of affordable rural houses under 2019 Program with the participation of ADB

№	Region	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
Republic of Karakalpakstan						
1	Beruniy	Turtkul branch	Kukkuz	B	C	Yes
2	Muynok	Kungirat branch	Muynok	B	C	Yes
3	Turtkul	Turtkul branch	Ullubog	B	C	Yes
4	Chimbay	Karakalpakstan branch	Konshi	B	C	Yes
5	Qarauzak	Karakalpakstan branch	Qutlimakon	B	C	Yes
Kashkadarya region						
1	Kasbi	Mubarek branch	Tinchlik	B	C	Yes
2	Kasbi	Mubarek branch	Kasbi	B	C	Yes
3	Kitob	Shakhrisabz branch	Yangiobod	B	C	Yes
4	Nishon	Karshi branch	Nuriston	B	C	Yes
5	Nishon	Karshi branch	Mexnatobod	B	C	Yes
6	Chiroqchi	Shakhrisabz branch	Dam	B	C	Yes
7	Chiroqchi	Shakhrisabz branch	Kuktosh	B	C	Yes
8	Chiroqchi	Shakhrisabz branch	Koraburug	B	C	Yes

№	Region	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
9	Chiroqchi	Shakhrisabz branch	Jar	B	C	Yes
10	Guzor	Guzar branch	Obod	B	C	Yes
11	Guzor	Guzar branch	Yonkishlok	B	C	Yes
12	Guzor	Guzar branch	Amir Temur	B	C	Yes
Namangan region						
1	Kosonsoy	Namangan branch	Kozokovul	B	C	Yes
2	Kosonsoy	Namangan branch	Buston	B	C	Yes
3	Kosonsoy	Namangan branch	Obod	B	C	Yes
4	Kosonsoy	Namangan branch	Gurmiron	B	C	Yes
5	Mingbulok	Turakurgan branch	Yoshlik	B	C	Yes
6	Mingbulok	Turakurgan branch	Mustakillik	B	C	Yes
7	Namangan	Namangan branch	Kumkurgon	B	C	Yes
8	Namangan	Namangan branch	KichikToshbulok	B	C	Yes
9	Pop	Namangan branch	Navbaxor	B	C	Yes
10	Pop	Namangan branch	Yangituda	B	C	Yes
11	Torakorgon	Turakurgan branch	Uzbekistan	B	C	Yes
Samarkand region						
1	Pastdargom	Pastdargom branch	Guzalkent	B	C	Yes
2	Pastdargom	Pastdargom branch	Eski Juma	B	C	Yes
3	Paxtachi	Kattakurgan branch	Suluv	B	C	Yes
4	Jomboy	Djambay branch	Kattakishlok	B	C	Yes
5	Narpay	Nurabad branch	Narpay	B	C	Yes
6	Kattaqor'gon	Kattakurgan branch	Mundiyon	B	C	Yes
7	Kattaqor'gon	Kattakurgan branch	Madrasa	B	C	Yes
8	Oqdaryo	Registan branch	Bozorjoy	B	C	Yes
9	Payariq	Djambay branch	Birlashuv	B	C	Yes
10	Payariq	Djambay branch	Yangixayot	B	C	Yes
11	Samarqand	Registan branch	Gazichilar	B	C	Yes
Surkhandarya region						
1	Denov	Denau branch	Yangixazarbog	B	C	Yes
2	Termiz	Termez branch	Manguzar	B	C	Yes
3	Sherabod	Termez branch	Mehrobod	B	C	Yes
4	Sherabod	Termez branch	Galaguzar	B	C	Yes
Tashkent region						
1	Bo'stonliq	Gazalkent branch	Qoranko'l	B	C	Yes
2	Kibray	Chirchik branch	Shalola	B	C	Yes
3	Quyichirchiq	Yangiyul branch	Navkiron	B	C	Yes
4	Quyichirchiq	Yangiyul branch	Surum	B	C	Yes
5	Zangiota	Yangiyul branch	Buzsuv	B	C	Yes
6	Bekobod	Bekabad branch	Zafar Yangiobod	B	C	Yes
7	Yangiyo'l	Yangiyul branch	Ko'sh-yog'och	B	C	Yes
8	Yangiyo'l	Yangiyul branch	Gulbaxor (Gulbog)	B	C	Yes
Ferghana region						
1	Beshariq	Besharik branch	Xalqlar do'stligi	B	C	Yes
2	Beshariq	Besharik branch	Saxovat	B	C	Yes
3	Kuvasoy	Kuvasay branch	Pakana	B	C	Yes
4	Buvayda	Buvaydi branch	Koratepa	B	C	Yes
5	Buvayda	Buvaydi branch	Oydinkul	B	C	Yes
6	Quva	Kuva branch	Kaykubbod	B	C	Yes
7	Rishton	Rishtan branch	Markaz	B	C	Yes

№	Region	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
8	Sux	Fergana branch	Istiqlol	B	C	Yes
9	Farg'ona	Fergana branch	Mindonobod	B	C	Yes

After completing the screening and categorization process of sub-projects the massifs and beneficiaries of the Program were selected according to the requirements. After the financing was opened and the construction work started, the specialists responsible for the implementation of ESMS in the field carried out audit of the implementation of each sub-project to make sure that the latter are being implemented in accordance with the requirements of the management of ESMS JSC "National Bank of Uzbekistan" and the Loan Agreement.

Information about the number of audits conducted by National Bank of Uzbekistan is provided in the following table:

Table 4

**Information about the number of audits conducted
by NBU under 2019 Program with participation of ADB**

№	Region	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held
Republic of Karakalpakstan						
1	Beryuniy	Turtkul branch	Kukkuz	June	7	
2	Muynok	Kungirat branch	Dustlik	June	7	
3	Turtkul	Turtkul branch	Ullubog	June	7	
4	Chimboy	Karakalpakstan branch	Konshi	June	7	
5	Korauzak	Karakalpakstan branch	Kutlimakon	October	3	
Kashkadarya region						
1	Kasby	Mubarek branch	Tinchlik	June	7	
2	Kasby	Mubarek branch	Kasby	June	7	
3	Kitob	Shakhrisabz branch	Yangiobod	June	7	
4	Nichon	Karshi branch	Nuriston	June	7	
5	Nichon	Karshi branch	Mainobt	June	7	
6	Chiracchi	Shakhrisabz branch	Dam	June	7	
7	Chiracchi	Shakhrisabz branch	Koktosh	June	7	
8	Chiracchi	Shakhrisabz branch	Koraburug	June	7	
9	Chiracchi	Shakhrisabz branch	Heat	June	7	
10	Guzar	Guzar branch	Rim	June	7	
11	Guzar	Guzar branch	Yongkishlok	June	7	
12	Guzar	Guzar branch	Amir Temur	June	7	
Namangan region						
1	Kasansai	Namangan branch	Kozokovul	June	7	
2	Kasansai	Namangan branch	Buston	June	7	
3	Kasansai	Namangan branch	Rim	June	7	
4	Kasansai	Namangan branch	Gourmiron	June	7	
5	Mingbulak	Turakurgan branch	Yoshlik	June	7	
6	Mingbulak	Turakurgan branch	Mustakillik	June	7	
7	Namangan	Namangan branch	Kumkurgon	June	7	
8	Namangan	Namangan branch	KichikToshbulok	June	7	

№	Region	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held
9	Pop	Namangan branch	Navbaxor	June	7	
10	Pop	Namangan branch	Yangi there	June	7	
11	Turakurgan	Turakurgan branch	Uzbekistan	June	7	
Samarkand region						
1	Pastdargom	Pastdargom branch	Guzalkent	June	7	
2	Pastdargom	Pastdargom branch	Eskizhuma	June	7	
3	Pakhtachi	Kattakurgan branch	Suluv	June	7	
4	Zhombay	Djambay branch	Kattakishlak	June	7	
5	Narpay	Nurabad branch	Narpay	June	7	
6	Kattakurgan	Kattakurgan branch	Mundiyon	June	7	
7	Kattakurgan	Kattakurgan branch	Madras	June	7	
8	Okdaryo	Registan branch	Bozorzhoy	June	7	
9	Payarik	Djambay branch	Birlaszow	June	7	
10	Payarik	Djambay branch	Yangi barks	June	7	
11	Samarkand	Registan branch	Gazichilar	June	7	
Surkhandarya region						
1	Denov	Denau branch	Yangihazarbog	June	7	
2	Termiz	Termez branch	Manguzar	June	7	
3	Sherabod	Termez branch	Mehrobod	June	7	
4	Sherabod	Termez branch	Galaguzar	June	7	
Tashkent region						
1	Bustanlik	Gazalkent branch	Corankul	June	7	
2	Kibray	Chirchik branch	Shalola	October	3	
3	Kuyichirchik	Yangiyul branch	Navkiron	June	7	
4	Kuyichirchik	Yangiyul branch	Surum	June	7	
5	Zangiota	Yangiyul branch	Buzsuv	June	7	
6	Becabod	Bekabad branch	Zafar Yangiobod	June	7	
7	Yangiyul	Yangiyul branch	Kush-ego	June	7	
8	Yangiyul	Yangiyul branch	Gulbakhor (Gulbog)	June	7	
Ferghana region						
1	Becharik	Besharik branch	Halklar dustligi	June	7	
2	Becharik	Besharik branch	Sugar	June	7	
3	Kuvasoy	Kuvasay branch	Pakan	June	7	
4	Bouvaida	Buvaydi branch	Koratepa	June	7	
5	Bouvaida	Buvaydi branch	Oydinculus	June	7	
6	Kuva	Kuva branch	Kaikubbod	June	7	
7	Rishtan	Rishtan branch	Marcas	June	7	
8	Dry	Fergana branch	Istiklol	June	7	
9	Ferghana	Fergana branch	Mindonobod	June	7	

*) The audit was conducted by credit officers, specialists of the branches on ESMS

Implementation of reporting requirements for sub-projects.

As it was mentioned above, by the Decree of the President of the Republic of Uzbekistan No. PD-2812 dated from March 2, 2017 “On additional measures for the implementation of the Program on the construction of affordable houses according to updated typical projects in rural areas for 2017-2021 with the participation of the Asian Development Bank” and by the protocol of the Management Board of the Bank No.433 dated from March 18, 2017 developed and approved the operating procedure for the units of the joint-stock company of the National Bank for Foreign Economic Affairs of the Republic of Uzbekistan for working on the environmental

and social management system under rural housing program with the participation of the Asian Development Bank.

During the reporting period, no changes were made into the document. However, due to the fact that in 2018, ADB developed new “Guidelines for Monitoring the Implementation of Environmental Protection Measures”, it is also planned to make some corresponding changes in NBU ESMS in 2019. The implementation of this event was postponed to 2020.

In accordance with the NBU ESMS’s requirements, the ESMS’s coordinator was appointed at the head office of the bank, and specialists responsible for the implementation of ESMS requirements in the place in the Banks’ branches. Information about assigned coordinator and ESMS specialists in the bank’s regional branches are listed below.

Table 5

Information about the appointed coordinator and specialists on ESMS in places in the system of NBU in the project regions within 2019 Program

№	Region	Bank branch	Full name	Position	Number and date of order assigning
1	Tashkent city	Head office	Turakulov B.	ESMS coordinator	
2	Republic of Karakalpakstan	Nukus branch	Ubbiniyazov P.	Responsible for the ESMS	№KB-72 dated from April 2, 2018
3	Kashkadarya region	Karshi branch	Juraev K.	Responsible for the ESMS	№ 28K dated from January 25, 2017
4	Samarkand region	Samarkand branch	Kuchkorov K.	Responsible for the ESMS	№ 257 dated from February 23, 2018
5	Surkhandarya region	Denau branch	Ishniyazov J.	Responsible for the ESMS	№07 dated from January 9, 2019
		Sherabad branch	Abdullaev A.	Responsible for the ESMS	№08 dated from January 9, 2019
6	Namangan region	Namangan branch	Turdiyev D.	Responsible for the ESMS	№ 47 dated from March 30, 2018
7	Ferghana region	Ferghana branch	Abdurakhimov Sh.	Responsible for the ESMS	№466K dated from December 23, 2016
8	Tashkent region	Tashkent regional branch	Nosirov A.	Responsible for the ESMS	№ 380 dated from October 30, 2019

Part II. Environmental issues

During the reporting period, environmental monitoring in the project regions was carried out by responsible specialists on ESMS. As indicated in the ESMS guideline, the environmental monitoring of each massif, where the construction of affordable rural houses was carried out according to the updated typical projects, was carried out on monthly base. During 2019, NBU's specialists on ESMS regularly carried out environmental monitoring, during which checklists were filled in accordance with the template developed by the ADB national consultant.

In the course of the monitoring conducted during 2019, no non-compliance of environmental standards were detected, and there were no accidents or incidents on construction sites.

Table 6

**Information on identified problems during environmental monitoring conducted by specialists
of NBU on ESMS within 2019 Program**

№	Region, Bank branch	Number of audits	Identified discrepancies in:					
			Noise and vibration	Air pollution	Water pollution (visual)	Flora and fauna (visually)	Safety	Accidents
1	Republic of Karakalpakstan, Nukus branch	11	not found					
	Turtkul branch	16	not found					
	Kungrad branch	8	not found					
2	Kashkadarya region, Karshi branch	16	not found					
	Guzar branch	24	not found					
	Mubarek branch	16	not found					
	Shakhrisabz branch	40	not found					
3	Namangan region, Namangan branch	56	not found					
	Turakurgan branch	21	not found					
4	Surkhandarya region, Termez branch	21	not found					
	Denau branch	7	not found					
5	Samarkand region, Pastdargam branch	16	not found					
	Kattakurgan branch	24	not found					
	Djambay branch	24	not found					
	Nurabad branch	8	not found					
	Registan branch	16	not found					
6	Tashkent region, Yangiyul branch	35	not found					
	Chirchik branch	3	not found					
	Gazalkent branch	7	not found					
	Bekabad branch	7	not found					
7	Ferghana region, Ferghana branch	14	not found					
	Besharik branch	14	not found					
	Buvaydi branch	14	not found					
	Kuva branch	7	not found					
	Rishtan branch	7	not found					
	Kuvasay branch	7	not found					

Part III: Compliance with ADB's Social Security Requirements and List of Prohibited ADB Investment Activities

Before signing of mortgage contracts for the construction of affordable houses on updated typical projects in rural areas in the frame of the Program with participation of ADB in 2019 with selected beneficiaries, responsible specialists on ESMS conducted assessment of the sub-projects against compliance with prohibited investment activities list of ADB (PIAL). During the assessment, no any sub-project was identified that would match the PIAL.

Regarding compliance with social protection requirements, under the Program with participation of ADB in 2019, there were no cases of involuntary resettlement of local people and no one was suffered during construction.

Part IV: ESMS activities

As it was mentioned above, construction sites for the purpose of environmental monitoring were regularly visited by ESMS specialists. Information on the number of such visits is given below:

Table 7

**Information on environmental monitoring conducted by specialists on ESMS
of NBU within 2019 Program**

№	Region, Bank branch	Number of audits	Purpose of audit	Note
1	Republic of Karakalpakstan, Nukus branch	11	Conformity assessment for protective measures	-
	Turtkul branch	16	Conformity assessment for protective measures	-
	Kungrad branch	8	Conformity assessment for protective measures	-
2	Kashkadarya region, Karshi branch	16	Conformity assessment for protective measures	-
	Kashkadarya region, Guzar branch	24	Conformity assessment for protective measures	-
	Mubarek branch	16	Conformity assessment for protective measures	-
	Shakhrisabz branch	40	Conformity assessment for protective measures	-
3	Namangan region, Namangan branch	56	Conformity assessment for protective measures	-
	Namangan region, Turakurgan branch	21	Conformity assessment for protective measures	-
4	Surkhandarya region, Termez branch	21	Conformity assessment for protective measures	-
	Surkhandarya region, Denau branch	7	Conformity assessment for protective measures	-
5	Samarkand region, Pastdargam branch	16	Conformity assessment for protective measures	-
	Kattakurgan branch	24	Conformity assessment for protective measures	-
	Djambay branch	24	Conformity assessment for protective measures	-
	Nurabad branch	8	Conformity assessment for protective measures	-
	Registan branch	16	Conformity assessment for protective measures	-
6	Tashkent region, Yangiyul branch	35	Conformity assessment for protective measures	-
	Chirchik branch	3	Conformity assessment for protective measures	-
	Gazalkent branch	7	Conformity assessment for protective measures	-
	Bekabad branch	7	Conformity assessment for protective measures	-
7	Ferghana region, Ferghana branch	14	Conformity assessment for protective measures	-
	Besharik branch	14	Conformity assessment for protective measures	-
	Buvaydi branch	14	Conformity assessment for protective measures	-
	Kuva branch	7	Conformity assessment for protective measures	-
	Rishtan branch	7	Conformity assessment for protective measures	-
	Kuvasay branch	7	Conformity assessment for protective measures	-

During the audit conducted in the project regions, no cases of non-compliance with the safeguards requirements were identified.

Table 8

Information about cases of non-compliance with protective measures identified during environmental monitoring conducted by ESMS specialists within 2019 Program

№	Region, Bank branch	Number of audits	Number of notifications issued by NBU	Announcement received by	What issues were addressed
1	Republic of Karakalpakstan, Nukus branch	11	-	-	-
	Turtkul branch	16	-	-	-
	Kungrad branch	8	-	-	-
2	Kashkadarya region, Karshi branch	16	-	-	-
	Kashkadarya region, Guzar branch	24	-	-	-
	Mubarek branch	16	-	-	-
	Shakhrisabz branch	40	-	-	-
3	Namangan region, Namangan branch	56	-	-	-
	Namangan region, Turakurgan branch	21	-	-	-
4	Surkhandarya region, Termez branch	21	-	-	-
	Surkhandarya region, Denau branch	7	-	-	-
5	Samarkand region, Pastdargam branch	16	-	-	-
	Kattakurgan branch	24	-	-	-
	Djambay branch	24	-	-	-
	Nurabad branch	8	-	-	-
	Registan branch	16	-	-	-
6	Tashkent region, Yangiyul branch	35	-	-	-
	Chirchik branch	3	-	-	-
	Gazalkent branch	7	-	-	-
	Bekabad branch	7	-	-	-
7	Ferghana region, Ferghana branch	14	-	-	-
	Besharik branch	14	-	-	-
	Buvaydi branch	14	-	-	-
	Kuva branch	7	-	-	-
	Rishtan branch	7	-	-	-
	Kuvasay branch	7	-	-	-

Due to the fact that according to the monitoring results, cases of non-compliance on environmental performance were not identified; there was no need to develop a corrective action plan.

With regard to Grievance redress mechanism (GRM), in the NBU such a mechanism has been created and it is in operation.

Thus, in accordance with the decision of the Board of the Bank No.31 dated from October 18, 2016, a department for addressing appeals from entities and individuals in Bank headquarter was set up. In addition, in the branches of the bank, this function is assigned on legal advisers.

In accordance with the Law of the Republic of Uzbekistan "On Appeals of Physical and legal entities" received complaint or appeal must be considered by the bank within 15 days from it registration in bank. At the same time, persons affected by the project may contact a virtual reception of the Chairman of the bank's management by visiting the bank's website at www.nbu.uz.

During the reporting period, the NBU did not receive any complaint from individuals affected by the Affordable Rural Housing Program 2019.

Table 9

**Information on complaints received from persons affected
by the Affordable Rural Housing Program 2019**

No	Region, Bank branch	Number of complaints received	Type (in writing, orally, by phone)	Main topics for complaints	Number of complaints solved
1	Republic of Karakalpakstan, Nukus branch	-	-	-	-
	Turtkul branch	-	-	-	-
	Kungrad branch	-	-	-	-
2	Kashkadarya region, Karshi branch	-	-	-	-
	Kashkadarya region, Guzar branch	-	-	-	-
	Mubarek branch	-	-	-	-
	Shakhrisabz branch	-	-	-	-
3	Namangan region, Namangan branch	-	-	-	-
	Namangan region, Turakurgan branch	-	-	-	-
4	Surkhandarya region, Termez branch	-	-	-	-
	Surkhandarya region, Denau branch	-	-	-	-
5	Samarkand region, Pastdargam branch	-	-	-	-
	Kattakurgan branch	-	-	-	-
	Djambay branch	-	-	-	-
	Nurabad branch	-	-	-	-
	Registan branch	-	-	-	-
6	Tashkent region, Yangiyul branch	-	-	-	-
	Chirchik branch	-	-	-	-
	Gazalkent branch	-	-	-	-
	Bekabad branch	-	-	-	-
7	Ferghana region, Ferghana branch	-	-	-	-
	Besharik branch	-	-	-	-
	Buvaydi branch	-	-	-	-
	Kuva branch	-	-	-	-
	Rishtan branch	-	-	-	-
	Kuvasay branch	-	-	-	-

Part V: Conclusion and Action Plan

According to the results of the reporting period, it can be concluded that from the side of the NBU, all safeguards requirements met by the terms of the Loan Agreement signed during the second phase of the construction affordable rural housing program, where new "results-based lending" model is implemented.

In the annual report of the National Bank on the implementation of ESMS at the end of 2019, it was noted that the potential of the responsible specialists of the National Bank of Uzbekistan on ESMS requires strengthening through a series of trainings.

Nevertheless, in order to make ESMS more effective, NBU intends to take the following actions in 2020:

Table 10

Action Plan of JSCB "National Bank of Uzbekistan" for 2020

PCB	Issues	Actions required	Responsible	Period/data
NBU	Publication of the annual report of the NBU according to the results of 2019 on the NBU's website	After the approval of the submitting ESMS annual reporting of NBU by MMU and ADB to arrange the publication on the NBU's website	ESMS coordinator	1 st quarter of 2020
NBU	Conducting a series of trainings by ESMS Coordinator for the NBU's regional branch specialists	To develop the handouts and presentation materials and make a training schedule	ESMS coordinator	During 2020

Annex

- Photos

Annual report on monitoring of safeguards measures

For FI operations

Project number: 3535-UZB

Reporting period: January-December 2019

Republic of Uzbekistan: "Affordable Rural Housing Construction Program - Result based lending with the participation of the Asian Development Bank"

Financed by: from resources of ADB

Prepared by: ESMS Coordinator B.Djaloliddinov

Name of the organization: JSCMB "Ipoteka-bank"

Country, city: Republic of Uzbekistan, Tashkent

Executive agency: Ministry of economy and industry Republic of Uzbekistan

Approved by: Deputy Chairman of the Board of JSCMB "Ipoteka-bank" M.Abduraxmanov

Part I Introduction

The Program for the construction on affordable houses on updated typical projects in rural areas for 2017-2021 initiated by the Government of the Republic of Uzbekistan in accordance with the Resolution of the President of the Republic of Uzbekistan No.2812 dated from March 2, 2017 "The Program on Construction of Affordable Houses on the Updated Typical Projects in Rural Areas by 2017-2021 at the initiative of the Government of the Republic of Uzbekistan".

In order to ensure the implementation of the Resolution of the President of the Republic of Uzbekistan No.2812 on March 2, 2017, a loan agreement No.3535 dated from on July 6, 2017, signed between the Republic of Uzbekistan and the Asian Development Bank, for 500.00 US \$. In addition, loan agreement came into force dated from on July 18, 2017.

The goal of the Project is to support the implementation of the Program to increase the number of rural families that responsible for the criteria of social justice and getting benefiats from affordable housing built in accordance with national quality standards in 9 regions of Uzbekistan: in the Republic of Karakalpakstan, Bukhara, Kashkadarya, Namangan, Samarkand, Surkhandarya, Tashkent, Ferghana and Khorezm regions in 2017-2021. According to the Loan agreement, 29,000 houses are planned to be built in these regions, with 7,256 houses planned for the reporting year.

A special feature of the Program's financing is the selected financing mechanism-results-based lending, which provides funding from the ADB based on the results of achieving the corresponding targets for each specific indicator associated with the withdrawal of ADB's borrowed funds (DLI).

Table 1

In accordance with the Loan Agreement, the project consists of two following components:

№	Project components and brief description	mln USD
1.	Credit line for the provision of mortgage loans	499,0*
2.	Capacity-building and project management support	1,0
	Total	500,0

**) The distribution of ADB loan is carried out among the participating commercial banks in accordance with concluded agreements (National Bank of Uzbekistan (NBU) - \$179.0 million, JSCMB "Ipoteka Bank" - \$170.0 million and JSCMB "Qishloq Qurilish Bank" (QQB) - \$150.0 million).*

In accordance with the requirements of the Resolution of the President of the Republic of Uzbekistan No.2812 dated from March 2, 2017 "The Program on Construction of Affordable Houses on the Updated Typical Projects in Rural Areas by 2017-2021 at the initiative of the Government of the Republic of Uzbekistan" and the decision of the management Board of JSCMB "Ipoteka Bank" No.15 dated from January 20, 2017 was developed and approved the procedure of work of divisions of JSCMB "Ipoteka Bank" on environmental and social management system under the program of housing construction in rural areas with the participation of the Asian Development Bank.

In 2019, one of the indicators related to ADB's loan withdrawals (DLI-2) is the conclusion of at least 7,256 mortgage agreements with selected beneficiaries of the Program, of which at least 25% are women.

In addition, it is planned to conclude 7,256 mortgage agreements with selected beneficiaries under the program.

These 7,256 mortgage agreements were distributed among the three participating commercial banks as follows:

- JSCB "Qishloq Qurilish Bank" - 2 183 preferential mortgage loans;
- JSCMB "Ipoteka Bank" - 2 472 preferential mortgage loans;
- National Bank of Uzbekistan - 2 601 preferential mortgage loans.

Meanwhile, the distribution of mortgage loans issued under the program with the participation of ADB in 2019, broken down by regions, arrays and the number of homes, was as follows:

Table 2

Distribution of mortgage loans issued by JSCMB "Ipoteka Bank" in 2019 within the framework of the program with the participation of ADB broken down by regions, arrays and number of houses

№	Region	Massifs	Number of flats	3 - 4 floors, 2-3 room houses		1-floor 3- room houses
				Number of houses	Number of flats	
TOTAL:			2 472	90	2 100	372
Republic of Karakalpakstan			274	11	204	70
1	Amudarya	Gulzar	24	1	24	
2	Kungrat	Karakalpakstan	24			24
3	Kungrat	Elabad	10			10
4	Muynak	Muynak	162	9	156	6
5	Shumanay	Ak-jap	6			6
6	Ellikkala	Ellikala	48	1	24	24
Kashkadarya region			424	15	360	64
7	Kasan	Navruz	40	1	24	16
8	Kamashi	Oqguzar	32	1	24	8
9	Qarshi	Chovkay	120	5	120	
10	Qarshi	Saxtapiyoz	24	1	24	
11	Shahrisabz	Shamaton	96	4	96	
12	Shahrisabz	Yangikishak	40			40
13	Yakkabog	Aygirkul	48	2	48	
14	Yakkabog	Yangiobod	24	1	24	
Namangan region			382	13	312	70
15	Namangan	Olahamak	10			10
16	Norin	Polvonkul	10			10
17	Norin	Norinkapa	48	2	48	
18	Norin	Navoiy	24	1	24	
19	Pop	Xonabod				10
20	Pop	A.Kaxxor	34	1	24	
21	Uychi	Dehkonobod	24	1	24	
22	Uychi	Guliston	10			10
23	Uychi	Tepasaroy	48	2	48	
24	Chust	Korakurgon	10			10
25	Chust	Yangiobod	10			10
26	Chust	Kayirma	10			10

№	Region	Massifs	Number of flats	3 - 4 floors, 2-3 room houses		1-floor 3- room houses
				Number of houses	Number of flats	
27	Chust	Gulzor	144	6	144	
Samarkand region			504	21	504	0
28	Toylok	Bogichinor	96	4	96	
29	Oqdarya	Dahbed	24	1	24	
30	Urgut	Mergancha	168	7	168	
31	Ishtihon	Sheyhlarkent	48	2	48	
32	Ishtihon	Kutarma	48	2	48	
33	Qo'shrabod	Bulokboshi	24	1	24	
34	Qo'shrabod	Zarkent	24	1	24	
35	Samarkand	Parrandachilik	48	2	48	
36	Samarkand	Gazchilar	24	1	24	
Surkhandarya region			228	6	144	84
37	Angor	Zartepa	18			18
38	Muzrabod	Shaffof	22			22
39	Termiz	Uchkizil	20			20
40	Termiz	Manguzar	144	6	144	
41	Kizirik	Yangiobod	10			10
42	Kizirik	Etimkum	14			14
Tashkent region			218	7	168	50
43	O'rtachirchiq	Gulzor	20			20
44	O'rtachirchiq	Tinchlik	24	1	24	
45	Zangiota	Erkin	24	1	24	
46	Zangiota	Bogishamol	10			10
47	Tashkent	Tulaboy	116	4	96	20
48	Parkent	Gulbog	24	1	24	
Ferghana region			442	17	408	34
49	Kuvasoy	Pakana	96	4	96	
50	Yazyavon	Yukori soybuyi	14			14
51	Yazyavon	Toshhovuz	10			10
52	Qo'shtepa	Xumdon	24	1	24	
53	Sux	Saribozorcha	10			10
54	Farg'ona	Mindonobod	192	8	192	
55	Bog'dod	Buston	24	1	24	
56	Dangara	Navbahor	24	1	24	
57	O'zbekiston	A.Navoiy	48	2	48	

The selection of beneficiaries is carried out in accordance with the Regulations on the order of participation of the applicant – developer in the Program for the construction of affordable residential buildings for updated typical projects in rural areas for 2017-2021, approved by the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan No. 103 dated from February 9, 2018.

Participating commercial banks (PCB) have concluded 7256 mortgage loan agreements with selected developers for the construction of affordable residential houses in rural areas under the program with the participation of ADB, including: JSCMB "Ipoteka Bank" - 2472 contracts.

Thus, based on the data provided, it can be approved that JSCMB "Ipoteka Bank" has fully met all the requirements of the indicator related to the withdrawal of borrowed funds (DLI-2).

It should be noted that all residential buildings under construction that updated typical projects under the 2019 Program fell under category B, which implies a low impact on the environment. During the categorization process, the screening process forms were filled out in accordance with Annex 2 of the ADB's guide to environmental and social requirements for JSCMB "Ipoteka Bank", in 3 stages: 1) environmental screening, 2) climate risk screening, and 3) screening for forced relocation issues.

Information about the results of the categorization of massifs is provided in tabular form:

Table 3

Results of the categorization of massifs selected for the construction of affordable residential buildings in the framework of the program with the participation of ADB in 2019

№	Region	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
Republic of Karakalpakstan						
1	Amudarya	Karakalpakstan regional branch	Gulzar	B	C	YES
2	Kungrat	Karakalpakstan regional branch	Karakalpakstan	B	C	YES
3	Kungrat	Karakalpakstan regional branch	Elabad	B	C	YES
4	Muynak	Karakalpakstan regional branch	Muynak	B	C	YES
5	Shumanay	Karakalpakstan regional branch	Ak-jap	B	C	YES
6	Ellikkala	Karakalpakstan regional branch	Ellikkala	B	C	YES
Kashkadarya region						
7	Kasan	Kashkadaryo regional branch	Navruz	B	C	YES
8	Kamashi	Kashkadaryo regional branch	Oqguzar	B	C	YES
9	Qarshi	Kashkadaryo regional branch	Chovkay	B	C	YES
10	Qarshi	Kashkadaryo regional branch	Saxtapiyoz	B	C	YES
11	Shahrisabz	Shahrisabz branch	Shamaton	B	C	YES
12	Shahrisabz	Shahrisabz branch	Yangikishak	B	C	YES
13	Yakkabog	Shahrisabz branch	Aygirkul	B	C	YES
14	Yakkabog	Shahrisabz branch	Yangiobod	B	C	YES
Namangan region						
15	Namangan	Namangan regional branch	Olahamak	B	C	YES
16	Norin	Namangan regional branch	Polvonkul	B	C	YES
17	Norin	Namangan regional branch	Norinkapa	B	C	YES
18	Norin	Namangan regional branch	Navoiy	B	C	YES
19	Pop	Namangan regional branch	Xonabod	B	C	YES
20	Pop	Namangan regional branch	A.Kaxxor	B	C	YES
21	Uychi	Namangan regional branch	Dehkonobod	B	C	YES
22	Uychi	Namangan regional branch	Guliston	B	C	YES
23	Uychi	Namangan regional branch	Tepasaroy	B	C	YES
24	Chust	Namangan regional branch	Korakurgon	B	C	YES
25	Chust	Namangan regional branch	Yangiobod	B	C	YES
26	Chust	Namangan regional branch	Kayirma	B	C	YES
27	Chust	Namangan regional branch	Gulzor	B	C	YES

№	Region	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
Samarkand region						
28	Toylok	Samarkand regional branch	Bogichinor	B	C	YES
29	Oqdarya	Samarkand regional branch	Dahbed	B	C	YES
30	Urgut	Samarkand regional branch	Mergancha	B	C	YES
31	Ishtihon	Kuksaroy branch	Sheyhlar Kent	B	C	YES
32	Ishtihon	Kuksaroy branch	Kutarma	B	C	YES
33	Qo'shrabod	Kuksaroy branch	Bulokboshi	B	C	YES
34	Qo'shrabod	Kuksaroy branch	Zarkent	B	C	YES
35	Samarkand	Kuksaroy branch	Parrandachilik	B	C	YES
36	Samarkand	Kuksaroy branch	Gazchilar	B	C	YES
Surkhondaryo region						
37	Angor	Surkhondaryo regional branch	Zartepa	B	C	YES
38	Muzrabod	Surkhondaryo regional branch	Shaffof	B	C	YES
39	Termiz	Surkhondaryo regional branch	Uchkizil	B	C	YES
40	Termiz	Surkhondaryo regional branch	Manguzar	B	C	YES
41	Kizirik	Surkhondaryo regional branch	Yangiobod	B	C	YES
42	Kizirik	Surkhondaryo regional branch	Etimkum	B	C	YES
Tashkent region						
43	O'rtachirchiq	Tashkent regional branch	Gulzor	B	C	YES
44	O'rtachirchiq	Almalik branch	Tinchlik	B	C	YES
45	Zangiota	Zangiota branch	Erkin	B	C	YES
46	Zangiota	Zangiota branch	Bogishamol	B	C	YES
47	Tashkent	Zangiota branch	Tulaboy	B	C	YES
48	Parkent	Chirchik branch	Gulbog	B	C	YES
Ferghana region						
49	Kuvasoy	Ferghana regional branch	Pakana	B	C	YES
50	Yazyavon	Ferghana regional branch	Yukori soybuyi	B	C	YES
51	Yazyavon	Ferghana regional branch	Toshhovuz	B	C	YES
52	Qo'shtepa	Ferghana regional branch	Xumdon	B	C	YES
53	Sux	Ferghana regional branch	Saribozorcha	B	C	YES
54	Farg'ona	Ferghana regional branch	Mindonobod	B	C	YES
55	Bog'dod	Kukon branch	Buston	B	C	YES
56	Dangara	Kukon branch	Navbahor	B	C	YES
57	O'zbekiston	Kukon branch	A.Navoiy	B	C	YES

After we have completed screening and categorization of sub-projects was carried out the selection of massifs, compliant and beneficiaries of the Program, as well as after the opening of the financing and start of construction professionals responsible for the implementation of ESMS in the field, to audit the implementation of each sub-project to ensure that the implemented in accordance with the requirements of the guide to ESMS JSCMB "Ipoteka Bank" and Loan agreement.

It should be noted that the construction of affordable houses on updated model projects in rural areas is not included in the list of banned activities sponsored by the ADB.

Information about the number of audits performed by the Bank is given in the following table:

Table 4

Information on the number of audits conducted by JSCMB "Ipoteka Bank" in the framework of the program with the participation of ADB in 2019

№	Name of regions	Name of bank branches	Name of arrays	Start date of constructions	Number of audits performed	By whom the audit was held
Republic of Karakalpakstan						
1	Amudarya	Karakalpakstan regional branch	Gulzar	june	7	
2	Kungrat	Karakalpakstan regional branch	Karakalpakstan	june	7	
3	Kungrat	Karakalpakstan regional branch	Elabad	june	7	
4	Muynak	Karakalpakstan regional branch	Muynak	june	7	
5	Shumanay	Karakalpakstan regional branch	Ak-jap	june	7	
6	Ellikkala	Karakalpakstan regional branch	Ellikala	june	7	
Kashkadarya region						
7	Kasan	Kashkadaryo regional branch	Navruz	june	7	
8	Kamashi	Kashkadaryo regional branch	Okguzar	june	7	
9	Karshi	Kashkadaryo regional branch	Chovkay	june	7	
10	Karshi	Kashkadaryo regional branch	Saxtapiyoz	june	7	
11	Shahrisabz	Shahrisabz branch	Shamaton	june	7	
12	Shahrisabz	Shahrisabz branch	Yangikishak	june	7	
13	Yakkabog	Shahrisabz branch	Aygirkul	june	7	
14	Yakkabog	Shahrisabz branch	Yangiobod	june	7	
Namangan region						
15	Namangan	Namangan regional branch	Olahamak	june	7	
16	Norin	Namangan regional branch	Polvonkul	june	7	
17	Norin	Namangan regional branch	Norinkapa	june	7	
18	Norin	Namangan regional branch	Navoiy	june	7	
19	Pop	Namangan regional branch	Xonobod	june	7	
20	Pop	Namangan regional branch	A.Kaxxor	june	7	
21	Uychi	Namangan regional branch	Dehkonobod	june	7	
22	Uychi	Namangan regional branch	Guliston	june	7	
23	Uychi	Namangan regional branch	Tepasaroy	june	7	
24	Chust	Namangan regional branch	Korakurgon	june	7	
25	Chust	Namangan regional branch	Yangiobod	june	7	
26	Chust	Namangan regional branch	Kayirma	june	7	
27	Chust	Namangan regional branch	Gulzor	june	7	
Samarkand region						
28	Toyluk	Samarkand regional branch	Bogichinor	june	7	
29	Akdarya	Samarkand regional branch	Dahbed	june	7	
30	Urgut	Samarkand regional branch	Mergancha	june	7	
31	Ishtihon	Kuksaroy branch	Sheyhlarkent	june	7	
32	Ishtihon	Kuksaroy branch	Kutarma	june	7	
33	Kushrabot	Kuksaroy branch	Bulokboshi	june	7	

№	Name of regions	Name of bank branches	Name of arrays	Start date of constructions	Number of audits performed	By whom the audit was held
34	Kushrabot	Kuksaroy branch	Zarkent	june	7	
35	Samarkand	Kuksaroy branch	Parrandachilik	june	7	
36	Samarkand	Kuksaroy branch	Gazchilar	june	7	
Surkhondaryo region						
37	Angor	Surhondaryo regional branch	Zartepa	june	7	
38	Muzrabod	Surhondaryo regional branch	Shaffof	june	7	
39	Termiz	Surhondaryo regional branch	Uchkizil	june	7	
40	Termiz	Surhondaryo regional branch	Manguzar	june	7	
41	Kizirik	Surhondaryo regional branch	Yangiobod	june	7	
42	Kizirik	Surhondaryo regional branch	Etimkum	june	7	
Tashkent region						
43	Urta Chirchik	Tashkent regional branch	Gulzor	june	7	
44	Urta Chirchik	Almalik branch	Tinchlik	june	7	
45	Zangiota	Zangiota branch	Erkin	june	7	
46	Zangiota	Zangiota branch	Bogishamol	june	7	
47	Tashkent	Zangiota branch	Tulaboy	june	7	
48	Parkent	Chirchik branch	Gulbog	October	3	
Ferghana region						
49	Kuvasoy	Ferghana regional branch	Pakana	june	7	
50	Yazyavon	Ferghana regional branch	Yukori soybuyi	june	7	
51	Yazyavon	Ferghana regional branch	Toshhovuz	june	7	
52	Kushtepa	Ferghana regional branch	Humdon	june	7	
53	Sox	Ferghana regional branch	Saribozorcha	june	7	
54	Ferghana	Ferghana regional branch	Mindonobod	june	7	
55	Bogdod	Kukon branch	Ittifok	june	7	
56	Dangara	Kukon branch	Navbahor	june	7	
57	Uzbekistan	Kukon branch	A.Navoiy	june	7	

**) Credit officers and specialists of the branches in accordance with the ESMS carried out the audit.*

The implementation of reporting requirements for sub-projects

As noted above, in accordance with the requirements of the Resolution of the President of the Republic of Uzbekistan No.2812 dated from March 2, 2017 "The Program on Construction of Affordable Houses on the Updated Typical Projects in Rural Areas by 2017-2021 at the initiative of the Government of the Republic of Uzbekistan" and the Decision of the management Board of JSCMB "Ipoteka Bank" No.15 dated from January 20, 2017. The order of work of the divisions of JSCMB "Ipoteka Bank" on the system of environmental and social management in the framework of the program of housing construction in rural areas with the participation of the Asian Development Bank was developed and approved. No changes were made to the document during the reporting period. However, because in 2018 the ADB developed a document called "Guidelines for monitoring the implementation of environmental protection measures", in 2019, some relevant changes were made to the guidelines for the Ipoteka Bank ESMS.

In accordance with the requirements of the guide to ESMS JSCMB "Ipoteka Bank" in the Bank's head office has appointed a coordinator of ESMS, and the branches specialists responsible for implementing the requirements of ESMS in the field. Information about the designated in the system of JSCMB "Ipoteka Bank" the coordinator and the ESMS experts in the field are below.

Table 5

**Information about the appointed coordinator and specialists ESMS in the system of JSCMB
"Ipoteka Bank" in project regions under the Program 2019**

№	Region	Bank branch	Full name	Position	Number and date of order assigning
1	Tashkent	Head office	Жалолитдинов Б.	ESMS coordinator	
2	Republic of Karakalpakstan	Karakalpakistan regional branch	Ризкиев М.	ESMS coordinator	№479 20.10.2017г
3	Kashkadarya region	Kashkadaryo regional branch	Назаров У.	ESMS coordinator	№621 19.10.2017.
	Kashkadarya region	Shahrisabz branch	Ибрагимов А.	ESMS coordinator	№205и 20.10.2017
4	Namangan region	Namangan regional branch	Насриддинов С.	ESMS coordinator	№141и 23.10.2017
5	Samarkand region	Samarkand regional branch	Маманов А.	ESMS coordinator	№397 17.10.2017
	Samarkand region	Kuksaroy branch	Ихтиёрв К.	ESMS coordinator	№88 20.10.2017
6	Surkhondarya region	Surhondaryo regional branch	Жабборов Э.	ESMS coordinator	№747и 20.10.2017
7	Tashkent region	Tashkent regional branch	Саипов А.	ESMS coordinator	518 24.10.2017
	Tashkent region	Almalik branch	Муминов А.	ESMS coordinator	220 19.10.2017
	Tashkent region	Zangiota branch	Жайнаров А.	ESMS coordinator	210 23.10.2017
	Tashkent region	Chirchik branch	Турсунбоев С.	ESMS coordinator	904х 16.10.2017
8	Ferghana region	Fergana regional branch	Лазизов И.	ESMS coordinator	№580 20.10.2017
	Ferghana region	Kukon branch	Исомиддинов Ф.	ESMS coordinator	№95ич 16.10.2017

Part 2. Environmental issues

During the reporting period, responsible specialists in the ESMS carry out environmental monitoring in the project regions. As indicated in the guide of JSCMB "Ipoteka Bank" for ESMS, environmental monitoring of each land mass where construction of affordable houses was carried out on standard projects in rural areas. During 2019, the specialists of JSCMB "Ipoteka Bank" conducted regular environmental monitoring in accordance with a template developed by the national consultant of the ADB.

The monitoring conducted during 2019 did not reveal any cases of violation of environmental standards, and there were no accidents or incidents at the construction sites.

Table 6

Information on identified problems during environmental monitoring conducted by specialists of JSCMB “Ipoteka bank” on ESMS within 2019 Program

№	Region, Bank branch	Number of audits	Identified discrepancies in:					
			Noise and vibration	Air pollution	Water pollution	Flora and fauna (visually)	Safety	Accidents
1	Republic of Karakalpakstan, Karakalpakstan regional branch	42	no	no	no	no	no	no
2	Kashkadarya region, Kashkadaryo regional branch	28	no	no	no	no	no	no
	Kashkadarya region, Shahrisabz branch	28	no	no	no	no	no	no
3	Namangan region, Namangan regional branch	84	no	no	no	no	no	no
4	Samarkand region, Samarkand regional branch	21	no	no	no	no	no	no
	Samarkand region, Kuksaroy branch	42	no	no	no	no	no	no
5	Surkhandarya region, Surkhondaryo regional branch	42	no	no	no	no	no	no
6	Tashkent region, Tashkent regional branch	7	no	no	no	no	no	no
	Tashkent region, Almalik branch	7	no	no	no	no	no	no
	Tashkent region, Zangiota branch	21	no	no	no	no	no	no
	Tashkent region, Chirchik branch	3	no	no	no	no	no	no
7	Ferghana region, Ferghana regional branch	42	no	no	no	no	no	no
	Ferghana region, Kukon branch	21	no	no	no	no	no	no

Part 3: Compliance with ADB's social protection requirements and the list of banned investment activities of ADB.

Before signing mortgage agreements for the construction of affordable housing on the updated typical projects in rural areas under the Program, with the participation of ADB 2019 with selected beneficiaries responsible professionals at ESMS evaluated sub-projects for compliance with the banned investment activities provided in the List of prohibited investment activities of the ADB. The evaluation did not identify any sub-projects that would match the designated list.

As for compliance with social protection requirements, there were no cases of forced relocation of local residents in the framework of the program with the participation of ADB in 2019, and no persons were injured during construction.

Part 4: ESMS activities

As noted above, construction sites were visited regularly by ESMS specialists for the purpose of environmental monitoring. Information on the number of such visits is provided below.

Table 7

**Information on environmental monitoring conducted by specialists on ESMS
of JSCMB “Ipoteka bank” within 2019 Program**

№	Province, Bank branch	Number of audits	Purpose of audit	Note
1	Republic of Karakalpakstan, Karakalpakstan regional branch	42	Conformity assessment for protective measures	
2	Kashkadarya region, Kashkadaryo regional branch	28	Conformity assessment for protective measures	
3	Kashkadarya region, Shahrisabz branch	28	Conformity assessment for protective measures	
4	Namangan region, Namangan regional branch	84	Conformity assessment for protective measures	
5	Samarkand region, Samarkand regional branch	21	Conformity assessment for protective measures	
6	Samarkand region, Kuksaroy branch	42	Conformity assessment for protective measures	
7	Surkhandarya region, Surhondaryo regional branch	42	Conformity assessment for protective measures	
8	Tashkent region, Tashkent regional branch	7	Conformity assessment for protective measures	
9	Tashkent region, Almalik branch	7	Conformity assessment for protective measures	
10	Tashkent region, Zangiota branch	21	Conformity assessment for protective measures	
11	Tashkent region, Chirchik branch	3	Conformity assessment for protective measures	
12	Ferghana region, Ferghana regional branch	42	Conformity assessment for protective measures	
13	Ferghana region, Kukon branch	21	Conformity assessment for protective measures	

The audit conducted in the project regions did not reveal cases of non-compliance with the requirements for protective measures.

**Table 8. Information about cases of non-compliance with protective measures identified during
environmental monitoring conducted by ESMS specialists within 2019 Program**

№	Region, Bank branch	Number of audits	Number of notifications issued by Ipoteka bank	Announcement received by	What issues were addressed
1	Republic of Karakalpakstan, Karakalpakstan regional branch	42	-	-	-
2	Kashkadarya region, Kashkadaryo regional branch	28	-	-	-
	Kashkadarya region, Shahrisabz branch	28	-	-	-
3	Namangan region, Namangan regional branch	84	-	-	-
4	Samarkand region, Samarkand regional branch	21	-	-	-
	Samarkand region, Kuksaroy branch	42	-	-	-
5	Surkhandarya region, Surhondaryo regional branch	42	-	-	-
6	Tashkent region, Tashkent regional branch	7	-	-	-
	Tashkent region, Almalik branch	7	-	-	-
	Tashkent region, Zangiota branch	21	-	-	-
	Tashkent region, Chirchik branch	3	-	-	-

7	Fergana region, Fergana regional branch	42	-	-	-
	Fergana region, Kukon branch	21	-	-	-

Due to the fact that the monitoring results did not reveal cases of non-compliance with protective measures, there was no need to develop a corrective action plan.

In accordance with the Law of the Republic of Uzbekistan "on appeals of individuals and legal entities", received complaints or appeals must be considered by the Bank within 15 days of their receipt.

However, those affected by the project can contact the virtual reception of the Bank's Chairman of the management Board by following the link on the Bank's website www.ipotekabank.uz

During the reporting period, JSCMB "Ipoteka Bank" did not receive complaints from persons affected by the affordable housing Program for updated model projects in rural areas in 2019.

Table 9

**Information on complaints received from persons affected
by the Affordable Rural Housing Program 2019**

№	Region, Bank branch	Number of complaints received	Type (in writing, orally, by phone)	Main topics for complaints	Number of complaints solved
1	Republic of Karakalpakstan, Karakalpakstan regional branch	-	-	-	-
2	Kashkadarya region, Kashkadaryo regional branch	-	-	-	-
3	Kashkadarya region, Shahrisabz branch	-	-	-	-
4	Namangan region, Namangan regional branch	-	-	-	-
5	Samarkand region, Samarkand regional branch	-	-	-	-
6	Samarkand region, Kuksaroy branch	-	-	-	-
7	Surkhondarya region, Surhondaryo regional branch	-	-	-	-
8	Tashkent region, Tashkent regional branch	-	-	-	-
9	Tashkent region, Almalik branch	-	-	-	-
10	Tashkent region, Zangiota branch	-	-	-	-
11	Tashkent region, Chirchik branch	-	-	-	-
12	Fergana region, Fergana regional branch	-	-	-	-
13	Fergana region, Kukon branch	-	-	-	-

Part V: Conclusion and Action Plan

Based on the results of the reporting period, it can be concluded that JSCMB "Ipoteka Bank" met all the requirements for protective measures imposed by the terms of the Loan agreement signed within the second phase of the affordable housing construction program, where the new modality "results-based lending's applied.

In the annual report of JSCMB "Ipoteka Bank" on the implementation of the joint venture in 2019, it was noted that it is necessary to conduct a series of trainings to strengthen the knowledge and experience of responsible specialists of JSCMB "Ipoteka Bank" on the joint venture.

However, in order to be more effective, JSCMB "Ipoteka Bank" intends to take the following actions in 2020:

Table 10

Action Plan of JSCMB “Ipoteka bank” for 2020

PCB	Issues	Actions required	Responsible	Period/data
JSCMB «Ipoteka Bank»	Publication of the annual report of the Ipoteka Bank according to the results of 2019 on the IB’s website	After the approval of the submitting ESMS annual reporting of Ipoteka Bank by MMU and ADB to arrange the publication on the IB’s website	ESMS coordinator	1 st quarter of 2020
JSCMB «Ipoteka Bank»	Conducting a series of trainings by ESMS Coordinator for the Ipoteka Bank’s regional branch specialists	To develop the handouts and presentation materials and make a training schedule	ESMS coordinator	During 2020

Annex

- Photos

ОТЧЕТ
по оценке рисков изменения климата (ОРИК)
для программы доступного жилья
в сельской местности



Название регионального органа: Хорезмское областное управление по гидрометеорологии.

Ургенч - 2019 г.

ОГЛАВЛЕНИЕ

Разделы	Наименование	стр.
Раздел 1.	Введение	
1.1.	Дата проведения обследования и опросов	
1.2.	Географическое и административное расположение объектов	
Раздел 2.	Исследование опасностей	
2.1.	Гидрологические и снеголавинные явления	
2.2.	Климатическая информация по данным метеостанций Ургенч, Хива, Тюямуюн за период 1981-2010 годы	
Раздел 3.	Посещение участка и опрос местного населения	
3.1.	Результаты проведенного опроса местного населения	
Раздел 4.	Риски изменения климата	
4.1.	Наблюдаемые тенденции изменения климата	
4.2.	Риски опасных гидрометеорологических явлений, в том числе от темпов изменения климата	
4.3.	Изменение режима осадков и как следствие изменение селевых и лавинных рисков	
Раздел 5	Адаптационные меры в зависимости от типа опасности и рисков изменения климата	
5.1.	Распределение районов по типам местности, уровням рисков и адаптационным мерам	
5.2	Рекомендация по адаптационным мерам	
5.2.1	Рекомендуемые адаптационные меры по районам (и группам массивов)	
Раздел 6.	Заключения и рекомендации	
6.1	Проблемы и ограничения	
Список использованных данных		
Приложение: Фотографии стройплощадок массивов		

ОТЧЕТ

по оценке рисков изменения климата (ОРИК) для программы доступного жилья в сельской местности в Хорезмской области

Раздел 1. Введение.

Название проекта: Строительство сельских домов Хорезмской области в Багатском, Гурленском, Кушкупырском, Ургенчском, Хазораспийском, Хонкинском, Хивинском, Шаватском, Янгиарыкском и Янгибазарском районах.

1.1. Дата проведения обследования

Обследование проводилось в период с 15 июня по 10 июля 2019 года.

В обследовании приняли участие начальник Хорезмского управления по гидрометеорологии Дусчанов Х.Х. и инженер Хорезмского управления по гидрометеорологии Саиджанова Л. Ш.

1.2. Географическое и административное расположение объектов

№	Местность	Район	Массив	Площадь (га)	Кол-во домов	Ближайшая метеостанция	Расстояние от метео- станции до массива (км)	Расположение массива	
								Рядом с существующим населенным пунктом	На не освоенной территории
1	Равнина	Багат	Дехканабод	3,9	72	АМСГ Ургенч	35-40	да	
2		Гурлен	Чинабод	3,4	96		50-55	да	
3		Кушкупыр	Маданият	4,2	72	Хива	30-35	да	
4			Адолат	1,5	16		25-30	да	
5			Хосиён	1,3	14		20-25	да	
6		Ургенч	Корамон	0,6	96	АМСГ Ургенч	7-12	да	
7		Хазорасп	Питнак	4,9	96	Оз Тюямуюн	5-7	да	
8		Хонка	Порлок	5,1	48	АМСГ Ургенч	15-20	да	
9		Хива	Парчанхос	1,6	16	Хива	14-18	да	
10			Индавак	1,2	24		20-25	да	
11			Шомахурум	1,2	24		15-20	да	
12		Шават	Истыкбол	1,5	48	АМСГ Ургенч	40-45	да	
13			Бустан	1,5	48		35-40	да	
14		Янгиарык	Тузлак	3,6	10		25-30	да	
15			Таган	3,6	8		27-32	да	
16		Янгибазар	Кадрият	2,2	48		20-25	да	
17			Халкабод	2,2	48		20-25	да	

Рис. 1. Географическое расположение массивов в Хорезмской области

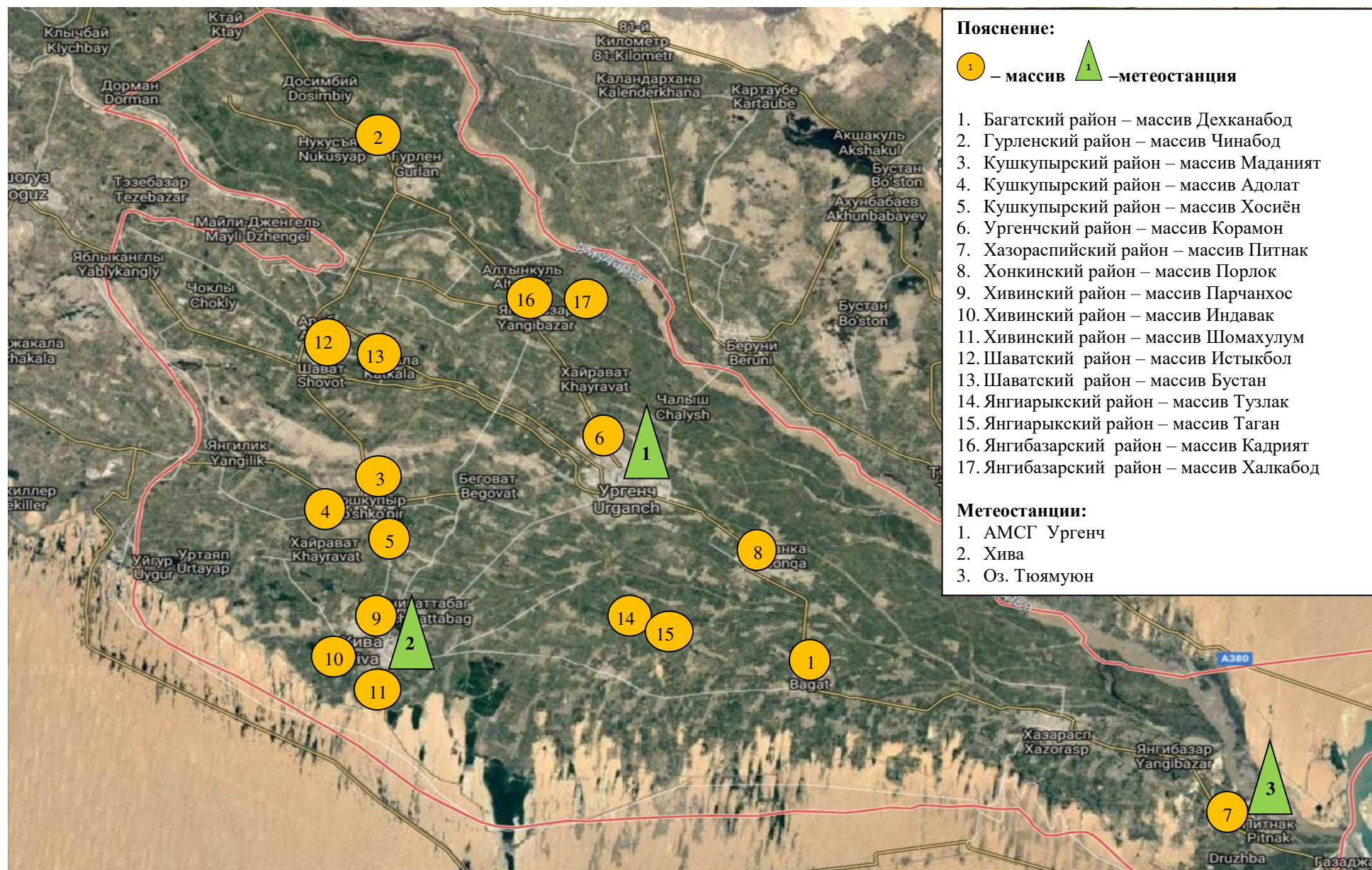
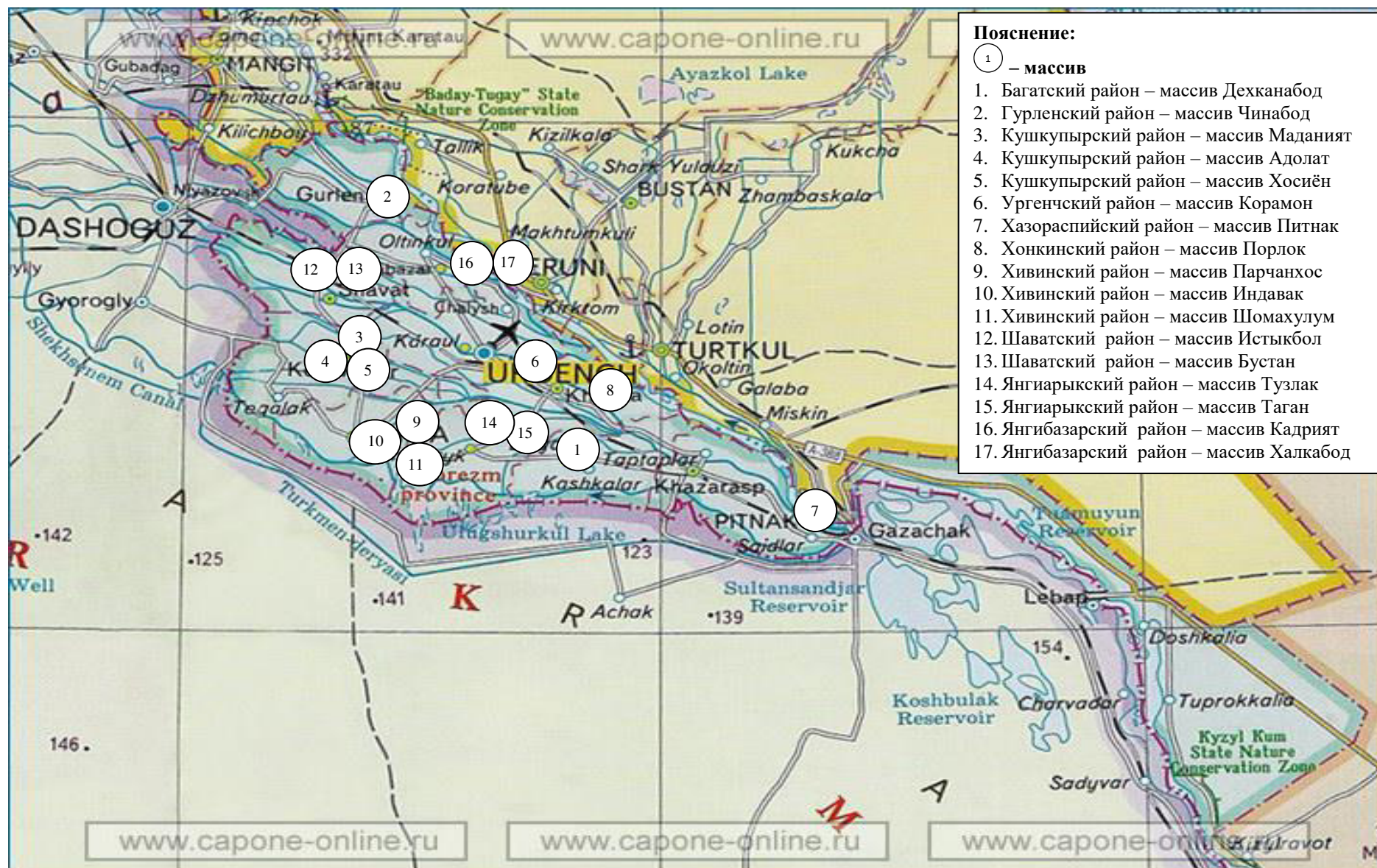


Рис. 2. Административное расположение массивов в Хорезмской области



Раздел 2. Исследование опасностей.

2.1. Гидрологические и снеголавинные явления

№	Район	Массив	Гидрологические явление		Снеголавинные явления
			Селепаводковые явления	Затопления	
1	Багат	Дехканабод	Риск отсутствует	Не зарегистрировано	Риск отсутствует
2	Гурлен	Чинабод	Риск отсутствует	Не зарегистрировано	Риск отсутствует
3	Кушкупыр	Маданият	Риск отсутствует	Не зарегистрировано	Риск отсутствует
4		Адолат	Риск отсутствует	Не зарегистрировано	Риск отсутствует
5		Хосиён	Риск отсутствует	Не зарегистрировано	Риск отсутствует
6	Ургенч	Корамон	Риск отсутствует	Не зарегистрировано	Риск отсутствует
7	Хазорасп	Питнак	Риск отсутствует	Не зарегистрировано	Риск отсутствует
8	Хонка	Порлок	Риск отсутствует	Не зарегистрировано	Риск отсутствует
9	Хива	Парчанхос	Риск отсутствует	Не зарегистрировано	Риск отсутствует
10		Индавак	Риск отсутствует	Не зарегистрировано	Риск отсутствует
11		Шомахулум	Риск отсутствует	Не зарегистрировано	Риск отсутствует
12	Шават	Истыкбол	Риск отсутствует	Не зарегистрировано	Риск отсутствует
13		Бустан	Риск отсутствует	Не зарегистрировано	Риск отсутствует
14	Янгиарык	Тузлак	Риск отсутствует	Не зарегистрировано	Риск отсутствует
15		Таган	Риск отсутствует	Не зарегистрировано	Риск отсутствует
16	Янгибазар	Кадрият	Риск отсутствует	Не зарегистрировано	Риск отсутствует
17		Халкабод	Риск отсутствует	Не зарегистрировано	Риск отсутствует

2.2. Климатическая информация по данным метеостанции Ургенч за период 1981-2010 годы

(максимальные и минимальные значения метеопараметров предоставлены за период наблюдений)

Параметры	Месяцы												Год
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	
Средняя месячная температура воздуха, °С	-2,2	0,0	6,6	15,2	21,6	27,1	28,5	25,9	19,4	11,9	5,0	-0,4	13,2
Абсолютный максимум температуры воздуха за период 1927-2018 гг., °С	21,7	25,6	31,6	38,0	40,7	43,5	45,5	43,2	41,0	35,3	27,5	20,6	45,5
Абсолютный минимум температуры воздуха за период 1927-2017 гг., °С	-27,1	-28,4	-19,8	-6,2	-0,1	6,8	12,2	8,3	-2,8	-11,2	-19,8	-26,2	-28,4
Среднее месячное количество осадков, мм	11,7	13,2	18,5	13,9	11,6	4,0	1,4	2,1	1,8	4,6	10,4	11,9	105,1
Среднее месячное число дней с осадками	12	9	9	8	8	5	3	2	3	5	8	11	83
Максимальное суточное количество осадков за период наблюдений 1961-2017 гг, мм	23,2	43,2	43,7	32,6	24,4	18,3	12,2	18,8	13,6	13,2	18,6	34,4	43,7
Максимальная высота снега за период наблюдений 1971-2017 гг, см	14	38	10	3							9	20	38
Средняя скорость ветра за месяц, м/сек	3,5	3,9	4,2	4,1	3,8	3,7	3,3	3,1	3,1	2,9	3,3	3,4	3,5
Абсолютный максимум скорости ветра, м/сек	23	26	23	27	24	34	27	25	20	22	23	23	34

Географическое расположение метеостанции: 41°34' северной широты, 60°38' восточной долготы.

Метеорологические данные метеостанции показывают, что в районе наблюдаются сильные ветра до 34 м/с, заморозки, ливневые осадки, высота снега до 38 см.

2.2. Климатическая информация по данным метеостанции Хива за период 1981-2010 годы

(максимальные и минимальные значения метеопараметров предоставлены за период наблюдений)

Параметры	Месяцы												Год
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	
Средняя месячная температура воздуха, °C	-1,7	0,5	7,0	15,5	22,0	27,4	28,7	26,3	20,0	12,7	5,6	0,2	13,7
Абсолютный максимум температуры воздуха за период 1926-2018 гг., °C	21,2	26,6	32,6	38,0	42,4	44,3	47,0	43,0	41,6	36,6	29,4	20,0	47,0
Абсолютный минимум температуры воздуха за период 1926-2017 гг., °C	-26,1	-27,0	-17,5	-4,4	0,3	8,1	10,2	7,6	-2,7	-10,0	-18,8	-26,0	-27,0
Среднее месячное количество осадков, мм	10,1	10,6	15,2	10,6	12,6	3,3	4,1	1,9	1,9	4,4	8,5	9,5	92,7
Среднее месячное число дней с осадками	6	5	6	5	6	3	2	1	2	3	5	5	49
Максимальное суточное количество осадков за период наблюдений 1973-2017 гг, мм	20,7	23,9	33,6	23,0	25,2	16,8	75,5	20,6	8,2	12,2	18,9	39,7	75,5
Максимальная высота снега за период наблюдений 1973-2017 гг, см	16	33	8								10	28	33
Средняя скорость ветра за месяц, м/сек	1,4	1,6	1,8	1,8	1,6	1,6	1,3	1,3	1,3	1,2	1,4	1,4	1,5
Абсолютный максимум скорости ветра, м/сек	34	28	30	30	34	34	34	28	25	34	30	36	36

Географическое расположение метеостанции: 41° 22' северной широты, 60° 23' восточной долготы

Метеорологические данные метеостанции показывают, что в районе наблюдаются сильные ветра до 36 м/с, заморозки, ливневые осадки, высота снега до 33 см.

2.2. Климатическая информация по данным метеостанции оз. Туюмун за период 1981-2010 годы

(максимальные и минимальные значения метеопараметров предоставлены за период наблюдений)

Параметры	Месяцы												Год
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	
Средняя месячная температура воздуха, °С	-1,4	1,0	7,4	15,8	22,3	27,8	29,4	27,2	20,8	13,2	6,0	0,6	14,2
Абсолютный максимум температуры воздуха за период 1980-2017 гг., °С	19,7	24,7	35,1	38,6	42,0	44,0	45,7	44,3	41,0	36,6	27,4	20,8	45,7
Абсолютный минимум температуры воздуха за период 1980-2017 гг., °С	-25,2	-25,2	-12,6	-1,9	0,4	9,3	14,0	9,7	1,0	-9,4	-19,5	-24,6	-25,2
Среднее месячное количество осадков, мм	12,0	11,8	18,9	14,0	10,4	2,6	2,4	1,5	1,2	3,5	8,6	9,5	96,4
Среднее месячное число дней с осадками	10	9	9	9	9	5	3	2	3	5	7	10	81
Максимальное суточное количество осадков за период наблюдений 1980-2017 гг, мм	19,5	27,7	43,2	26,2	35,9	35,6	16,9	11,3	9,1	9,3	15,2	25,8	43,2
Максимальная высота снега за период наблюдений 1980-2017 гг, см	19	28	4								9	12	28
Средняя скорость ветра за месяц, м/сек	2,4	2,8	3,0	3,2	2,9	2,8	2,7	2,5	2,4	2,1	2,4	2,3	2,6
Абсолютный максимум скорости ветра, м/сек	27	28	27	28	34	30	35	25	22	24	24	30	35

Географическое расположение метеостанции: 41°13' северной широты, 61°24' восточной долготы.

Метеорологические данные метеостанции показывают, что в районе наблюдаются сильные ветра до 35 м/с, заморозки, ливневые осадки, высота снега до 28 см.

Раздел 3. Посещение участка и опрос местного населения

3.1. Результаты проведенного опроса местного населения

Опрос проведен начальником Хорезмского управления по гидрометеорологии Дусчановым Х. Х. и инженером Хорезмского управления по гидрометеорологии Саиджановой Л. Ш. в период с 15 июня по 10 июля 2019 года.

№	Массив	Кол-во участников опроса (человек)	Результаты опроса по проявлению опасных гидрометеорологических явлений (рисков) на территории и (или) в близи массивов				Примечание
			Сильный ветер	Ливневые осадки	Сели / паводки *	Затопления	
1	Дехконобод	2	Да	Нет	Нет	Нет	
2	Чинобод	2	Да	Нет	Нет	Нет	
3	Маданият	4	Да	Нет	Нет	Нет	
4	Адолат	3	Да	Нет	Нет	Нет	
5	Хосиён	4	Да	Нет	Нет	Нет	
6	Корамон	4	Да	Нет	Нет	Нет	
7	Питнак	2	Да	Нет	Нет	Нет	
8	Порлок	4	Да	Нет	Нет	Нет	
9	Парчанхос	3	Да	Нет	Нет	Нет	
10	Индавак	3	Да	Нет	Нет	Нет	
11	Шомохулум	3	Да	Нет	Нет	Нет	
12	Истыкбол	2	Да	Нет	Нет	Нет	
13	Бустон	3	Да	Нет	Нет	Нет	
14	Тузлок	4	Да	Нет	Нет	Нет	
15	Таган	3	Да	Нет	Нет	Нет	
16	Кадрият	3	Да	Нет	Нет	Нет	
17	Халкобод	3	Да	Нет	Нет	Нет	

* риск отсутствует

Раздел – 4. Изменения климата в Хорезмской области

4.1. Наблюдаемые тенденции изменения климата

Повышение среднегодовой температуры воздуха отмечается почти на всех метеорологических станциях Узбекистана в том числе и на станциях в Хорезмской области. Ниже приведены рисунки трендов среднегодовой температуры воздуха.



Рисунок 4.1. Изменение среднегодовой температуры воздуха на метеостанции оз. Туямуюн



Рисунок 4.2. Изменение среднегодовой температуры воздуха на метеостанции Хива



Рисунок 4.3. Изменение среднегодовой температуры воздуха на метеостанции Ургенч

Согласно полученным графикам изменения среднегодовой температуры, представленных на рисунках 4.1, 4.2, 4.3. на метеорологических станциях Хорезмской области, приведенных в данном отчёте отмечается тенденция роста среднегодовой температуры.

4.2.2. Изменение режима осадков



Рисунок 4.4. Изменение годовых сумм осадков на метеостанции Ургенч



Рисунок 4.5. Изменение годовых сумм осадков на метеостанции оз. Туямуюн



Рисунок 4.6. Изменение годовых сумм осадков на метеостанции Хива

Анализ изменений годовых сумм осадков по трем станциям Хорезмской области показывает, что на станциях Хива и оз. Туямуюн не отмечается тенденции изменения количества осадков, по данным станции Ургенч отмечается незначимая тенденция роста осадков.

Таблица 4.1. Рассчитанные в соответствии со сценариями эмиссии ожидаемые изменения среднегодовых температур воздуха и годовых сумм осадков относительно базового периода (1961-1990 годы)

Районы Узбекистана	B2						A2					
	Температура, °C			Осадки, %			Температура, °C			Осадки, %		
	2030	2050	2080	2030	2050	2080	2030	2050	2080	2030	2050	2080
Северные (Республика Каракалпакстан, Хорезм)	1,3	2,0	3,2	104	105	101	1,1	2,0	3,7	115	116	108

(Источник: Второе национальное сообщение РУз по РКИК ООН)

Оценки по сценариям приведенные в таблице 4.1, показывают, что в ближайшей перспективе ожидается повышение среднегодовой температуры воздуха и небольшое увеличение годовых сумм осадков в Хорезмской области.

4.2.3. Изменение рисков, связанных с температурой

В Узбекистане наблюдаются общие тенденции, обусловленные повышением температуры воздуха - повышение упругости водяного пара (абсолютной влажности) и одновременно увеличение дефицита влажности воздуха. Потепление повышает влагоемкость атмосферы и увеличивает разность между насыщающей и фактической упругостью водяного пара при более высоких температурах воздуха. Выявленные тенденции проявляются как в холодный, так и в теплый периоды года.



Рисунок 4.7. Изменение числа дней с «волнами жары» за летний сезон по территории Узбекистана

Согласно графикам изменения числа дней с «волнами жары» (рисунок 4.7.), в регионе Приаралья и Хорезма наблюдается рост числа дней с «волнами жары», который превышает рост в окружающих пустынных территориях.



Рисунок 4.8. Изменение дефицита влажности воздуха в Приаралье и низовьях р. Амударьи за теплое полугодие

За период 1950-2013 гг. в Приаралье и низовьях р. Амударьи наблюдается усиление аридизации климата, увеличение дефицита влажности воздуха за указанный период в теплое полугодие составило 28% (рис.4.8), по остальной территории увеличение дефицита влажности воздуха составило 8-13%. Можно сделать вывод, что усыханием Аральского моря привело к дополнительной аридизации климата не только в Приаралье, но и в низовьях р. Амударьи. В целом, по Узбекистану увеличение дефицита влажности воздуха в теплое полугодие происходит за счет интенсивного повышения температур воздуха на фоне повышения абсолютного влагосодержания (упругости водяного пара).

Раздел 5. Адаптационные меры в зависимости от типа опасности и рисков изменения климата

5.1 Оценка уровня опасностей и рисков с учетом изменения климата

Оценка уровня опасностей и рисков проводилась посредством осмотра участков для строительства, опроса местного населения, с учетом расположения естественных водных объектов (при их наличии) на территории отведенной под строительство, ожидаемого роста температуры и изменчивости осадков.

Таблица 5.1. Оценка уровня опасностей и рисков по районам (и группам массивов)

Оценка уровня опасностей и рисков проводилась посредством осмотра участков для строительства, опроса местного населения, с учетом расположения естественных водных объектов (при их наличии) на территории отведенной под строительство, ожидаемого роста температуры и изменчивости осадков.

Таблица 5.1. Оценка уровня опасностей и рисков по районам (и группам массивов)

Район массив	Багатский – Дехкобод	Гурланский –Чинобод	Кушкунпырский – Маданият, Адолат Хосиён	Ургенчский –Корамон	Хазораспийский – Питнак	Хонкинский –Порлок	Хивинский –Парчанхо, Индавак, Шомохулум	Шаватский – Истыкбол, Бустон	Янгиарикский –Гузлок, Таган	Янгибазарский – Кадрият,Халкобод;
Рельеф местности да/нет										
Местность с плоским рельефом/ равнинная территория	да	да	да	да	да	да	да	да	да	да
Пересеченная местность	нет	нет	нет	нет	нет	нет	нет	нет	нет	нет
Горная местность	нет	нет	нет	нет	нет	нет	нет	нет	нет	нет
Русло реки/ близость зоны затопления	нет	нет	нет	нет	да вдхр. Тюямуюн на удалении 7-8 км	нет	нет	нет	нет	нет
Уровни риска высокий/умеренный/низкий/риск отсутствует										
Высокие т°	умеренный	умеренный	высокий	умеренный	умеренный	умеренный	высокий	умеренный	умеренный	умеренный
Низкие т°	высокий	высокий	умеренный	умеренный	умеренный	умеренный	умеренный	высокий	высокий	высокий
Ливневые паводки	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует
Затопления	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	низкий	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует
Сели	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует
Лавины	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует
Сильные ветра	высокий	высокий	высокий	высокий	высокий	высокий	высокий	высокий	высокий	высокий
Песчаные/пылевые бури	умеренный	высокий	умеренный	умеренный	умеренный	умеренный	умеренный	высокий	умеренный	высокий
Солевые бури	умеренный	умеренный	умеренный	умеренный	умеренный	умеренный	умеренный	умеренный	умеренный	умеренный
Обильные осадки	низкий	низкий	умеренный	низкий	низкий	низкий	умеренный	низкий	низкий	низкий
Засуха	умеренный	умеренный	умеренный	умеренный	умеренный	умеренный	умеренный	умеренный	умеренный	умеренный

5.2 Рекомендация по адаптационным мерам

Для обоснования адаптационных мер к климатическим рискам в масштабе области, необходима развитие климатического мониторинга путем установки автоматических метеорологических станций в местах отсутствия наблюдений на всей территории области, которые дадут возможность получить качественные, локальные данные и улучшить качество прогнозов и оценок климатических рисков на локальном уровне.

Также в качестве адаптационных мер можно рассмотреть:

Модернизация системы мониторинга за гидрометеорологическими явлениями.

Выявление зон повышенного риска и создание крупномасштабных карт зон повышенной опасности гидрометеорологических явлений.

Создание систем раннего предупреждения и систем оповещения.

Повышение технического потенциала Узгидромета и других соответствующих организаций, повышение потенциала сотрудников (управление данными, картирование, моделирование и т.п.).

Энергоэффективное строительство также можно рассматривать как адаптационные меры.

Рекомендуется при строительстве домов использовать строительные нормы и правила (СНиП) с учетом метеорологических данных приведенных в таблице 2.2 для ближайшей метеостанции (учет сильных ветров, ливневых осадков, экстремальных температур).

В настоящее время, Правительством Республики Узбекистан запланирована и проводится масштабная работа по высаживанию семян и саженцев соле и засухоустойчивых растений на осушенном дне Аральского моря, которые значительно снизят распространение соли и песка с высохшего дна и стабилизируют песчаную почву.

В таблице 5.2. приведены адаптационные меры на основании рисков, упомянутых в таблице 5.1.

Таблица 5.2. Рекомендуемые адаптационные меры по районам (и группам массивов)

Район-массив	Багатский –Дехнобод	Гурланский –Чинобод	Кушкуньский –Маданият, Адолат, Хосиён	Ургенчский –Корамон	Хазраспийский –Питнак	Хонкинский –Порлок	Хивинский –Парчанхо, Индавак, Шомохулум	Шаватский –Истыкбол, Бустон	Янгирикский –Тузлок, Таган	Янгибазарский – Кадрият,Халкобод;
Адаптационные меры										
Высокие t°	Использование теплоизоляционных материалов, конструктивные способы теплоизоляции помещений									
Низкие t°	Использование теплоизоляционных материалов, конструктивные способы теплоизоляции помещений									
Ливневые паводки	Риск отсутствует									
Сели	Риск отсутствует									
Лавины	Риск отсутствует									
Затопления	Риск отсутствует									
Сильные ветра	Адаптировать конструкцию крыши по данным ближайшей метеостанции									
Песчаные/ пылевые бури	*Мероприятия по стабилизации песчаных почв (путем посадки солеустойчивых и засухоустойчивых растений)									
Солевые бури	*Мероприятия по стабилизации песчаных почв (путем посадки солеустойчивых и засухоустойчивых растений)									
Обильные осадки	Риск низкий	Риск низкий	Предусмотреть ливневые канализации	Риск низкий	Риск низкий	Риск низкий	Предусмотреть ливневые канализации	Риск низкий	Риск низкий	Риск низкий
Засуха	Водосберегающие технологии									

** В соответствии с постановлениями Президента Республики Узбекистан ПП-2731 от 18.01.2017г. О государственной программе по развитию региона Приаралья на 2017-2021 годы и Постановления Кабинета Министров ПКМ-132 от 15.02.2019. О мерах по ускорению строительства защитных лесов «Яшил Қопламар» в засушливых районах бассейна Аральского моря намечены масштабные мероприятия по улучшению экологических и социальных условий (обстановки) в регионе Приаралья. В настоящее время произведены лесные насаждения на обсохшем дне Аральского моря на площади около 500 тыс. га. Создание защитных лесных насаждений из пустынных пород растительности является одним из эффективных средств борьбы с переносом вредных соле-пылевых частиц. В зоне защитных насаждений резко сокращается подъем вредных мелких частиц с поверхности земли, корневая система саксаула и других кустарников укрепляет песчаные барханы, что способствует появлению травяного покрова и, тем самым, восстановлению экосистемы, а также создает условия для возникновения пастбищ, где в перспективе могут быть организованы животноводческие хозяйства.*

Все указанные выше мероприятия способствуют снижению рисков солевых и песчаных бурь в Хорезмской области и в том числе являются составляющей адаптационных мер по снижению рисков.

Раздел 6. Заключение и рекомендации

Результаты обследования показали, что нижеследующие массивы находятся на равнинной территории:

1. Багатский район – массив Дехканабод
2. Гурленский район – массив Чинабод
3. Кушкупырский район – массив Маданият
4. Кушкупырский район – массив Адолат
5. Кушкупырский район – массив Хосиён
6. Ургенчский район – массив Корамон
7. Хазораспийский район – массив Питнак
8. Хонкинский район – массив Порлок
9. Хивинский район – массив Парчанхос
10. Хивинский район – массив Индавак
11. Хивинский район – массив Шомахулум
12. Шаватский район – массив Истыкбол
13. Шаватский район – массив Бустан
14. Янгиарыкский район – массив Тузлак
15. Янгиарыкский район – массив Таган
16. Янгибазарский район – массив Кадрият
17. Янгибазарский район – массив Халкабод

По массивам Маданият, Адолат, Хосиён, Парчанхос, Индавак, Шомахулум согласно метеоданным станции МС Хива рекомендуется при строительстве учесть влияние сильных ветров (максимум 36 м/с), заморозков (минимум -27,0°C), ливневых осадков (максимум 75,5 мм в сутки) и выпадение снега высотой до 33 см.

По массиву Питнак согласно метеоданным станции Оз.Тюямуюн рекомендуется при строительстве учесть влияние сильных ветров (максимум 35 м/с), заморозков (минимум -25,2 °C), ливневых осадков (максимум 43,2 мм в сутки) и выпадение снега высотой до 28 см.

По массивам Дехканабод, Чинабод, Корамон, Порлок, Истыкбол, Бустан, Тузлак, Таган, Кадрият, Халкабод согласно метеоданным станции АМСГ Ургенч рекомендуется при строительстве учесть влияние сильных ветров (максимум 34 м/с), заморозков (минимум -28,4 °C), ливневых осадков (максимум 43,7 мм в сутки) и выпадение снега высотой до 38 см.

При разработке проектов домов и их строительстве в указанных массивах, необходимо учитывать наблюдавшиеся на ближайших метеостанциях метеорологические данные (максимальные и минимальные температуры воздуха, скорости и порывы ветра, а также количество осадков)

и предусмотреть строительство ливневой канализации и адаптационные меры по устойчивости конструкции крыш зданий и сооружений.

6.1 Проблемы и ограничения

- Исследования изменения климата проводились на региональном и страновом уровне, не проводились на уровне областей и районов Узбекистана, следовательно, существует ограничение в получении климатических данных по районам и массивам. В данном отчете использованы данные фоновой оценки изменения климата.

- Отсутствие густой сети гидрометеорологических наблюдений создает неопределенность при проведении анализа ситуации и оценки на местном уровне. Также необходимо разработать детальные сценарии и модели изменения климата и оценки воздействия, которые могли быть полезными при оценке климатических рисков на локальном уровне.

- Необходимо улучшить критерии проектирования СНиП с учетом долгосрочного воздействия изменения климата.

При изменении места стройплощадки массива данный отчет подлежит к изменению и дополнению.

Отчёт подготовлен:
Инженером
Хорезмского управления
по гидрометеорологии



Саиджанова Л. Ш.

Начальником
Хорезмского управления
по гидрометеорологии



Дусчанов Х. Х.



Список использованных данных

1. Гидрологический ежегодник о поверхностных ресурсах Республики Узбекистан,
2. Метеорологический ежегодник станций МС Хива, МС Тюямуюн, МС Ургенч.
3. Профиль климатических рисков Узбекистана:
http://crm.climatechange.uz/images/ca-crm/pdf/CRP_RUS_24042015.pdf и
http://crm.climatechange.uz/images/ca-crm/pdf/CRP_UZB_24042015.pdf
4. Второе национальное сообщение РУз:
http://unfccc.int/essential_background/library/items/3599.php?rec=j&prire=6568#beg,
5. Третье национальное сообщение РУз:
http://unfccc.int/national_reports/non-annex_i_natcom/items/10124.php
6. Научные продукты Landsat: <https://landsat.usgs.gov/landsat-science-data-products>,
7. Глобальные карты с HAND-классификацией: <http://global-hand.appspot.com/>,
8. Глобальные метеорологические данные и инструменты масштабирования на меньший размер (даунскейлинг) из проекта Earth2Observe: <https://wci.earth2observe.eu/portal/>, <http://e2o-downscaling-tools.readthedocs.io/en/latest/index.html>.
9. Карта: http://www.capone-online.ru/uzbekistan_map_uzbekistan.html

Annex 6. Photos from construction sites



Construction of houses



Construction materials



Safety regulations on the construction site



Completed houses



Interior view (kitchen)



Completed houses



Beneficiaries

ANNEX 7. TEMPLATE FOR ENVIRONMENTAL MONITORING CHECKLIST

Environmental Management Plan

Name of site

date mm/dd/yy

Activities, places	Anticipated impact on environment	Proposing mitigation measures	Status of implementation (Y/N)	Notes
Construction works Construction and labor camps,	Air pollution and noise	• Apply watering of construction sites and roads inside settlements during dry season;		
		• Cover transported bulk materials;		
		• Prohibit open burning of solid wastes generated particularly from labor camps and construction activities		
		• schedule construction so as to minimize the multiple use of the noisiest equipment near sensitive receivers;		
		• schedule working hours between 8 am and 8 pm;		
	Pollution of surface and ground water	• Construction and labor camps, including storage places for lubricant, fuel and other oils shall be located 50 m away from water bodies;		
		• Conduction of refueling, oil replacement or repairing works shall be banded at the area within 50 m from water streams;		
		• Sanitary waters and solid wastes shall not be released directly into water streams;		
	Waste Management	• Segregation of wastes on recyclable and non-recyclable wastes, hazardous and non-hazardous; • Timely disposal of construction and domestic wastes from construction sites		
	Soil pollution	• Soil spillages shall be removed on construction site		
	PPE (Personal Protective Measures)	• Usage of PPE at construction site		
	Logbooks	• Maintenance of logbook, 1) Incidents on construction site and camps; 2) complaints 3) register 4) conducted training on EH&S for new workers and on-going		

		trainings		
	Health and Safety	<ul style="list-style-type: none"> • Presence of poster on H&S, first aid set. 		
	Sanitarian conditions	<ul style="list-style-type: none"> • Clean drinking water availability • Bathrooms and toilets • Dining facilities, refrigerator, proper storage places for meal and etc. 		

Contractor/subcontractor's representatives

Name _____

Signature_____

QQI's representative

Name _____

Signature _____

PCB's representative

Name _____

Signature _____

ANNEX 8. Sample filled checklist

ЭКОЛОГИК МОНИТОРИНГ РЕЖАСИ

Мингбулок туман Мустақиллик массиви 31.07.2019 й

Объект номисана: кун/ой/йил

Лот №428

Иш тури	Атроф-муҳитга мумкин бўлган таъсир	Таъсирни енгиллаштириш учун таклиф этилаётган амаллар	Мониторинг: Баждарилдимми? Ҳа / Йўқ	Изоҳлар
Қурилиш ишлари, Қурилиш майдонлари ва ишчилар истиқоматгоҳи, техника эксплуатацияси	Ҳавонинг ифлосланиши	• Қурғоқчилик пайтида қурилиш майдонларига ва аҳоли яшаш пунктлари ички йўллариға сув сепиб туриш;	Ҳа	
		• Сочилувчан материаллар ташувчи транспорт воситаларини устуни ёпиб юриш;	Ҳа	
		• Атроф муҳит ва аҳолиға шовқин таъсири (тасдиқланган иш жадвали), шикоят ва таклифлар қайдномаси;	Ҳа	
		• Қаттиқ чиқиндиларни очик ёндиришға йўл қўймаслик, айникса ишчилар истиқоматгоҳидан ва қурилиш майдонлардан;	Ҳа	
	Ер ости ва усти сувларининг ифлосланиши	• Қурилиш майдонлари ва ишчилар истиқоматгоҳи, ёнилғи ва мойлаш материалларни сақлаш омборлари сув хавзаларидан камида 50 метр радиус узокда булиши шарт;	Ҳа	
		• Ёнилғи қуйиш, мой алмаштириш ёки ремонт ишлари сув хавзаларидан камида 50 метр узокда баждарилиши шарт;	Ҳа	
		• Ёнилғи ва мойларни сақлаш жойи, ва ёнилғи қуйиш ускуналари (ҳимояланган сирт)		
	Маиший ва қурилиш чиқиндиларини сақлаш	• Маиший чиқиндиларни, қурилиш чиқиндиларни, Ёкилғи Мой Магсулотларни алоҳида сақлаш	Ҳа	
	Тупрокнинг ифлосланиши	• ЁММни тупрокнинг устки қатламларига тукилишини олдини олиш	Ҳа	
	Шахсий ҳимоя воситалари	• Қурилиш ишлари пайтида махсус иш кийимлари мавжудлиги – Шахсий ҳимоя воситалари (каска, респираторлар, ҳимоя кўзойнаклари, махсус пойафзаллар)	Ҳа	
Қайдномалар	Хавфсизлик техникаси	• Қайднома журнали, 1) Жароҳатлар, бахтсиз ходисалар, иш вақтидаги жароҳатлар қайди; 2) шикоят ва таклифлар; 3) ишчиларни ишға келиб кетиш вақти; 4) Қурилиш майдонларида хавфсизлик техникаси ва атрофни муҳофаза қилиш бўйича ўтказилган ўқув машғулотлари рўйхати.	Ҳа	
		• Дастлабки тиббий ёрдам ва хавфсизлик техникасини намоён этувчи стендларни мавжудлиги (аптечка)	Ҳа	
		• Тозаичимлик суви мавжудлиги • Хаммом (душ) ва хожатхоналар мавжудлиги (қўчма) • Санитария талабларига жавоб берадиган ошхоналар ёки қўчма ошхона (музлатгич, озиқ-овқат махсулотларини алоҳида сақлаш)	Ҳа	

Пудратчи/субпудратчи вакили

ҚҚИ вакили

Банк вакили

А.Хамдамов

Ғ.Муминов

Д.Турдиев

