

# Environmental Monitoring Report

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# Annual Safeguard Monitoring Report  
March 2021

## Uzbekistan: Affordable Rural Housing Program

Prepared by Yokubjon Alimov (Management and Monitoring Unit) for the Ministry of Economic Development and Poverty Reduction of the Republic of Uzbekistan 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.

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*P/s: Environmental Monitoring Report for 2019 was prepared by Yokubjon Alimov.*

# **Annual Safeguard Monitoring Report**

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## **For FI operations**

Project Number: 3535-UZB

Reporting period: January-December 2020

**Uzbekistan: Affordable Rural Housing Program  
under the supervision of Qishloq Qurilish Invest  
LLC (Financed by Asian Development Bank)**

**For:** Ministry of economic development and poverty reduction of the Republic  
of Uzbekistan

**Prepared by:** ESMS Coordinator Yokubjon Alimov

**Endorsed by:** Management and Monitoring Unit  
**March, 2021**

## ABBREVIATIONS

ADB	- Asian Development Bank
ARHP	- Affordable Rural Housing Program
CCRA	- Climate change risk assessment
DLI	- Disbursement Linked Indicator
EA	- Executing Agency
EIA	- Environmental impact assessment
EMP	- Environmental Management Plan
ESMS	- Environmental and Social Management System
IA	- Implementation Agency
IB	- Ipoteka Bank
IEE	- Initial Environmental Examination
MMU	- Management and Monitoring Unit
MOEDPR	- Ministry of economic development and poverty reduction
NBU	- National Bank of Uzbekistan
PCB	- Participating Commercial Bank
PFI	- Participating Financial Institute
PIAL	- Prohibited Investment Activities List
PPE	- Personal Protective Equipment
QQB	- Qishloq Qurilish Bank
QQI	- Qishloq Qurilish Invest
QQI	- Qishloq Qurilish Loyiha (design entity)
RBL	- Result Based Lending
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

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## I. INTRODUCTION

### I.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 construction 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 (QQL) 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 following:

- **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 economic development and poverty reduction of the Republic of Uzbekistan (MOEDPR), 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 Qishloq Qurilish Invest (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 ARHP 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 2020 - 4,758 mortgage agreements were concluded, which were distributed as follows between the three PCBs:

- Qishloq Qurilish Bank – 1,776 preferential mortgage loans;
- Ipoteka Bank – 1,386 preferential mortgage loans;
- National Bank of Uzbekistan – 1,596 preferential mortgage loans.

Full lists of provided loans with distribution by Banks and regions are presented in Tables 2 of annual reports of the PCBs and QQI (Annex 1-4).

As of January 1, 2021 the construction works of 3,978 houses from planned 4,758 houses under the Program for 2020 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 780 ARHP houses will be completed by the second quarter of 2021.

## **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 environmental requirements and the National Environmental Law, monitoring the implementation of environmental protection measures at selected massifs at the construction and reporting 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 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 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.

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.

On November 23, 2020, a request from ADB through an email (letter URM-2020-388 dated from October 10, 2020), was received to assess the impact and risk of the COVID-19 outbreak at the level of the project and accordingly making changes to the EMP. Accordingly, the MMU sent a letter (No. JK-2020/74 dated December 1, 2020) to the QQI and a copy to the PCBs about the need to assess the impact and risk of the outbreak of COVID-19.

The results of the COVID-19 outbreak risk assessment prepared by the QQI and the updated EMP were sent to ADB by letter of MMU No. JK-2020/77 dated December 16, 2020 (by email).

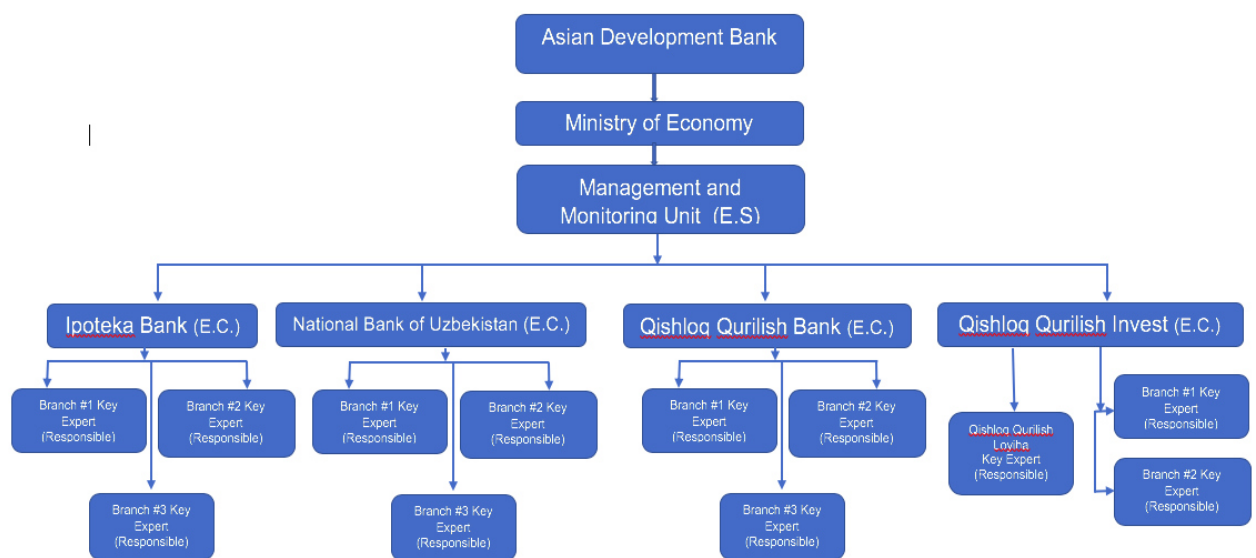
A detailed description of the work of ESMS in each PCB and QQI is presented in Chapter 4.

#### 1.4. Project organization and environmental management team

The Ministry of economic development and poverty reduction (MOEDPR) is the executing agency (EA), QQB, NBU and Ipoteka Bank (IB), QQI are implementing agencies (IA).

The overall responsibility for the development and implementation of the ARHP lies with the MOEDPR, and therefore the MOEDPR at the central level is responsible for achieving the results associated with it. 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/MOEDPR.

All PCBs and QQI have created the institutional framework for the implementation of ESMS. PCB has appointed ESMS focal points at its headquarters and responsible staff 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 PCB 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 (ZVOS) was conducted and positive conclusions from the State Environmental Expertise (SEE) were received from the regional branches of the State Committee on Ecology and Environmental Protection. 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 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 Annexes 7 and 8.

During the reporting period, all PCBs 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. PCB and QQI staff have made monthly visits (except during the quarantine period) starting in June 2020.

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 object was visited 4-5 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 PCBs during the site visits, no violations were noted.

A summary of the number of visits to the sites conducted by the PCBs 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 749.

**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
<b>Qishloq Qurilish Invest (QQI)</b>				
Republic of Karakalpakstan	65	13	-	June-December 2020
Bukhara region	50	10	-	June-December 2020
Kashkadarya region	100	20	2	June-December 2020
Namangan region	15	3	-	June-December 2020
Samarkand region	50	10	1	June-December 2020
Surkhandarya region	10	2	1	June-December 2020
Tashkent region	40	8	-	June-December 2020
Ferghana region	25	5	1	June-December 2020
Khorezm region	20	4	-	June-December 2020
<b>Total:</b>	<b>375</b>	<b>75</b>	<b>5</b>	
<b>Qishloq Qurilish Bank (QQB) *</b>				
Republic of Karakalpakstan	30	6	-	June-December 2020
Bukhara region	50	10	-	June-December 2020
Kashkadarya region	40	8	-	June-December 2020
Namangan region	15	3	-	June-December 2020
Surkhandarya region	5	1	-	June-December 2020
Tashkent region	10	2	-	June-December 2020
<b>Total:</b>	<b>150</b>	<b>30</b>		
<b>National Bank of Uzbekistan (NBU) *</b>				

Republic of Karakalpakstan	19	4	-	June-December 2020
Kashkadarya region	28	6	-	June-December 2020
Samarkand region	19	4	-	June-December 2020
Surkhandarya region	5	1	-	June-December 2020
Tashkent region	14	3	-	June-December 2020
Ferghana region	15	3	-	June-December 2020
Khorezm region	10	2	-	June-December 2020
<b>Total:</b>	<b>110</b>	<b>23</b>		
<b>Ipoteka Bank (IB) *</b>				
Republic of Karakalpakstan	14	3	-	June-December 2020
Kashkadarya region	28	6	-	June-December 2020
Samarkand region	29	6	-	June-December 2020
Surkhandarya region	5	1	-	June-December 2020
Tashkent region	14	3	-	June-December 2020
Ferghana region	14	3	-	June-December 2020
Khorezm region	10	2	-	June-December 2020
<b>Total:</b>	<b>114</b>	<b>24</b>		
<b>GRAND TOTAL:</b>	<b>749</b>			

\*) Some massifs are financed by two banks.  
Source: PCB and QQI annual reports for 2020.

During the environmental monitoring, employees of QQI identified the following discrepancies at some construction sites. For example, Improper storage of construction materials in the massif of Mashal in Kashkadarya region; Lack of uniforms among some employees in the massif of Narpay in Samarkand and massif of Kapchaygai in Fergana regions; Absence of normal conditions for reception in the massif of Yangi Hayot in Surkhandarya and massif of Shamaton in Kashkadarya regions.

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 2-3 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 protection requirements and the list of ADB's prohibited investment activities.

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 PCBs

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 PCBs 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 condition was one of the conditions of the loan agreement.

Also, according to the Presidential Decree No. UP-5886 "On additional measures to improve the mechanisms of mortgage lending" dated November 28, 2019, the choice of land plots for the construction of residential buildings and engineering and transport communications is carried out by the Council of Ministers of the Republic of Karakalpakstan, regional khokimiyats and of the Tashkent city in agreement with the Urbanization Agency under the Ministry of Economy and Industry, the Ministry of Construction, the Center for Hydrometeorological Service under the Cabinet of Ministers and the State Committee of the Republic of Uzbekistan on Land Resources, Geodesy, Cartography and State Cadastre.

It should be noted that, as one of the requirements of the loan agreement, 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 development and poverty reduction No.2-5/32 dated June 1, 2020, approved by ADB and the relevance of CCRA report concluded by Independent Verification Agency. An example of an approved CCRA report is provided in the Annex 5.

In accordance with tables 3 of the annual reports of the QQI and PCBs (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 PCBs.

Thus, all massifs were selected in full accordance with the requirements of ADB social protection and the ADB's PIAL 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, institutional capacity building, monitoring and reporting.

### **4.1. Policies and Procedure.**

As indicated in the annual reports, all PCBs 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**

<b>№</b>	<b>Implementing Agencies</b>	<b>Number of ESMS officers, including a coordinator</b>
1	QQI	10
2	QQB	19
3	IB	12
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/MOEDPR. On the part of the consultant of the Technical Assistance (TA), a training was (30/05/2019) 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 PCBs conducted regular inspections of construction sites (except during the period of restriction due to quarantine). 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 PCBs. The National consultant of ADB on TA 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 PCBs.

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 Uzhhydromet 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, 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 2020 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 PCBs. At the regional level, legal advisers were appointed for this aspect.

MMU provides assistance to the implementation agency (IA) 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 2020.

### 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.

A 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 <sup>st</sup> quarter of 2021

<b>Implementing Agencies</b>	<b>Issues</b>	<b>Required actions</b>	<b>Responsibility</b>	<b>Period</b>
MMU	Conducting a series of trainings by ESMS Coordinator for the regional branch specialists	To develop the handouts and presentation materials and make a training schedule	Specialist on the ESMS of MMU	During 2021
EC Qishloq Qurilish Invest LLC	Publication of the annual report of the QQI for 2020 on the QQI's website	After the approval of the submitting ESMS annual report of QQI by MMU and ADB to arrange the publication on the QQI's website	ESMS Coordinator	1 <sup>st</sup> Quarter, 2021
EC Qishloq Qurilish Invest LLC	Conduct the trainings by ESMS Coordinator for the QQI's regional branch specialists	After the adoption of the government decision on the Housing Construction Program for 2021, develop handouts and presentation materials and draw up a training schedule.	ESMS Coordinator	All over 2021
QQB	Publication of the QQB's annual report of 2020 on the bank's website	After approval of the provided annual reporting of the bank on ESMS from MMU and ADB to ensure the publication of the document on the bank's website	ESMS coordinator	1 quarter of 2020
QQB	Conducting series of on-spot trainings by the ESMS coordinator for ESMS specialists.	Develop handouts and presentation materials and schedule for training sessions.	ESMS coordinator	During 2020
NBU	Publication of the annual report of the NBU according to the results of 2020 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 <sup>st</sup> quarter of 2021
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 2021
JSCMB «Ipoteka Bank»	Publication of the annual report of the Ipoteka Bank according to the results of 2020 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 <sup>st</sup> quarter of 2021

<b>Implementing Agencies</b>	<b>Issues</b>	<b>Required actions</b>	<b>Responsibility</b>	<b>Period</b>
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 2021

## **VI. ANNEXES**

# **Annual report on monitoring of safeguards measures**

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## *For FI operations*

**Project number:** 3535-UZB

**Reporting period:** January-December 2020

**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 Economic Development and Poverty Reduction of the Republic of Uzbekistan

**Approved by:** General Director Deputy  
Qishloq Qurilish Invest EC LLC U. Azizov



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## Part I. Introduction

The program for the construction of affordable houses on updated model 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 from 02.03.2017 No. PP-2812 “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 July 6, 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 implementation of the Program to increase the number of rural families that meet the criteria of social justice and receive 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 specified regions is envisaged, at the same time, construction of 4,758 houses is planned for the reporting year.

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 Implementation agencies (IA), three Participating Commercial Banks (PCB) were identified: Qishloq Qurilish Bank (QQB), National Bank of Uzbekistan (NBU) and Ipoteka Bank, as well as the State Engineering Company Qishloq Qurilish Invest (QQI).

Also, in order to ensure the further implementation of an active social policy, improve the living conditions of the population, effectively organize and implement the construction of affordable houses on updated model projects in rural areas, including those intended for certain categories of citizens, as well as service houses for preventive inspectors bodies of internal affairs and heads of territorial divisions of state bodies (hereinafter referred to as typical residential buildings) in 2019, a decrees of the President and the Republic of Uzbekistan No. PP-3480 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 from November 24, 2018 “On additional measures to expand the construction of affordable residential buildings in rural areas and for certain categories of citizens” and also decree of the President of the Republic of Uzbekistan No. UP-5886 from November 28, 2019 “On additional measures to improve the mechanisms of mortgage lending”. The functions and tasks of EC Qishloq Qurilish Invest LLC are to prepare a draft exemplary house taking into account the design institute Qishloq Qurilish Loyiha LLC, as well as 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).

**Table 1 In accordance with the Loan Agreement, the project consists of the following two components:**

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
	<b>Total:</b>	<b>500,0</b>

\*) 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 2020 - 4,758 mortgage contracts were concluded, which were distributed as follows among the three participating commercial banks:

- "Qishloq Qurilish Bank" - 1,776 preferential mortgage loans;
- "Ipoteka Bank" - 1,386 preferential mortgage loans;
- NBU - 1,596 preferential mortgage loans.

At the same time, the distribution of mortgage loans issued under the Program with the participation of the ADB in 2020, 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 2020 under the Program with the participation of ADB by regions, massifs and number of houses**

№	Regions	Massifs	Number of houses (apartments)	Multi-storey 2 and 3-room houses		Banks
				Number of houses	Number of apartments	
Total		75	4758	194	4758	
Republic of Karakalpakstan		13	528	22	528	
1	Amudarya	Gulzar	72	3	72	QQB
2	Beruniy	Shimom	72	3	72	QQB
3	Bozatau	Bozatau	24	1	24	Ipoteka
4	Kegeyli	Juzimbog	24	1	24	NBU
5	Kanlikul	Dustlik	24	1	24	Ipoteka
6	Karauzak	Esim	24	1	24	NBU
7	Kungrad	Kanly	24	1	24	QQB
8	Nukus	Aqmangit	48	2	48	NBU
9	Takhiatash	Orylik	24	1	24	Ipoteka
10	Turtkul	Ullubog	48	2	48	NBU
11	Khodjeyli	Kun nuri	24	1	24	QQB
12	Chimboy	Jipek Jal	48	2	48	QQB
13	Ellikkala	Ellikkala	72	3	72	QQB
Bukhara region		10	384	16	384	
14	Bukhara	Rabotak	24	1	24	QQB
15	Vobkent	Dustlik	24	1	24	QQB
16	Peshku	Navbahor	48	2	48	QQB
17	Shafirkon	Boboato	24	1	24	QQB
18	Karovulbazar	Navbahor	24	1	24	QQB

№	Regions	Massifs	Number of houses (apartments)	Multi-storey 2 and 3-room houses		Banks
				Number of houses	Number of apartments	
19	Alat	Yoshbotir	48	2	48	QQB
20	Karakul	Karakul	48	2	48	QQB
21	Jondor	Navgadi	48	2	48	QQB
22	Romitan	Bobur	48	2	48	QQB
23	Gijduvan	F.Khujayev	48	2	48	QQB
<b>Kashkadarya region</b>		<b>20</b>	<b>1 080</b>	<b>45</b>	<b>1 080</b>	
24	Guzar	Tinchlik	24	1	24	NBU
25	Dehkanabad	Istiklol	24	1	24	Ipoteka
26	Kasbi	Tinchlik	48	2	48	NBU
27	Kitab	Yangiobod	96	4	96	QQB
28	Koson	Dustlik	48	2	48	Ipoteka
29	Koson	Mashal	48	2	48	Ipoteka
30	Mirishkor	Yangi Mirishkor	48	2	48	Ipoteka
31	Muborak	Bobur	48	2	48	NBU
32	Muborak	Dustlik	48	2	48	NBU
33	Nishon	Nuriston	72	3	72	NBU
34	Nishon	Nuriston-1	24	1	24	NBU
35	Yakkabog	Yangiobod	24	1	24	QQB
36	Yakkabog	Aygirkul	48	2	48	QQB
37	Chirokchi	Dam	96	4	96	Ipoteka
38	Shakhrisabz	Shamaton	144	6	144	QQB
39	Shakhrisabz	Dustlik	24	1	24	QQB
40	Kamashi	Zafar	48	2	48	Ipoteka
41	Kamashi	Ravot	48	2	48	QQB
42	Kamashi	Sakhtapiyoz	48	2	48	QQB
43	Kamashi	Chaman	72	3	72	QQB
<b>Namangan region</b>		<b>3</b>	<b>264</b>	<b>11</b>	<b>264</b>	
44	Turakurgon	Uzbekiston	72	3	72	QQB
45	Uychi	Past guzar	96	4	96	QQB
46	Chust	Gulzor	96	4	96	QQB
<b>Samarkand region</b>		<b>10</b>	<b>384</b>	<b>16</b>	<b>384</b>	
47	Pastdargom	Guzalkent	48	2	48	NBU
48	Narpay	Narpay	48	2	48	NBU

№	Regions	Massifs	Number of houses (appartments)	Multi-storey 2 and 3-room houses		Banks
				Number of houses	Number of appartments	
49	Ishtihon	Sheyhlarkent	48	2	48	Ipoteka
50	Bulungur	Mexnatobod	24	1	24	Ipoteka
51	Kattakurgon	O.Mahmudov	24	1	24	Ipoteka
52	Kattakurgon	Madrasa	24	1	24	Ipoteka
53	Qushrobod	Bulakboshi	24	1	24	Ipoteka
54	Nurobod	Navruz	24	1	24	NBU
55	Payariq	Yangihayot	72	3	72	Ipoteka
56	Jomboy	Kattakishlok	48	2	48	NBU
Surkhandarya region		2	402	16	402	
57	Muzrabod	Yangihayot	90	3	90	Ipoteka
58	Termez	Manguzar	312	13	312	NBU, QQB
Tashkent region		8	636	23	636	
59	Bekobod	Istiklol	48	2	48	NBU
60	Zangiota	Urtaovul	72	3	72	QQB
61	Urtachirchik	Uygur	96	4	96	QQB
62	Yangiyul	Gulbahor	48	2	48	Ipoteka
63	Yangiyul	Akhil	48	2	48	Ipoteka
64	Kuyichirchik	Ibrat	96	4	96	NBU
65	Yangiyul	Bakht	72	3	72	Ipoteka
66	Yukorichirchik	Mirobod	156	3	156	NBU
Ferghana region		5	600	25	600	
67	Besharik	Adirobod	120	5	120	NBU
68	Bagdad	Guliston	120	5	120	Ipoteka
69	Oltiarik	Kapchugay	120	5	120	NBU
70	Uchkuprik	Mullazoir	120	5	120	Ipoteka
71	Fergana	Mindonobod	120	5	120	Ipoteka, NBU
Khorezm region		4	480	20	480	
72	Bogot	Beruniy	120	5	120	Ipoteka
73	Gurlan	Chinobod	120	5	120	Ipoteka
74	Khazorasp	Obod	120	5	120	NBU
75	Shovot	Kirgok buyi	120	5	120	NBU

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 model projects for 2017–2021, approved by the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan on February 09, 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 model 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 khokimiyat.

It should be noted that all residential buildings that are being built according to the updated model projects in the framework of the 2020 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 2020.**

<b>№</b>	<b>Regions</b>	<b>Bank branch</b>	<b>Massifs</b>	<i><b>Project category on screening sheet on ecology</b></i>	<i><b>Project category on screening sheet on sociology</b></i>	<i><b>The presence of the conclusion of environmental expertise</b></i>
<b>Republic of Karakalpakstan</b>						
1	Amudarya	QQB	Gulzar	B	C	Yes
2	Beruniy	QQB	Shimom	B	C	Yes
3	Bozatau	Ipoteka	Bozatau	B	C	Yes
4	Kegeyli	NBU	Juzimbog	B	C	Yes
5	Kanlikul	Ipoteka	Dustlik	B	C	Yes
6	Karauzak	NBU	Esim	B	C	Yes
7	Kungrad	QQB	Kanly	B	C	Yes
8	Nukus	NBU	Aqmangit	B	C	Yes
9	Takhiatash	Ipoteka	Orylik	B	C	Yes
10	Turtkul	NBU	Ullubog	B	C	Yes
11	Khodjeyli	QQB	Kun nuri	B	C	Yes
12	Chimboy	QQB	Jipek Jal	B	C	Yes
13	Ellikkala	QQB	Ellikkala	B	C	Yes
<b>Bukhara region</b>						
14	Bukhara	QQB	Rabotak	B	C	Yes
15	Vobkent	QQB	Dustlik	B	C	Yes
16	Peshku	QQB	Navbahor	B	C	Yes
17	Shafirkon	QQB	Boboato	B	C	Yes
18	Karovulbazar	QQB	Navbahor	B	C	Yes
19	Alat	QQB	Yoshbotir	B	C	Yes

<b>№</b>	<b>Regions</b>	<b>Bank branch</b>	<b>Massifs</b>	<b><i>Project category on screening sheet on ecology</i></b>	<b><i>Project category on screening sheet on sociology</i></b>	<b><i>The presence of the conclusion of environmental expertise</i></b>
20	Karakul	QQB	Karakul	B	C	Yes
21	Jondor	QQB	Navgadi	B	C	Yes
22	Romitan	QQB	Bobur	B	C	Yes
23	Gijduvan	QQB	F.Khujayev	B	C	Yes
<b>Kashkadarya region</b>						
24	Guzar	NBU	Tinchlik	B	C	Yes
25	Dehkanabad	Ipoteka	Istiklol	B	C	Yes
26	Kasbi	NBU	Tinchlik	B	C	Yes
27	Kitab	QQB	Yangiobod	B	C	Yes
28	Koson	Ipoteka	Dustlik	B	C	Yes
29	Koson	Ipoteka	Mashal	B	C	Yes
30	Mirishkor	Ipoteka	Yangi Mirishkor	B	C	Yes
31	Muborak	NBU	Bobur	B	C	Yes
32	Muborak	NBU	Dustlik	B	C	Yes
33	Nishon	NBU	Nuriston	B	C	Yes
34	Nishon	NBU	Nuriston-1	B	C	Yes
35	Yakkabog	QQB	Yangiobod	B	C	Yes
36	Yakkabog	QQB	Aygirkul	B	C	Yes
37	Chirokchi	Ipoteka	Dam	B	C	Yes
38	Shakhrisabz	QQB	Shamaton	B	C	Yes
39	Shakhrisabz	QQB	Dustlik	B	C	Yes
40	Kamashi	Ipoteka	Zafar	B	C	Yes
41	Kamashi	QQB	Ravot	B	C	Yes
42	Kamashi	QQB	Sakhtapiyoz	B	C	Yes
43	Kamashi	QQB	Chaman	B	C	Yes
<b>Namangan region</b>						
44	Turakurgon	QQB	Uzbekiston	B	C	Yes
45	Uychi	QQB	Past guzar	B	C	Yes
46	Chust	QQB	Gulzor	B	C	Yes
<b>Samarkand region</b>						
47	Pastdargom	NBU	Guzalkent	B	C	Yes
48	Narpay	NBU	Narpay	B	C	Yes
49	Ishtihon	Ipoteka	Sheyhlarkent	B	C	Yes

<b>№</b>	<b>Regions</b>	<b>Bank branch</b>	<b>Massifs</b>	<b><i>Project category on screening sheet on ecology</i></b>	<b><i>Project category on screening sheet on sociology</i></b>	<b><i>The presence of the conclusion of environmental expertise</i></b>
50	Bulungur	Ipoteka	Mexnatobod	B	C	Yes
51	Kattakurgon	Ipoteka	O.Mahmudov	B	C	Yes
52	Kattakurgon	Ipoteka	Madrasa	B	C	Yes
53	Qushrobod	Ipoteka	Bulakboshi	B	C	Yes
54	Nurobod	NBU	Navruz	B	C	Yes
55	Payariq	Ipoteka	Yangihayot	B	C	Yes
56	Jomboy	NBU	Kattakishlok	B	C	Yes
<b>Surkhandarya region</b>						
57	Muzrabod	Ipoteka	Yangihayot	B	C	Yes
58	Termez	NBU, QQB	Manguzar	B	C	Yes
<b>Tashkent region</b>						
59	Bekobod	NBU	Istiklol	B	C	Yes
60	Zangiota	QQB	Urtaovul	B	C	Yes
61	Urtachirchik	QQB	Uygur	B	C	Yes
62	Yangiyul	Ipoteka	Gulbahor	B	C	Yes
63	Yangiyul	Ipoteka	Akhil	B	C	Yes
64	Kuyichirchik	NBU	Ibrat	B	C	Yes
65	Yangiyul	Ipoteka	Bakht	B	C	Yes
66	Yukorichirchik	NBU	Mirobod	B	C	Yes
<b>Ferghana region</b>						
67	Besharik	NBU	Adirobod	B	C	Yes
68	Bagdad	Ipoteka	Guliston	B	C	Yes
69	Oltiariq	NBU	Kapchugay	B	C	Yes
70	Uchkuprik	Ipoteka	Mullazoir	B	C	Yes
71	Fergana	Ipoteka, NBU	Mindonobod	B	C	Yes
<b>Khorezm region</b>						
72	Bogot	Ipoteka	Beruniy	B	C	Yes
73	Gurlan	Ipoteka	Chinobod	B	C	Yes
74	Khazorasp	NBU	Obod	B	C	Yes
75	Shovot	NBU	Kirgok buyi	B	C	Yes

By the Decree of the President of the Republic of Uzbekistan No.PP-4028 dated 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 multi-storey residential buildings with a capacity not exceeding 100 cubic meters per day.

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. 541 dated September 7, 2020. 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 design document of Statement on Environmental Impact (SEI / ZVOS).

In accordance with the number of houses built in 2020 using ADB borrowed funds, the construction of 34 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 multi-storey apartment buildings**

№	District	Massifs	Name of manufacturer	4-storey 24-apartments		Capacity, m <sup>3</sup> /day
				number of houses	number of apartments	
I	Republic of Karakalpakstan					
1	Amudarya	Gulzar	CPI «TRUZMANS» OOO "TOPOLWATER"	3	72	50
2	Beruniy	Shimom		3	72	50
3	Bozatau	Bozatau		1	24	20
4	Kegeyli	Juzimbog		1	24	15
5	Karauzak	Esim		1	24	15
6	Kungrad	Kanly		1	24	25
7	Nukus	Aqmangit		2	48	25
8	Turtkul	Ullubog		2	48	50
9	Ellikkala	Ellikkala		3	72	50
II	Bukhara region					
10	Vobkent	Dustlik	OOO «Eco Construction Group»	1	24	30
11	Romitan	Bobur		2	48	50
12	Gijduvan	F.Khujayev		2	48	50
III	Kashkadarya region					
13	Guzar	Tinchlik	OOO "ENERGY PROGRESS METALL" г.Чирчик	1	24	25
14	Dehkanabad	Istiklol		1	24	10
15	Koson	Dustlik		2	48	25
16	Koson	Mashal		2	48	25
17	Mirishkor	Yangi Mirishkor		2	48	25
18	Yakkabog	Yangiobod		1	24	10
19	Yakkabog	Aygirkul		2	48	25, 50
20	Chirokchi	Dam		4	96	50
21	Kamashi	Zafar		2	48	25

22	Kamashi	Ravot		2	48	25
23	Kamashi	Sakhtapiyoz		2	48	25
24	Kamashi	Chaman		3	72	50
<b>IV</b>	<b>Samarkand region</b>					
25	Pastdargom	Guzalkent	OOO«ZAVOD TEHMASH»	2	48	50
26	Bulungur	Mexnatobod		1	24	50
27	Kattakurgon	O.Mahmudov		1	24	25
28	Payariq	Yangihayot		3	72	50
<b>V</b>	<b>Tashkent region</b>					
29	Urtachirchik	Uygur	“TRUZMANS” МЧЖ KK	4	96	100
30	Kuyichirchik	Ibrat	OOO TOPOL WATER	4	96	50
31	Yukorichirchik	Mirobod		3	156	200
<b>VI</b>	<b>Fergana region</b>					
32	Besharik	Adirobod	“TRUZMANS” МЧЖ KK	5	120	50
33	Bagdad	Guliston		5	120	50
34	Oltiariq	Kapchugay		5	120	50

Arrays for the construction of houses for 2020 were selected through screening and categorization of sub-projects in accordance with the requirements of the Presidential Decree 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” under No. PP-4028 from 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 (Appendix 4 - Program Execution and Appendix 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. Also, in accordance with paragraph 3 of Presidential Decree of the Republic of Uzbekistan No.UP-5886 dated 28.11.2019 “On additional measures to improve the mechanisms of mortgage lending” where is mentioned that in rural areas, the construction of apartment buildings is carried out with their location in the form of macro arrays, including at least 200 apartments. During the categorization, forms of the screening process were filled out, in accordance with Appendix 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 array and in accordance with the protocol on land allotment.

After the opening of funding and the start of construction work, specialists in technical supervision and on monitoring the implementation of the EMP in the field monitored (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 2020**

<b>№</b>	<b>Regions</b>	<b>Bank branch</b>	<b>Massifs</b>	<b>Start date of construction</b>	<b>Number of audits performed</b>	<b>By whom the audit was held*</b>
<b>Republic of Karakalpakstan</b>						
1	Amudarya	QQB	Gulzar	June	5	<i>Redjepov B.K.</i>
2	Beruniy	QQB	Shimom	June	5	<i>Redjepov B.K.</i>
3	Bozatau	Ipoteka	Bozatau	June	5	<i>Redjepov B.K.</i>
4	Kegeyli	NBU	Juzimbog	June	5	<i>Redjepov B.K.</i>
5	Kanlikul	Ipoteka	Dustlik	June	5	<i>Redjepov B.K.</i>
6	Karauzak	NBU	Esim	June	5	<i>Redjepov B.K.</i>
7	Kungrad	QQB	Kanly	June	5	<i>Redjepov B.K.</i>
8	Nukus	NBU	Aqmangit	June	5	<i>Redjepov B.K.</i>
9	Takhiatash	Ipoteka	Orylik	June	5	<i>Redjepov B.K.</i>
10	Turtkul	NBU	Ullubog	June	5	<i>Redjepov B.K.</i>
11	Khodjeyli	QQB	Kun nuri	June	5	<i>Redjepov B.K.</i>
12	Chimboy	QQB	Jipek Jal	June	5	<i>Redjepov B.K.</i>
13	Ellikkala	QQB	Ellikkala	June	5	<i>Redjepov B.K.</i>
<b>Bukhara region</b>						
14	Bukhara	QQB	Rabotak	June	5	<i>Bebitov F.F.</i>
15	Vobkent	QQB	Dustlik	June	5	<i>Bebitov F.F.</i>
16	Peshku	QQB	Navbahor	June	5	<i>Bebitov F.F.</i>
17	Shafirkon	QQB	Boboato	June	5	<i>Bebitov F.F.</i>
18	Karovulbazar	QQB	Navbahor	June	5	<i>Bebitov F.F.</i>
19	Alat	QQB	Yoshbotir	June	5	<i>Bebitov F.F.</i>
20	Karakul	QQB	Karakul	June	5	<i>Bebitov F.F.</i>
21	Jondor	QQB	Navgadi	June	5	<i>Bebitov F.F.</i>
22	Romitan	QQB	Bobur	June	5	<i>Bebitov F.F.</i>
23	Gijduvan	QQB	F.Khujayev	June	5	<i>Bebitov F.F.</i>
<b>Kashkadarya region</b>						
24	Guzar	NBU	Tinchlik	June	5	<i>Nosirov O.Sh.</i>
25	Dehkanabad	Ipoteka	Istiklol	June	5	<i>Nosirov O.Sh.</i>
26	Kasbi	NBU	Tinchlik	June	5	<i>Nosirov O.Sh.</i>
27	Kitab	QQB	Yangiobod	June	5	<i>Nosirov O.Sh.</i>
28	Koson	Ipoteka	Dustlik	June	5	<i>Nosirov O.Sh.</i>

<b>№</b>	<b>Regions</b>	<b>Bank branch</b>	<b>Massifs</b>	<b>Start date of construction</b>	<b>Number of audits performed</b>	<b>By whom the audit was held*</b>
29	Koson	Ipoteka	Mashal	June	5	<i>Nosirov O.Sh.</i>
30	Mirishkor	Ipoteka	Yangi Mirishkor	June	5	<i>Nosirov O.Sh.</i>
31	Muborak	NBU	Bobur	June	5	<i>Nosirov O.Sh.</i>
32	Muborak	NBU	Dustlik	June	5	<i>Nosirov O.Sh.</i>
33	Nishon	NBU	Nuriston	June	5	<i>Nosirov O.Sh.</i>
34	Nishon	NBU	Nuriston-1	June	5	<i>Nosirov O.Sh.</i>
35	Yakkabog	QQB	Yangiobod	June	5	<i>Nosirov O.Sh.</i>
36	Yakkabog	QQB	Aygirkul	June	5	<i>Nosirov O.Sh.</i>
37	Chirokchi	Ipoteka	Dam	June	5	<i>Nosirov O.Sh.</i>
38	Shakhrisabz	QQB	Shamaton	June	5	<i>Nosirov O.Sh.</i>
39	Shakhrisabz	QQB	Dustlik	June	5	<i>Nosirov O.Sh.</i>
40	Kamashi	Ipoteka	Zafar	June	5	<i>Nosirov O.Sh.</i>
41	Kamashi	QQB	Ravot	June	5	<i>Nosirov O.Sh.</i>
42	Kamashi	QQB	Sakhtapiyoz	June	5	<i>Nosirov O.Sh.</i>
43	Kamashi	QQB	Chaman	June	5	<i>Nosirov O.Sh.</i>
<b>Namangan region</b>						
44	Turakurgon	QQB	Uzbekiston	June	5	<i>Mukhitdinov B.Sh.</i>
45	Uychi	QQB	Past guzar	June	5	<i>Mukhitdinov B.Sh.</i>
46	Chust	QQB	Gulzor	June	5	<i>Mukhitdinov B.Sh.</i>
<b>Samarkand region</b>						
47	Pastdargom	NBU	Guzalkent	June	5	<i>Khasanov B.</i>
48	Narpay	NBU	Narpay	June	5	<i>Khasanov B.</i>
49	Ishtihon	Ipoteka	Sheyhlar kent	June	5	<i>Khasanov B.</i>
50	Bulungur	Ipoteka	Mexnatobod	June	5	<i>Khasanov B.</i>
51	Kattakurgon	Ipoteka	O.Mahmudov	June	5	<i>Khasanov B.</i>
52	Kattakurgon	Ipoteka	Madrasa	June	5	<i>Khasanov B.</i>
53	Qushrobod	Ipoteka	Bulakboshi	June	5	<i>Khasanov B.</i>
54	Nurobod	NBU	Navruz	June	5	<i>Khasanov B.</i>
55	Payariq	Ipoteka	Yangihayot	June	5	<i>Khasanov B.</i>
56	Jomboy	NBU	Kattakishlok	June	5	<i>Khasanov B.</i>
<b>Surkhandarya region</b>						
57	Muzrabod	Ipoteka	Yangihayot	June	5	<i>Mirjonazarov D.K.</i>
58	Termez	NBU, QQB	Manguzar	June	5	<i>Mirjonazarov D.K.</i>
<b>Tashkent region</b>						

<b>№</b>	<b>Regions</b>	<b>Bank branch</b>	<b>Massifs</b>	<b>Start date of construction</b>	<b>Number of audits performed</b>	<b>By whom the audit was held*</b>
59	Bekobod	NBU	Istiklol	June	5	<i>Abdullaev A.B.</i>
60	Zangiota	QQB	Urtaovul	June	5	<i>Abdullaev A.B.</i>
61	Urtachirchik	QQB	Uygur	June	5	<i>Abdullaev A.B.</i>
62	Yangiyul	Ipoteka	Gulbahor	June	5	<i>Abdullaev A.B.</i>
63	Yangiyul	Ipoteka	Akhil	June	5	<i>Abdullaev A.B.</i>
64	Kuyichirchik	NBU	Ibrat	June	5	<i>Abdullaev A.B.</i>
65	Yangiyul	Ipoteka	Bakht	June	5	<i>Abdullaev A.B.</i>
66	Yukorichirchik	NBU	Mirobod	June	5	<i>Abdullaev A.B.</i>
<b>Ferghana region</b>						
67	Besharik	NBU	Adirobod	June	5	<i>Isroilov M.B.</i>
68	Bagdad	Ipoteka	Guliston	June	5	<i>Isroilov M.B.</i>
69	Oltiariq	NBU	Kapchugay	June	5	<i>Isroilov M.B.</i>
70	Uchkuprik	Ipoteka	Mullazoir	June	5	<i>Isroilov M.B.</i>
71	Fergana	Ipoteka, NBU	Mindonobod	June	5	<i>Isroilov M.B.</i>
<b>Khorezm region</b>						
72	Bogot	Ipoteka	Beruniy	June	5	<i>Otajonov K.S.</i>
73	Gurlan	Ipoteka	Chinobod	June	5	<i>Otajonov K.S.</i>
74	Khazorasp	NBU	Obod	June	5	<i>Otajonov K.S.</i>
75	Shovot	NBU	Kirgok buyi	June	5	<i>Otajonov K.S.</i>

\* ) The audit was conducted by specialists in technical supervision of production and technical departments of regional branches of QQI on the basis of orders

### ***Implementation of reporting requirements for sub-projects.***

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

In June 2020, ESMS specialists were elected from among the employees of the QQI branches, and by written order were assigned for the crime of their activities in accordance with the ESMS Manual.

**Table 6. Information about the appointed coordinator and specialists of the ESMS at the sites in the system of the EC Qishloq Qurilish Invest LLC in the project regions within the Program 2020**

<i>№</i>	<i>Region</i>	<i>Bank branch</i>	<i>Full name</i>	<i>Position</i>	<i>Number and date of order assigning</i>
1	Tashkent city	Head Office	D.Tursunov.	ESMS coordinator	Agreement No. 7 dated 20.11.2017.
2	Republic of Karakalpakstan	Karakalpak regional branch	Redjepov B.K.	Responsible for the ESMS	№16 dated 05.06.2020
3	Bukhara region	Bukhara region branch	Bebitov F.F.	Responsible for the ESMS	№14 I/Ch dated 09.06.2020
4	Kashkadarya region	Kashkadarya region branch	O.Nosirov	Responsible for the ESMS	№41 I/Ch dated 09.06.2020
5	Namangan region	Namangan region branch	B.Mukhitdinov	Responsible for the ESMS	on oral agreement bases
6	Samarkand region	Samarkand region branch	Khasanov B.	Responsible for the ESMS	on oral agreement bases
7	Surkhandarya region	Surkhandarya region branch	Mirjonazarov D.K.	Responsible for the ESMS	№20-I/Ch dated 08.06.2020
8	Tashkent region	Tashkent region branch	Abdullaev A.B.	Responsible for the ESMS	№34 i/ch dated 09.06.2020
9	Ferghana region	Ferghana region branch	Isroilov M.B.	Responsible for the ESMS	№27 dated 05.06.2020
10	Khorezm region	Khorezm region branch	Otajonov K.S.	Responsible for the ESMS	№22 i/ch dated 08.06.2020

From September 24 to October 9, 2020, an ADB review mission was carried out with the participation of consultants on the project sites to verify the indicator related to the payment (DLI-4) for 2020, which was attended by the designated ESMS specialists of the QQI regional branches, indicated in the table above.

## **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 for 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.

Due to the global pandemic situation in March 2020 followed by the coronavirus COVID-19 that has come to the Republic of Uzbekistan, the country took measures to declare the strictest quarantine regime. In this regard, inter-regional movements were limited and the proper handling of the workplace in the project regions was regulated. These measures were also reflected in monitoring the implementation of the EMP during 2020, as a result of which there were no cases of violation of environmental standards, except for minor ones related to

the lack of overalls for workers, waste storage, the presence of normal conditions for eating, for which from the outside the ESMS coordinator was given appropriate (oral) instructions to the heads of the contractors hired.

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 2020**

№	Region	Number of audits	Identified discrepancies in:					
			Noise and vibration	Air pollution	Water pollution (visual)	Flora and fauna (visually)	Safety*	Accidents
	<b>TOTAL:</b>	<b>375</b>	-	-	-	-	<b>5</b>	-
1	<i>Republic of Karakalpakstan</i>	65	-	-	-	-	-	-
2	<i>Bukhara region</i>	50	-	-	-	-	-	-
3	<i>Kashkadarya region</i>	100	-	-	-	-	2	-
4	<i>Namangan region</i>	15	-	-	-	-	-	-
5	<i>Samarkand region</i>	50	-	-	-	-	1	-
6	<i>Surkhandarya region</i>	10	-	-	-	-	1	-
7	<i>Tashkent region</i>	40	-	-	-	-	-	-
8	<i>Ferghana region</i>	25	-	-	-	-	1	-
9	<i>Khorezm region</i>	20	-	-	-	-	-	-

\* The notifications were given verbally and these non-compliances were fixed 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 2020 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**

No	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 or child labor;	This activity does not included into the program
3	production of or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements or subject to international phaseouts or bans, such as (a) pharmaceuticals, pesticides, and herbicides, (b) ozone-depleting substances, (c) polychlorinated biphenyls and other hazardous chemicals, (d) wildlife or wildlife products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora, and (e) transboundary trade in waste or waste products;	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;	This activity does not included into the program
6	production of or trade in tobacco <sup>11</sup> ;	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, 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;	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 2020 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.

#### **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, at the request of ADB and a written request from the Management and Monitoring Group of the Project "Affordable Housing in Rural Areas" under the Ministry of Economic Development and Poverty Reduction of the Republic of Uzbekistan No. JK-2020/74 dated 01.12.2020 an assessment was carried out by the ESMS coordinator the risk of contracting COVID-19 infection at the project sites. In accordance with the Asian Development Bank's (ADB) Environmental Protection Information Handbook: 1) the likelihood of risk was assessed



as possible (most likely to occur 1 or 2 times during the construction phase) - 3 points; 2) the consequences were assessed as catastrophic (large-scale impact on the population, inconvenience, disease or injury) - 5 points.

This risk was estimated at 15 points and represented a high value. In this regard, the appropriate changes were made to the Environmental Management Plan (EMP):

- 1) in the "Organizational" section - to determine the location of the ambulance and the distance to it, and
- 2) in the section "Sanitary Standards" - in order to prevent cases of infection caused by the COVID-19 pandemic, it is necessary to follow SanPiN (Sanitary Rules and Norms) No. 0372-20, developed by the Ministry of Health of the Republic of Uzbekistan.

The updated EMP by letter of Qishloq Qurilish Invest EC LLC No. 1989/4 dated 09.12.2020 was submitted to the regional branches of LLC EC Qishloq Qurilish Invest to conclude appropriate additional agreements to contract agreements (*with the exception of project sites completed by construction*).

**Table 9. Information on environmental monitoring conducted by specialists of the ESMS of EC Qishloq Qurilish Invest LLC within the Program 2020**

№	Province	Number of audits	Purpose of audit	Note
	<b>TOTAL:</b>	<b>375</b>		
1	<i>Republic of Karakalpakstan</i>	65	EMP implementation	-
2	<i>Bukhara region</i>	50	EMP implementation	-
3	<i>Kashkadarya region</i>	100	EMP implementation	-
4	<i>Namangan region</i>	15	EMP implementation	-
5	<i>Samarkand region</i>	50	EMP implementation	-
6	<i>Surkhandarya region</i>	10	EMP implementation	-
7	<i>Tashkent region</i>	40	EMP implementation	-
8	<i>Ferghana region</i>	25	EMP implementation	-
9	<i>Khorezm region</i>	20	EMP implementation	-

During the audit carried out in the project regions, cases of violation of safety rules were identified, which were soon eliminated.

**Table 10. Information about cases of non-compliance with protective measures identified during environmental monitoring conducted by ESMS specialists within the Program 2020**

№	Region	Number of audits	Number of notifications issued by QQI	Announcement received by	What issues were addressed
	<b>Total:</b>	<b>375</b>	-	-	-
1	<i>Republic of Karakalpakstan</i>	65	-	-	-
2	<i>Bukhara region</i>	50	-	-	-
3	<i>Kashkadarya region</i>	100	-	-	-
4	<i>Namangan region</i>	15	-	-	-
5	<i>Samarkand region</i>	50	-	-	-
6	<i>Surkhandarya region</i>	10	-	-	-
7	<i>Tashkent region</i>	40	-	-	-
8	<i>Ferghana region</i>	25	-	-	-
9	<i>Khorezm region</i>	20	-	-	-

Due to the fact that the monitoring revealed minor cases of non-compliance with protective measures in terms of safety, such as the lack of overalls for workers, waste storage, the presence of normal conditions for eating. These shortcomings 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 Uzbekistan – [www.my.gov.uz](http://www.my.gov.uz) or by visiting the QQI's website at [www.qqinvest.uz](http://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 2020.

**Table 11. Information on complaints received from persons affected by the Affordable Rural Housing Program for the updated model projects in the 2020**

№	Region	Number of complaints received	Type (in writing, orally, by phone)	Main topics for complaints	Number of complaints solved
1	<i>Republic of Karakalpakstan</i>	-	-	-	-
2	<i>Bukhara region</i>	-	-	-	-
3	<i>Kashkadarya region</i>	-	-	-	-

4	<i>Namangan region</i>	-	-	-	-
5	<i>Samarkand region</i>	-	-	-	-
6	<i>Surkhandarya region</i>	-	-	-	-
7	<i>Tashkent region</i>	-	-	-	-
8	<i>Ferghana region</i>	-	-	-	-
9	<i>Khorezm region</i>	-	-	-	-

## 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 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 from 24 September to 9 October 2020 during the ADB Review Mission.

Nevertheless, for the greater efficiency, EC Qishloq Qurilish Invest LLC intends to take the following actions in 2021:

**Table 12. Action Plan of the EC Qishloq Qurilish Invest LLC for 2021**

<b>PFI</b>	<b>Issues</b>	<b>Actions required</b>	<b>Responsible</b>	<b>Period/data</b>
EC Qishloq Qurilish Invest LLC	Publication of the annual report of the QQI for 2020 on the QQI's website	After the approval of the submitting ESMS annual report of QQI by MMU and ADB to arrange the publication on the QQI's website	ESMS Coordinator	1 <sup>st</sup> Quarter, 2021
EC Qishloq Qurilish Invest LLC	Conduct the trainings by ESMS Coordinator for the QQI's regional branch specialists	After the adoption of the government decision on the Housing Construction Program for 2021, develop handouts and presentation materials and draw up a training schedule.	ESMS Coordinator	All over 2021

# **Annual report on monitoring of safeguards measures**

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## *For FI operations*

**Project number:** 3535-UZB

**Reporting period:** January-December 2020

**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 Economic Development and Poverty Reduction of the Republic of Uzbekistan

**Approved by:** Deputy Chairman of the management of  
JSCB «Qishloq Qurilish Bank» F. Gafurov

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## Part I. Introduction

The Program for the construction of affordable houses on updated standard 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 from 02.03.2017 No. PP-2812 “On additional measures to implement the Program for construction of affordable houses on updated standard 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 million between the Republic of Uzbekistan and ADB was signed, which entered into force on 18.07.2017.

The aim of the project is to support implementation of the Program to increase the number of rural families that meet the criteria of social justice and receive 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, the construction of 29,000 houses in these regions is envisaged, at the same time, construction of 4,758 houses is planned for the reporting year.

A specific feature of the Program’s financing is a selected financing mechanism based on the results of 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:**

<b>№</b>	<b>Project components and summary</b>	<b>million \$</b>
1.	Credit line for providing mortgage loans	499,0*
2.	Capacity-building and project management support	1,0
	<b>Total</b>	<b>500,0</b>

*\*) 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 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 management of the Bank in February 2011. After the second phase of the project was initiated, on April 26, 2017, the management 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 2020 is signing as minimum 4,758 mortgage contracts with selected Program’s beneficiaries, of which at least 25% are women.

These 4,758 mortgage contracts were distributed among three participating commercial banks as follows:

- JSCB “Qishloq Qurilish Bank” – 1,776 preferential mortgage loans;
- JSCB “Ipoteka Bank” – 1,386 preferential mortgage loans;

- National Bank of Uzbekistan – 1,596 preferential mortgage loans.

At the same time, the distribution of mortgage loans issued under the Program with participation of ADB in 2020, broken down by regions, massifs and number of houses was as follows:

**Table 2.**

**Distribution of mortgage loans issued QQB "Qishloq Qurilish Bank" in 2020 under the Program with participation of ADB by regions, massifs and number of houses**

№	District	Massifs	Total number of houses	4-storey 24-room apartment	
				number of houses	number of apartments
	<b>Total:</b>	<b>30</b>	<b>1 776</b>	<b>74</b>	<b>1 776</b>
	<b>Republic of Karakalpakstan</b>	<b>6</b>	<b>312</b>	<b>13</b>	<b>312</b>
1	Amudarya	Gulzar	72	3	72
2	Beruniy	Shimom	72	3	72
3	Kungrad	Kanly	24	1	24
4	Khodjeyli	Kun nuri	24	1	24
5	Chimboy	Jipek Jal	48	2	48
6	Ellikkala	Ellikkala	72	3	72
	<b>Bukhara region</b>	<b>10</b>	<b>384</b>	<b>16</b>	<b>384</b>
1	Bukhara	Rabotak	24	1	24
2	Vobkent	Dustlik	24	1	24
3	Peshku	Navbahor	48	2	48
4	Shafirkon	Boboato	24	1	24
5	Karovulbazar	Navbahor	24	1	24
6	Alat	Yoshbotir	48	2	48
7	Karakul	Karakul	48	2	48
8	Jondor	Navgadi	48	2	48
9	Romitan	Bobur	48	2	48
10	Gijduvan	F.Khujayev	48	2	48
	<b>Kashkadarya region</b>	<b>8</b>	<b>504</b>	<b>21</b>	<b>504</b>
1	Kitab	Yangiobod	96	4	96
2	Yakkabog	Yangiobod	24	1	24
3	Yakkabog	Aygirkul	48	2	48
4	Shakhrisabz	Shamaton	144	6	144
5	Shakhrisabz	Dustlik	24	1	24
6	Kamashi	Ravot	48	2	48
7	Kamashi	Sakhtapiyoz	48	2	48
8	Kamashi	Chaman	72	3	72
	<b>Namangan region</b>	<b>3</b>	<b>264</b>	<b>11</b>	<b>264</b>
1	Turakurgon	Uzbekiston	72	3	72
2	Uychi	Past guzar	96	4	96
3	Chust	Gulzor	96	4	96
	<b>Surkhandarya region</b>	<b>1</b>	<b>144</b>	<b>6</b>	<b>144</b>
1	Termez	Manguzar	144	6	144
	<b>Tashkent region</b>	<b>2</b>	<b>168</b>	<b>7</b>	<b>168</b>
1	Zangiota	Urtaovul	72	3	72
2	Urtachirchik	Uygur	96	4	96

The beneficiary selection is carried out in accordance with the Regulations on procedure for participation of the applicant in Affordable Rural Housing Program on updated standard projects for 2017–2021, approved by the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan of February 09, 2018, No.103.

The participating commercial banks (PCB) concluded 4,758 mortgage contracts with selected beneficiaries for the construction of affordable rural houses under the Program with participation of ADB, including: JSCB "Qishloq Qurilish Bank" - 1,776 contracts.

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

It should be noted that all residential buildings that are being built according to the updated model projects under the 2020 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 the 2020 Program with participation of ADB**

<i>No</i>	<i>Regions</i>	<i>Massifs</i>	<i>Project category on screening sheet on ecology</i>	<i>Project category on screening sheet on sociology</i>	<i>The presence of the conclusion of environmental expertise</i>
<b>Republic of Karakalpakstan</b>					
1	Amudarya	Gulzar	<i>B</i>	<i>C</i>	<i>Yes</i>
2	Beruniy	Shimom	<i>B</i>	<i>C</i>	<i>Yes</i>
3	Kungrad	Kanly	<i>B</i>	<i>C</i>	<i>Yes</i>
4	Khodjeyli	Kun nuri	<i>B</i>	<i>C</i>	<i>Yes</i>
5	Chimboy	Jipek Jal	<i>B</i>	<i>C</i>	<i>Yes</i>
6	Ellikkala	Ellikkala	<i>B</i>	<i>C</i>	<i>Yes</i>
<b>Bukhara region</b>					
1	Bukhara	Rabotak	<i>B</i>	<i>C</i>	<i>Yes</i>
2	Vobkent	Dustlik	<i>B</i>	<i>C</i>	<i>Yes</i>
3	Peshku	Navbahor	<i>B</i>	<i>C</i>	<i>Yes</i>
4	Shafirkon	Boboato	<i>B</i>	<i>C</i>	<i>Yes</i>
5	Karovulbazar	Navbahor	<i>B</i>	<i>C</i>	<i>Yes</i>
6	Alat	Yoshbotir	<i>B</i>	<i>C</i>	<i>Yes</i>
7	Karakul	Karakul	<i>B</i>	<i>C</i>	<i>Yes</i>
8	Jondor	Navgadi	<i>B</i>	<i>C</i>	<i>Yes</i>
9	Romitan	Bobur	<i>B</i>	<i>C</i>	<i>Yes</i>
10	Gijduvan	F.Khujayev	<i>B</i>	<i>C</i>	<i>Yes</i>
<b>Kashkadarya region</b>					
1	Kitab	Yangiobod	<i>B</i>	<i>C</i>	<i>Yes</i>
2	Yakkabog	Yangiobod	<i>B</i>	<i>C</i>	<i>Yes</i>
3	Yakkabog	Aygirkul	<i>B</i>	<i>C</i>	<i>Yes</i>
4	Shakhrisabz	Shamaton	<i>B</i>	<i>C</i>	<i>Yes</i>
5	Shakhrisabz	Dustlik	<i>B</i>	<i>C</i>	<i>Yes</i>
6	Kamashi	Ravot	<i>B</i>	<i>C</i>	<i>Yes</i>
7	Kamashi	Sakhtapiyoz	<i>B</i>	<i>C</i>	<i>Yes</i>
8	Kamashi	Chaman	<i>B</i>	<i>C</i>	<i>Yes</i>
<b>Namangan region</b>					
1	Turakurgon	Uzbekiston	<i>B</i>	<i>C</i>	<i>Yes</i>
2	Uychi	Past guzar	<i>B</i>	<i>C</i>	<i>Yes</i>
3	Chust	Gulzor	<i>B</i>	<i>C</i>	<i>Yes</i>
<b>Surkhandarya region</b>					
1	Termez	Mangazar	<i>B</i>	<i>C</i>	<i>Yes</i>
<b>Tashkent region</b>					
1	Zangiota	Urtaovul	<i>B</i>	<i>C</i>	<i>Yes</i>
2	Urtachirchik	Uygur	<i>B</i>	<i>C</i>	<i>Yes</i>

In addition, during the categorization, were filled the forms of the screening process in accordance with Appendix 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, monitored (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 2020 Program with participation of ADB**

<i>No</i>	<i>Regions</i>	<i>Bank branch</i>	<i>Massifs</i>	<i>Start date of construction</i>	<i>Number of audits performed</i>	<i>By whom the audit was held</i>
<b>Republic of Karakalpakstan</b>						
1	Amudarya	Beruniy branch	Gulzar	June	5	
2	Beruniy	Beruniy branch	Shimom	June	5	
3	Kungrad	Kungirot branch	Kanly	June	5	
4	Khodjeyli	Chimbay branch	Kun nuri	June	5	
5	Chimboy	Chimbay branch	Jipek Jal	June	5	
6	Ellikkala	Chimbay branch	Ellikkala	June	5	
<b>Bukhara region</b>						
1	Bukhara	Galaosiyo branch	Rabotak	June	5	
2	Vobkent	Bukhara regional branch	Dustlik	June	5	
3	Peshku	Kogon Branch	Navbahor	June	5	
4	Shafirkon	Kogon Branch	Boboato	June	5	
5	Karovulbazar	Kogon Branch	Navbahor	June	5	
6	Alat	Galaosiyo branch	Yoshbotir	June	5	
7	Karakul	Bukhara regional branch	Karakul	June	5	
8	Jondor	Galaosiyo branch	Navgadi	June	5	
9	Romitan	Galaosiyo branch	Bobur	June	5	
10	Gijduvan	Galaosiyo branch	F.Khujayev	June	5	
<b>Kashkadarya region</b>						
1	Kitab	Yakkabog branch	Yangiobod	June	5	
2	Yakkabog	Yakkabog branch	Yangiobod	June	5	
3	Yakkabog	Yakkabog branch	Aygirkul	June	5	
4	Shakhrisabz	Yakkabog branch	Shamaton	June	5	
5	Shakhrisabz	Yakkabog branch	Dustlik	June	5	
6	Kamashi	Kashkadarya regional branch	Ravot	June	5	
7	Kamashi	Kashkadarya regional branch	Sakhtapiyoz	June	5	
8	Kamashi	Kashkadarya regional branch	Chaman	June	5	
<b>Namangan region</b>						
1	Turakurgon	Uchkurgan branch	Uzbekiston	June	5	
2	Uychi	Uchkurgan branch	Past guzar	June	5	
3	Chust	Uchkurgan branch	Gulzor	June	5	
<b>Surkhandarya region</b>						
1	Termez	Surkhandarya regional branch	Manguzar	June	5	
<b>Tashkent region</b>						
1	Zangiota	Yangiyul branch	Urtaovul	June	5	
2	Urtachirchik	Yangiyul branch	Uygur	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 management of the Bank No. 14 dated April 26, 2017. 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. Amendments to the ESMS Manual concerned the annual report form, as

well as the Environmental Monitoring Plan, provided to the Project Management and Monitoring Unit on a monthly basis.

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 2020 Program**

<i>No</i>	<i>Region</i>	<i>Bank branch</i>	<i>Full name</i>	<i>Position</i>
1	Tashkent city	Head office	Akhmetova A.	ESMS coordinato
2	Republic of Karakalpakstan	Karakalpak region branch	Dauletmuratov B.	Responsible for the ESMS
	Beruniy region	Beruniy branch	Tadjibaev M.	Responsible for the ESMS
	Kungirat	Kungirat branch	Userov R.	Responsible for the ESMS
	Chimbay	Chimbay branch	Markabaev A.	Responsible for the ESMS
3	Bukhara region	Bukhara region branch	Asadov N.	Responsible for the ESMS
		Galaosiyo branch	Jumaev B.	Responsible for the ESMS
		Kogon branch	Numonov Sh.	Responsible for the ESMS
4	Kashkadarya region	Kashkadarya region branch	Turaev F.	Responsible for the ESMS
		Kukdala branch	Khurozov S.	Responsible for the ESMS
		Yakkabog branch	Nematov A.	Responsible for the ESMS
		Kattakurgan branch	Urokov S.	Responsible for the ESMS
5	Namangan region	Namangan region branch	Masaidov O.	Responsible for the ESMS
		Pop branch	Turdiyev N.	Responsible for the ESMS
		Uchkurgan branch	Mamasidikov A.	Responsible for the ESMS
6	Surkhandarya region	Surkhandarya region branch	Artikov B.	Responsible for the ESMS
7	Tashkent region	Tashkent region branch	Yunusov F.	Responsible for the ESMS
		Yangiyul branch	Zufarov Sh.	Responsible for the ESMS
		Gazalkent branch	Karimberdieva L.	Responsible for the ESMS

## **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 standard projects, was carried out at least 1 time per month.

Due to the fact that the COVID-19 Pandemic was declared from March to August 2020, movement was limited (in places), both among the population and for government workers. Since September 2020, the ESMS specialists switched to monthly environmental monitoring, during which checklists were filled in according to the template developed by the national consultant ADB.

During the monitoring carried out during 2020, no cases of violation of environmental standards were revealed, and there were no accidents or incidents at the construction sites.

**Table 6.**

**Information on identified problems during environmental monitoring conducted by specialists of JSCB “Qishloq Qurilish Bank” on ESMS within 2020 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, Beruniy branch	10	not found					
	Republic of Karakalpakstan, Kungirat branch	5	not found					
	Republic of Karakalpakstan, Chimbay branch	15	not found					
2	Bukhara region, Bukhara regional branch	10	not found					
	Bukhara region, Galaosiyo branch	25	not found					
	Bukhara region, Kogon branch	15	not found					
3	Kashkadarya region, Kashkadarya regional branch	15	not found					
	Kashkadarya region, Yakkabog branch	25	not found					
4	Namangan region, Uchkurgan branch	15	not found					
5	Surkhandarya region, Surkhandarya regional branch	5	not found					
6	Tashkent region, Yuangiyul branch	10	not found					
<b>Total:</b>		<b>150</b>						

### **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 standard projects in rural areas in the frame of the Program with participation of ADB in 2020 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 2020, 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:

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 2020 Program**

<i>№</i>	<i>Region, Bank branch</i>	<i>Number of audits</i>	<i>Number of notifications issued by QQB</i>	<i>Announcement received by</i>	<i>What issues were addressed</i>
1	Republic of Karakalpakstan, Beruniy branch	10	-	-	-
	Republic of Karakalpakstan, Kungirat branch	5	-	-	-
	Republic of Karakalpakstan, Chimbay branch	15	-	-	-
2	Bukhara region, Bukhara regional branch	10	-	-	-
	Bukhara region, Galaosiyo branch	25	-	-	-
	Bukhara region, Kogon branch	15	-	-	-
3	Kashkadarya region, Kashkadarya regional branch	15	-	-	-
	Kashkadarya region, Yakkabog branch	25	-	-	-
4	Namangan region, Uchkurgan branch	15	-	-	-
5	Surkhandarya region, Surkhandarya regional branch	5	-	-	-
6	Tashkent region, Yuangiyul branch	10	-	-	-

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, in the QQB such a mechanism has been created and it is in operation.

Thus, in accordance with the decision of the management of the Bank No.31 dated October 18, 2016, a department for addressing appeals from entities and individuals in head office of the Bank 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](http://www.qqb.uz).

During the reporting period, the QQB did not receive any complaint from individuals affected by the Affordable Rural Housing Program 2020.

**Table 9.**

**Information on complaints received from persons affected by the Affordable Rural Housing Program 2020**

<i>№</i>	<i>Region, Bank branch</i>	<i>Number of complaints received</i>	<i>Type (in writing, orally, by phone)</i>	<i>Main topics for complaints</i>	<i>Number of complaints solved</i>
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	-	-	-	-

<i>Nº</i>	<i>Region, Bank branch</i>	<i>Number of complaints received</i>	<i>Type (in writing, orally, by phone)</i>	<i>Main topics for complaints</i>	<i>Number of complaints solved</i>
4	<i>Surkhandarya region, Surkhandarya regional branch</i>	-	-	-	-
	<i>Surkhandarya region, Sariosiyo branch</i>	-	-	-	-
	<i>Surkhandarya region, Shurchi branch</i>	-	-	-	-
	<i>Surkhandarya region, Kumkurgan branch</i>	-	-	-	-
5	<i>Fergana region, Fergana regional branch</i>	-	-	-	-
	<i>Fergana region, Kokand branch</i>	-	-	-	-
	<i>Fergana region, Margilan branch</i>	-	-	-	-
6	<i>Khorezm region, Khorezm regional branch</i>	-	-	-	-
	<i>Khorezm region, Honqa branch</i>	-	-	-	-
	<i>Khorezm region, Xiva branch</i>	-	-	-	-

## 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 presented by the terms of the Loan Agreement signed during the second phase of the construction affordable rural housing program, where new "lending, based on results" 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 2020. However, they are included in the bank's action plan for 2021.

Nevertheless, in order to make ESMS more effective, JCBS "Qishloq Qurilish Bank" intends to take the following actions in 2021.

**Table 10.**

### Action Plan of JSCB "Qishloq Qurilish Bank" for 2021

<b>PCB</b>	<b>Issues</b>	<b>Actions required</b>	<b>Responsible</b>	<b>Period/data</b>
QQB	Publication of the QQB's annual report of 2020 on the bank's website	After approval of the provided annual reporting of the bank on ESMS from MMU and ADB to ensure the publication of the document on the bank's website	ESMS coordinator	1 quarter of 2020
QQB	Conducting series of on-spot trainings by the ESMS coordinator for ESMS specialists.	Develop handouts and presentation materials and schedule for training sessions.	ESMS coordinator	During 2020

# **Annual report on monitoring of safeguards measures**

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*For FI operations*

**Project number:** 3535-UZB

**Reporting period:** January-December 2020

**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 Economic Development and Poverty Reduction of the Republic of Uzbekistan

**Approved by:** Deputy Chairman of the management of JSCB «National Bank for Foreign Economic Affairs of the Republic of Uzbekistan» A.Khodjaev

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## 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 million 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, the construction of 29,000 houses in these regions is envisaged, at the same time, construction of 4,758 houses is planned for the reporting year.

A specific feature of the Program’s financing is a selected financing mechanism – lending based on the results, 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:**

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

*\*) 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 of the Bank No.432 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 2020 is signing as minimum 4,758 mortgage contracts with selected Program's beneficiaries, of which at least 25% are women.

These 4,758 mortgage contracts were distributed among three participating commercial banks as follows:

- JSCB "Qishloq Qurilish Bank" – 1,776 preferential mortgage loans;
- JSCB "Ipoteka Bank" – 1,386 preferential mortgage loans;
- National Bank of Uzbekistan – 1,596 preferential mortgage loans.

At the same time, the distribution of mortgage loans issued under the Program with participation of ADB in 2020, broken down by regions, massifs and number of houses was as follows:

**Table 2**

**Distribution of mortgage loans issued by NBU in 2020 under the Program with participation of ADB by regions, massifs and number of houses**

№	District	Massifs	Total number of houses	4-storey 24-room apartment	
				number of houses	number of apartments
	Total:		1 596	63	1 596
	Republic of Karakalpakstan		144	6	144
1	Kegeyli	Juzimbog	24	1	24
2	Karauzak	Esim	24	1	24
3	Nukus	Aqmangit	48	2	48
4	Turtkul	Ullubog	48	2	48
	Kashkadarya region		264	11	264
1	Guzar	Tinchlik	24	1	24
2	Kasbi	Tinchlik	48	2	48
3	Muborak	Bobur	48	2	48
4	Muborak	Dustlik	48	2	48
5	Nishon	Nuriston	72	3	72
6	Nishon	Nuriston-1	24	1	24
	Samarkand region		168	7	168
1	Pastdargom	Guzalkent	48	2	48
2	Narpay	Narpay	48	2	48
3	Nurobod	Navruz	24	1	24
4	Jomboy	Kattakishlok	48	2	48
	Surkhandarya region		168	7	168
1	Termez	Manguzar	168	7	168
	Tashkent region		300	9	300
1	Bekobod	Istiklol	48	2	48
2	Kuyichirchik	Ibrat	96	4	96
3	Yukorichirchik	Mirobod	156	3	156
	Fergana region		312	13	312
1	Besharik	Adirobod	120	5	120
2	Oltiariq	Kapchugay	120	5	120
3	Fergana	Mindonobod	72	3	72
	Khorezm region		240	10	240

1	Khazorasp	Obod	120	5	120
2	Shovot	Kirgok buyi	120	5	120

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 and Decree of the President of the Republic of Uzbekistan dated November 28, 2019 No. 5886.

The participating commercial banks (PCB) concluded 4,758 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 – 1,596.

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 loan 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 2020 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 2020 Program with the participation of ADB**

<i>No</i>	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
<b>Republic of Karakalpakstan</b>						
1	Kegeyli	Karakalpakstan branch	Juzimbog	B	C	Yes
2	Karauzak	Karakalpakstan branch	Esim	B	C	Yes
3	Nukus	Karakalpakstan branch	Aqmangit	B	C	Yes
4	Turtkul	Turtkul branch	Ullubog	B	C	Yes
<b>Kashkadarya region</b>						
1	Guzar	Guzar branch	Tinchlik	B	C	Yes
2	Kasbi	Mubarek branch	Tinchlik	B	C	Yes
3	Muborak	Mubarek branch	Bobur	B	C	Yes
4	Muborak	Mubarek branch	Dustlik	B	C	Yes
5	Nishon	Karshi branch	Nuriston	B	C	Yes
6	Nishon	Karshi branch	Nuriston-1	B	C	Yes
<b>Samarkand region</b>						
1	Pastdargom	Pastdargom branch	Guzalkent	B	C	Yes
2	Narpay	Nurabad branch	Narpay	B	C	Yes
3	Nurobod	Nurabad branch	Navruz	B	C	Yes
4	Jomboy	Djambay branch	Kattakishlok	B	C	Yes
<b>Surkhandarya region</b>						
1	Termez	Termez branch	Manguzar	B	C	Yes
<b>Tashkent region</b>						
1	Bekobod	Bekabad branch	Istiklol	B	C	Yes
2	Kuyichirchik	Yangiyul branch	Ibrat	B	C	Yes
3	Yukorichirchik	Tashkent region branch	Mirobod	B	C	Yes
<b>Fergana region</b>						
1	Besharik	Besharik branch	Adirobod	B	C	Yes
2	Oltiariq	Rishtan branch	Kapchugay	B	C	Yes

<i>№</i>	<b>Region</b>	<b>Bank branch</b>	<b>Massifs</b>	<b>Project category on screening sheet on ecology</b>	<b>Project category on screening sheet on sociology</b>	<b>The presence of the conclusion of environmental expertise</b>
3	Fergana	Fergana branch	Mindonobod	B	C	Yes
<b>Khorezm region</b>						
1	Khazorasp	Khazorasp branch	Obod	B	C	Yes
2	Shovot	Shavat branch	Kirgok buyi	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 2020 Program with participation of ADB**

<i>№</i>	<b>Region</b>	<b>Bank branch</b>	<b>Massifs</b>	<b>Start date of construction</b>	<b>Number of audits performed</b>	<b>By whom the audit was held *</b>
<b>Republic of Karakalpakstan</b>						
1	Kegeyli	Karakalpakstan branch	Juzimbog	June	4	
2	Karauzak	Karakalpakstan branch	Esim	June	5	
3	Nukus	Karakalpakstan branch	Aqmangit	June	5	
4	Turtkul	Turtkul branch	Ullubog	June	5	
<b>Kashkadarya region</b>						
1	Guzar	Guzar branch	Tinchlik	June	4	
2	Kasbi	Mubarek branch	Tinchlik	June	5	
3	Muborak	Mubarek branch	Bobur	June	5	
4	Muborak	Mubarek branch	Dustlik	June	4	
5	Nishon	Karshi branch	Nuriston	June	5	
6	Nishon	Karshi branch	Nuriston-1	June	5	
<b>Samarkand region</b>						
1	Pastdargom	Pastdargom branch	Guzalkent	June	5	
2	Narpay	Nurabad branch	Narpay	June	5	
3	Nurobod	Nurabad branch	Navruz	June	5	
4	Jomboy	Djambay branch	Kattakishlok	June	4	
<b>Surkhandarya region</b>						
1	Termez	Termez branch	Manguzar	June	5	
<b>Tashkent region</b>						
1	Bekobod	Bekabad branch	Istiklol	June	5	
2	Kuyichirchik	Yangiyul branch	Ibrat	June	5	
3	Yukorichirchik	Tashkent region branch	Mirobod	June	4	
<b>Fergana region</b>						
1	Besharik	Besharik branch	Adirobod	June	5	
2	Oltiarik	Rishtan branch	Kapchugay	June	5	

№	Region	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held *
3	Fergana	Fergana branch	Mindonobod	June	5	
<b>Khorezm region</b>						
1	Khazorasp	Khazorasp branch	Obod	June	5	
2	Shovot	Shavat branch	Kirgok buyi	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, 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 National Bank of Uzbekistan No.432 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 Activity 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.

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 2020 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
6	Surkhandarya region	Sherabad branch	Abdullaev A.	Responsible for the ESMS	№08 dated from January 9, 2019
7	Namangan region	Namangan branch	Turdiev D.	Responsible for the ESMS	№ 47 dated from March 30, 2018
8	Ferghana region	Ferghana branch	Abdurakhimov	Responsible for the	№466K dated from

			Sh.	ESMS	December 23, 2016
9	Tashkent region	Tashkent regional branch	Nosirov A.	Responsible for the ESMS	№ 380 dated from October 30, 2019

## Part II. Environmental issues

In the reporting period, environmental monitoring in the project regions was carried out by responsible specialists in the ESMS. As indicated in the guidance of the National Bank on the ESMS, environmental monitoring of each land mass, where the construction of affordable residential buildings was carried out according to updated standard projects in rural areas, environmental monitoring was carried out at least 1 time per month (*except during the quarantine period and restrictions on promotion*).

Due to the fact that the COVID-19 Pandemic was declared, from March to August 2020, movement was limited (in places), both among the population and for government workers. Since September 2020, ESMS specialists switched to monthly environmental monitoring, during which checklists were filled in according to the template developed by the national consultant of ADB.

During the monitoring carried out during 2020, no cases of violation of environmental standards were revealed, and there were no accidents or incidents at the construction sites.

**Table 6**

**Information on identified problems during environmental monitoring conducted by specialists of NBU on ESMS within 2020 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	14	not found					
2	Turtkul branch	5	not found					
3	Kashkadarya region, Karshi branch	10	not found					
4	Guzar branch	4	not found					
5	Mubarek branch	14	not found					
6	Surkhandarya region, Termez branch	5	not found					
7	Samarkand region, Pastdargam branch	5	not found					
8	Djambay branch	4	not found					
9	Nurabad branch	10	not found					
10	Tashkent region, Yangiyul branch	9	not found					
11	Bekabad branch	5	not found					
12	Ferghana region, Ferghana branch	5	not found					
13	Besharik branch	5	not found					
14	Rishtan branch	5	not found					
15	Khorezm region, Khazorasp branch	5	not found					
16	Shavat branch	5	not found					
	<b>Total:</b>	<b>110</b>						

### 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 2020 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 2020, 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 (*except during the quarantine period and restrictions on promotion*) 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 2020 Program**

№	Region, Bank branch	Number of audits	Purpose of audit	Note
	<b>TOTAL:</b>	<b>110</b>		
1	Republic of Karakalpakstan, Nukus branch	14	Conformity assessment for protective measures	
2	Turtkul branch	5	Conformity assessment for protective measures	
3	Kashkadarya region, Karshi branch	10	Conformity assessment for protective measures	
4	Guzar branch	4	Conformity assessment for protective measures	
5	Mubarek branch	14	Conformity assessment for protective measures	
6	Surkhandarya region, Termez branch	5	Conformity assessment for protective measures	
7	Samarkand region, Pstdargam branch	5	Conformity assessment for protective measures	
8	Djambay branch	4	Conformity assessment for protective measures	
9	Nurabad branch	10	Conformity assessment for protective measures	
10	Tashkent region, Yangiyul branch	9	Conformity assessment for protective measures	
11	Bekabad branch	5	Conformity assessment for protective measures	
12	Ferghana region, Ferghana branch	5	Conformity assessment for protective measures	
13	Besharik branch	5	Conformity assessment for protective measures	

14	Rishtan branch	5	Conformity assessment for protective measures	
15	Khorezm region, Khazorasp branch	5	Conformity assessment for protective measures	
16	Shavat branch	5	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 2020 Program**

<i>No</i>	<b>Region, Bank branch</b>	<b>Number of audits</b>	<b>Number of notifications issued by NBU</b>	<b>Announcement received by</b>	<b>What issues were addressed</b>
1	Republic of Karakalpakstan, Nukus branch	14	–	–	–
2	Turtkul branch	5	–	–	–
3	Kashkadarya region, Karshi branch	10	–	–	–
4	Guzar branch	4	–	–	–
5	Mubarek branch	14	–	–	–
6	Surkhandarya region, Termez branch	5	–	–	–
7	Samarkand region, Paldargam branch	5	–	–	–
8	Djambay branch	4	–	–	–
9	Nurabad branch	10	–	–	–
10	Tashkent region, Yangiul branch	9	–	–	–
11	Bekabad branch	5	–	–	–
12	Ferghana region, Ferghana branch	5	–	–	–
13	Besharik branch	5	–	–	–
14	Rishtan branch	5	–	–	–
15	Khorezm region, Khazorasp branch	5	–	–	–
16	Shavat branch	5	–	–	–

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.

Concerning on grievance redress mechanism, in the NBU such a mechanism has been created and it is in operation. Thus, in accordance with the decision of the Management of the Bank No.2 dated from January 8, 2018, a department for addressing appeals from entities and individuals in head office of the Bank 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 its 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](http://www.nbu.uz).

During the reporting period, the NBU did not receive any complaint from individuals affected by the Affordable Rural Housing Program 2020.

**Table 9**

**Information on complaints received from persons affected by the Affordable Rural Housing Program 2020**

№	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	—	—	—	—
2	Turtkul branch	—	—	—	—
3	Kashkadarya region, Karshi branch	—	—	—	—
4	Guzar branch	—	—	—	—
5	Mubarek branch	—	—	—	—
6	Surkhandarya region, Termez branch	—	—	—	—
7	Samarkand region, Pastdargam branch	—	—	—	—
8	Djambay branch	—	—	—	—
9	Nurabad branch	—	—	—	—
10	Tashkent region, Yangiyul branch	—	—	—	—
11	Bekabad branch	—	—	—	—
12	Ferghana region, Ferghana branch	—	—	—	—
13	Besharik branch	—	—	—	—
14	Rishtan branch	—	—	—	—
15	Khorezm region, Khazorasp branch	—	—	—	—
16	Shavat 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 presented by the terms of the Loan Agreement signed during the second phase of the construction affordable rural housing program, where new "lending, based on results" model is implemented.

In the annual report of the National Bank on the implementation of ESMS by the end of 2020, 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 2021.



**Table 10****Action Plan of JSCB "National Bank of Uzbekistan" for 2021**

<b>PCB</b>	<b>Issues</b>	<b>Actions required</b>	<b>Responsible</b>	<b>Period/data</b>
NBU	Publication of the annual report of the NBU according to the results of 2020 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 <sup>st</sup> quarter of 2021
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 2021

# **Annual report on monitoring of safeguards measures**

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## **For FI operations**

**Project number:** 3535-UZB

**Reporting period:** January-December 2020

**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 J. Mirkhanov

**Name of the organization:** JSCMB "Ipoteka-bank"

**Country, city:** Republic of Uzbekistan, Tashkent

**Executive agency:** Ministry of Economic Development and Poverty Reduction of the Republic of Uzbekistan

**Approved by:** Deputy Chairman of the management of JSCMB "Ipoteka-bank" D. Zulfukarov

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## 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 million. 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, at the same time, construction of 4,758 houses is planned for the reporting year.

A special feature of the Program's financing is the selected financing mechanism based on the results of 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 loan funds (DLI).

**Table 1**

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

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

*\*) 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 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 2020, one of the indicators related to ADB's loan withdrawals (DLI-2) is the conclusion of at least 4 758 mortgage agreements with selected beneficiaries of the Program, of which at least 25% are women.

These 4 758 mortgage agreements were distributed among the three participating commercial banks as follows:

- JSCB "Qishloq Qurilish Bank" – 1 776 preferential mortgage loans;
- JSCMB "Ipoteka Bank" – 1 386 preferential mortgage loans;
- National Bank of Uzbekistan – 1 596 preferential mortgage loans.

Meanwhile, the distribution of mortgage loans issued under the program with the participation of ADB in 2020, 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 2020 within the framework of the program with the participation of ADB broken down by regions, arrays and number of houses**

No.	Region	Massifs	Number of flats	4-storey 24-room apartment	
				Number of houses	Number of flats
Total:			1 386	57	1 386
Republic of Karakalpakistan			72	3	72
1	Bozatau	Bozatau	24	1	24
2	Kanlikul	Dustlik	24	1	24
3	Takhiatash	Orylik	24	1	24
Kashkadarya region			312	13	312
4	Dehkanabad	Istiklol	24	1	24
5	Koson	Dustlik	48	2	48
6	Koson	Mashal	48	2	48
7	Mirishkor	Yangi Mirishkor	48	2	48
8	Kamashi	Zafar	48	2	48
9	Chirokchi	Dam	96	4	96
Samarkand region			216	9	216
10	Ishtihon	Sheyhlarkent	48	2	48
11	Bulungur	Mexnatobod	24	1	24
12	Kattakurgon	O.Mahmudov	24	1	24
13	Kattakurgon	Madrasa	24	1	24
14	Qushrobod	Bulakboshi	24	1	24
15	Payariq	Yangihayot	72	3	72
Surkhandarya region			90	3	90
16	Muzrabod	Yangihayot	90	3	90
Tashkent region			168	7	168
17	Yangiyul	Bakht	72	3	72
18	Yangiyul	Gulbahor	48	2	48
19	Yangiyul	Akhil	48	2	48
Ferghana region			288	12	288
20	Bagdad	Guliston	120	5	120
21	Uchkuprik	Mullazoir	120	5	120
22	Ferghana	Mindonobod	48	2	48
Khorezm region			240	10	240
23	Bogot	Beruniy	120	5	120
24	Gurlan	Chinobod	120	5	120

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 4 758 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" – 1 386 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 loan funds (DLI-2).

It should be noted that all residential buildings under construction that updated typical projects under the 2020 Program fell under category “B”, which implies a low impact on the environment.

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 2020**

<b>№</b>	<b>Region</b>	<b>Bank branch</b>	<b>Massifs</b>	<b>Project category on screening sheet on ecology</b>	<b>Project category on screening sheet on sociology</b>	<b>The presence of the conclusion of environmental expertise</b>
<b>Republic of Karakalpakstan</b>						
1	Bozatau	Karakalpakstan regional branch	Bozatau	B	C	YES
2	Kanlikul	Karakalpakstan regional branch	Dustlik	B	C	YES
3	Takhiatash	Karakalpakstan regional branch	Orylik	B	C	YES
<b>Kashkadarya region</b>						
4	Dehkanabad	Kashkadaryo regional branch	Istiklol	B	C	YES
5	Koson	Kashkadaryo regional branch	Dustlik	B	C	YES
6	Koson	Kashkadaryo regional branch	Mashal	B	C	YES
7	Mirishkor	Kashkadaryo regional branch	Yangi Mirishkor	B	C	YES
8	Kamashi	Kashkadaryo regional branch	Zafar	B	C	YES
9	Chirokchi	Shahrisabz branch	Dam	B	C	YES
<b>Samarkand region</b>						
10	Ishtihon	Kuksaroy branch	Sheyhlarkent	B	C	YES
11	Bulungur	Kuksaroy branch	Mexnatobod	B	C	YES
12	Kattakurgon	Kuksaroy branch	O.Mahmudov	B	C	YES
13	Kattakurgon	Kuksaroy branch	Madrasa	B	C	YES
14	Qushrobod	Kuksaroy branch	Bulakboshi	B	C	YES
15	Payariq	Kuksaroy branch	Yangihayot	B	C	YES
<b>Surkhandarya region</b>						
16	Muzrabod	Surhondaryo regional branch	Yangihayot	B	C	YES
<b>Tashkent region</b>						
17	Yangiyul	Zangiota branch	Bakht	B	C	YES
18	Yangiyul	Dustobod branch	Gulbahor	B	C	YES
19	Yangiyul	Dustobod branch	Akhil	B	C	YES
<b>Ferghana region</b>						
20	Bagdad	Kukon branch	Guliston	B	C	YES
21	Uchkuprik	Kukon branch	Mullazoir	B	C	YES
22	Ferghana	Ferghana regional branch	Mindonobod	B	C	YES
<b>Khorezm region</b>						
23	Bogot	Khorezm regional branch	Beruniy	B	C	YES
24	Gurlan	Tinchlik branch	Chinobod	B	C	YES

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.

After the process of screening and categorization of sub-projects has been completed 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 2020**

№	Name of regions	Name of bank branches	Name of arrays	Start date of constructions	Number of audits performed	By whom the audit was held
<b>Republic of Karakalpakistan</b>						
1	Bozatau	Karakalpakistan regional branch	Bozatau	june	5	
2	Kanlikul	Karakalpakistan regional branch	Dustlik	june	4	
3	Takhiatash	Karakalpakistan regional branch	Orylik	june	5	
<b>Kashkadarya region</b>						
4	Dehkanabad	Kashkadaryo regional branch	Istiklol	june	5	
5	Koson	Kashkadaryo regional branch	Dustlik	june	5	
6	Koson	Kashkadaryo regional branch	Mashal	june	4	
7	Mirishkor	Kashkadaryo regional branch	Yangi Mirishkor	june	4	
8	Kamashi	Kashkadaryo regional branch	Zafar	june	5	
9	Chirokchi	Shahrisabz branch	Dam	june	5	
<b>Samarkand region</b>						
10	Ishtihon	Kuksaroy branch	Sheyhlarkent	june	5	
11	Bulungur	Kuksaroy branch	Mexnatobod	june	5	
12	Kattakurgon	Kuksaroy branch	O.Mahmudov	june	5	
13	Kattakurgon	Kuksaroy branch	Madrassa	june	5	
14	Qushrobod	Kuksaroy branch	Bulakboshi	june	4	
15	Payariq	Kuksaroy branch	Yangihayot	june	5	
<b>Surkhondarya region</b>						
16	Muzrabod	Surhondaryo regional branch	Yangihayot	june	5	
<b>Tashkent region</b>						
17	Yangiyul	Zangiota branch	Bakht	june	5	
18	Yangiyul	Dustobod branch	Gulbahor	june	4	
19	Yangiyul	Dustobod branch	Akhil	june	5	
<b>Ferghana region</b>						
20	Bagdad	Kukon branch	Guliston	june	4	
21	Uchkuprik	Kukon branch	Mullazoir	june	5	
22	Ferghana	Ferghana regional branch	Mindonobod	june	5	
<b>Khorezm region</b>						
23	Bogot	Khorezm regional branch	Beruniy	june	5	
24	Gurlan	Tinchlik branch	Chinobod	june	5	

\* ) 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 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.

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 2020**

№	Region	Bank branch	Full name	Position	Number and date of order assigning
1	Tashkent	Head office	Mirkhanov J.	ESMS coordinator	
2	Republic of Karakalpakstan	Karakalpakstan regional branch	Rizkiev M.	Responsible for the ESMS	№479 20.10.2017г
3	Kashkadarya region	Kashkadaryo regional branch	Nazarov U.	Responsible for the ESMS	№621 19.10.2017.
4	Kashkadarya region	Shahrisabz branch	Ibragimov A.	Responsible for the ESMS	№205и 20.10.2017
5	Samarkand region	Kuksaroy branch	Ikhtiyorov K.	Responsible for the ESMS	№88 20.10.2017
6	Surkhondarya region	Surhondaryo regional branch	Jabborov E.	Responsible for the ESMS	№747и 20.10.2017
7	Tashkent region	Tashkent regional branch	Saipov A.	Responsible for the ESMS	518 24.10.2017
8	Tashkent region	Zangiota branch	Jaynarov A.	Responsible for the ESMS	210 23.10.2017
9	Ferghana region	Ferghana regional branch	Lazizov I.	Responsible for the ESMS	№580 20.10.2017
10	Ferghana region	Kukon branch	Isomiddinov F.	Responsible for the ESMS	№95и 16.10.2017
11	Khorezm region	Khorezm regional branch	Ataev A.	Responsible for the ESMS	№680 20.10.2017
12	Khorezm region	Tinchlik branch	Masharipov B.	Responsible for the ESMS	№681 23.10.2017

### **Part II. 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. However, on February 22, 2020, a letter No. 2-5 / 10 was received from the Ministry of Economic Development and Poverty Reduction of the Republic of Uzbekistan, where it was recommended to carry out environmental monitoring at least once a month. Due to the fact that the COVID-19 Pandemic was declared, from March



to August 2020. Thus, the ESMS specialists did not have the opportunity to conduct environmental monitoring once a month.

After the quarantine rules were reduced, environmental monitoring was carried out on a monthly basis, during which checklists were filled in according to a template developed by the ADB national consultant.

The monitoring conducted during 2020 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 2020 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	14	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>
2	Kashkadarya region, Kashkadaryo regional branch	23	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>
3	Kashkadarya region, Shahrisabz branch	5	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>
4	Samarkand region, Kuksaroy branch	29	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>
5	Surkhandarya region, Surhondaryo regional branch	5	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>
6	Tashkent region, Zangiota branch	5	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>
7	Tashkent region, Dustobod branch	9	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>
8	Ferghana region, Ferghana regional branch	5	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>
9	Ferghana region, Kukon branch	9	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>
10	Khorezm region, Khorezm regional branch	5	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>
11	Khorezm region, Tinchlik branch	5	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>	<i>no</i>
	<b>Total:</b>	<b>114</b>						

### **Part III: 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 2020 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 2020, and no persons were injured during construction.

### **Part IV: 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 2020 Program**

№	Province, Bank branch	Number of audits	Purpose of audit	Note
1	Republic of Karakalpakstan, Karakalpakstan regional branch	14	Conformity assessment for protective measures	
2	Kashkadarya region, Kashkadaryo regional branch	23	Conformity assessment for protective measures	
3	Kashkadarya region, Shahrisabz branch	5	Conformity assessment for protective measures	
4	Samarkand region, Kuksaroy branch	29	Conformity assessment for protective measures	
5	Surkhandarya region, Surhondaryo regional branch	5	Conformity assessment for protective measures	
6	Tashkent region, Zangiota branch	5	Conformity assessment for protective measures	
7	Tashkent region, Dustobod branch	9	Conformity assessment for protective measures	
8	Ferghana region, Ferghana regional branch	5	Conformity assessment for protective measures	
9	Ferghana region, Kukon branch	9	Conformity assessment for protective measures	
10	Khorezm region, Khorezm regional branch	5	Conformity assessment for protective measures	
11	Khorezm region, Tinchlik branch	5	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 2020 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	14	-	-	-
2	Kashkadarya region, Kashkadaryo regional branch	23	-	-	-
3	Kashkadarya region, Shahrisabz branch	5	-	-	-
4	Samarkand region, Kuksaroy branch	29	-	-	-
5	Surkhandarya region, Surhondaryo regional branch	5	-	-	-
6	Tashkent region, Zangiota branch	5	-	-	-
7	Tashkent region, Dustobod branch	9	-	-	-
8	Ferghana region, Ferghana regional branch	5	-	-	-
9	Ferghana region, Kukon branch	9	-	-	-
10	Khorezm region, Khorezm regional branch	5	-	-	-
11	Khorezm region, Tinchlik branch	5	-	-	-

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](http://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 2020.

**Table 9**

**Information on complaints received from persons affected by the Affordable Rural Housing Program  
2020**

<b>№</b>	<b>Region, Bank branch</b>	<b>Number of complaints received</b>	<b>Type (in writing, orally, by phone)</b>	<b>Main topics for complaints</b>	<b>Number of complaints solved</b>
1	Republic of Karakalpakstan, Karakalpakstan regional branch	-	-	-	-
2	Kashkadarya region, Kashkadaryo regional branch	-	-	-	-
3	Kashkadarya region, Shahrisabz branch	-	-	-	-
4	Samarkand region, Kuksaroy branch	-	-	-	-
5	Surkhandarya region, Surhondaryo regional branch	-	-	-	-
6	Tashkent region, Zangiota branch	-	-	-	-
7	Tashkent region, Dustobod branch	-	-	-	-
8	Ferghana region, Ferghana regional branch	-	-	-	-
9	Ferghana region, Kukon branch	-	-	-	-
10	Khorezm region, Khorezm regional branch	-	-	-	-
11	Khorezm region, Tinchlik branch	-	-	-	-

### Part V: Conclusion and Action Plan

Based on the results of the reporting period, it can be concluded that from JSCMB "Ipoteka Bank" 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" was applied.

In the annual report of JSCMB "Ipoteka Bank" on the implementation of the ESMS by the end 2020, 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 2021:

**Table 10**

**Action Plan of JSCMB "Ipoteka bank" for 2021**

<b>PCB</b>	<b>Issues</b>	<b>Actions required</b>	<b>Responsible</b>	<b>Period/data</b>
JSCMB «Ipoteka Bank»	Publication of the annual report of the Ipoteka Bank according to the results of 2020 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 <sup>st</sup> quarter of 2021
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 2021

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

*(равнинные территории)*



**Название регионального органа:** Хорезмское областное управление по гидрометеорологии.

**Ургенч - 2020 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 на наличие рисков проявления опасных гидрометеорологических м явлений	
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, Хазораспском, Шаватском районах.

#### 1.1. Дата проведения обследования

Обследование проводилось в период с 25 марта по 15 апреля 2020 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 квартир	Ближайшая метеостанция	Расстояние от метеостанции до массива (км)	Расположение массива		Координаты массивов
								Рядом с существующим населенным пунктом	На не освоенной территории	
1	Равнина	Багатский	Беруний	1,5	120	МС Хива	30	да		С.Ш. 41° 21'01,2" В.Д. 60° 48'51,8"
2		Гурленский	Чинобод	1,7	120	АМСГ Ургенч	36	да		С.Ш. 41° 48'8,85" В.Д. 60° 19'17,73"
3		Хазораспский	Питнак	1,7	120	Оз. Тюямуюн	7		да	С.Ш. 41° 13'28,8" В.Д. 61° 15'12,8"
4		Шаватский	Киргок буйи	2,0	102	АМСГ Ургенч	35		да	С.Ш. 41° 43'00,7" В.Д. 60° 14'40,4"



Рис. 1. Географическое расположение массивов в Хорезмской области

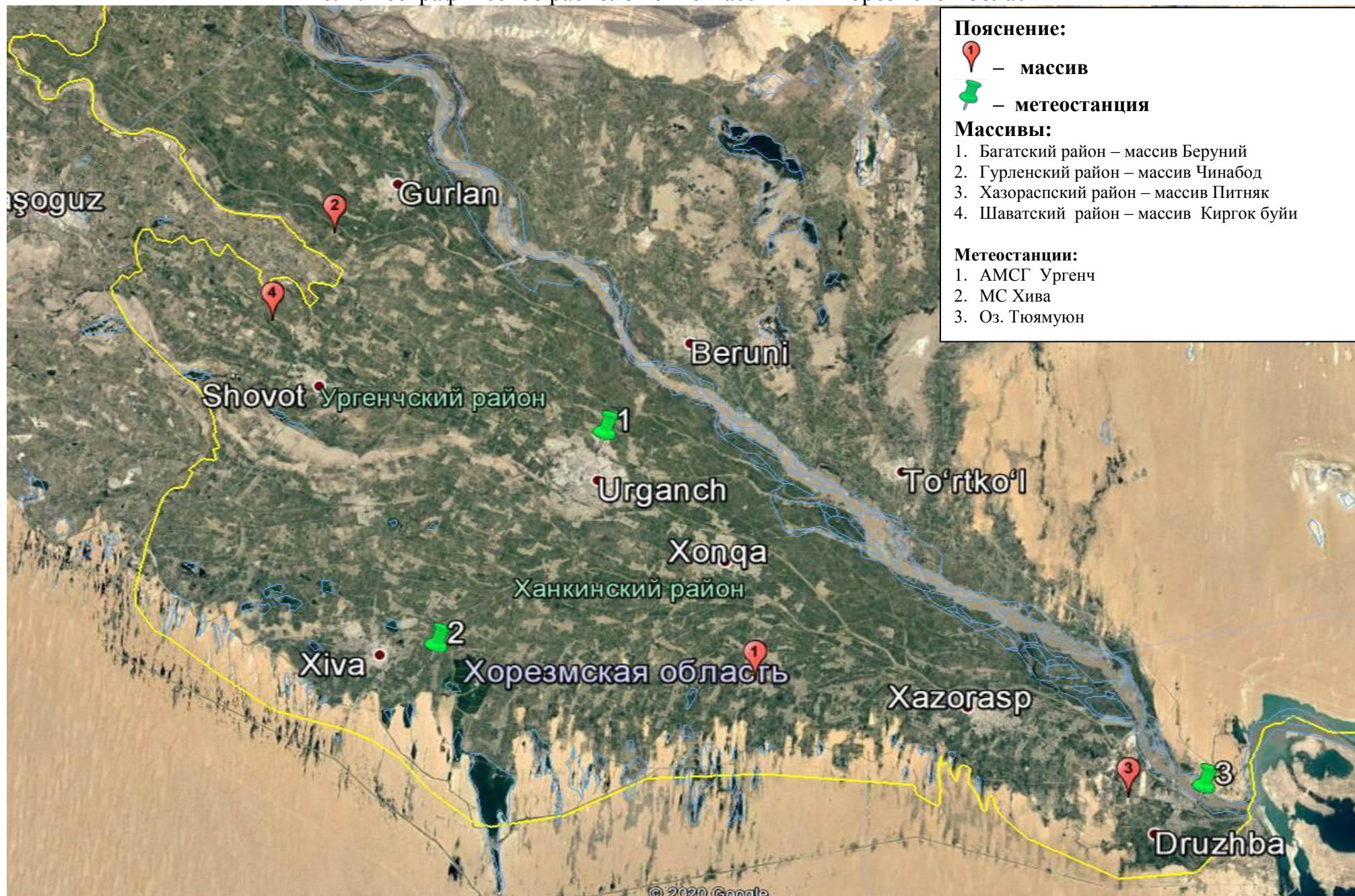
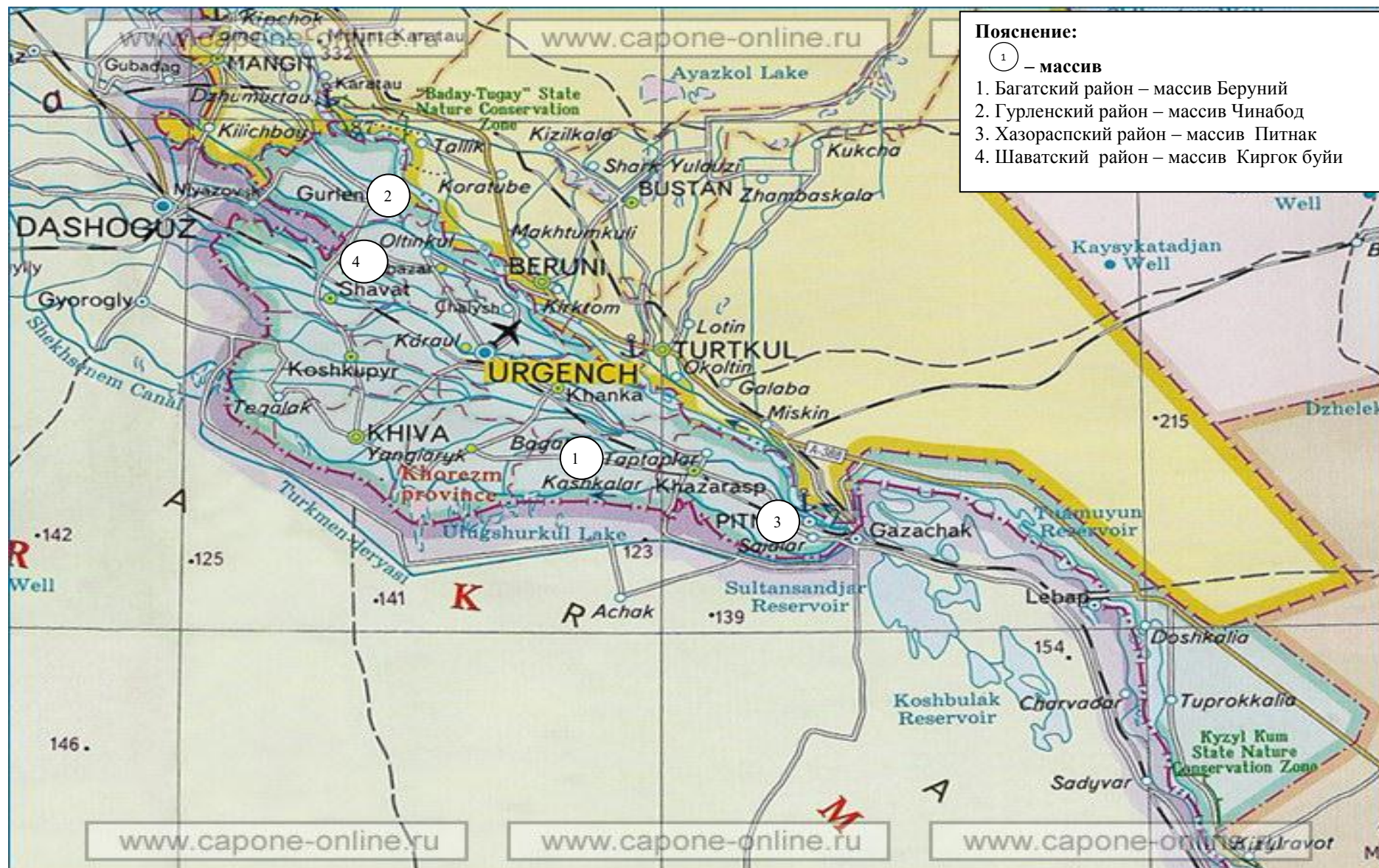




Рис. 2. Административное расположение массивов в Хорезмской области





## **Раздел 2. Исследование на наличие рисков проявления опасных гидрометеорологических явлений.**

### **2.1. Гидрологические и снеголавинные явления**

<b>№</b>	<b>Район</b>	<b>Массив</b>	<b>Гидрологические явление</b>		<b>Снеголавинные явления</b>
			<b>Селепаводковые явления</b>	<b>Затопления</b>	
1	Багат	Беруний	Риск отсутствует	Не зарегистрировано	Риск отсутствует
2	Гурлен	Чинобод	Риск отсутствует	Не зарегистрировано	Риск отсутствует
3	Хазорасп	Обод	Риск отсутствует	Не зарегистрировано	Риск отсутствует
4	Шават	Киргок буйи	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	<b>13,2</b>
Абсолютный максимум температуры воздуха за период 1927-2018 гг., °С	21,7	25,6	31,6	38,0	40,7	43,5	<b>45,5</b>	43,2	41,0	35,3	27,5	20,6	<b>45,5</b>
Абсолютный минимум температуры воздуха за период 1927-2017 гг., °С	-27,1	<b>-28,4</b>	-19,8	-6,2	-0,1	6,8	12,2	8,3	-2,8	-11,2	-19,8	-26,2	<b>-28,4</b>
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	<b>105,1</b>
Среднее месячное число дней с осадками	12	9	9	8	8	5	3	2	3	5	8	11	<b>83</b>
Максимальное суточное количество осадков за период наблюдений 1961-2017 гг, мм	23,2	43,2	<b>43,7</b>	32,6	24,4	18,3	12,2	18,8	13,6	13,2	18,6	34,4	<b>43,7</b>
Максимальная высота снега за период наблюдений 1971-2017 гг, см	14	<b>38</b>	10	3							9	20	<b>38</b>
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	<b>3,5</b>
Абсолютный максимум скорости ветра, м/сек	23	26	23	27	24	<b>34</b>	27	25	20	22	23	23	<b>34</b>

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	<b>13,7</b>
Абсолютный максимум температуры воздуха за период 1926-2018 гг., °C	21,2	26,6	32,6	38,0	42,4	44,3	<b>47,0</b>	43,0	41,6	36,6	29,4	20,0	<b>47,0</b>
Абсолютный минимум температуры воздуха за период 1926-2017 гг., °C	-26,1	<b>-27,0</b>	-17,5	-4,4	0,3	8,1	10,2	7,6	-2,7	-10,0	-18,8	-26,0	<b>-27,0</b>
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	<b>92,7</b>
Среднее месячное число дней с осадками	6	5	6	5	6	3	2	1	2	3	5	5	<b>49</b>
Максимальное суточное количество осадков за период наблюдений 1973-2017 гг, мм	20,7	23,9	33,6	23,0	25,2	16,8	<b>75,5</b>	20,6	8,2	12,2	18,9	39,7	<b>75,5</b>
Максимальная высота снега за период наблюдений 1973-2017 гг, см	16	<b>33</b>	8								10	28	<b>33</b>
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	<b>1,5</b>
Абсолютный максимум скорости ветра, м/сек	34	28	30	30	34	34	34	28	25	34	30	<b>36</b>	<b>36</b>

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. Туюмуйон 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	<b>14,2</b>
Абсолютный максимум температуры воздуха за период 1980-2017 гг., °С	19,7	24,7	35,1	38,6	42,0	44,0	<b>45,7</b>	44,3	41,0	36,6	27,4	20,8	<b>45,7</b>
Абсолютный минимум температуры воздуха за период 1980-2017 гг., °С	<b>-25,2</b>	<b>-25,2</b>	-12,6	-1,9	0,4	9,3	14,0	9,7	1,0	-9,4	-19,5	-24,6	<b>-25,2</b>
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	<b>96,4</b>
Среднее месячное число дней с осадками	10	9	9	9	9	5	3	2	3	5	7	10	<b>81</b>
Максимальное суточное количество осадков за период наблюдений 1980-2017 гг, мм	19,5	27,7	<b>43,2</b>	26,2	35,9	35,6	16,9	11,3	9,1	9,3	15,2	25,8	<b>43,2</b>
Максимальная высота снега за период наблюдений 1980-2017 гг, см	19	<b>28</b>	4								9	12	<b>28</b>
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	<b>2,6</b>
Абсолютный максимум скорости ветра, м/сек	27	28	27	28	34	30	<b>35</b>	25	22	24	24	30	<b>35</b>

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 25 марта по 15 апреля 2020 года.

№	Массив	Кол-во участников опроса (человек)	Результаты опроса по проявлению опасных гидрометеорологических явлений (рисков) на территории и (или) вблизи массивов				Примечание
			Сильный ветер	Ливневые осадки	Сели / паводки	Затопления	
1	Беруний	2	Да	Нет	Нет	Нет	
2	Чинобод	2	Да	Нет	Нет	Нет	
3	Питнак	2	Да	Нет	Нет	Нет	
4	Киргок буйи	4	Да	Нет	Нет	Нет	

## Раздел 4. Изменение 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

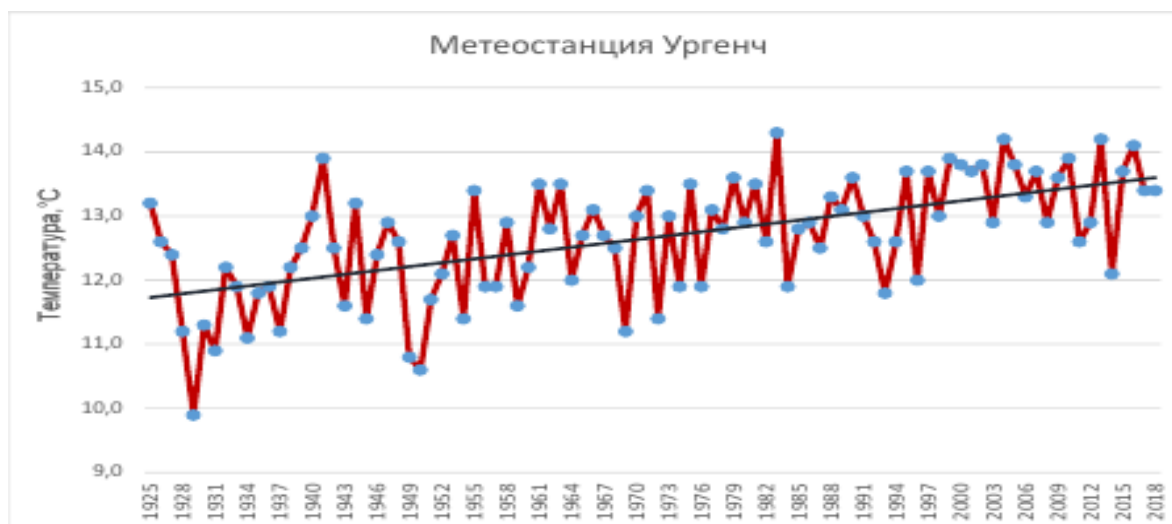


Рисунок 4.3. Изменение среднегодовой температуры воздуха на метеостанции Ургенч

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	В2						А2					
	Температура, °С			Осадки, %			Температура, °С			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 наблюдалось 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 усыхание 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)**

<b>Район массив</b>	<b>Багатский – Беруний</b>	<b>Гурланский – Чинобод</b>	<b>Хазораспский – Питнак</b>	<b>Шаватский – Киргок буйи</b>
Местность с плоским рельефом/ равнинная территория	да	да	да	да
Пересеченная местность	нет	нет	нет	нет
Горная местность	нет	нет	нет	нет
Русло реки/ близость зоны затопления	нет	да*	нет	да **
Высокие t°	умеренный	умеренный	умеренный	умеренный
Низкие t°	высокий	высокий	умеренный	высокий
Ливневые паводки	Низкий	Низкий	Низкий	Низкий
Обильные осадки	Низкий	Низкий	Низкий	Низкий
Сели	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует
Затопления / подтопления	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует
Лавины	риск отсутствует	риск отсутствует	риск отсутствует	риск отсутствует
Сильные ветра	высокий	высокий	высокий	высокий
Песчаные/пылевые бури	умеренный	высокий	умеренный	высокий
Солевые бури	умеренный	умеренный	умеренный	умеренный
Засуха	умеренный	умеренный	умеренный	умеренный

Примечание:

\* – рядом с массивом Чинабад в Гурленском районе на расстоянии 100 м. в сторону юга – запада находится канал (не имеющего названия), а на расстоянии 820 м в сторону севера – востока находится канал Клычниязбай. Каналы являются регулирурованными и в связи с этим отсутствуют природные угрозы затопление и селевых явлений.

\*\* – рядом с массивом Киргок буйи в Шаватском районе на расстоянии 600 м. находится канал Шават. Канал является регулируемым и в связи с этим отсутствует природная угроза затопления и селевых явлений.

## 5.2 Рекомендации по адаптационным мерам

Для обоснования адаптационных мер к климатическим рискам в масштабе области, необходимо 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 –Беруний	Гурланский – Чинобод	Хазораспийский – Питнак	Шаватский – Киргок буйи
<b>Адаптационные меры</b>				
Высокие t°	Использование теплоизоляционных материалов, конструктивные способы теплоизоляции помещений			
Низкие t°	Использование теплоизоляционных материалов, конструктивные способы теплоизоляции помещений			
Ливневые паводки	Предусмотреть ливневые канализации			
Обильные осадки	Предусмотреть ливневые канализации			
Сели	Риск отсутствует			
Затопления / подтопления	Риск отсутствует			
Лавины	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)			
Засуха	Система раннего предупреждения засухи			

*\* 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 Беруний
2. Гурленский район – массив Чинобод
3. Хазораспский район – массив Питнак
4. Шаватский район – массив Киргок буйи

По массиву 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 ОС 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 Чинабод, Киргок буйи 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](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](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](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](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](http://www.capone-online.ru/uzbekistan_map_uzbekistan.html)



## **Annex 6. Photos from construction sites**



**Construction of houses**



**instructing workers**



**Construction of houses**



**Watering the territory with water**



**Construction of houses**



**Construction of houses**



**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	<ul style="list-style-type: none"> <li>• Apply watering of construction sites and roads inside settlements during dry season;</li> </ul>		
		<ul style="list-style-type: none"> <li>• Cover transported bulk materials;</li> </ul>		
		<ul style="list-style-type: none"> <li>• Prohibit open burning of solid wastes generated particularly from labor camps and construction activities</li> </ul>		
		<ul style="list-style-type: none"> <li>• schedule construction so as to minimize the multiple use of the noisiest equipment near sensitive receivers;</li> </ul>		
		<ul style="list-style-type: none"> <li>• schedule working hours between 8 am and 8 pm;</li> </ul>		
	Pollution of surface and ground water	<ul style="list-style-type: none"> <li>• Construction and labor camps, including storage places for lubricant, fuel and other oils shall be located 50 m away from water bodies;</li> </ul>		
		<ul style="list-style-type: none"> <li>• Conduction of refueling, oil replacement or repairing works shall be banded at the area within 50 m from water streams;</li> </ul>		
		<ul style="list-style-type: none"> <li>• Sanitary waters and solid wastes shall not be released directly into water streams;</li> </ul>		
	Waste Management	<ul style="list-style-type: none"> <li>• Segregation of wastes on recyclable and non-recyclable wastes, hazardous and non-hazardous;</li> <li>• Timely disposal of construction and domestic wastes from construction sites</li> </ul>		
	Soil pollution	<ul style="list-style-type: none"> <li>• Soil spillages shall be removed on construction site</li> </ul>		
	PPE (Personal Protective Measures)	<ul style="list-style-type: none"> <li>• Usage of PPE at construction site</li> </ul>		
	Logbooks	<ul style="list-style-type: none"> <li>• Maintenance of logbook,               <ol style="list-style-type: none"> <li>1) Incidents on construction site and camps;</li> <li>2) complaints</li> <li>3) register</li> <li>4) conducted training on EH&amp;S for new workers and on-going</li> </ol> </li> </ul>		

		trainings		
	Health and Safety	<ul style="list-style-type: none"> <li>• Presence of poster on H&amp;S, first aid set.</li> </ul>		
	Sanitarian conditions	<ul style="list-style-type: none"> <li>• Clean drinking water availability</li> <li>• Bathrooms and toilets</li> <li>• Dining facilities, refrigerator, proper storage places for meal and etc.</li> <li>• Prevention of infections caused by the COVID-19 pandemic (availability of medical masks and disinfectants, observance of a working distance of at least 2 meters (if possible)).</li> </ul>		

Contractor/subcontractor's representatives

Name \_\_\_\_\_

Signature \_\_\_\_\_

QQI's representative

Name \_\_\_\_\_

Signature \_\_\_\_\_

PCB's representative

Name \_\_\_\_\_

Signature \_\_\_\_\_

## ANNEX 8. Sample filled checklist

## ЭКОЛОГИК МОНИТОРИНГ РЕЖАСИ ( 9 -сонли ЛОТ)

(расмлар илова қилинади)

Қорақалпоғистон Республикаси, Қанликул тумани, Дустлик массивисана (бажарилди): 31.12.2020 й.

Иш тури	Атроф-муҳитга мумкин бўлган таъсир	Таъсирни енгиллаштириш учун таклиф этилаётган амаллар	Мониторинг: Бажарилдими? Ҳа / Йўқ	ИЗОҲЛАР
Қурилиш ишлари, Қурилиш майдонлари ва ишчилар истикоматгоҳи, техника эксплуатацияси	Ҳавонинг ифлосланиши	• Қурғоқчилик пайтида қурилиш майдонларига ва аҳоли яшаш пунктлари ички йўлларида сув сепиб туриш;	Ҳа	
		• Сочилувчан материаллар ташувчи транспорт воситаларини устуни ёпиб юриш;	Ҳа	
		• Атроф муҳит ва аҳолига шовқин таъсири (тасдиқланган иш жадвали), шикоят ва таклифлар қайдномаси журнали / китоби;	Ҳа	
		• Қаттиқ чиқиндиларни очик ёндиришга йўл қўймаслик, айниқса ишчилар истикоматгоҳидан ва қурилиш майдонларда;	Ҳа	
	Ер ости ва усти сувларининг ифлосланиши	• Қурилиш майдонлари ва ишчилар истикоматгоҳи, ёнилги ва мойлаш материалларни сақлаш омборлари, сув хавзаларидан камидан 50 метр радиус узоқда бўлиши шарт;	Ҳа	
		• Ёнилги қуйиш, мой алмаштириш ёки ремонт ишлари сув хавзаларидан камидан 50 метр узоқда бажарилиши шарт;	Ҳа	
		• Ёнилги ва мойларни сақлаш жойи, ва ёнилги қуйиш ускуналари (химояланган сирт);	Ҳа	
	Мансий ва қурилиш чиқиндиларини сақлаш	• Мансий чиқиндиларни, қурилиш чиқиндиларни, ёкилги - мой маҳсулотларни алоҳида сақлаш;	Ҳа	
Тупроқнинг ифлосланиши Шахсий химоя воситалари	Тупроқнинг ифлосланиши	• Ёкилги - мой маҳсулотларни тупроқнинг устки қатламларига тўкилишини олдини олиш;	Ҳа	
	Шахсий химоя воситалари	• Қурилиш ишлари пайтида маҳсус иш кийимлари мавжудлиги – Шахсий химоя воситалари (каска, респираторлар, химоя кўзойнаклари, маҳсус пойафзаллар) таъминлаш;	Ҳа	
	Қайдномалар	• Қайднома журнали, 1) жароҳатлар, бахтсиз hodisalar, иш вақтидаги жароҳатлар қайди; 2) шикоят ва таклифлар; 3) ишчиларни ишга келиб кетиш вақти; 4) қурилиш майдонларида хавфсизлик техникаси ва атрофни муҳофаза қилиш бўйича ўтказилган ўқув машғулоти рўйхати;	Ҳа	
	Хавфсизлик техникаси	• Дастлабки тиббий ёрдам ва хавфсизлик техникасини намоён этувчи стендларни мавжудлиги (аптечка);	Ҳа	
	Санитария стандартлари	• Тоза ичимлик суви мавжудлиги;	Ҳа	
		• Хаммом (душ) ва ҳожатхоналар мавжудлиги (кўчма);		
Қурилиш ишлари	Санитария талабларига жавоб берадиган ошхоналар ёки кўчма ошхона (музлатгич, озиқ-овқат маҳсулотларини алоҳида сақлаш).	• Санитария талабларига жавоб берадиган ошхоналар ёки кўчма ошхона (музлатгич, озиқ-овқат маҳсулотларини алоҳида сақлаш).		
	COVID-19 пандемиясига сабаб бўлган инфекцияларнинг олдини олиш (тиббий ниқоб ва дезинфекцияловчи воситаларнинг мавжудлиги, 2 метрдан кам бўлмаган (иложи борича) ишчи масофани сақлаш).	• COVID-19 пандемиясига сабаб бўлган инфекцияларнинг олдини олиш (тиббий ниқоб ва дезинфекцияловчи воситаларнинг мавжудлиги, 2 метрдан кам бўлмаган (иложи борича) ишчи масофани сақлаш).		

Пудратчи/субпудратчи вакили Алиқатор ✓ Ф.И.Ш. Назрбаев К.Н Имзо Назрбаев ✓

ҚҚИ вакили (лавозими) муратқали Ф.И.Ш. Айманов С Имзо Айманов