

Environmental Monitoring Report

Annual Safeguard Monitoring Report
February 2019

UZB: Affordable Rural Housing Program

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

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

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

Annual Safeguard Monitoring Report

For FI operations

Project Number: 3535
January-December 2018

Uzbekistan: Affordable Rural Housing Program (Financed by Asian Development Bank)

For: Ministry of Economy and Industry

Endorsed by: Management and Monitoring Unit
February, 2019

ABBREVIATIONS

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

Table of Contents

<i>I. INTRODUCTION</i>	2
1.1. Short description of the program	2
1.2. Summary of activities and project progress during the previous 12 months	3
1.3. Summary of ESMS implementation in each PCBs and consolidation of PCBs' annual Environmental and Social Performance reports.....	3
1.4. Project organization and environmental management team	3
<i>II. ENVIRONMENTAL ISSUES</i>	5
<i>III. COMPLIANCE WITH ADB's SOCAIL PROTECTION REQUIREMENTS AND ADB's PROHIBITED INVESTMENT ACTIVITIES LIST</i>	7
<i>IV. ESMS OPERATIONS</i>	8
4.1 Policies and Procedure	8
4.2 Capacity Building.....	9
4.3 Monitoring and Reporting	10
4.4 Consultations and Complaints.....	11
<i>V. CONCLUSION AND ACTION PLAN</i>	11
<i>VI. ANNEXES</i>	15
ANNEX 1. Annual report of QQI.....	15
ANNEX 2. Annual report of QQB.....	42
ANNEX 3. Annual report of NBU	55
ANNEX 4. Annual report of Ipoteka Bank	70
ANNEX 5. Example of climate change report.....	83
ANNEX 6. Picture from trainings	93
ANNEX 7. Photos from construction sites.....	94
ANNEX 8. Template of checklist	95
ANNEX 9. Sample filled checklist	97

I. INTRODUCTION

1.1. Short description of the program

1. 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 rural housing construction, employment generation, and private sector development. The SARHP is guided by the national goal of rural development and improved 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 local manufacturing hubs for construction materials.

2. The Affordable Rural Housing Program (ARHP) will support a portion 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 to construct at least 29,000 dwelling units in nine regions of the country, including: Karakalpakstan, Khorezm, Bukhara, Samarkand, Surkhandarya, Kashkadarya, Fergana, Namangan and Tashkent. The construction will be undertaken by private contractors and supervised by a state-owned engineering company QQI, the State Design Institute QQL, and the Ministry of Construction of the Republic of Uzbekistan.

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

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

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

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

6. The Executive Agency (EA) of the Program is the Ministry of Economy and Industry of the Republic of Uzbekistan (MOEI), which through Management and Monitoring Unit (MMU) manages and monitors the Program. As the Implementing Agencies (IA) the following three Participating Commercial Banks (PCBs) were chosen: Qishloq Qurilish Bank (QQB), National Bank of Uzbekistan (NBU) and Ipoteka Bank (IB), and also Government Engineering Company-Qishloq Qurilish Invest (QQI).

7. The present Annual Environmental Safeguards Monitoring Report is consolidated and prepared for the Affordable Rural Housing Program (ARHP) financed by Asian Development Bank (ADB) based on an Annual Environmental Safeguards Monitoring Reports submitted by QQI and three PCBs in accordance with their respective ESMSs.

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

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

9. In 2018, 7,250 mortgage contracts were concluded, which were distributed as follows among the three participating commercial banks:

- JSCB "Qishloq Qurilish Bank" - 2,090 preferential mortgage loans;
- JSCB "Ipoteka Bank" - 2,437 preferential mortgage loans;
- National Bank of Uzbekistan - 2,723 preferential mortgage loans.

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

11. As of January 1, 2019 the construction works of 6280 houses from planned 7,250 houses under the Program for 2018 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 970 ARHP houses will be completed in the first quarter of 2019.

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

12. 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 national environmental legislation, conduction monitoring and reporting. A special attention was paid to documentation of environmental performance in each PCB.

13. In addition to above listed activities undertaken by PCBs, the QQI provided to ADB for approval an updated format of national Environmental Assessment Report which complies with basic requirements of ADB's requirement for Initial Environmental Examination (IEE) report. And the same time the proposed format is in fully compliance with national requirements for EA reports. Required content of EA report was discussed with experts from Qishloq Qurilish Loyiha (QQI) – the agency which is in charge for design of houses, preparation of environmental impact assessment reports and receiving permissions.

14. Detail description of ESMS operation in each PCBs and QQI is presented in Chapter 4.

1.4. Project organization and environmental management team

15. The Ministry of Economy and Industry is the Executing Agency, while QQI, Ipoteka Bank, NBU, and QQB are the implementing agencies. The MOEI is given the mandate to coordinate the RBL program across different ministries and entities.

16. Overall responsibility for the development and mainstreaming of the program rests with the MOEI and therefore the MOEI at central level and associated regional level personnel is responsible for achieving results associated with it. QQI and the three PCBs is implementing this program through their head offices as well as their regional offices, assigning staff as appropriate to oversee implementation of the program and report to MMU/MOEI.

17. MMU has a position of Safeguards Specialist who's duties will include to ensure that the safeguard risks are mitigated, that the Environmental and Social Safeguard Management Systems (ESMS) in the implementing agencies are working well, and that sites are selected and managed in accordance with the ESMS. Currently this position is vacant although MMU has published advertisement several times during reporting period. During the reporting period the TA national consultant assisted MMU in ESMS implementation and also assisted to consolidate of MMU ESMS report.

18. All PCBs and QQI established institutional set up for ESMS implementation. The PCBs appointed ESMS Coordinators in their Head Offices and responsible officers in each branches involved in the ARHP. All ESMS coordinators and responsible officers were appointed by official order of Banks' management. Full list of ESMS coordinators and responsible officer are provided in Tables 5 of annual reports of the PCBs and QQI.

19. To assist to MMU, PCBs and QQI in ESMS implementation, environmental consultant was hired under the TA-9322 UZB: Affordable Rural Housing Program. The overall task of the TA environmental consultant is enhancing capacity of MMU, PFIs and QQI in ESMS implementation through development capacity building program and manuals for each PFI and QQI, development training program, conduction training and assisting in consolidation of ESMS reports and PFIs performance. The TA consultant has started assignment implementation in March 2018.

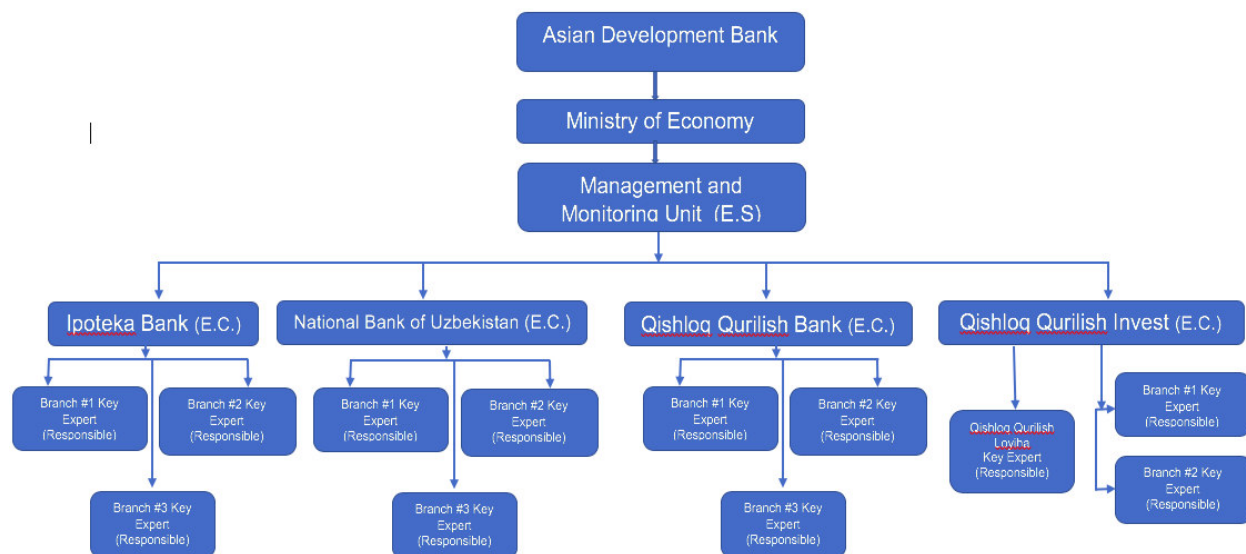


Figure 1: Institutional structure of the project's environmental and social management.

II ENVIRONMENTAL ISSUES

20. In accordance with national environmental regulations, for each massif a national environmental impact assessment was conducted and positive conclusions of Environmental Expertise from provincial branches of State Committee on Ecology and Environmental Protection was received. As a rule, an Environmental Expertise contains several requirements which have to be implemented by Contractor during the construction. Among required actions are: timely disposal of wastes from construction sites, minimizing cutting trees and receiving permissions required for operation stage. The outline of national environmental impact assessment report does not include a separate section indicated as Environmental Management Plan (EMP). However, it was agreed with Qishloq Qurilish Invest (QQI) that for 2019 national environmental examination will be implemented in new format which is harmonized with requirements of IEE and includes EMP.

21. Nevertheless, to simplify the process of environmental monitoring during construction, a simple checklist was developed for PCBs and QQI. The checklist includes several parameters which are needed to be monitored. Sample of checklist is provided in Annex 8.

22. During the reporting period all PCBs and QQI have undertaken monitoring of ESMS implementation. Particularly, in accordance with ESMS requirements PCBs' responsible officers visited all massifs included in the ARHP to check compliance of on-going construction with environmental requirements. PCB's and QQI's officers conducted such visits in most cases on the monthly base starting from August as the construction works were started about in July 2018.

23. Despite the fact that national environmental legislation does not require conduction environmental monitoring by banks, this activity was undertaken as part of ESMS requirements. It should be noted that only visual environmental monitoring was undertaken without any instrumental measurements. Instrumental monitoring could be applied in case of receiving complaints from the citizens living on surrounded areas. During the reporting period no any complaint was received.

24. The monitoring of construction sites has started from June-August 2018, after beginning of construction activities. For the 6-7 months of conducted monitoring in average each site was visited 4-5 time by the PCBs and QQI responsible officers. Information on non-compliances observed by QQI's (engineering company) specialists is provided in section IV of the QQI's annual report. According to data provided by PCBs no non-compliance were observed during the site visits. Summary information on number of site visits conducted by PCBs and QQI is presented in Table 1. As shown in the table, during the reporting period a total number of site visits was 1860.

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

Province	Number of conducted monitoring	Number of massifs*	Number of observed non-compliance	Observation period
Qishloq Qurilish Invest				
Republic of Karakalpakstan	120	24	No	June-December 2018
Bukhara province	5	1	No	June-December 2018
Kashkadarya province	180	36	2	June-December 2018
Namangan province	20	4	No	June-December 2018

Province	Number of conducted monitoring	Number of massifs*	Number of observed non-compliance	Observation period
Samarqand province	255	51	No	June-December 2018
Surkhandarya province	100	20	No	June-December 2018
Tashkent province	20	4	2	June-December 2018
Ferghana province	135	27	3	June-December 2018
Khorezm province	85	17	2	June-December 2018
Total	920	184	9	
Ipoteka Bank				
Republic of Karakalpakstan	50	10	No	June-December 2018
Kashkadarya province	85	17	No	June-December 2018
Samarqand province	65	13	No	June-December 2018
Surkhandarya province	40	8	No	June-December 2018
Ferghana province	70	14	No	July-December 2018
Khorezm province	20	4	No	July-December 2018
Total	330	66		
Qishloq Qurilish Bank				
Republic of Karakalpakstan	35	7	No	June-December 2018
Bukhara province	5	1	No	June-December 2018
Kashkadarya province	60	12	No	June-December 2018
Namangan province	20	4	No	June-December 2018
Samarqand province	50	10	No	June-December 2018
Surkhandarya province	20	4	No	June-December 2018
Tashkent province	20	4	No	July-December 2018
Khorem province	30	6	No	August-December 2018
Total	240	48		
National Bank of Uzbekistan				
Republic of Karakalpakstan	35	7	No	June-December 2018
Kashkadarya province	40	8	No	June-December 2018
Surkhandarya province	40	8	No	June-December 2018
Samarqand province	145	29	No	June-December 2018
Ferghana province	70	14	No	June-December 2018
Khorezm province	40	8	No	July-December 2018
Total	370	74		
GRAND TOTAL	1860			

*) Some massifs are funded by two banks.

Source: PCBs' and QQI annual reports for 2018

25. Among observed non-compliances were:

- Improper construction and domestic waste collection;
- Improper sanitation condition for workers;
- Not using Personal Protective Equipment (PPE) by workers;
- Improper storage of construction materials.

26. The relevant notifications about observed non-compliances were submitted to contractors by QQI's specialists and resolving of non-compliances were monitored during the next audits. Most of non-compliances were closed during monitoring period. Some of them observed during last month of reporting period will be closed and reported on the next monitoring report.

27. No accidents happened on construction sites during the reporting period.

III. COMPLIANCE WITH ADB's SOCIAL PROTECTION REQUIREMENTS AND ADB's PROHIBITED INVESTMENT ACTIVITIES LIST

28. Screening procedure indicated in ESMS ensures that all massifs are selected in fully compliance with ADB's social protection requirements and ADB's Prohibited Investment Activities List.

29. At the first stage, the QQI's staff conducted screening and made decision on eligibility of inclusion of the proposed massifs into the ARHP. At the second stage, the PCBs' responsible officers re-check the eligibility one more time. Thus, to make sure the compliance with safeguards requirements, QQI's and PCBs' ESMS responsible specialists checked massifs against inclusion of any activities related to construction in PIAL. QQI's and PCBs' information shows that categorization of massifs were identified and conducted in accordance with their ESMS manual, which is specified in detail in QQI's and PCBs' annual reports.

30. As stated in the QQI's annual report that during the screening QQI specialists reviewed maps with location of massifs, checked confirmations from local khokimiyats that massifs are located on reserved lands, which ensures that no land acquisition or resettlements are required. This condition was one of the loan covenant and based on this, a joint resolution # 2464-1 dated from 2 February 2017 was issued by State Committee of Republic of Uzbekistan on Land Resources, geodesy, mapping and state cadastre and Gosarhitektstory (State Committee on Architecture). The resolution stated that land plots for construction massifs will be provided from reserve lands with low productivity and non-irrigated area. Along with this allocated land plots have to be located in areas convenient for connection to existing infrastructure.

31. It should be noted that, as one loan covenants, all massifs are screened on Climate Change impact before screening. The government included Uzhydromet as a member of the regional site selection commissions to undertake climate change risk assessments (CCRA). Particularly, the Ministry of Agriculture and Water Resources, SCAC and State Cadaster jointly issued resolution on amendments (registered in the Ministry of Justice No.2464-1 dated August 2, 2017), according to which the regional branches of Uzhydromet have been included to the regional site selection commissions. As of today, all relevant reports on CCRA for the massifs of nine ADB project regions, prepared by Uzhydromet, were submitted to ADB with the following corresponding letters of MOEI:

- No.MM-2-5/95 dated 16 August 2018 for Khorezm region;
- No.MM-2-5/97 dated 20 August 2018 for Samarkand region;
- No.MM-2-5/102 dated 5 September 2018 for Bukhara and Kashkadarya regions;
- No.MM-2-5/110 dated 13 September 2018 for Fergana region;
- No.MM-2-5/127 dated 27 September 2018 for Karakalpakstan, Namangan and Tashkent regions, and;
- No.MM-2-5/138 dated 8 October 2018 for Surkhandarya region.

32. According to Tables 3 of QQI's and PCBs' annual reports (Annex 1-4) all selected sites belong to category B on environmental and category C on resettlement. For each massif a Positive Conclusion of State Environmental Expertise was received as well. Information on categorization and presence of Positive Conclusion of the State Environmental Expertise is provided in Tables 3 of QQI and PCBs annual reports.

33. Thus, all massifs were selected in full compliance with ADB's social Protection Requirements and ADB's prohibited investment activities list no corrective actions are required at this stage.

IV. ESMS OPERATIONS

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

4.1 Policies and Procedure

35. As stated in Annual reports, all PCBs and QQI have ESMSs approved by Council Boards in 2017 and published on banks' websites. Each branch of PCBs and QQI in the provinces and Republic of Karakalpakstan have printed version of ESMS.

36. Internal Resolutions were issued in National Bank of Uzbekistan (# 432 dated from 18 March, 2017), Ipoteka Bank (#15 dated from 10 January 2018) on procedure on implementation of ESMS.

37. Each bank and QQI have institutional set up for ESMS implementation, particularly, ESMS coordinators in HQs and responsible officers in branches were appointed. Lists of ESMS coordinators and responsible officers are presented in Tables 5 of annual reports. The summary of these staff is presented in below table.

Table 2: Number of ESMS officers in QQI and PCBs

#	Entity	Number of ESMS officers, including coordinator
1	QQI	10
2	QQB	19
3	Ipoteka Bank	11
4	National Bank of Uzbekistan	14

Source: Annual reports of QQI and PCBs

4.2 Capacity Building

38. According to ADB's letters No.URM-2018-106 and No.URM-2018-108 dated February 23, 2018 training workshop and regional exchange on monitoring of environmental safeguards implementation were conducted on 19-21 April 2018 in Batumi, Georgia (TA-8663 Sustainable Environmental Management of Projects in Central and West Asia). The training workshop focused on implementation of Environmental Monitoring Guidelines for implementation of Environmental Protection Measures, which was developed for PIUs' staff to monitor ESMS implementation in accordance with ADB's safeguard policy. Nodir Arzikulov, Acting MMU manager and Jamshid Tursunov, QQL's ESMS Coordinator, participated in the training workshop and regional exchange on monitoring of environmental safeguards implementation in Batumi, Georgia.

39. As part of capacity building, sets of training were conducted for QQL and PCBs staff. A separate training was conducted for design institute "Qishloq Qurilish Loyiha" (QQL), which is responsible for development of national feasibility study including national environmental impact assessment (EIAs). The purpose of the conducted training was to introduce developers of national EIA with ADB requirements for environmental assessment and content of IEE.

40. Also training materials provided information on comparison of nation report on Environmental Assessment and report on IEE. To harmonize national and ADB requirements to IEE, the training materials provided tools to fulfill ADB requirements. A template for national IEE (ZVOS) was developed in order to bring it in compliance with SPS requirements. The template was presented during training for QQL's specialist involved into the development of IEE. During the training it was agreed that QQL will start development of IEEs for missives included in the program in new format from 2019, since all IEEs for massifs which were built in 2018 had been already prepared.

41. QQL's experts developed one IEE in recommended format and submitted it to TA Consultant for revision and comments. After finalizing per received comments, the IEE will be distributed among QQL regional branches. The new format of IEE includes an Environmental Management Plan with a list of mitigation measures of adverse environmental impacts.

42. Six set of training (1,5 days each) were conducted by TA consultant for QQL and PCBs staff. First training for QQL staff from Head Office and regional branches was hold in Tashkent cities. Four training for banks' coordinators and responsible officers were conducted in the regions. First training for banks Ferghana city for Ferghana, Namangan and Andijan provinces. Second training was conducted in Urgench city for banks' branches in Urgench, Bukhara and Nukus provinces. The training consisted of in-door classes and out door classes. The detailed information on training is also specified in the attached PCBs' reports.

43. The training for QQL and banks introduced participants with ADB SPS (2009) main requirements and ESMS operation. During the training participants filled all checklist and report themselves and the job training were also conducted during visit of construction sites. Participants were requested to fill proposed Environmental Monitoring Checklist by themselves.

44. Pictures from the training is presented in Annex 6. Besides of conducted training continuously support in form of the on-the job training and assisting to QQL and PCBs in conduction audits and annual report preparation was provided by RETA and TA consultants.

45. Two training for ESMS coordinators were conducted by RETA consultant in April and December 2018. ESMS main principles and its implementation was presented during the first training and during the second training – new requirements on environmental monitoring and reporting.

46. As per ADB's email dated from 10 December 2018 ADB informed that ADB has recently developed new Manual for monitoring that partly includes guidance for IA and PCBs on EMP implementation. In this regard on 12 December 2018 Armine Yeigaryan - ADB Consultant on Environmental safeguards presented new Manual for ESMS Coordinators and relevant staff of the QQI and 3 PCBs, especially section related to FI projects, the Manual's monitoring, reporting tools and relevant templates, including annual ESMS report templates.

47. In order to strengthen the assessment and management of environmental and social risks in construction contracts the ADB's national consultant recommended an Environment Management Plan form as a contractual obligation in all construction contracts to ensure all project activities of ARHP are undertaken in compliance with requirements on environment, health and safety.

4.3 Monitoring and Reporting

48. As part of monitoring of ESMS implementation, QQI and PCBs officers conducted regular audits of construction sites. Brief description of conducted activities on monitoring is presented in Chapter II of this consolidate report and in Tables 4-8 of QQI's and PCBs' Annual reports. TA consultant proposed to use a format specially prepared for this project in order to simplify a procedure of monitoring. The format looks like a checklist with indication all mitigation actions and with a list documents required on construction site.

49. The format was introduced to QQI and PCBs during the training and it was recommended for use by QQI and banks during monitoring. Moreover, for effective monitoring of ESMS implementation it was recommended to make a separate folder and all documents related to ESMS operation in that folder. Minimum content of folder was provided during the training and the folder should consist of:

- (i) Copy of ESMS
- (ii) Order on appointment of ESMS Responsible officers
- (iii) By each selected massif: conclusion of Uzhydromet on climate change, Positive Conclusion of State Committee on Environmental and Nature Protection; Filled Form 2 (Environmental, Social and Resettlement Screening List)
- (iv) Filled forms of site visits;
- (v) Information on received complaints;
- (vi) Correspondence with Contractors on identified non-compliances and undertaken actions.

50. As QQI reported, during audits of site visits the main non-compliances on construction works were related to: in-proper collection and storage of construction wastes, poor sanitarian conditions for workers (showers, toilets), dining facilities. QQI specialists provided verbal notifications to Contractors.

51. All banks and QQI have submitted their annual reports which were a base for preparation of this consolidate report. In the same way the consolidate report for 2017 was prepared and it was published on ADB website in April 2018.

52. To increase responsibility of the Contractors which will be awarded in 2019 for construction of new massifs, QQI has included a simplified form of Environmental Management Plan in a package of tender documents.

4.4 Consultations and Complaints

53. Each bank and QQI have internal procedure on citizen appeals. The sections # 6 of Annual reports describe the procedure. The procedures developed based on Law of Republic of Uzbekistan “On citizen Appeals”. The department on complaints consideration is established in the head office of QQI and banks. At the regional level, legal advisors are designated for this aspect.

54. The MMU assists the EA in implementation of program activities, including ESMS coordination. Accordingly, if the MMU receives any complaints on ESMS implementation, the MMU will promptly contact appropriate departments and agencies to measures to address the problem. At the same time MMU monitors redressing complaints received by PFIs within the Program as well. No any complaints were received during the reporting period.

55. According to Law all received complaints have to be addressed during 15 days from receiving date. Moreover, any person affected by the project could apply directly to a virtual reception of Chairman of Council Board.

56. In addition to existing system, all Contractors must have logbooks for complaints on each construction site. Although as it was found, not all sites audited in 2018 had this logbook, for 2019 this requirement is included in EMP as a part tender packages. It will be mandatory for Contractors to keep such logbooks on construction site along with other required documents.

57. Public Consultation were not hold in 2018, however, it is agreed that QQI specialists will start this activity in 2019 through working with local communities and local media.

V. CONCLUSION AND ACTION PLAN

58. Based on information provided in above chapters of this consolidate report and annual reports submitted by PCBs and QQI, it could be concluded that ESMSs are in the place and they operate efficiently. This conclusion was done based on facts, that ESMS officially adopted by all PCBs and QQI, institutional structure of ESMS established, monitoring are being implemented and internal (between regional branches of each PCBs and QQI) and external (between PCBs and QQI and MMU) reporting systems work.

59. Template for national Initial Environmental Examination (IEE) with updates was developed and adopted by design institute, preparing national feasibility study and environmental assessment. The new format of IEE includes Environmental Management Plan (EMP) with indication all mitigation measures for contractors. The format of EMP is included in tender documents and from 2019 will be mandatory for implementation by all awarded contractors.

60. Annual report for 2017 stated that the main action which was required for that period was capacity building in ESMS implementation for PCBs and QQI. As described Chapter 4.2, these requirements were fulfilled through conduction of training by RETA and TA consultant. All training materials were handed over to PCBs and QQI for their further use.

61. In accordance with action plans, submitted by PCBs and QQI, they plan to continue conduct training on regional levels, and will monitor implementation of ESMS during whole project cycle.

62. Summary of action plan for next reporting period is presented in below table.

Table 3: Action plan for the next reporting period

Agencies	Issues	Actions required	Responsibility	Time
Management and Monitoring Unit	Hiring of ESMS specialist	Publication of advertisement to hire an ESMS specialist and selection from the shortlisted candidates.	MMU, ESMS specialist	Q-2 2019
	Assisting the EA in implementation of program activities, including ESMS coordination	Coordination of ESMS operations of the four IAs	MMU, ESMS specialist	during 2019
	Assisting in conduction training on ESMS implementation for PFIs	Coordination with TA environmental consultant and PFIs in conduction trainings	MMU, ESMS specialist	Q-2-3, 2019
	Conducting environmental review of sampled construction sites	Develop plan of visits of sampled contraction sites and conduct review	MMU ESMS specialist, QQI and PCBs	during 2019
	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.	MMU, ESMS specialist	At the end of 2019
Qishloq Qurilish Invest	Update ESMS as per changed requirements on reporting	Develop draft version of ESMS and present for approval to the Management	ESMS coordinator	Q-1 and Q-2 2019
	Inclusion of EMP in tender documents for Contractors	Receive non-objection from ADB, include in package documents.	ESMS coordinator	Q-1 2019
	Publishing reports on IEE for all massifs on QQI website	Monitor quality of IEE prepared by QQL, Receive non-objection from ADB, Instruct relevant department in QQI	ESMS coordinator	Q-1 2019
	Publishing annual environmental monitoring report on QQI's website	After approval of annual report from MMU and ADB publish it on QQI's website	ESMS coordinator	Q-1 2019

Agencies	Issues	Actions required	Responsibility	Time
	Conduct training for regional offices	Develop training materials; Prepare schedule for conduction training Conduct training	ESMS coordinator	During 2019
Qishloq Qurilish Bank	Update ESMS as per changed requirements on reporting	Develop draft version of ESMS and present for approval to the Bank Board	ESMS coordinator	Q-1, Q-2 2019
	Publishing of updated version of ESMS on Bank's website	After approval of ESMS, instruct relevant department to publish ESMS on website	ESMS coordinator	Q-1. Q-2 2019
	Publishing annual environmental monitoring report on QQB's website	After approval of annual report from MMU and ADB publish it on QQB's website	ESMS coordinator	March2019
	Conduct training for regional offices	Develop training materials; Prepare schedule for conduction training Conduct training	ESMS coordinator	During 2019
National Bank of Uzbekistan	Update ESMS as per changed requirements on reporting	Develop draft version of ESMS and present for approval to the Bank Board	ESMS coordinator	Q-1, Q-2 2019
	Publishing of updated version of ESMS on Bank's website	After approval of ESMS, instruct relevant department to publish ESMS on website	ESMS coordinator	Q-1, Q-2 2019
	Publishing annual environmental monitoring report on NBU's website	After approval of annual report from MMU and ADB publish it on NBU's website	ESMS coordinator	March2019
	Conduct training for regional offices	Develop training materials; Prepare schedule for conduction training Conduct training	ESMS coordinator	During 2019
Ipoteka Bank	Update ESMS as per changed requirements on reporting	Develop draft version of ESMS and present for approval to the Bank Board	ESMS coordinator	Q-1 2019
	Publishing of updated version of ESMS on Bank's website	After approval of ESMS, instruct relevant department to publish ESMS on website	ESMS coordinator	Q-1 2019

Agencies	Issues	Actions required	Responsibility	Time
	Publishing annual environmental monitoring report on Bank's website	After approval of annual report from MMU and ADB publish it on Bank's website	ESMS coordinator	February 2019
	Conduct training for regional offices	Develop training materials; Prepare schedule for conduction training Conduct training	ESMS coordinator	During 2019

Annual report on monitoring of safeguards measures

For FI operations

Project number: 3535-UZB

Reporting period: January-December 2018

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

Financed by ADB

Developed by: ESMS Coordinator D.Tursunov

Name of the organization: "Qishloq Qurilish Invest" EC LLC

Country, city: Republic of Uzbekistan, Tashkent

Executing Agency: Ministry of Economy and Industry of Uzbekistan

Approved by: Chief Engineer of "Qishloq Qurilish Invest" EC LLC Sh.R. Rustamov

Table of Contents

Part I. Introduction.....	3
Part II. Environmental issues	19
Часть III: Compliance with ADB's Social Security Requirements and List of Prohibited ADB Investment Activities.....	20
Часть IV: ESMS activities	22
Часть V: Conclusion and Action Plan	24
Appendixes	25

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 500.0 million dollars 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, construction of 29,000 houses in the specified regions is envisaged, in this, construction of 7,250 houses annually from 2018.

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

Also, in order to ensure the further implementation of an active social policy, improve the living conditions of the population, effective organization and implementation of the construction of affordable houses with updated standard design in rural areas, including those intended for certain categories of citizens, as well as service houses for preventive inspectors of internal affairs authorities and heads of territorial divisions of state bodies (hereinafter referred as houses with standard designs) in 2018, a resolution of the President of the Republic of Uzbekistan dated January 18, 2018 No.PP-3480 "About measures for effective implementation of target programs for development of house construction in 2018" where "Qishloq Qurilish Invest" EC LLC was identified customer. The functions and responsibilities of "Qishloq Qurilish Invest" EC LLC are to prepare project of houses with standard design taking together with 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 a selected financing mechanism - results-based lending, which provides funding from ADB based on the results of the corresponding target indicators for each disbursement linked indicator (DLI).

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

Table 1

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

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

In 2018, 7,250 mortgage contracts were concluded, which were distributed as follows among the three participating commercial banks:

- JSCB "Qishloq Qurilish Bank" - 2,090 preferential mortgage loans;
- JSCB "Ipoteka Bank" - 2,437 preferential mortgage loans;
- National Bank of Uzbekistan - 2,723 preferential mortgage loans.

At the same time, the distribution of mortgage loans issued under the Program with participation of ADB in 2018, broken down by regions, massifs and number of houses looked as follows:

Table 2.

Distribution of mortgage loans issued by the PCBs in 2018 under the Program with participation of ADB by regions, massifs and number of houses

№	Regions	Massifs	Number of houses (appartments)	Multi-storey 2 and 3-room houses		One-storey 3-room house (0,02 ha)	2-storey 4-room house (0,04 ha)	Banks
				Number of houses	Number of appartments	Number of houses	Number of appartments	
Total			7250	119	2022	4393	835	
Republic of Karakalpakstan			770	19	281	439	50	
1	Amudarya	Olmazor	32			32		NBU
2	Amudarya	Yangiobod-1	77	5	77			NBU
3	Beruniy	Askar	85			85		QQB
4	Beruniy	Kukkuz	109	1	13	76	20	QQB
5	Qarauzak	Kobeyshungil	10			10		NBU
6	Qarauzak	Kutly Makan	14	1	14			NBU
7	Kanlikul	Madeniyat	16	1	16			Ipoteka
8	Kanlikul	Doslyk	14	1	14			Ipoteka
9	Kegeyli	Kegeyli	14	1	14			NBU
10	Kungrad	Kanly	23			23		QQB
11	Kungrad	Mynjargan	28			28		QQB
12	Nukus	Uzynkul 2	26				26	QQB
13	Nukus	Akmangit	44	2	30	14		NBU
14	Takhyatosh	Jaykhun	28	1	13	15		Ipoteka
15	Takhyatosh	Nayman	10			10		Ipoteka
16	Khodjeyli	Tazabaz	10			10		Ipoteka
17	Khodjeyli	Taskupir	10			10		Ipoteka
18	Khodjeyli	Kun nuri	10			10		Ipoteka
19	Khodjeyli	Janakungrad	30			30		Ipoteka
20	Chimboy	Konshi	10			10		QQB
21	Chimboy	Kokshi qala	13	1	13			QQB
22	Ellikqala	Ellikqala	69			65	4	Ipoteka
23	Ellikqala	Navoiy	77	5	77			NBU
24	Ellikqala	Akchakol	11			11		Ipoteka
Bukhara region			156			136	20	
25	Kogon	Khujalar	156			136	20	QQB
Kashkadarya region			1398	6	96	1188	114	
26	Kasbi	Xoja Kasbi-1	15			15		NBU
27	Koson	Arabxona	10			10		Ipoteka
28	Koson	Boygundi-1	30			30		Ipoteka
29	Koson	Boygundi-2	10			10		Ipoteka

№	Regions	Massifs	Number of houses (apartments)	Multi-storey 2 and 3-room houses		One-storey 3-room house (0,02 ha)	2-storey 4-room house (0,04 ha)	Banks
				Number of houses	Number of apartments	Number of houses	Number of apartments	
30	Koson	Navroz	20			20		Ipoteka
31	Koson	Nasaf	20			20		Ipoteka
32	Muborak	Bobur	18	1	18			NBU
33	Nishon	Nuriston	18	1	18			NBU
34	Nishon	Yangihayot	12	1	12			NBU
35	Nishon	Bunyodkor	30			30		NBU
36	Chiroqchi	Dam-2	83			83		QQB
37	Chiroqchi	Xojaqorgon	10			10		QQB
38	Chiroqchi	Koktosh	10			10		QQB
39	Chiroqchi	Qaroburuq	10			10		QQB
40	Chiroqchi	Kokdala	10			10		QQB
41	Chiroqchi	Zaribdor	10			10		QQB
42	Chiroqchi	Jar	10			10		QQB
43	Shahrisabz	Keldihayot	133			133		Ipoteka
44	Shahrisabz	Miraki	20			20		Ipoteka
45	Shahrisabz	Dostlik	36	2	36			QQB
46	Shahrisabz	Duqchi	10			10		Ipoteka
47	Shahrisabz	Shovkan	30			30		Ipoteka
48	Shahrisabz	Qumqishlok	20			20		Ipoteka
49	Shahrisabz	Tudamaydon	25			25		Ipoteka
50	Yakkabog	Qotontepa	27			27		Ipoteka
51	Yakkabog	Aygirkul	12	1	12			QQB
52	Yakkabog	Gurjob	30			30		Ipoteka
53	Yakkabog	Qoshtegirmon	20			20		Ipoteka
54	Yakkabog	Qoshchinor	10			10		Ipoteka
55	Yakkabog	Xujailgor	57			57		QQB
56	Qarshi	Bogobod	250			212	38	NBU
57	Qarshi	Batosh	26				26	Ipoteka
	Qarshi	Batosh	200			200		QQB
58	Qarshi	Chovqay	50				50	QQB
59	Qarshi	Qovchin	22			22		Ipoteka
60	Guzor	A. Temur	14			14		NBU
61	Guzor	Buyuk Karvon yoli	80			80		NBU
Namangan region			122	6	104	18		
62	Mingbulok	Yoshlik	9			9		QQB
63	Mingbulok	Paxtakor	9			9		QQB
64	Mingbulok	Birlashgan	32	2	32			QQB
65	Yangikurgan	Vodiy	72	4	72			QQB
Samarkand region			1351	29	532	735	84	
66	Pastdargom	Oltiqaxramon	32	2	32			NBU
67	Pastdargom	Yangiobod	40			40		NBU
68	Pastdargom	Gozalkent	20			20		NBU
69	Pastdargom	Qatortarak	43			43		NBU

№	Regions	Massifs	Number of houses (apartments)	Multi-storey 2 and 3-room houses		One-storey 3-room house (0,02 ha)	2-storey 4-room house (0,04 ha)	Banks
				Number of houses	Number of apartments	Number of houses	Number of apartments	
70	Pastdargom	Kamolot	5			5		NBU
71	Paxtachi	Jahonobod	32	2	32			NBU
72	Paxtachi	Amir obod	5			5		NBU
73	Paxtachi	Jahonobod massivi	22			22		NBU
74	Jomboy	Uzunovul	32	2	32			NBU
75	Jomboy	Beshbola	14			14		NBU
76	Jomboy	Naymantepa	14			14		NBU
77	Jomboy	Xoshdala	16				16	NBU
78	Narpay	Nogoraxona	16	1	16			NBU
79	Narpay	Narpay	76	1	16	60		NBU
80	Ishtixon	Kaychili	90	2	32	28	30	Ipoteka
81	Ishtixon	Bodoy	55			55		Ipoteka
82	Ishtixon	Kotarma	20			20		Ipoteka
83	Bulungur	Bulungur	32	2	32			NBU
84	Bulungur	Xatcha massivi	21			21		NBU
85	Kattaqorgon	Payshanba	32	2	32			QQB
86	Kattaqorgon	Paxtakor	20			20		QQB
87	Kattaqorgon	Qoradaryo	25			25		QQB
88	Kattaqorgon	Saroy	26			26		NBU
89	Kattaqorgon	Zarafshon	16			16		QQB
90	Kattaqorgon	Kattaming	11			11		QQB
91	Nurobod	Nurobod	36	1	36			NBU
92	Qoshrahod	Zarkent	16	1	16			Ipoteka
93	Qoshrahod	Kurolos	16	1	16			Ipoteka
94	Tayloq	Bogzagon	16	1	16			NBU
95	Tayloq	Shopulot	5			5		NBU
96	Tayloq	Xojaqishloq	16	1	16			QQB
97	Tayloq	Saroy	30			30		QQB
98	Tayloq	Yalangoch	10			10		QQB
99	Tayloq	Jumabozor	30			30		QQB
100	Tayloq	Xitoyuz	10			10		QQB
101	Oqdaryo	Yangihayot	6			6		NBU
102	Oqdaryo	Yangiobod	13			13		NBU
103	Oqdaryo	Moyqovoq	32	1	32			Ipoteka
104	Payariq	Bunyodkor	16	1	16			NBU
105	Payariq	Gozal	16	1	16			NBU
106	Payariq	Birlashuv	35			35		NBU
107	Payariq	Yangi hayot	7			7		NBU
108	Samarqand	Gulobod	24	1	24			NBU
	Samarqand	Gulobod	48	2	48			Ipoteka
109	Samarqand	Parrandachilik	8				8	NBU
110	Samarqand	Yangiariq	9			9		NBU
111	Urgut	Boybul	20			20		Ipoteka
112	Urgut	Oramas	10			10		Ipoteka

№	Regions	Massifs	Number of houses (apartments)	Multi-storey 2 and 3-room houses		One-storey 3-room house (0,02 ha)	2-storey 4-room house (0,04 ha)	Banks
				Number of houses	Number of apartments	Number of houses	Number of apartments	
113	Urgut	Mergancha	137	4	72	65		Ipoteka
114	Urgut	Algar	30			30		Ipoteka
115	Urgut	Bogishamol	30				30	Ipoteka
116	Urgut	Kenagas	10			10		Ipoteka
Surkhandarya region			1031	15	268	695	68	
117	Angor	Yangi turmush-1	46			46		Ipoteka
118	Boysun	Omontepa	35			35		Ipoteka
119	Boysun	Mustaqillik-1	16	1	16			Ipoteka
120	Denov	Namuna	86			66	20	NBU
121	Denov	Vodiy	45			45		NBU
122	Jarqorgon	Qorayontoq	48			48		NBU
123	Jarqorgon	Qoraqursoq	32			32		NBU
124	Muzrabod	Nurli hayot	30			30		Ipoteka
125	Oltinsoy	Ipoq	34			34		NBU
126	Sariosiyo	Boyraposh	60			60		QQB
127	Termiz	Uchqizil	50			50		Ipoteka
128	Termiz	Nurafshon	32			16	16	Ipoteka
129	Termiz	Amudaryo SSM	252	14	252			Ipoteka
130	Uzun	Yangi kuch	50			50		QQB
131	Sherobod	Chumichli	29			29		NBU
132	Sherobod	Gurin Gilambob	21			21		NBU
133	Shurchi	Dustlik	94			78	16	NBU
134	Kizirik	Etimkum	15			15		Ipoteka
135	Qumqorgon	Jiydali-2	16				16	QQB
136	Qumqorgon	Bogora-2	40			40		QQB
Tashkent region			341	12	244	97		
137	Buka	Jagalbayli	16	1	16			QQB
138	Kibray	Shalola	156	7	156			QQB
139	Kibray	Yangi avlod	72	4	72			QQB
140	Kibray	Mexnat	97			97		QQB
Ferghana region			941	27	417	368	156	
141	Beshariq	Xalqlar dostligi	16	1	16			NBU
142	Beshariq	Qozoqqorgon	15			15		NBU
143	Bogdod	Dostlik	11	1	11			Ipoteka
144	Buvayda	Maslahat	72	4	72			NBU
145	Buvayda	Dehqonobod	11			5	6	NBU
146	Dangara	Navbahor	19	1	11		8	Ipoteka
147	Yozyovon	Toshxovuz	76			76		Ipoteka
148	Quva	Tinchlik	36	2	36			NBU
149	Quva	Kaykubbod	18	1	18			NBU
150	Quva	Mingchinor	14			14		NBU
151	Oltiariq	Navoiy	11	1	11			NBU
152	Oltiariq	Qapchugay	10				10	NBU

№	Regions	Massifs	Number of houses (apartments)	Multi-storey 2 and 3-room houses		One-storey 3-room house (0,02 ha)	2-storey 4-room house (0,04 ha)	Banks
				Number of houses	Number of apartments	Number of houses	Number of apartments	
153	Qoshtepa	Xumdon	18	1	18			Ipoteka
154	Qoshtepa	Markazi FX	43			43		Ipoteka
155	Rishton	Daxbed	11	1	11			NBU
156	Rishton	Markaz	18	1	18			NBU
157	Sox	Tul MFY	14			14		NBU
158	Sox	Istiqlo	16			16		Ipoteka
159	Toshloq	Toshloq	18	1	18			Ipoteka
160	Ozbekiston	Hayotobod	18	1	18			Ipoteka
161	Ozbekiston	Yangi hayot	10				10	Ipoteka
162	Ozbekiston	A. Navoiy	11	1	11			Ipoteka
163	Uchkoprik	Mullazoir	21	1	11		10	Ipoteka
164	Fargona	Ilgor-6	53			53		NBU
165	Fargona	Mindonobod-6	126	8	126			Ipoteka
166	Fargona	Mindonobod-4	132			132		NBU
	Fargona	Mindonobod-4	112				112	Ipoteka
167	Furqat	Chirkay	11	1	11			Ipoteka
Khorezm region			1140	5	80	717	343	
168	Bogot	Ashxobod	90			70	20	Ipoteka
169	Gurlan	Navbahor	84			28	56	NBU
170	Gurlan	Ermish	44			44		NBU
171	Qoshkopir	Yangilik	76			40	36	Ipoteka
172	Qoshkopir	Oshakqal'a	40			40		Ipoteka
173	Urganch	Oq-oltin	27			15	12	QQB
174	Urganch	Ustalar	42			14	28	NBU
175	Urganch	Yuqoriovul	18			18		QQB
176	Urganch	Cholobod	77			25	52	NBU
	Urganch	Cholobod	64	4	64			QQB
177	Xazorasp	Obod	112	1	16	72	24	NBU
178	Xonqa	Shirin	124			78	46	QQB
179	Xiva	Parchanxos	10				10	QQB
180	Xiva	Istiqlo	70			57	13	QQB
181	Shovot	Oq-kol	50			50		NBU
182	Shovot	Arbek	56			46	10	NBU
183	Yangiariq	Vakillar	96			72	24	NBU
184	Yangibozor	Mangitlar	60			48	12	Ipoteka

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 “On approval of the Regulation on procedure for participation of the applicant-builder in the Program for construction of affordable rural houses on updated standard projects in rural areas for 2017-2021”.

This Procedure implies the rules for selecting beneficiaries based on the social needs of potential builders in affordable residential buildings in rural areas and the social priority of potential builders within the Program, determined by the selection committee for applicants established in the relevant district hokimiyat.

The participating commercial banks (PCB) concluded 7,250 mortgage contracts with selected beneficiaries for the construction of affordable rural houses under the Program with participation of ADB, including: JSCB "Qishloq Qurilish Bank" - 2,090 contracts, National Bank of Uzbekistan - 2,723 contracts and JSCB "Ipoteka Bank" - 2,437 contracts.

It should be noted that all residential buildings that are being built according to the updated standard projects in the framework of the 2018 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 "Qishloq Qurilish Invest" EC LLC
for construction of houses under Affordable Rural Housing Program
with participation of ADB in 2018**

№	Regions	Bank branch	Massifs	<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>
Republic of Karakalpakstan						
1	Amudarya	NBU	Olmazor	B	C	Yes
2	Amudarya	NBU	Yangiobod-1	B	C	Yes
3	Beruniy	QQB	Askar	B	C	Yes
4	Beruniy	QQB	Kukkuz	B	C	Yes
5	Qarauzak	NBU	Kobeyshungil	B	C	Yes
6	Qarauzak	NBU	Kutly Makan	B	C	Yes
7	Kanlikul	Ipoteka	Madeniyat	B	C	Yes
8	Kanlikul	Ipoteka	Doslyk	B	C	Yes
9	Kegeyli	NBU	Kegeyli	B	C	Yes
10	Kungrad	QQB	Kanly	B	C	Yes
11	Kungrad	QQB	Mynjargan	B	C	Yes
12	Nukus	QQB	Uzynkul 2	B	C	Yes
13	Nukus	NBU	Akmangit	B	C	Yes
14	Takhyatosh	Ipoteka	Jaykhun	B	C	Yes
15	Takhyatosh	Ipoteka	Nayman	B	C	Yes
16	Khodjeyli	Ipoteka	Tazabaz	B	C	Yes
17	Khodjeyli	Ipoteka	Taskupir	B	C	Yes
18	Khodjeyli	Ipoteka	Kun nuri	B	C	Yes
19	Khodjeyli	Ipoteka	Janakungrad	B	C	Yes
20	Chimboy	QQB	Konshi	B	C	Yes
21	Chimboy	QQB	Kokshi qala	B	C	Yes
22	Ellikqala	Ipoteka	Ellikqala	B	C	Yes
23	Ellikqala	NBU	Navoiy	B	C	Yes
24	Ellikqala	Ipoteka	Akchakol	B	C	Yes
Bukhara region						
25	Kogon	QQB	Khujalar	B	C	Yes
Kashkadarya region						
26	Kasbi	NBU	Xoja Kasbi-1	B	C	Yes
27	Koson	Ipoteka	Arabxona	B	C	Yes

№	Regions	Bank branch	Massifs	<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>
28	Koson	Ipoteka	Boygundi-1	B	C	Yes
29	Koson	Ipoteka	Boygundi-2	B	C	Yes
30	Koson	Ipoteka	Navroz	B	C	Yes
31	Koson	Ipoteka	Nasaf	B	C	Yes
32	Muborak	NBU	Bobur	B	C	Yes
33	Nishon	NBU	Nuriston	B	C	Yes
34	Nishon	NBU	Yangihayot	B	C	Yes
35	Nishon	NBU	Bunyodkor	B	C	Yes
36	Chiroqchi	QQB	Dam-2	B	C	Yes
37	Chiroqchi	QQB	Xojaqorgon	B	C	Yes
38	Chiroqchi	QQB	Koktosh	B	C	Yes
39	Chiroqchi	QQB	Qaroburuq	B	C	Yes
40	Chiroqchi	QQB	Kokdala	B	C	Yes
41	Chiroqchi	QQB	Zaribdor	B	C	Yes
42	Chiroqchi	QQB	Jar	B	C	Yes
43	Shahrisabz	Ipoteka	Keldihayot	B	C	Yes
44	Shahrisabz	Ipoteka	Miraki	B	C	Yes
45	Shahrisabz	QQB	Dostlik	B	C	Yes
46	Shahrisabz	Ipoteka	Duqchi	B	C	Yes
47	Shahrisabz	Ipoteka	Shovkan	B	C	Yes
48	Shahrisabz	Ipoteka	Qumqishlok	B	C	Yes
49	Shahrisabz	Ipoteka	Tudamaydon	B	C	Yes
50	Yakkabog	Ipoteka	Qotontepa	B	C	Yes
51	Yakkabog	QQB	Aygirkul	B	C	Yes
52	Yakkabog	Ipoteka	Gurjob	B	C	Yes
53	Yakkabog	Ipoteka	Qoshtegirmon	B	C	Yes
54	Yakkabog	Ipoteka	Qoshchinor	B	C	Yes
55	Yakkabog	QQB	Xujailgor	B	C	Yes
56	Qarshi	NBU	Bogobod	B	C	Yes
57	Qarshi	Ipoteka	Batosh	B	C	Yes
	Qarshi	QQB	Batosh	B	C	Yes
58	Qarshi	QQB	Chovqay	B	C	Yes
59	Qarshi	Ipoteka	Qovchin	B	C	Yes
60	Guzor	NBU	A. Temur	B	C	Yes
61	Guzor	NBU	Buyuk Karvon y	B	C	Yes
Namangan region						
62	Mingbulok	QQB	Yoshlik	B	C	Yes
63	Mingbulok	QQB	Paxtakor	B	C	Yes
64	Mingbulok	QQB	Birlashgan	B	C	Yes
65	Yangikurgan	QQB	Vodiy	B	C	Yes
Samarkand region						
66	Pastdargom	NBU	Oltiqaxramon	B	C	Yes
67	Pastdargom	NBU	Yangiobod	B	C	Yes
68	Pastdargom	NBU	Gozalkent	B	C	Yes
69	Pastdargom	NBU	Qatortarak	B	C	Yes
70	Pastdargom	NBU	Kamolot	B	C	Yes
71	Paxtachi	NBU	Jahonobod	B	C	Yes

№	Regions	Bank branch	Massifs	<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>
72	Paxtachi	NBU	Amir obod mah	B	C	Yes
73	Paxtachi	NBU	Jahonobod m-vi	B	C	Yes
74	Jomboy	NBU	Uzunovul	B	C	Yes
75	Jomboy	NBU	Beshbola	B	C	Yes
76	Jomboy	NBU	Naymantepa	B	C	Yes
77	Jomboy	NBU	Xoshdala	B	C	Yes
78	Narpay	NBU	Nogoraxona	B	C	Yes
79	Narpay	NBU	Narpay	B	C	Yes
80	Ishtixon	Ipoteka	Kaychili	B	C	Yes
81	Ishtixon	Ipoteka	Bodoy	B	C	Yes
82	Ishtixon	Ipoteka	Kotarma	B	C	Yes
83	Bulungur	NBU	Bulungur	B	C	Yes
84	Bulungur	NBU	Xatcha massivi	B	C	Yes
85	Kattaqorgon	QQB	Payshanba	B	C	Yes
86	Kattaqorgon	QQB	Paxtakor	B	C	Yes
87	Kattaqorgon	QQB	Qoradaryo	B	C	Yes
88	Kattaqorgon	NBU	Saroy	B	C	Yes
89	Kattaqorgon	QQB	Zarafshon	B	C	Yes
90	Kattaqorgon	QQB	Kattaming	B	C	Yes
91	Nurobod	NBU	Nurobod	B	C	Yes
92	Qoshrahod	Ipoteka	Zarkent	B	C	Yes
93	Qoshrahod	Ipoteka	Kurolos	B	C	Yes
94	Tayloq	NBU	Bogzagon	B	C	Yes
95	Tayloq	NBU	Shopulot	B	C	Yes
96	Tayloq	QQB	Xojaqishloq	B	C	Yes
97	Tayloq	QQB	Saroy	B	C	Yes
98	Tayloq	QQB	Yalangoch	B	C	Yes
99	Tayloq	QQB	Jumabozor	B	C	Yes
100	Tayloq	QQB	Xitoyuz	B	C	Yes
101	Oqdaryo	NBU	Yangihayot	B	C	Yes
102	Oqdaryo	NBU	Yangiobod	B	C	Yes
103	Oqdaryo	Ipoteka	Moyqovoq	B	C	Yes
104	Payariq	NBU	Bunyodkor	B	C	Yes
105	Payariq	NBU	Gozal	B	C	Yes
106	Payariq	NBU	Birlashuv	B	C	Yes
107	Payariq	NBU	Yangi hayot	B	C	Yes
108	Samarqand	NBU	Gulobod	B	C	Yes
	Samarqand	Ipoteka	Gulobod	B	C	Yes
109	Samarqand	NBU	Parrandachilik	B	C	Yes
110	Samarqand	NBU	Yangiariq	B	C	Yes
111	Urgut	Ipoteka	Boybul	B	C	Yes
112	Urgut	Ipoteka	Oramas	B	C	Yes
113	Urgut	Ipoteka	Mergancha	B	C	Yes
114	Urgut	Ipoteka	Algar	B	C	Yes
115	Urgut	Ipoteka	Bogishamol	B	C	Yes

№	Regions	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
116	Urgut	Ipoteka	Kenagas	B	C	Yes
Surkhandarya region						
117	Angor	Ipoteka	Yangi turmush-1	B	C	Yes
118	Boysun	Ipoteka	Omontepa	B	C	Yes
119	Boysun	Ipoteka	Mustaqillik-1	B	C	Yes
120	Denov	NBU	Namuna	B	C	Yes
121	Denov	NBU	Vodiy	B	C	Yes
122	Jarqorgon	NBU	Qorayontop	B	C	Yes
123	Jarqorgon	NBU	Qoraqursoq	B	C	Yes
124	Muzrabod	Ipoteka	Nurli hayot	B	C	Yes
125	Oltinsoy	NBU	Ipoq	B	C	Yes
126	Sariosiyo	QQB	Boyraposh	B	C	Yes
127	Termiz	Ipoteka	Uchqizil	B	C	Yes
128	Termiz	Ipoteka	Nurafshon	B	C	Yes
129	Termiz	Ipoteka	Amudaryo SSM	B	C	Yes
130	Uzun	QQB	Yangi kuch	B	C	Yes
131	Sherobod	NBU	Chumichli	B	C	Yes
132	Sherobod	NBU	Gurin Gilambob	B	C	Yes
133	Shurchi	NBU	Dustlik	B	C	Yes
134	Kizirik	Ipoteka	Etimkum	B	C	Yes
135	Qumqorgon	QQB	Jiydali-2	B	C	Yes
136	Qumqorgon	QQB	Bogora-2	B	C	Yes
Tashkent region						
137	Buka	QQB	Jagalbayli	B	C	Yes
138	Kibray	QQB	Shalola	B	C	Yes
139	Kibray	QQB	Yangi avlod	B	C	Yes
140	Kibray	QQB	Mexnat	B	C	Yes
Ferghana region						
141	Beshariq	NBU	Xalqlar dostligi	B	C	Yes
142	Beshariq	NBU	Qozoqqorgon	B	C	Yes
143	Bogdod	Ipoteka	Dostlik	B	C	Yes
144	Buvayda	NBU	Maslahat	B	C	Yes
145	Buvayda	NBU	Dehqonobod	B	C	Yes
146	Dangara	Ipoteka	Navbahor	B	C	Yes
147	Yozyovon	Ipoteka	Toshxovuz	B	C	Yes
148	Quva	NBU	Tinchlik	B	C	Yes
149	Quva	NBU	Kaykubbod	B	C	Yes
150	Quva	NBU	Mingchinor	B	C	Yes
151	Oltiariq	NBU	Navoiy	B	C	Yes
152	Oltiariq	NBU	Qapchugay	B	C	Yes
153	Qoshtepa	Ipoteka	Xumdon	B	C	Yes
154	Qoshtepa	Ipoteka	Markazi FX	B	C	Yes
155	Rishton	NBU	Daxbed	B	C	Yes
156	Rishton	NBU	Markaz	B	C	Yes
157	Sox	NBU	Tul MFY	B	C	Yes
158	Sox	Ipoteka	Istiqlol	B	C	Yes
159	Toshloq	Ipoteka	Toshloq	B	C	Yes

№	Regions	Bank branch	Massifs	<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>
160	Ozbekiston	Ipoteka	Hayotobod	B	C	Yes
161	Ozbekiston	Ipoteka	Yangi hayot	B	C	Yes
162	Ozbekiston	Ipoteka	A. Navoiy	B	C	Yes
163	Uchkoprik	Ipoteka	Mullazoir	B	C	Yes
164	Fargona	NBU	Ilgor-6	B	C	Yes
165	Fargona	Ipoteka	Mindonobod-6	B	C	Yes
166	Fargona	NBU	Mindonobod-4	B	C	Yes
	Fargona	Ipoteka	Mindonobod-4	B	C	Yes
167	Furqat	Ipoteka	Chirkay	B	C	Yes
Khorezm region						
168	Bogot	Ipoteka	Ashxobod	B	C	Yes
169	Gurlan	NBU	Navbahor	B	C	Yes
170	Gurlan	NBU	Ermish	B	C	Yes
171	Qoshkopir	Ipoteka	Yangilik	B	C	Yes
172	Qoshkopir	Ipoteka	Oshakqal'a	B	C	Yes
173	Urganch	QQB	Oq-oltin	B	C	Yes
174	Urganch	NBU	Ustalar	B	C	Yes
175	Urganch	QQB	Yuqoriovul	B	C	Yes
176	Urganch	NBU	Cholobod	B	C	Yes
	Urganch	QQB	Cholobod	B	C	Yes
177	Xazorasp	NBU	Obod	B	C	Yes
178	Xonqa	QQB	Shirin	B	C	Yes
179	Xiva	QQB	Parchanxos	B	C	Yes
180	Xiva	QQB	Istiqlof	B	C	Yes
181	Shovot	NBU	Oq-kol	B	C	Yes
182	Shovot	NBU	Arbek	B	C	Yes
183	Yangiariq	NBU	Vakillar	B	C	Yes
184	Yangibozor	Ipoteka	Mangitlar	B	C	Yes

After completion of the process of screening and categorization of sub-projects, massifs were selected that meet the requirements of the Loan Agreement (Appendix 4 - Program Execution and Appendix 5 - List of prohibited activities not sponsored by ADB) and the beneficiaries of the Program, according to COM resolution No.103. During the categorization process forms of the screening process, in accordance with Appendix 2 of the ADB Environmental and Social Guidelines for QCI, were filled in 3 stages: 1) environmental screening, 2) climate risk screening, and 3) screening for involuntary resettlement. This screening was carried out by studying the contour maps of the location of each massif and in accordance with the protocol on land allocation, taking into account the joint resolution of the State Committee of the Republic of Uzbekistan on land resources of geodesy, cartography and state cadaster, the Ministry of Agriculture and Water Resources and the State Committee for Architecture and Construction for №2464-1 dated 02.08.2017, where it is stipulated that land for housing construction will be provided from reserve non-irrigated land with low agricultural fertility, as well as with the ability to connect to external engineering communications. This resolution also implies the inclusion of representatives of territorial divisions of "Uzhydromet" Center in the working group on land acquisition.

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 QQI is given in the following table:

Table 4

**Information about the number of audits conducted by “Qishloq Qurilish Invest” EC LLC
under the Program with participation of ADB in 2018**

№	Regions	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held
Republic of Karakalpakstan						
1	Amudarya	NBU	Olmazor	June	5	
2	Amudarya	NBU	Yangiobod-1	June	5	
3	Beruniy	QQB	Askar	June	5	
4	Beruniy	QQB	Kukkuz	June	5	
5	Qarauzak	NBU	Kobeyshungil	June	5	
6	Qarauzak	NBU	Kutly Makan	June	5	
7	Kanlikul	Ipoteka	Madeniyat	June	5	
8	Kanlikul	Ipoteka	Doslyk	June	5	
9	Kegeyli	NBU	Kegeyli	June	5	
10	Kungrad	QQB	Kanly	June	5	
11	Kungrad	QQB	Mynjargan	June	5	
12	Nukus	QQB	Uzynkul 2	June	5	
13	Nukus	NBU	Akmangit	June	5	
14	Takhyatosh	Ipoteka	Jaykhun	June	5	
15	Takhyatosh	Ipoteka	Nayman	June	5	
16	Khodjeyli	Ipoteka	Tazabaz	June	5	
17	Khodjeyli	Ipoteka	Taskupir	June	5	
18	Khodjeyli	Ipoteka	Kun nuri	June	5	
19	Khodjeyli	Ipoteka	Janakungrad	June	5	
20	Chimboy	QQB	Konshi	June	5	
21	Chimboy	QQB	Kokshi qala	June	5	
22	Ellikqala	Ipoteka	Ellikqala	June	5	
23	Ellikqala	NBU	Navoiy	June	5	
24	Ellikqala	Ipoteka	Akchakol	June	5	
Bukhara region						
25	Kogon	QQB	Khujalar	June	5	
Kashkadarya region						
26	Kasbi	NBU	Xoja Kasbi-1	June	5	
27	Koson	Ipoteka	Arabxona	June	5	
28	Koson	Ipoteka	Boygundi-1	June	5	
29	Koson	Ipoteka	Boygundi-2	June	5	
30	Koson	Ipoteka	Navroz	June	5	
31	Koson	Ipoteka	Nasaf	June	5	
32	Muborak	NBU	Bobur	June	5	
33	Nishon	NBU	Nuriston	June	5	
34	Nishon	NBU	Yangihayot	June	5	
35	Nishon	NBU	Bunyodkor	June	5	
36	Chiroqchi	QQB	Dam-2	June	5	

№	Regions	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held
37	Chiroqchi	QQB	Xojaqorgon	June	5	
38	Chiroqchi	QQB	Koktosh	June	5	
39	Chiroqchi	QQB	Qaroburuq	June	5	
40	Chiroqchi	QQB	Kokdala	June	5	
41	Chiroqchi	QQB	Zaribdor	June	5	
42	Chiroqchi	QQB	Jar	June	5	
43	Shahrisabz	Ipoteka	Keldihayot	June	5	
44	Shahrisabz	Ipoteka	Miraki	June	5	
45	Shahrisabz	QQB	Dostlik	June	5	
46	Shahrisabz	Ipoteka	Duqchi	June	5	
47	Shahrisabz	Ipoteka	Shovkan	June	5	
48	Shahrisabz	Ipoteka	Qumqishlok	June	5	
49	Shahrisabz	Ipoteka	Tudamaydon	June	5	
50	Yakkabog	Ipoteka	Qotontepa	June	5	
51	Yakkabog	QQB	Aygirkul	June	5	
52	Yakkabog	Ipoteka	Gurjob	June	5	
53	Yakkabog	Ipoteka	Qoshtegirmon	June	5	
54	Yakkabog	Ipoteka	Qoshchinor	June	5	
55	Yakkabog	QQB	Xujailgor	June	5	
56	Qarshi	NBU	Bogobod	June	5	
57	Qarshi	Ipoteka	Batosh	June	5	
	Qarshi	QQB	Batosh	June	5	
58	Qarshi	QQB	Chovqay	June	5	
59	Qarshi	Ipoteka	Qovchin	June	5	
60	Guzor	NBU	A. Temur	June	5	
61	Guzor	NBU	Buyuk Karvon y	June	5	
Namangan region						
62	Mingbulok	QQB	Yoshlik	June	5	
63	Mingbulok	QQB	Paxtakor	June	5	
64	Mingbulok	QQB	Birlashgan	June	5	
65	Yangikurgan	QQB	Vodiy	June	5	
Samarkand region						
66	Pastdargom	NBU	Oltiqaxramon	June	5	
67	Pastdargom	NBU	Yangiobod	June	5	
68	Pastdargom	NBU	Gozalkent	June	5	
69	Pastdargom	NBU	Qatortarak	June	5	
70	Pastdargom	NBU	Kamolot	June	5	
71	Paxtachi	NBU	Jahonobod	June	5	
72	Paxtachi	NBU	Amir obod mah	June	5	
73	Paxtachi	NBU	Jahonobod m-vi	June	5	
74	Jomboy	NBU	Uzunovul	June	5	
75	Jomboy	NBU	Beshbola	June	5	
76	Jomboy	NBU	Naymantepa	June	5	
77	Jomboy	NBU	Xoshdala	June	5	
78	Narpay	NBU	Nogoraxona	June	5	
79	Narpay	NBU	Narpay	June	5	

№	Regions	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held
80	Ishtixon	Ipoteka	Kaychili	June	5	
81	Ishtixon	Ipoteka	Bodoy	June	5	
82	Ishtixon	Ipoteka	Kotarma	June	5	
83	Bulungur	NBU	Bulungur	June	5	
84	Bulungur	NBU	Xatcha massivi	June	5	
85	Kattaqorgon	QQB	Payshanba	June	5	
86	Kattaqorgon	QQB	Paxtakor	June	5	
87	Kattaqorgon	QQB	Qoradaryo	June	5	
88	Kattaqorgon	NBU	Saroy	June	5	
89	Kattaqorgon	QQB	Zarafshon	June	5	
90	Kattaqorgon	QQB	Kattaming	June	5	
91	Nurobod	NBU	Nurobod	June	5	
92	Qoshrahod	Ipoteka	Zarkent	June	5	
93	Qoshrahod	Ipoteka	Kurolos	June	5	
94	Tayloq	NBU	Bogzagon	June	5	
95	Tayloq	NBU	Shopulot	June	5	
96	Tayloq	QQB	Xojaqishloq	June	5	
97	Tayloq	QQB	Saroy	June	5	
98	Tayloq	QQB	Yalangoch	June	5	
99	Tayloq	QQB	Jumabozor	June	5	
100	Tayloq	QQB	Xitoyuz	June	5	
101	Oqdaryo	NBU	Yangihayot	June	5	
102	Oqdaryo	NBU	Yangiobod	June	5	
103	Oqdaryo	Ipoteka	Moyqovoq	June	5	
104	Payariq	NBU	Bunyodkor	June	5	
105	Payariq	NBU	Gozal	June	5	
106	Payariq	NBU	Birlashuv	June	5	
107	Payariq	NBU	Yangi hayot	June	5	
108	Samarqand	NBU	Gulobod	June	5	
	Samarqand	Ipoteka	Gulobod	June	5	
109	Samarqand	NBU	Parrandachilik	June	5	
110	Samarqand	NBU	Yangiariq	June	5	
111	Urgut	Ipoteka	Boybul	June	5	
112	Urgut	Ipoteka	Oramas	June	5	
113	Urgut	Ipoteka	Mergancha	June	5	
114	Urgut	Ipoteka	Algar	June	5	
115	Urgut	Ipoteka	Bogishamol	June	5	
116	Urgut	Ipoteka	Kenagas	June	5	
Surkhandarya region						
117	Angor	Ipoteka	Yangi turmush-1	June	5	
118	Boysun	Ipoteka	Omontepa	June	5	
119	Boysun	Ipoteka	Mustaqillik-1	June	5	
120	Denov	NBU	Namuna	June	5	
121	Denov	NBU	Vodiy	June	5	
122	Jarqorgon	NBU	Qorayontog	June	5	
123	Jarqorgon	NBU	Qoraqursoq	June	5	
124	Muzrabod	Ipoteka	Nurli hayot	June	5	

№	Regions	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held
125	Oltinsoy	NBU	Ipoq	June	5	
126	Sariosiyo	QQB	Boyraposh	June	5	
127	Termiz	Ipoteka	Uchqizil	June	5	
128	Termiz	Ipoteka	Nurafshon	June	5	
129	Termiz	Ipoteka	Amudaryo SSM	June	5	
130	Uzun	QQB	Yangi kuch	June	5	
131	Sherobod	NBU	Chumichli	June	5	
132	Sherobod	NBU	Gurin Gilambob	June	5	
133	Shurchi	NBU	Dustlik	June	5	
134	Kizirik	Ipoteka	Etimkum	June	5	
135	Qumqorgon	QQB	Jiydali-2	June	5	
136	Qumqorgon	QQB	Bogora-2	June	5	
Tashkent region						
137	Buka	QQB	Jagalbayli	July-August	5	
138	Kibray	QQB	Shalola	July-August	5	
139	Kibray	QQB	Yangi avlod	July-August	5	
140	Kibray	QQB	Mexnat	July-August	5	
Ferghana region						
141	Beshariq	NBU	Xalqlar dostligi	July	5	
142	Beshariq	NBU	Qozoqqorgon	July	5	
143	Bogdod	Ipoteka	Dostlik	July	5	
144	Buvayda	NBU	Maslahat	July	5	
145	Buvayda	NBU	Dehqonobod	July	5	
146	Dangara	Ipoteka	Navbahor	July	5	
147	Yozyovon	Ipoteka	Toshxovuz	July	5	
148	Quva	NBU	Tinchlik	July	5	
149	Quva	NBU	Kaykubbod	July	5	
150	Quva	NBU	Mingchinor	July	5	
151	Oltiariq	NBU	Navoiy	July	5	
152	Oltiariq	NBU	Qapchugay	July	5	
153	Qoshtepa	Ipoteka	Xumdon	July	5	
154	Qoshtepa	Ipoteka	Markazi FX	July	5	
155	Rishton	NBU	Daxbed	July	5	
156	Rishton	NBU	Markaz	July	5	
157	Sox	NBU	Tul MFY	July	5	
158	Sox	Ipoteka	Istiqlol	July	5	
159	Toshloq	Ipoteka	Toshloq	July	5	
160	Ozbekiston	Ipoteka	Hayotobod	July	5	
161	Ozbekiston	Ipoteka	Yangi hayot	July	5	
162	Ozbekiston	Ipoteka	A. Navoiy	July	5	
163	Uchkoprik	Ipoteka	Mullazoir	July	5	
164	Fargona	NBU	Ilgor-6	July	5	
165	Fargona	Ipoteka	Mindonobod-6	July	5	
166	Fargona	NBU	Mindonobod-4	July	5	
	Fargona	Ipoteka	Mindonobod-4	July	5	
167	Furqat	Ipoteka	Chirkay	July	5	

№	Regions	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held
Khorezm region						
168	Bogot	Ipoteka	Ashxobod	July	5	
169	Gurlan	NBU	Navbahor	July	5	
170	Gurlan	NBU	Ermish	July	5	
171	Qoshkopir	Ipoteka	Yangilik	July	5	
172	Qoshkopir	Ipoteka	Oshakqal'a	July	5	
173	Urganch	QQB	Oq-oltin	July	5	
174	Urganch	NBU	Ustalar	July	5	
175	Urganch	QQB	Yuqoriovul	July	5	
176	Urganch	NBU	Cholobod	July	5	
	Urganch	QQB	Cholobod	July	5	
177	Xazorasp	NBU	Obod	July	5	
178	Xonga	QQB	Shirin	July	5	
179	Xiva	QQB	Parchanxos	July	5	
180	Xiva	QQB	Istiqlo'l	July	5	
181	Shovot	NBU	Oq-kol	July	5	
182	Shovot	NBU	Arbek	July	5	
183	Yangiariq	NBU	Vakillar	July	5	
184	Yangibozor	Ipoteka	Mangitlar	July	5	

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

Implementation of reporting requirements for sub-projects

The developed by the ADB ESMS manual for "Qishloq Qurilish Invest" EC LLC, was developed and approved in August 2017. During the reporting period, the document was amended on the form of the annual report. However, due to the fact that in 2018, the ADB developed a document called the "Guidelines for Monitoring the Implementation of Environmental Protection Measures", according to which 12.12.2018 a training workshop was held, and in 2019 it is also planned to make some corresponding changes into the ESMS manual of "Qishloq Qurilish Invest" EC LLC.

In accordance with the requirements of the ESMS manual, the head office of the QQI hired an ESMS coordinator, who is responsible for the implementation of the requirements of the ESMS into the QQI system, which in turn conducted training in QQI from 06.01.2018. Also in June 22-23, 2018 a National Consultant of this Program at the headquarters of QQI has conducted a training session on ADB environmental requirements, the format of the environmental assessment report and the development of an Environmental Management Plan. The training was organized for the staff of the head office and regional offices of QQL, and subcontractors involved in the preparation of project documents for the construction of massifs, including national environmental assessment.

In the regional offices of QQI, technical supervision, including monitoring according to the Environmental Management Plan, is carried out by employed on a full-time and freelance basis specialists in technical supervision. The Table 5 presents the list of staff of the QQI, who are appointed responsible for the implementation of ESMS in Tashkent and the regions.

Table 5

**Information about the appointed coordinator and specialists of the ESMS at the sites
in the system of “Qishloq Qurilish Invest” EC LLC in the project regions
within the Program 2018**

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

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 on quarterly base. However, in accordance with a letter received from the Ministry of Economy of the Republic of Uzbekistan No.MM-2-5/108 dated from September 12, 2018 it was recommended to conduct environmental monitoring on monthly base. Due to this, during the 4th quarter of 2018 ESMS specialists switched to monthly environmental monitoring, during which checklists were filled in according to the template developed by the national consultant of ADB.

In the course of the monitoring conducted during 2018, cases of violation of environmental standards were identified related to the lack of working clothes, storage of waste, the presence of normal conditions for eating and washing, for which the ESMS coordinator gave appropriate instructions to the managers of hired contractors, accordingly on the purpose of managing such situations during housing construction, starting from 2019, there is planned to be included in the tender documentation and further in the contract agreement the Environment Management Plan. No any accidents or incidents at the construction sites were recorded.

Table 6

Information on the identified problems during the environmental monitoring conducted by specialists of “Qishloq Qurilish Invest” EC LLC on ESMS within the Program 2018

№	Region	Number of audits	Identified discrepancies in:					
			Noise and vibration	Air pollution	Water pollution (visual)	Flora and fauna (visually)	Safety	Accidents
	ИТОГ:	940	-	-	-	-	9	-
1.	<i>Republic of Karakalpakstan</i>	120	-	-	-	-	-	-
2.	<i>Bukhara region</i>	5	-	-	-	-	-	-
3.	<i>Kashkadarya region</i>	185	-	-	-	-	2	-
4.	<i>Namangan region</i>	20	-	-	-	-	-	-
5.	<i>Samarkand region</i>	260	-	-	-	-	-	-
6.	<i>Surkhandarya region</i>	100	-	-	-	-	-	-
7.	<i>Tashkent region</i>	20	-	-	-	-	2	-
8.	<i>Ferghana region</i>	140	-	-	-	-	3	-
9.	<i>Khorezm region</i>	90	-	-	-	-	2	-

Among observed non-compliances were:

- Improper construction and domestic waste collection;
- Improper sanitarian condition for workers;
- Not using Personal Protective Equipment (PPE) by workers;
- Improper storage of construction materials.

The relevant notifications about observed non-compliances were submitted to contractors by QQI's specialists and resolving of non-compliances were monitored during the next audits. Most of non-compliances were closed during monitoring period. Some of them observed during last month of reporting period will be closed and reported on the next monitoring report.

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 2018 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 2018, there were no cases of involuntary resettlement of local people and no one was suffered during construction.

Table 7

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 of the Decree No125/5) and under the B category of environmental impact (3-Class and 4-Class), in case of classified as sensitive;	The activities under this program is classified as B-category of environment (3-Class and 4-Class)
2.	production or activities involving harmful or exploitative forms of forced labor ¹ or child labor ² ;	This activity does not included into the program
3.	production of or trade in any product or activity deemed illegal under host country laws ³ or regulations or international conventions and agreements or subject to international phaseouts or bans, such as (a) pharmaceuticals, pesticides, and herbicides, ⁴ (b) ozone-depleting substances, ⁵ (c) polychlorinated biphenyls ⁶ and other hazardous chemicals, ⁷ (d) wildlife or wildlife products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora, ⁸ and (e) transboundary trade in waste or waste products ⁹ ;	This activity does not included into the program
4.	production of or trade in weapons and munitions, including paramilitary materials;	This activity does not included into the program
5.	production of or trade in alcoholic beverages, excluding beer and wine ¹⁰ ;	This activity does not included into the program
6.	production of or trade in tobacco ¹¹ ;	This activity does not included into the program
7.	gambling, casinos, and equivalent enterprises;	This activity does not included into the program
8.	production of or trade in radioactive materials, ¹¹ including nuclear reactors and components thereof;	This activity does not included into the program
9.	production of, trade in, or use of unbonded asbestos fibers; ¹²	This activity does not included into the program

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

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

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

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

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

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

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

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

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

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

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

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 Program with participation of ADB in 2018, there were no cases of involuntary resettlement of local people and no one was suffered 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.

Table 8

Information on environmental monitoring conducted by specialists of the ESMS of “Qishloq Qurilish Invest” EC LLC within the Program 2018

No	Province	Number of audits	Purpose of audit	Note
	TOTAL:	940		
1.	<i>Republic of Karakalpakstan</i>	120	EMP implementation	-
2.	<i>Bukhara region</i>	5	EMP implementation	-
3.	<i>Kashkadarya region</i>	185	EMP implementation	-
4.	<i>Namangan region</i>	20	EMP implementation	-
5.	<i>Samarkand region</i>	260	EMP implementation	-
6.	<i>Surkhandarya region</i>	100	EMP implementation	-
7.	<i>Tashkent region</i>	20	EMP implementation	-
8.	<i>Ferghana region</i>	140	EMP implementation	-
9.	<i>Khorezm region</i>	90	EMP implementation	-

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

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

Table 9

Information about cases of non-compliance with protective measures identified during environmental monitoring conducted by ESMS specialists within the Program 2018

№	Region	Number of audits	Number of notifications issued by QQI	Announcement received by	What issues were addressed
	TOTAL:	940	-	-	-
1.	<i>Republic of Karakalpakstan</i>	120	-	-	-
2.	<i>Bukhara region</i>	5	-	-	-
3.	<i>Kashkadarya region</i>	185	-	-	-
4.	<i>Namangan region</i>	20	-	-	-
5.	<i>Samarkand region</i>	260	-	-	-
6.	<i>Surkhandarya region</i>	100	-	-	-
7.	<i>Tashkent region</i>	20	-	-	-
8.	<i>Ferghana region</i>	140	-	-	-
9.	<i>Khorezm region</i>	90	-	-	-

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

With regard to Grievance redress mechanism (GRM), in the 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.

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 chairman of the bank's management by visiting the QQI's website at www.qqinvest.uz

During the reporting period, "Qishloq Qurilish Invest" EC LLC did not receive complaints from persons affected by the Affordable Rural Housing Program for updated standard projects in rural areas in 2018.

Table 10

Information on complaints received from persons affected by the Affordable Rural Housing Program for updated standard projects in 2018

№	Region	Number of complaints received	Type (in writing, orally, by phone)	Main topics for complaints	Number of complaints solved
	TOTAL:	-	-	-	-
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 Affordable Rural Housing Program were fulfilled “Qishloq Qurilish Invest” EC LLC using a new mechanism “results-based lending”.

The annual report of “Qishloq Qurilish Invest” EC LLC on the implementation of the ESMS following the results of 2017 noted that the potential of responsible specialists of “Qishloq Qurilish Invest” EC LLC on the ESMS needs to be strengthened through training workshops. Asian Development Bank organized technical assistance by hiring a National Consultant. The consultant conducted training on ESMS on April 11, 2018 for specialists of QQL and June 22-23, 2018 for specialists of QQI in Tashkent city.

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 disbursement linked indicators specified in the Loan Agreement (DLI), the AARC audit company was hired by ADB, together with which inspections of completed housing facilities were conducted in the project areas in the period of 7-8 and 10-11 September 2018 and during the ADB Review Mission on 18.10.2018 -11.01.2018.

Nevertheless, in order to make ESMS more effective, “Qishloq Qurilish Invest” EC LLC intends to take the following actions in 2019:

Table 11

Action Plan of “Qishloq Qurilish Invest” EC LLC for 2019

PFI	Issues	Actions required	Responsible	Period/data
“Qishloq Qurilish Invest” EC LLC	Making changes to the current ESMS manual	Develop a draft document and submit for consideration to the administration	ESMS Coordinator	1 st quarter, 2019
“Qishloq Qurilish Invest” EC LLC	Inclusion of acting EMP into the bidding documents and further into the construction contracts	Receive an approval from ADB and place on announcement	ESMS Coordinator	1 st quarter, 2019
“Qishloq Qurilish Invest” EC LLC	Publication of Initial Environmental Examination (IEE) on the QQI's website	To monitor the IEE development by QQL, receive the ADB's approval, give instruction to the proper departments of QQI	ESMS Coordinator	1 st quarter, 2019
“Qishloq Qurilish Invest” EC LLC	Publication of the annual report of the QQI for 2018 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	January-February, 2019

PFI	Issues	Actions required	Responsible	Period/data
"Qishloq Qurilish Invest" EC LLC	Conduct trainings by ESMS Coordinator for the QQI's regional branch specialists	To develop the hand over materials and presentation and draw out the training conducting schedule.	ESMS Coordinator	During 2019

Appendixes

- Photos

Annual report on monitoring of safeguards measures

For FI operations

Project number: 3535-UZB

Reporting period: January-December 2018

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

Financed by ADB

Developed by: ESMS Coordinator A.Ametova

Name of the organization: JSCB «Qishloq Qurilish Bank»

Country, city: Republic of Uzbekistan, Tashkent

Executing Agency: Ministry of Economy and Industry of Uzbekistan

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

Table of Contents

Part I. Introduction

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 500.0 million dollars 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, construction of 29,000 houses in the specified regions is envisaged, in this, construction of 7,250 houses annually from 2018.

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

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

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

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

In accordance with 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 Board of the Bank in February 2011. After the second phase of the project was initiated, on April 26, 2017, the Board of JSCB "Qishloq Qurilish Bank" approved the updated version of the ESMS, in accordance with the comments and suggestions provided under the ADB TA.

One of the disbursement linked indicators (DLI-2) for 2018 is signing as minimum 7,250 mortgage contracts with selected Program's beneficiaries, of which at least 25% are women.

These 7,250 mortgage contracts were distributed among three participating commercial banks as follows:

- JSCB "Qishloq Qurilish Bank" - 2,090 preferential mortgage loans;
- JSCB "Ipoteka Bank" - 2,437 preferential mortgage loans;
- National Bank of Uzbekistan - 2,723 preferential mortgage loans.

At the same time, the distribution of mortgage loans issued under the Program with participation of ADB in 2018, broken down by regions, massifs and number of houses was as follows:

Table 1. Distribution of mortgage loans issued QQB "Qishloq Qurilish Bank" in 2018 under the Program with participation of ADB by regions, massifs and number of houses

№	Regions	Massifs	Number of houses (apartments)	Multi-storey 2 and 3-room houses		One-storey 3-room house (0,02 ha)	2-storey 4-room house (0,04 ha)
				Number of houses	Number of apartments	Number of houses	Number of apartments
TOTAL			2090	30	534	1343	213
Republic of Karakalpakstan			294	2	26	222	46
1	Beruniy	Askar	85			85	
2	Beruniy	Kukkuz	109	1	13	76	20
3	Kungirat	Kanli	23			23	
4	Kungirat	Minjargan	28			28	
5	Nukus	Uzinkul 2	26				26
6	Chimbay	Koshni	10			10	
7	Chimbay	Kokshi Kala	13	1	13		
Bukhara province			156			136	20
8	Kogon	Khujalar	156			136	20
Kashkadarya province			498	3	48	400	50
9	Chirokchi	Dam-2	83			83	
10	Chirokchi	Khujakurgon	10			10	
11	Chirokchi	Kuktosh	10			10	
12	Chirokchi	Karoburuk	10			10	
13	Chirokchi	Kukdala	10			10	
14	Chirokchi	Zaribdor	10			10	
15	Chirokchi	Jar	10			10	
16	Shahrisabz	Dustlik	36	2	36		
17	Yakkabog	Ayigirkul	12	1	12		
18	Yakkabog	Khugailgor	57			57	
19	Karshi	Batosh	200			200	
20	Karshi	Chovkay	50				50
Namangan province			122	6	104	18	
21	Mingbulok	Yoshlik	9			9	
22	Mingbulok	Pakhtakor	9			9	
23	Mingbulok	Birlashgan	32	2	32		
24	Yangikurgan	Vodiy	72	4	72		
Samarkand province			200	3	48	152	
25	Kattakurgan	Payshamba	32	2	32		
26	Kattakurgan	Pakhtakor	20			20	
27	Kattakurgan	Koradaryo	25			25	
28	Kattakurgan	Zarafshon	16			16	
29	Kattakurgan	Kattaming	11			11	
30	Taylok	Khugakishlok	16	1	16		
31	Taylok	Saroy	30			30	
32	Taylok	Yalangoch	10			10	
33	Taylok	Jumabozor	30			30	
34	Taylok	Khitoyyuz	10			10	

№	Regions	Massifs	Number of houses (apartments)	Multi-storey 2 and 3-room houses		One-storey 3-room house (0,02 ha)	2-storey 4-room house (0,04 ha)
				Number of houses	Number of appartments	Number of houses	Number of appartments
Surkhandarya province			166			150	16
35	Sariosiyo	Buyrapush	60			60	
36	Uzun	Yangi kuch	50			50	
37	Kumkurgan	Jiydali-2	16				16
38	Kumkurgan	Bogora-2	40			40	
Tashkent province			341	12	244	97	
39	Buka	Jagalbayli	16	1	16		
40	Kibray	Shalola	156	7	156		
41	Kibray	Yangi avlod	72	4	72		
42	Kibray	Mekhnat	97			97	
Khorezm region			313	4	64	168	81
43	Urgench	Ok-oltin	27			15	12
44	Urgench	Yukoriovul	18			18	
45	Urgench	Chulobod	64	4	64		
46	Khonka	Shirin	124			78	46
47	Khiva	Parchankhoz	10				10
48	Khiva	Istiklol	70			57	13

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 7,250 mortgage contracts with selected beneficiaries for the construction of affordable rural houses under the Program with participation of ADB, including: JSCB "Qishloq Qurilish Bank" - 2,090 contracts, National Bank of Uzbekistan - 2,723 contracts and JSCB "Ipoteka Bank" - 2,437 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 borrowed funds (DLI-2).

It should be noted that all residential buildings that are being built according to the updated model projects in the framework of the 2018 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 2018 Program with participation of ADB

№	Regions	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
TOTAL						
Republic of Karakalpakstan						
1	Beruniy	Beruni regional branch	Askar	B	C	Yes
2	Beruniy	Beruni regional branch	Kukkuz	B	C	Yes
3	Kungirat	Kungirat branch	Kanli	B	C	Yes
4	Kungirat	Kungirat branch	Minjargan	B	C	Yes

Nº	Regions	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
5	Nukus	Karakalpak regional branch	Uzinkul 2	B	C	Yes
6	Chimbay	Chimbay branch	Koshni	B	C	Yes
7	Chimbay	Chimbay branch	Kokshi Kala	B	C	Yes
Bukhara province						
8	Kogon	Kogon branch	Khujalar	B	C	Yes
Kashkadarya province						
9	Chirokchi	Kukdalin branch	Dam-2	B	C	Yes
10	Chirokchi	Kukdalin branch	Khujakurgon	B	C	Yes
11	Chirokchi	Kukdalin branch	Kuktosh	B	C	Yes
12	Chirokchi	Kukdalin branch	Karoburuk	B	C	Yes
13	Chirokchi	Kukdalin branch	Kukdala	B	C	Yes
14	Chirokchi	Kukdalin branch	Zaribdor	B	C	Yes
15	Chirokchi	Kukdalin branch	Jar	B	C	Yes
16	Shahrisabz	Yakkabod branch	Dustlik	B	C	Yes
17	Yakkabog	Yakkabod branch	Ayigirkul	B	C	Yes
18	Yakkabog	Yakkabod branch	Khugailgor	B	C	Yes
19	Karshi	Kashkadarya regional branch	Batosh	B	C	Yes
20	Karshi	Kashkadarya regional branch	Chovkay	B	C	Yes
Namangan province						
21	Mingbulok	Namangan regional branch	Yoshlik	B	C	Yes
22	Mingbulok	Namangan regional branch	Pakhtakor	B	C	Yes
23	Mingbulok	Namangan regional branch	Birlashgan	B	C	Yes
24	Yangikurgan	Namangan regional branch	Vodiy	B	C	Yes
Samarkand province						
25	Kattakurgan	Kattakurgan branch	Payshamba	B	C	Yes
26	Kattakurgan	Kattakurgan branch	Pakhtakor	B	C	Yes
27	Kattakurgan	Kattakurgan branch	Koradaryo	B	C	Yes
28	Kattakurgan	Kattakurgan branch	Zarafshon	B	C	Yes
29	Kattakurgan	Kattakurgan branch	Kattaming	B	C	Yes
30	Taylok	Samarkand regional branch	Khugakishlok	B	C	Yes
31	Taylok	Samarkand regional branch	Saroy	B	C	Yes
32	Taylok	Samarkand regional branch	Yalangoch	B	C	Yes
33	Taylok	Samarkand regional branch	Jumabozor	B	C	Yes
34	Taylok	Samarkand regional branch	Khitoyyuz	B	C	Yes
Surkhandarya province						
35	Sariosiyo	Sariosin branch	Buyrapush	B	C	Yes
36	Uzun	Sariosin branch	Yangi kuch	B	C	Yes
37	Kumkurgan	Kumkurgan branch	Jiydali-2	B	C	Yes
38	Kumkurgan	Kumkurgan branch	Bogora-2	B	C	Yes
Tashkent province						
39	Buka	Bekabad branch	Jagalbayli	B	C	Yes
40	Kibray	Regional branch of the Tashkent region	Shalola	B	C	Yes
41	Kibray	Regional branch of the Tashkent region	Yangi avlod	B	C	Yes
42	Kibray	Regional branch of the Tashkent region	Mekhnat	B	C	Yes
Khorezm province						
43	Urgench	Khorezm regional branch	Ok-oltin	B	C	Yes

Nº	Regions	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
44	Urgench	Khorezm regional branch	Yukoriovul	B	C	Yes
45	Urgench	Khorezm regional branch	Chulobod	B	C	Yes
46	Khonka	Khonka branch	Shirin	B	C	Yes
47	Khiva	Khiva branch	Parchankhoz	B	C	Yes
48	Khiva	Khiva branch	Istiklol	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 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 "Ipoteka bank" is provided in the following table:

**Table 4. Information about the number of audits conducted
by JSCB "Qishloq Qurilish Bank" under 2018 Program with participation of ADB**

Nº	Regions	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held
TOTAL						
Republic of Karakalpakstan						
1	Beruniy	Beruni regional branch	Askar	June	5	
2	Beruniy	Beruni regional branch	Kukkuz	June	5	
3	Kungirat	Kungirat branch	Kanli	June	5	
4	Kungirat	Kungirat branch	Minjargan	June	5	
5	Nukus	Karakalpak regional branch	Uzinkul 2	June	5	
6	Chimbay	Chimbay branch	Koshni	June	5	
7	Chimbay	Chimbay branch	Kokshi Kala	June	5	
Bukhara province						
8	Kogon	Kogon branch	Khujalar	June	5	
Kashkadarya province						
9	Chirokchi	Kukdalın branch	Dam-2	June	5	
10	Chirokchi	Kukdalın branch	Khujakurgon	June	5	
11	Chirokchi	Kukdalın branch	Kuktosh	June	5	
12	Chirokchi	Kukdalın branch	Karoburuk	June	5	
13	Chirokchi	Kukdalın branch	Kukdala	June	5	
14	Chirokchi	Kukdalın branch	Zaribdor	June	5	
15	Chirokchi	Kukdalın branch	Jar	June	5	
16	Shahrisabz	Yakkabod branch	Dustlik	June	5	
17	Yakkabog	Yakkabod branch	Ayigirkul	June	5	
18	Yakkabog	Yakkabod branch	Khugailgor	June	5	
19	Karshi	Kashkadarya regional branch	Batosh	June	5	

№	Regions	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held
20	Karshi	Kashkadarya regional branch	Chovkay	June	5	
Namangan province						
21	Mingbulok	Namangan regional branch	Yoshlik	June	5	
22	Mingbulok	Namangan regional branch	Pakhtakor	June	5	
23	Mingbulok	Namangan regional branch	Birlashgan	June	5	
24	Yangikurgan	Namangan regional branch	Vodiy	June	5	
Samarkand province						
25	Kattakurgan	Kattakurgan branch	Payshamba	June	5	
26	Kattakurgan	Kattakurgan branch	Pakhtakor	June	5	
27	Kattakurgan	Kattakurgan branch	Koradaryo	June	5	
28	Kattakurgan	Kattakurgan branch	Zarafshon	June	5	
29	Kattakurgan	Kattakurgan branch	Kattaming	June	5	
30	Taylok	Samarkand regional branch	Khugakishlok	June	5	
31	Taylok	Samarkand regional branch	Saroy	June	5	
32	Taylok	Samarkand regional branch	Yalangoch	June	5	
33	Taylok	Samarkand regional branch	Jumabozor	June	5	
34	Taylok	Samarkand regional branch	Khitoyyuz	June	5	
Surkhangarya province						
35	Sariosiyo	Sariosin branch	Buyrapush	June	5	
36	Uzun	Sariosin branch	Yangi kuch	June	5	
37	Kumkurgan	Kumkurgan branch	Jiydali-2	June	5	
38	Kumkurgan	Kumkurgan branch	Bogora-2	June	5	
Tashkent province						
39	Buka	Bekabad branch	Jagalbayli	July-August	5	
40	Kibray	Regional branch of the Tashkent region	Shalola	July-August	5	
41	Kibray	Regional branch of the Tashkent region	Yangi avlod	July-August	5	
42	Kibray	Regional branch of the Tashkent region	Mekhnat	July-August	5	
Khorezm province						
43	Urgench	Khorezm regional branch	Ok-oltin	July	5	
44	Urgench	Khorezm regional branch	Yukoriovul	July	5	
45	Urgench	Khorezm regional branch	Chulobod	July	5	
46	Khonka	Khonka branch	Shirin	July	5	
47	Khiva	Khiva branch	Parchankhoz	July	5	
48	Khiva	Khiva branch	Istiklol	July	5	

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

Implementation of reporting requirements for sub-projects.

As it was mentioned above, the new version of QQB ESMS was approved by the decision of the Board of the Bank 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.

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 2018 Program

№	Region	Bank branch	Full name	Position	Number and date of order assigning
1	Tashkent city	Head office	Akhmetova A.	ESMS coordinato	
2	Republic of Karakalpakstan	Karakalpak region branch	Kurbanov A.	Responsible for the ESMS	№452–P from December 23, 2014.
2.1	Beruniy region	Beruniy branch	Alimov J.	Responsible for the ESMS	№63/1 from February 10, 2014.
2.2	Kungirat	Kungirat branch	Userov R.	Responsible for the ESMS	№181 from Decembere 24, 2014.
2.3	Chimbay	Chimbay branch	Upazbaev A.	Responsible for the ESMS	№251 from December 22, 2014.
3	Bukhara region	Kogon branch	Zakhriddinov Sh.	Responsible for the ESMS	№21 from January 2, 2014.
4	Kashkadarya region	Kashkadarya region branch	Salomov I.	Responsible for the ESMS	№270 from September 06, 2018
		Kukdalın branch	Khannazarov Sh.	Responsible for the ESMS	№283 from December 22, 2014
		Yakkabod branch	Omonov R.	Responsible for the ESMS	№2 from January 2, 2014
5	Namangan region	Namangan region branch	Buzrukshaev Z.	Responsible for the ESMS	№01 from January 2, 2014.
6	Samarkand region	Samakand region branch	Murtzakulov Sh.	Responsible for the ESMS	№01 from January 2, 2014.
		Kattakurgan branch	Urokov S.	Responsible for the ESMS	№04 from January 7, 2014.
7	Surkhandarya region	Sariosin branch	Astanov M.	Responsible for the ESMS	№13 from January 7, 2014
		Kumkurgan branch	Goyibnazarov A.	Responsible for the ESMS	№01 from January 2, 2014
8	Tashkent region	Tashkent region branch	Tajiev B.	Responsible for the ESMS	№361 from September 06, 2018.
		Bekabad branch	Yusupov O.	Responsible for the ESMS	№278 from September 07, 2018
9	Khoresm region	Khoresm region branch	Rakhmanov N.	Responsible for the ESMS	№27 from May 16, 2014
		Khokin branch	Tayirov U.	Responsible for the ESMS	№03 from January 6, 2014.
		Khiva branch	Sobirov M.	Responsible for the ESMS	№424 a from September 15, 2018

Part II. Environmental issues

During the reporting period, environmental monitoring in the project regions was carried out by responsible specialists on ESMS. As indicated in the ESMS guideline, the environmental monitoring of each massif, where the construction of affordable rural houses was carried out according to the updated standard projects, was carried out on quarterly base. However, in accordance with a letter received from the Ministry of Economy of the Republic of Uzbekistan No.MM-2-5/108 dated from September 12, 2018 it was recommended to conduct environmental monitoring on monthly base. Due to this, during the 4th quarter of 2018 ESMS specialists switched to monthly environmental monitoring, during which checklists were filled in according to the template developed by the national consultant of ADB.

In the course of the monitoring conducted during 2018, no non-compliance of environmental standards were detected, and there were no accidents or incidents on construction sites.

Table 6. Information on identified problems during environmental monitoring conducted by specialists of JSCB “Qishloq Qurilish Bank” on ESMS within 2018 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, Karakalpak regional branch	5	not found					
	Republic of Karakalpakstan, Beruniy branch	10	not found					
	Republic of Karakalpakstan, Kungirat branch	10	not found					
	Republic of Karakalpakstan, Chimbay branch	10	not found					
2	Bukhara region, Kagan branch	5	not found					
3	Kashkadarya region, Kashkadarya regional branch	10	not found					
	Kashkadarya region, Kukdalin branch	40	not found					
	Kashkadarya region, Yakkobog branch	10	not found					
4	Namangan region, Namangan regional branch	20	not found					
5	Samarkand region, Samarkand regional branch	25	not found					
	Samarkand region, Kattakurgan branch	25	not found					
6	Surkhandarya region, Sariosin branch	10	not found					
	Surkhandarya region, Kumkurgan branch	10	not found					
7	Tashkent region, Regional branch of the Tashkent region	15	not found					
	Tashkent region, Bekabad branch	5	not found					
8	Khorezm region, Khorezm regional branch	15	not found					
	Khorezm region, Khokin branch	5	not found					
	Khorezm region, Khiva branch	10	not found					

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

Before signing of mortgage contracts for the construction of affordable houses on updated standard projects in rural areas in the frame of the Program with participation of ADB in 2018 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 2018, there were no cases of involuntary resettlement of local people and no one was suffered during construction.

Part IV: ESMS activities

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

Table 7. Information on environmental monitoring conducted by specialists on ESMS of JSCB “Qishloq Qurilish Bank” within 2018 Program

Nº	Province, Bank branch	Number of audits	Purpose of audit	Note
1	<i>Republic of Karakalpakstan, Karakalpak regional branch</i>	5	<i>Conformity assessment for protective measures</i>	-
	<i>Republic of Karakalpakstan, Beruniy brach</i>	10	<i>Conformity assessment for protective measures</i>	-
	<i>Republic of Karakalpakstan, Kungirat branc</i>	10	<i>Conformity assessment for protective measures</i>	-
	<i>Republic of Karakalpakstan, Chimbay branch</i>	10	<i>Conformity assessment for protective measures</i>	-
2	<i>Bukhara province, Kagan branch</i>	5	<i>Conformity assessment for protective measures</i>	-
3	<i>Kashkadarya province, Kashkadarya regional branch</i>	10	<i>Conformity assessment for protective measures</i>	-
	<i>Kashkadarya province, Kukdalin branch</i>	40	<i>Conformity assessment for protective measures</i>	-
	<i>Kashkadarya province, Yakkobog branch</i>	10	<i>Conformity assessment for protective measures</i>	-
4	<i>Namangan province, Namangan regional branch</i>	20	<i>Conformity assessment for protective measures</i>	-
5	<i>Samarkand province, Samarkand regional branch</i>	25	<i>Conformity assessment for protective measures</i>	-
	<i>Samarkand province, Kattakurgan branch</i>	25	<i>Conformity assessment for protective measures</i>	-
6	<i>Surkhandarya province, Sariosiyo branch</i>	10	<i>Conformity assessment for protective measures</i>	-
	<i>Surkhanarya province, Kumkurgan branch</i>	10	<i>Conformity assessment for protective measures</i>	-
7	<i>Tashkent province, Regional branch of the Tashkent region</i>	15	<i>Conformity assessment for protective measures</i>	-
	<i>Tashkent province, Bekobad branch</i>	5	<i>Conformity assessment for protective measures</i>	-

№	Province, Bank branch	Number of audits	Purpose of audit	Note
8	<i>Khorezm province, Khorezm regional branch</i>	15	<i>Conformity assessment for protective measures</i>	-
	<i>Khorezm province, Khokin branch</i>	5	<i>Conformity assessment for protective measures</i>	-
	<i>Khorezm province, Khiva branch</i>	10	<i>Conformity assessment for protective measures</i>	-

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 2018 Program

№	Region, Bank branch	Number of audits	Number of notifications issued by QQB	Announcement received by	What issues were addressed
1	Republic of Karakalpakstan, Karakalpak regional branch	5	-	-	-
	Republic of Karakalpakstan, Beruniy branch	10	-	-	-
	Republic of Karakalpakstan, Kungirat branch	10	-	-	-
	Republic of Karakalpakstan, Chimbay branch	10	-	-	-
2	Bukhara province, Kagan branch	5	-	-	-
3	Kashkadarya province, Kashkadarya regional branch	10	-	-	-
	Kashkadarya province, Kukdalin branch	40	-	-	-
	Kashkadarya province, Yakkobog branch	10	-	-	-
4	Namangan province, Namangan regional branch	20	-	-	-
5	Samarkand province, Samarkand regional branch	25	-	-	-
	Samarkand province, Kattakurgan branch	25	-	-	-
6	Surkhandarya province, Sariosiyo branch	10	-	-	-
	Surkhanarya province, Kumkurgan branch	10	-	-	-
7	Tashkent Province, Regional branch of the Tashkent province	15	-	-	-
	Tashkent province, Bekabad branch	5	-	-	-
8	Khorezm province, Khorezm regional branch	15	-	-	-
	Khorezm province, Khonka branch	5	-	-	-
	Khorezm province, Khiva 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 (GRM), in the QQB such a mechanism has been created and it is in operation.

Thus, in accordance with the decision of the Board of the Bank No.31 dated 10/18/2016, a department for addressing appeals from entities and individuals in Bank headquarter was set up. In addition, in the branches of the bank, this function is assigned on legal advisers.

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

During the reporting period, the QQB did not receive any complaint from individuals affected by the Affordable Rural Housing Program 2018.

Table 9. Information on complaints received from persons affected by the Affordable Rural Housing Program 2018

No	Region, Bank branch	Number of complaints received	Type (in writing, orally, by phone)	Main topics for complaints	Number of complaints solved
1	<i>Republic of Karakalpakstan, Karakalpak regional branch</i>	-	-	-	-
	<i>Republic of Karakalpakstan, Beruniy brach</i>	-	-	-	-
	<i>Republic of Karakalpakstan, Kungirat branc</i>	-	-	-	-
	<i>Republic of Karakalpakstan, Chimbay branch</i>	-	-	-	-
2	<i>Bukhara region, Kagan branch</i>	-	-	-	-
3	<i>Kashkadarya region, Kashkadarya regional branch</i>	-	-	-	-
	<i>Kashkadarya region, Kukdalin branch</i>	-	-	-	-
	<i>Kashkadarya region, Yakkobog branch</i>	-	-	-	-
4	<i>Namangan region, Namangan regional branch</i>	-	-	-	-
5	<i>Samarkand region, Samarkand regional branch</i>	-	-	-	-
	<i>Samarkand region, Kattakurgan branch</i>	-	-	-	-
6	<i>Surkhandarya region, Sariosin branch</i>	-	-	-	-
	<i>Surkhanarya region, Kumkurgan branch</i>	-	-	-	-
7	<i>Tashkent region, Regional branch of the Tashkent region</i>	-	-	-	-
	<i>Tashkent region, Bekabad branch</i>	-	-	-	-
8	<i>Khoresm region, Khorezm regional branch</i>	-	-	-	-
	<i>Khoresm region, Khokin branch</i>	-	-	-	-
	<i>Khoresm region, Khiva 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 met by the terms of the Loan Agreement signed during the second phase of the construction affordable rural housing program, where new "results-based lending" model is implemented. In the QQB annual environmental monitoring report for 2017 it was mentioned, that the capacity of specialists involved in ESMS implementation needs to be improved through conduction series of trainings. This request was taken into account by the Asian Development Bank, which provided technical assistance and hired a national consultant. The consultant has conducted series of trainings for specialists of PCB (including QQB) on ESMS:

July 23-24, 2018 in Fergana city for Fergana, Namangan and Andijan provinces specialists;
 July 27-28, 2018 in Urgench city for specialists of the Bukhara region and the Republic of Karakalpakstan;

September 17-18, 2018 in Gulistan city for specialists from the Syrdarya, Tashkent and Jizzakh provinces;

September 19-20, 2018 in Karshi city for specialists from the Kashkadarya, Samarkand and Surkhandarya provinces.

In our opinion, the conducted trainings allowed to increase the level of knowledge necessary for the effective implementation of ESMS in the project regions. In this regard, on behalf of the management of the Qishlok Qurilish Bank, I would like to express my gratitude for the technical assistance and the national consultant provided by the ADB.

Nevertheless, in order to make ESMS more effective, JCBS "Qishloq Qurilish Bank" intends to take the following actions in 2019:

Table 10. Action Plan of JSCB "Qishloq Qurilish Bank" for 2019

PCB	Issues	Actions required	Responsible	Period/data
QQB	Implementing changes to the current ESMS	Develop a draft document and submit for consideration to the Board of Bank	ESMS coordinator	1 quarter of 2019
QQB	Publication of updated ESMS on the bank's website	After the adoption of the proposed changes by the Board of bank, instruct the relevant bank departments to publish the document on the bank's website	ESMS coordinator	1 quarter of 2019
QQB	Publication of the QQB's annual report of 2018 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	January-February 2019
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 2019

Appendixes

- Photos

Annual report on monitoring of safeguards measures

For FI operations

Project number: 3535-UZB

Reporting period: January-December 2018

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: The National Bank of the Republic of Uzbekistan
for Foreign Economic Activity

Country, city: Republic of Uzbekistan, Tashkent

Executing Agency: Ministry of Economy and Industry of Uzbekistan

Approved by: Deputy Chairman of the Board of the National Bank of the Republic of Uzbekistan
for Foreign Economic Activity A.Mukhamedkhanov

Table of Contents

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 500.0 million dollars 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, construction of 29,000 houses in the specified regions is envisaged, in this, construction of 7,250 houses annually from 2018.

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

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

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

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

In accordance with the requirements of the Resolution of the President of the Republic of Uzbekistan №PP-2812 from 02.03.2017 "On additional measures to implement the Program on the construction of affordable houses on updated standard projects in rural areas for 2017–2021 with participation of Asian Development Bank" a procedure for the work of the units of NBU on Environmental and Social Management System (ESMS) was developed and approved by the protocol No.432 from March 18, 2017 of the Board of NBU in the framework of the rural housing construction program with participation of Asian Development Bank.

One of the disbursement linked indicators (DLI-2) for 2018 is signing as minimum 7,250 mortgage contracts with selected Program's beneficiaries, of which at least 25% are women.

These 7,250 mortgage contracts were distributed among three participating commercial banks as follows:

- JSCB "Qishloq Qurilish Bank" - 2,090 preferential mortgage loans;
- JSCB "Ipoteka Bank" - 2,437 preferential mortgage loans;
- National Bank of Uzbekistan - 2,723 preferential mortgage loans.

At the same time, the distribution of mortgage loans issued under the Program with participation of ADB in 2018, broken down by regions, massifs and number of houses was as follows:

Table 1. Distribution of mortgage loans issued by NBU in 2018 under the Program with participation of ADB by regions, massifs and number of houses

№	Regions	Massifs	Number of houses (apartments)	Multi-storey 2 and 3-room houses**		One-storey 3-room house (0,02 ha)	2-storey 4-room house (0,04 ha)
				Number of houses	Number of apartments	Number of houses	Number of apartments
TOTAL			2723	45	726	1689	308
Republic of Karakalpakstan			268	14	212	56	
1	Amudarya	Almazar	32			32	
2	Amudarya	Yangiabad-1	77	5	77		
3	Korauzak	Kobeishungil	10			10	
4	Korauzak	Kutli makan	14	1	14		
5	Kegeyli	Kegeyli	14	1	14		
6	Nukus	Akmangit	44	2	30	14	
7	Ellikkhalla	Navai	77	5	77		
Kashkadarya region			437	3	48	351	38
8	Kasbi	Khuja Kasbi-1	15			15	
9	Muborak	Bobur	18	1	18		
10	Nishon	Nuriston	18	1	18		
11	Nishon	Yangihayot	12	1	12		
12	Nishon	Bunyodkor	30			30	
13	Karshi	Bogobad	250			212	38
14	Guzar	A Temur	14			14	
15	Guzar	Buyuk Karvan yuli	80			80	
Samarkand region			637	16	268	345	24
16	Pastdargom	Oltikakhramon	32	2	32		
17	Pastdargom	Yangiabad	40			40	
18	Pastdargom	Guzalkent	20			20	
19	Pastdargom	Katortarak	43			43	
20	Pastdargom	Kamolot	5			5	
21	Pakhtachi	Jahonabad	32	2	32		
22	Pakhtachi	Amir abad makhalla	5			5	
23	Pakhtachi	Jahonabad	22			22	
24	Jonbay	Uzunovul	32	2	32		
25	Jonbay	Beshbola	14			14	
26	Jonbay	Naymantepa	14			14	
27	Jonbay	Hoshdala	16				16
28	Narpay	Nogorakhona	16	1	16		
29	Narpay	Narpay	76	1	16	60	
30	Bulungur	Bulungur	32	2	32		
31	Bulungur	Khatcha	21			21	
32	Kattakurgan	Saroy	26			26	
33	Nurabad	Nurabad	36	2	36		
34	Taylok	Bogzagon	16	1	16		
35	Taylok	Shopulot	5			5	
36	Okdarya	Yangikhayot	6			6	

№	Regions	Massifs	Number of houses (apartments)	Multi-storey 2 and 3-room houses**		One-storey 3-room house (0,02 ha)	2-storey 4-room house (0,04 ha)
				Number of houses	Number of apartments	Number of houses	Number of apartments
37	Okdarya	Yangiabad	13			13	
38	Payarik	Bunyodkor	16	1	16		
39	Payarik	Guzal	16	1	16		
40	Payarik	Birlashuv	35			35	
41	Payarik	Yangikhayot	7			7	
42	Samarkand	Gulabad	24	1	24		
43	Samarkand	Parrandachilik	8				8
44	Samarkand	Yangiarik	9			9	
Surkhondaryo region			389			353	36
45	Denov	Namuna	86			66	20
46	Denov	Vodiy	45			45	
47	Jarkungan	Korayontok	48			48	
48	Jarkungan	Korakursok	32			32	
49	Oltinsay	Ipok	34			34	
50	Sherabad	Chomichli	29			29	
51	Sherabad	Gurin Gilambob	21			21	
52	Shorchi	Dostlik	94			78	16
Fergana region			431	11	182	233	16
53	Beshariq	Khalklar dostligi	16	1	16		
54	Beshariq	Kozokkurgon	15			15	
55	Buvayda	Maslahat	72	4	72		
56	Buvayda	Dekhkonabad	11			5	6
57	Kuva	Тинчлик	36	2	36		
58	Kuva	Kaykubbod	18	1	18		
59	Kuva	Mingchinar	14			14	
60	Oltiariq	Navoi	11	1	11		
61	Oltiariq	Kapchugay	10				10
62	Rishtan	Dakhbed	11	1	11		
63	Rishtan	Markaz	18	1	18		
64	Sukh	Tul MFI	14			14	
65	Fergana	Ilgor-6	53			53	
66	Fergana	Mindonobod-4	132			132	
Khorezm region			561	1	16	351	194
67	Gurlan	Navbahor	84			28	56
68	Gurlan	Yermish	44			44	
69	Urgench	Ustalar	42			14	28
70	Urgench	Chulobod	77			25	52
71	Khazorasp	Obod	112	1	16	72	24
72	Shovot	Ok-kol	50			50	
73	Shovot	Arbek	56			46	10
74	Yangiarik	Vakillar	96			72	24

*) In the regions, construction of 2, 3 and 4-storey buildings is carried out under the Program.

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 7,250 mortgage contracts with selected beneficiaries for the construction of affordable rural houses under the Program with participation of ADB, including: JSCB "Qishloq Qurilish Bank" - 2,090 contracts, National Bank of Uzbekistan - 2,723 contracts and JSCB "Ipoteka Bank" - 2,437 contracts.

Thus, based on the above data, it can be noted that National bank fully complied with all the requirements of disbursement linked indicator (DLI-2).

It should be noted that all houses that are being built according to the updated standard projects in the framework of 2018 Program, fell into category B.

Table 2. Results of categorization of massifs selected by National bank for construction of affordable rural houses under 2018 Program with participation of ADB

№	Regions	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
TOTAL						
Republic of Karakalpakstan						
1	Nukus	Karakalpak branch	Akmangit	B	C	Yes
2	Amudarya	Karakalpak branch	Almazar	B	C	Yes
3	Amudarya	Karakalpak branch	Yangiabad-1	B	C	Yes
4	Ellikkala	Turtkul branch	Navai	B	C	Yes
5	Korauzak	Chimbay branch	Berdak Kubeshungil	B	C	Yes
6	Korauzak	Chimbay branch	Kutlimakan	B	C	Yes
7	Kegeyli	Chimbay branch	Kegeyli	B	C	Yes
Kashkadarya region						
8	Guzar	Guzar branch	A Temur	B	C	Yes
9	Guzar	Guzar branch	Buyuk Karvan	B	C	Yes
10	Karshi	Karshi branch	Bogobad	B	C	Yes
11	Kasbi	Karshi branch	Khuja Kasbi	B	C	Yes
12	Muborak	Muborak branch	Bobur	B	C	Yes
13	Nishan	Nishan branch	Nuriston	B	C	Yes
14	Nishan	Nishan branch	Yangi Hayot	B	C	Yes
15	Nishan	Nishan branch	Bunyodkor	B	C	Yes
Samarkand region						
16	Pastdargom	Pastdargom branch	Oltikakhramon	B	C	Yes
17	Pastdargom	Pastdargom branch	Katortarak	B	C	Yes
18	Pastdargom	Pastdargom branch	Yangiabad	B	C	Yes
19	Pastdargom	Pastdargom branch	Kamolot	B	C	Yes
20	Pastdargom	Pastdargom branch	Guzalkent	B	C	Yes
21	Pakhtachi	Kattakorgon branch	Jahonabad	B	C	Yes
22	Pakhtachi	Kattakorgon branch	Jahonobod-1	B	C	Yes
23	Pakhtachi	Kattakorgon branch	Amirabad	B	C	Yes
24	Kattakorgon	Kattakorgon branch	Saroy	B	C	Yes
25	Jomboy	Jomboy branch	Uzunovul	B	C	Yes
26	Jomboy	Jomboy branch	Beshbola	B	C	Yes
27	Jomboy	Jomboy branch	Naymantepa	B	C	Yes
28	Jomboy	Jomboy branch	Khoshdala	B	C	Yes
29	Payarik	Jomboy branch	Bunyodkor	B	C	Yes
30	Payarik	Jomboy branch	Birlashuv	B	C	Yes
31	Payarik	Jomboy branch	Guzal	B	C	Yes

№	Regions	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
32	Payarik	Jomboy branch	Yangi khayot	B	C	Yes
33	Narpay	Nurabad branch	Narpay	B	C	Yes
34	Narpay	Nurabad branch	Nogorakhona	B	C	Yes
35	Nurabad	Nurabad branch	Amir Temur	B	C	Yes
36	Bulungur	Bulungur branch	Bulungur	B	C	Yes
37	Bulungur	Bulungur branch	Khatcha	B	C	Yes
38	Samarkand	Bulungur branch	Gulabad	B	C	Yes
39	Samarkand	Bulungur branch	Parandachilik	B	C	Yes
40	Samarkand	Bulungur branch	Yangiarik	B	C	Yes
41	Okdarya	Bulungur branch	Yangikhayot	B	C	Yes
42	Okdarya	Bulungur branch	Yangiabad	B	C	Yes
43	Toylok	Urgut branch	Navbahor	B	C	Yes
44	Toylok	Urgut branch	Shopulot	B	C	Yes
Surkhandarya region						
45	Denou	Denou branch	I.Turayev "Namuna"	B	C	Yes
46	Denou	Denou branch	Vodiy I.Turayev "Namuna"	B	C	Yes
47	Jarkugon	Jarkurgon branch	"Korayontog"	B	C	Yes
48	Jarkugon	Jarkurgon branch	"Korakursok"	B	C	Yes
49	Oltinsoy	Kumkurgan branch	"Ipok"	B	C	Yes
50	Sherobod	Kumkurgan branch	"Dostlik"	B	C	Yes
51	Sherobod	Sherobad branch	Chumishli	B	C	Yes
52	Shurchi	Sherobad branch	Gurin Gilambob	B	C	Yes
Fergana region						
53	Besharik	Besharik branch	Khalklar dostligi	B	C	Yes
54	Besharik	Besharik branch	Vatan	B	C	Yes
55	Buvayda	Buvaydo branch	Maslahat	B	C	Yes
56	Buvayda	Buvaydo branch	Dekhkonaabad	B	C	Yes
57	Kuva	Kuva branch	Guzal	B	C	Yes
58	Kuva	Kuva branch	Mingchinor	B	C	Yes
59	Kuva	Kuva branch	Guzal	B	C	Yes
60	Oltiariq	Rishton branch	Tinchlik	B	C	Yes
61	Oltiariq	Rishton branch	Kapchugay	B	C	Yes
62	Rishton	Rishton branch	Dakhbed	B	C	Yes
63	Rishton	Rishton branch	Markaz	B	C	Yes
64	Sukh	Fergana branch	Tul	B	C	Yes
65	Fergana	Fergana branch	Chekshura	B	C	Yes
66	Fergana	Fergana branch	Mindonobod	B	C	Yes
Khorezm region						
67	Gurlan	Gurlan branch	Navbahor	B	C	Yes
68	Gurlan	Gurlan branch	Yermish	B	C	Yes
69	Urgench	Urgench branch	Ustalar	B	C	Yes
70	Urgench	Urgench branch	Chulabad	B	C	Yes
71	Khazorasp	Khazorasp branch	Obod	B	C	Yes
72	Shovot	Shovot branch	Ok-kul	B	C	Yes
73	Shovot	Shovot branch	Arbek	B	C	Yes
74	Yangiarik	Yangiarik branch	Vakillar	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 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 NBU and Loan agreement.

Information about the number of audits conducted by NBU is provided in the following table:

Table 4. Information about the number of audits conducted by the National Bank under 2018 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>
TOTAL						
Republic of Karakalpakstan						
1	Nukus	Karakalpak branch	Akmangit	June	5	
2	Amudarya	Karakalpak branch	Olmazar	June	5	
3	Amudarya	Karakalpak branch	Yangiabad-1	June	5	
4	Ellikkala	Turtkul branch	Navoiy	June	5	
5	Korauzak	Chimbay branch	Berdak Kubeshungil	June	5	
6	Korauzak	Chimbay branch	Kutlimakan	June	5	
7	Kegeyli	Chimbay branch	Kegeyli	June	5	
Kashkadarya region						
8	Guzar	Guzar branch	A.Temur	June	5	
9	Guzar	Guzar branch	Buyuk Karvon	June	5	
10	Karshi	Karshi branch	Bogobad	June	5	
11	Kasbi	Karshi branch	Khuja Kasbi	June	5	
12	Muborak	Muborak branch	Bobur	June	5	
13	Nishan	Nishan branch	Nuriston	June	5	
14	Nishan	Nishan branch	Yangi Hayot	June	5	
15	Nishan	Nishan branch	Bunyodkor	June	5	
Samarkand region						
16	Pastdargom	Pastdargom branch	Oltikakhramon	June	5	
17	Pastdargom	Pastdargom branch	Katroterak	June	5	
18	Pastdargom	Pastdargom branch	Yangiabad	June	5	
19	Pastdargom	Pastdargom branch	Kamolot	June	5	
20	Pastdargom	Pastdargom branch	Guzalkent	June	5	
21	Pakhtachi	Kattakorgon branch	Jahonabad	June	5	
22	Pakhtachi	Kattakorgon branch	Jahonabad-1	June	5	
23	Pakhtachi	Kattakorgon branch	Amirabad	June	5	
24	Kattakorgon	Kattakorgon branch	Saroy	June	5	
25	Jomboy	Jomboy branch	Uzunovul	June	5	
26	Jomboy	Jomboy branch	Beshbola	June	5	
27	Jomboy	Jomboy branch	Naymantepa	June	5	
28	Jomboy	Jomboy branch	Khoshdala	June	5	
29	Payarik	Jomboy branch	Bunyodkor	June	5	
30	Payarik	Jomboy branch	Birlashuv	June	5	
31	Payarik	Jomboy branch	Guzal	June	5	
32	Payarik	Jomboy branch	Yangi khayot	June	5	

<i>№</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>
33	Narpay	Nurabad branch	Narpay	June	5	
34	Narpay	Nurabad branch	Nogorakhona	June	5	
35	Nurabad	Nurabad branch	Amir Temur	June	5	
36	Bulungur	Bulungur branch	Bulungur	June	5	
37	Bulungur	Bulungur branch	Khatcha	June	5	
38	Samarkand	Registan branch	Gulabad	June	5	
39	Samarkand	Registan branch	Parandachilik	June	5	
40	Samarkand	Registan branch	Yangiarik	June	5	
41	Okdarya	Registan branch	Yangikhayot	June	5	
42	Okdarya	Registan branch	Yangiabad	June	5	
43	Toylok	Urgut branch	Navbahor	June	5	
44	Toylok	Urgut branch	Shopulot	June	5	
Surkhangarya region						
45	Denou	Denou branch	I.Turayev "Namuna"	June	5	
46	Denou	Denou branch	Vodiy I.Turayev "Namuna"	June	5	
47	Jarkurgon	Jarkurgon branch	"Korayontog"	June	5	
48	Jarkurgon	Jarkurgon branch	"Korakursok"	June	5	
49	Oltinsoy	Kumkurgan branch	"Ipok"	June	5	
50	Sherobad	Kumkurgan branch	"Dostlik"	June	5	
51	Sherobad	Sherobad branch	Chumishli	June	5	
52	Shurchi	Sherobad branch	Gurin Gilambob	June	5	
Fergana region						
53	Besharik	Besharik branch	Khalklar dostligi	June-July	5	
54	Besharik	Besharik branch	Vatan	June-July	5	
55	Buvaydo	Buvaydo branch	Maslahat	June-July	5	
56	Buvaydo	Buvaydo branch	Dekhkonaabad	June-July	5	
57	Kuva	Kuva branch	Guzal	June-July	5	
58	Kuva	Kuva branch	Mingchinor	June-July	5	
59	Kuva	Kuva branch	Guzal	June-July	5	
60	Oltiariq	Rishtan branch	Tinchlik	June-July	5	
61	Oltiariq	Rishtan branch	Kapchugay	June-July	5	
62	Rishtan	Rishtan branch	Dakhbed	June-July	5	
63	Rishtan	Rishtan branch	Markaz	June-July	5	
64	Sukh	Fergana branch	Tul	June-July	5	
65	Fergana	Fergana branch	Chekshura	June-July	5	
66	Fergana	Fergana branch	Mindonobod	June-July	5	
Khorezm region						
67	Gurlan	Gurlan branch	Navbahor	July	5	
68	Gurlan	Gurlan branch	Yermish	July	5	
69	Urgench	Urgench branch	Ustalar	July	5	
70	Urgench	Urgench branch	Chulabad	July	5	
71	Khazorasp	Khazorasp branch	Obod	July	5	
72	Shovot	Shovot branch	Ok-kul	July	5	
73	Shovot	Shovot branch	Arbek	July	5	
74	Yangiarik	Yangiarik branch	Vakillar	July	5	

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

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.PP-2812 of 02.03.2017 “On additional measures for the implementation of the Program for the construction of affordable houses on updated standard projects in rural areas for 2017–2021 with participation of Asian Development Bank” and the protocol No432 from March 18, 2017 of the Board of NBU a procedure for the work of the units of NBU on Environmental and Social Management System (ESMS) was developed and approved in the framework of the rural housing construction program with participation of ADB.

During the reporting period, no changes were made to the document. However, due to the fact that in 2018 ADB developed a new document called “Manual for Monitoring on ESMS Implementation”, in 2019 it is also planned to make some corresponding changes to the manual on ESMS of NBU.

In accordance with the ESMS requirements, an ESMS coordinator was appointed at the head office of National bank, and specialists responsible for the implementation of ESMS requirements in the places 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 2018 Program

No	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	Uzakov K.	Chief specialist in coordination and control of rural housing construction	№KB-112 29.05.2018
3	Republic of Karakalpakstan	Nukus branch	Ubbiniyazov P.	Chief specialist in capital construction and operation of facilities	№KB-72 02.04.2018
4	Kashkadarya region	Karshi branch	Juraev K.	Responsible for the ESMS	№28K 25.01.2017
5	Samarkand region	Samarkand branch	Kuchkarov K.	Responsible for the ESMS	№257 23.02.2018
6	Surkhandarya region	Denou branch	Ishniyazov J.	Responsible for the ESMS	№07 09.01.2018
7	Surkhandarya region	Kumkorgon branch	Abdurasulov E.	Loan officer	№07 09.01.2018
8	Surkhandarya region	Sherabad branch	Abdullaeva A.	Loan officer	№08 09.01.2018
9	Fergana region	Fergana branch	Abdurahimov Sh.	Responsible for the ESMS	№134 04.04.2014
10	Khoresm region	Urgench branch	Djumaniyazov Sh.	Responsible for the ESMS	№159 02.04.2014
11	Khoresm region	Gurlen branch	Shaniyazov Sh.	Loan officer	№11 12.09.2018
12	Khoresm region	Shovot branch	Sobirov J.	Loan officer	№5 01.01.2017
13	Khoresm region	Khazorasp branch	Sharipov S.	Loan officer	№77 10.04.2017

No	Region	Bank branch	Full name	Position	Number and date of order assigning
14	Khoresm region	Yangiariq branch	Nazarov S.	Loan officer	№125 02.04.2018

Part II. Environmental issues

During the reporting period, environmental monitoring in the project regions was carried out by responsible specialists on ESMS. As indicated in the ESMS guideline of National bank, 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 on quarterly base. However, in accordance with a letter received from the Ministry of Economy of the Republic of Uzbekistan No.MM-2-5/108 dated from September 12, 2018 it was recommended to conduct environmental monitoring on monthly base. Due to this, during the 4th quarter of 2018 ESMS specialists switched to monthly environmental monitoring, during which checklists were filled in according to the template developed by the national consultant of ADB.

In the course of the monitoring conducted during 2018, no non-compliance of environmental standards were detected, and there were no accidents or incidents on construction sites.

Table 6. Information on identified problems during environmental monitoring conducted by specialists of NBU on ESMS within 2018 Program

No	Region, Bank branch	Number of audits	Identified discrepancies in:					
			Noise and vibration	Air pollution	Water pollution (visual)	Flora and fauna (visually)	Safety	Accidents
1	Karakalpakstan Republic, Nukus branch	15	no	no	no	no	no	no
2	Turtkul branch	5	no	no	no	no	no	no
3	Chimboy branch	15	no	no	no	no	no	no
4	Kashkadarya region, Karshi branch	10	no	no	no	no	no	no
5	Kashkadarya region, Guzar branch	10	no	no	no	no	no	no
6	Kashkadarya region, Mubarak branch	5	no	no	no	no	no	no
7	Kashkadarya region, Nishan branch	15	no	no	no	no	no	no
8	Surkhandarya region, Denou branch	10	no	no	no	no	no	no
9	Kumkorgon branch	20	no	no	no	no	no	no
10	Sherobod branch	10	no	no	no	no	no	no
11	Samarkand region Pasdargam branch	25	no	no	no	no	no	no
12	Kattakorgon branch	20	no	no	no	no	no	no
13	Jomboy branch	40	no	no	no	no	no	no
14	Nurobod branch	15	no	no	no	no	no	no
15	Bulungur branch	10	no	no	no	no	no	no
16	Registon branch	25	no	no	no	no	no	no
17	Urgut branch	10	no	no	no	no	no	no
18	Fergana region, Fergana branch	15	no	no	no	no	no	no
19	Besharik branch	10	no	no	no	no	no	no
20	Buvaydin branch	10	no	no	no	no	no	no
21	Kuva branch	15	no	no	no	no	no	no
22	Rishtan branch	20	no	no	no	no	no	no

23	<i>Khorezm region, Urgench branch</i>	10	no	no	no	no	no	no
24	<i>Gurlen branch</i>	10	no	no	no	no	no	no
25	<i>Khazorasp branch</i>	5	no	no	no	no	no	no
26	<i>Shovot branch</i>	10	no	no	no	no	no	no
27	<i>Yangiariq branch</i>	5	no	no	no	no	no	no

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 2018 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 2018, there were no cases of involuntary resettlement of local people and no one was suffered during construction.

Part IV: ESMS activities

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

Table 7. Information on environmental monitoring conducted by specialists on ESMS of NBU within the Program 2018

No	Province, Bank branch	Number of audits	Purpose of audit	Note
1	<i>Karakalpakistan Republic, Nukus branch</i>	15	<i>Conformity assessment for protective measures</i>	
2	<i>Turtkul branch</i>	5	<i>Conformity assessment for protective measures</i>	
3	<i>Chimboy branch</i>	15	<i>Conformity assessment for protective measures</i>	
4	<i>Kashkadarya region, Karshi branch</i>	10	<i>Conformity assessment for protective measures</i>	
5	<i>Kashkaradya region, Guzar branch</i>	10	<i>Conformity assessment for protective measures</i>	
6	<i>Kashkadarya region, Mubarak branch</i>	5	<i>Conformity assessment for protective measures</i>	
7	<i>Kashkadarya region, Nishan branch</i>	15	<i>Conformity assessment for protective measures</i>	
8	<i>Surkhandarya region, Denou branch</i>	10	<i>Conformity assessment for protective measures</i>	
9	<i>Kumkorgon branch</i>	15	<i>Conformity assessment for protective measures</i>	
10	<i>Sherobod branch</i>	10	<i>Conformity assessment for protective measures</i>	

№	Province, Bank branch	Number of audits	Purpose of audit	Note
11	Samarkand region Pasdargam branch	25	Conformity assessment for protective measures	
12	Kattakorgon branch	20	Conformity assessment for protective measures	
13	Jomboy branch	40	Conformity assessment for protective measures	
14	Nurobod branch	15	Conformity assessment for protective measures	
15	Bulungur branch	10	Conformity assessment for protective measures	
16	Registon branch	25	Conformity assessment for protective measures	
17	Urgut branch	10	Conformity assessment for protective measures	
18	Fergana region, Fergana branch	15	Conformity assessment for protective measures	
19	Besharik branch	10	Conformity assessment for protective measures	
20	Buvaydin branch	10	Conformity assessment for protective measures	
21	Kuva branch	15	Conformity assessment for protective measures	
22	Rishtan branch	20	Conformity assessment for protective measures	
23	Khorezm region, Urgench branch	10	Conformity assessment for protective measures	
24	Gurlen branch	10	Conformity assessment for protective measures	
25	Khazorasp branch	5	Conformity assessment for protective measures	
26	Shovot branch	10	Conformity assessment for protective measures	
27	Yangiariq 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 2018 Program

№	Region, Bank branch	Number of audits	Number of notifications issued by the Bank	Notification received by	What issues were addressed
1	Karakalpakistan Republic, Nukus branch	15	no	no	no
2	Turtkul branch	5	no	no	no
3	Chimboy branch	15	no	no	no
4	Kashkadarya region, Karshi branch	10	no	no	no
5	Kashkaradya region, Guzar branch	10	no	no	no

No	Region, Bank branch	Number of audits	Number of notifications issued by the Bank	Notification received by	What issues were addressed
6	Kashkadarya region, Mubarak branch	5	no	no	no
7	Kashkadarya region, Nishan branch	15	no	no	no
8	Surkhandarya region, Denou branch	10	no	no	no
9	Kumkorgon branch	20	no	no	no
10	Sherobod branch	10	no	no	no
11	Samarkand region Pasdargam branch	25	no	no	no
12	Kattakorgon branch	20	no	no	no
13	Jomboy branch	40	no	no	no
14	Nurobod branch	15	no	no	no
15	Bulungur branch	10	no	no	no
16	Registon branch	25	no	no	no
17	Urgut branch	10	no	no	no
18	Fergana region, Fergana branch	15	no	no	no
19	Besharik branch	10	no	no	no
20	Buvaydin branch	10	no	no	no
21	Kuva branch	15	no	no	no
22	Rishtan branch	20	no	no	no
23	Khorezm region, Urgench branch	10	no	no	no
24	Gurlen branch	10	no	no	no
25	Khazorasp branch	5	no	no	no
26	Shovot branch	10	no	no	no
27	Yangiariq branch	5	no	no	no

Due to the fact that the monitoring did not identified any cases of non-compliances on environmental performance, there was no need to develop a corrective action plan. With regard to Grievance redress mechanism (GRM), in NBU such a mechanism has been created and it is in operation.

Thus, in accordance with the decision of the Board of the Bank No.2 dated 08.01.2018, a department for addressing appeals from entities and individuals in Bank headquarter was set up. In addition, in the branches of the bank, this function is assigned on legal advisers.

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

At the same time, persons affected by the project may contact a virtual reception of the Chairman of the bank's management by visiting the bank's website at www.nbu.uz.

During the reporting period, NBU did not receive any complaint from individuals affected by the Affordable Rural Housing Program 2018.

**Table 9. Information on complaints received from persons affected
by the Affordable Rural Housing Program 2018**

Nº	Region, Bank branch	Number of complaints received	Type (in writing, orally, by phone)	Main topics for complaints	Number of complaints solved
1	Karakalpakistan Republic, Nukus branch	no	no	no	no
2	Turtkul branch	no	no	no	no
3	Chimboy branch	no	no	no	no
4	Kashkadarya region, Karshi branch	no	no	no	no
5	Kashkaradya region, Guzar branch	no	no	no	no
6	Kashkadarya region, Mubarak branch	no	no	no	no
7	Kashkadarya region, Nishan branch	no	no	no	no
8	Surkhandarya region, Denou branch	no	no	no	no
9	Kumkorgon branch	no	no	no	no
10	Sherobod branch	no	no	no	no
11	Samarkand region Pasdargam branch	no	no	no	no
12	Kattakorgon branch	no	no	no	no
13	Jomboy branch	no	no	no	no
14	Nurobod branch	no	no	no	no
15	Bulungur branch	no	no	no	no
16	Registon branch	no	no	no	no
17	Urgut branch	no	no	no	no
18	Fergana region, Fergana branch	no	no	no	no
19	Besharik branch	no	no	no	no
20	Buvaydin branch	no	no	no	no
21	Kuva branch	no	no	no	no
22	Rishtan branch	no	no	no	no
23	Khorezm region, Urgench branch	no	no	no	no
24	Gurlen branch	no	no	no	no
25	Khazorasp branch	no	no	no	no
26	Shovot branch	no	no	no	no
27	Yangiariq branch	no	no	no	no

Part V: Conclusion and Action Plan

According to the results of the reporting period, it can be concluded that from the side of National bank of Uzbekistan all safeguards requirements, indicated by the terms of the Loan Agreement signed in the frame of the second phase - the ARHP, have been done, where new "results-based lending" model is implemented.

In the National Bank's annual environmental monitoring report for 2017 it was mentioned, that the capacity of specialists involved in ESMS implementation needs to be improved through conduction series of trainings. This request was taken into account by the Asian Development Bank, which provided technical assistance and hired a national consultant. The consultant has conducted series of trainings for specialists of PCB (including NBU) on ESMS:

July 23-24, 2018 in Fergana city for specialists of Fergana, Namangan and Andijan regions;

July 27-28, 2018 in Urgench city for specialists of Bukhara region and the Republic of Karakalpakstan;

September 17-18, 2018 in Gulistan city for specialists of the Syrdarya, Tashkent and Jizzakh regions;

September 19-20, 2018 in Karshi city for specialists of Kashkadarya, Samarkand and Surkhandarya regions.

In our opinion, the conducted trainings allowed to increase the level of knowledge necessary for the effective implementation of ESMS in the project regions. In this regard, on behalf of the management of National bank we would like to express our gratitude for the technical assistance and the national consultant provided by ADB.

Nevertheless, in order to make ESMS more effective, the National Bank intends to take the following actions in 2019:

Table 10. Action Plan of NBU for 2019

PCB	Issues	Actions required	Responsible	Period/data
National Bank	Making changes to the current ESMS manual	Develop a draft document and submit for consideration to the Board of the Bank	ESMS coordinator	1 quarter of 2019
National Bank	Publication of updated ESMS manual on the bank's website	After the adoption of the proposed changes by the Board of the Bank, instruct the relevant bank departments to publish the document on the bank's website	ESMS coordinator	1 quarter of 2019
National Bank	Publication of annual report on ESMS for 2018 on the bank's website	After approval of provided annual report of the bank on ESMS for 2018 by MMU and ADB to ensure the publication of the document on the bank's website	ESMS coordinator	January-February 2019
National Bank	Conducting series of on-spot trainings by the ESMS coordinator for ESMS specialists.	Develop handouts and presentation materials and schedule for training.	ESMS coordinator	During 2019

Appendixes

- Photos

Annual report on monitoring of safeguards measures

For FI operations

Project number: 3535-UZB

Reporting period: January-December 2018

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

Financed by ADB

Developed by: ESMS Coordinator B.Qobilov

Name of the organization: JSCB «Ipoteka bank»

Country, city: Republic of Uzbekistan, Tashkent

Executing Agency: Ministry of Economy and Industry of Uzbekistan

Approved by: Acting First Deputy Chairman of the Board of the JSCB «Ipoteka Bank» D.Zulfukarov

Table of Contents

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 500.0 million dollars 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, construction of 29,000 houses in the specified regions is envisaged, in this, construction of 7,250 houses annually from 2018.

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

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

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

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

In accordance with the requirements of the Resolution of the President of the Republic of Uzbekistan №PP-2812 from 02.03.2017 "On additional measures to implement the Program on the construction of affordable houses on updated standard projects in rural areas for 2017–2021 with participation of Asian Development Bank" and the decision of the Board of the JSCB "Ipoteka Bank" №15 dated January 20, 2017 a procedure for the work of the units of the JSCB "Ipoteka Bank" on Environmental and Social Management System (ESMS) was developed and approved in the framework of the rural housing construction program with participation of Asian Development Bank.

One of the disbursement linked indicators (DLI-2) for 2018 is signing as minimum 7,250 mortgage contracts with selected Program's beneficiaries, of which at least 25% are women.

These 7,250 mortgage contracts were distributed among three participating commercial banks as follows:

- JSCB "Qishloq Qurilish Bank" - 2,090 preferential mortgage loans;
- JSCB "Ipoteka Bank" - 2,437 preferential mortgage loans;
- National Bank of Uzbekistan - 2,723 preferential mortgage loans.

At the same time, the distribution of mortgage loans issued under the Program with participation of ADB in 2018, broken down by regions, massifs and number of houses was as follows:

Table 1. Distribution of mortgage loans issued by JSCB "Ipoteka bank" in 2018 under the Program with participation of ADB by regions, massifs and number of houses

No	Regions	Massifs	Number of houses (apartments)	Multi-storey 2 and 3-room houses		One-storey 3-room house (0,02 ha	2-storey 4-room house (0,04 ha)
				Number of houses	Number of apartments	Number of houses	Number of apartments
Total			2437	46	762	1361	314
Republic of Karakalpakstan			208	3	43	161	4
1	Konlikul	Doslik	16	1	16		
2	Konlikul	Doslik	14	1	14		
3	Takhiatosh	Jayhun	28	1	13	15	
4	Takhiatosh	Nayman	10			10	
5	Khhujayli	Tazabaz	10			10	
6	Khhujayli	Taskupir	10			10	
7	Khhujayli	Kun Nuri	10			10	
8	Khhujayli	Djanakungiro	30			30	
9	Ellikkala	Ellikkala	69			65	4
10	Ellikkala	Akchakol	11			11	
Kashkadarya region			463			437	26
1	Koson	Arabhona	10			10	
2	Koson	Boygundi-1	30			30	
3	Koson	Boygundi-2	10			10	
4	Koson	Navruz	20			20	
5	Koson	Nasaf	20			20	
6	Shakhrisabz	Keldihayot	133			133	
7	Shakhrisabz	Miraki	20			20	
8	Shakhrisabz	Dukchi	10			10	
9	Shakhrisabz	Shovkan	30			30	
10	Shakhrisabz	Kumkishlok	20			20	
11	Shakhrisabz	Tudamaydon	25			25	
12	Yakkabog	Kutontepa	27			27	
13	Yakkabog	Gurjob	30			30	
14	Yakkabog	Kushtegirmon	20			20	
15	Yakkabog	Kushchinor	10			10	
16	Karshi	Batosh	26				26
17	Karshi	Kovchin	22			22	
Samarkand Region			514	12	216	238	60
1	Ishtihon	Kaychili	90	2	32	28	30
2	Ishtihon	Bodoy	55			55	
3	Ishtihon	Kutarma	20			20	
4	Kushrabod	Zarkent	16	1	16		
5	Kushrabod	Kurolos	16	1	16		
6	Okdaryo	Moykovok	32	2	32		
7	Samarkand	Gulobod	48	2	48		
8	Urgut	Boybul	20			20	
9	Urgut	Uramas	10			10	
10	Urgut	Mergancha	137	4	72	65	
11	Urgut	Algar	30			30	

No	Regions	Massifs	Number of houses (apartments)	Multi-storey 2 and 3-room houses		One-storey 3-room house (0,02 ha)	2-storey 4-room house (0,04 ha)
				Number of houses	Number of apartments	Number of houses	Number of apartments
12	Urgut	Bogishamol	30				30
13	Urgut	Kenagas	10			10	
Surkhandarya region			476	15	268	192	16
1	Angor	Yangi turmush-1	46			46	
2	Boysun	Omontepa	35			35	
3	Boysun	Mustakillik-1	16	1	16		
4	Muzrabod	Nurli hayot	30			30	
5	Termiz	Uch kizil	50			50	
6	Termiz	Nurafshon	32			16	16
7	Termiz	Amudaryo SSM	252	14	252		
8	Kiziryk	Yetikum	15			15	
Fergana region			510	16	235	135	140
1	Bagdad	Dustlik	11	1	11		
2	Dangara	Navbahor	19	1	11		8
3	Yozyovon	Toshhovuz	76			76	
4	Kushtepa	Humdon	18	1	18		
5	Kushtepa	Markaziy fh	43			43	
6	Sukh	Istiklol	16			16	
7	Toshlok	Toshlok	18	1	18		
8	Uzbekistan	Hayotobod	18	1	18		
9	Uzbekistan	Yangi Hayot	10				10
10	Uzbekistan	A. Navoiy	11	1	11		
11	Uchkuprik	Mullazoir	21	1	11		10
12	Fergana	Mindolobod-6	126	8	126		
13	Fergana	Mindolobod-4	112				112
14	Furkat	Chirkay	11	1	11		
Khorezm region			266			198	68
1	Bogot	Ashkhobod	90			70	20
2	Kushkupir	Yangilik	76			40	36
3	Kushkupir	Oshakkala	40			40	
4	Yangibozor	Mangitlar	60			48	12

*) In the regions, construction of 2, 3 and 4-storey buildings is carried out under the Program.

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 7,250 mortgage contracts with selected beneficiaries for the construction of affordable rural houses under the Program with participation of ADB, including: JSCB "Qishloq Qurilish Bank" - 2,090 contracts, National Bank of Uzbekistan - 2,723 contracts and JSCB "Ipoteka Bank" - 2,437 contracts.

Thus, based on the above data, it can be noted that JSCB "Ipoteka bank" fully complied with all the requirements of disbursement linked indicator (DLI-2).

It should be noted that all houses that are being built according to the updated standard projects in the framework of 2018 Program, fell into category B.

Table 2. Results of categorization of massifs selected by JSCB "Ipoteka Bank" for construction of affordable rural houses under 2018 Program with participation of ADB.

№	Regions	Bank branch	Massifs	Project category on screening sheet on ecology	Project category on screening sheet on sociology	The presence of the conclusion of environmental expertise
TOTAL						
Republic of Karakalpakstan						
1	Konlikul	Karakalpakstan brach	Doslik	B	C	YES
2	Konlikul	Karakalpakstan brach	Doslik	B	C	YES
3	Takhiatosh	Karakalpakstan brach	Jayhun	B	C	YES
4	Takhiatosh	Karakalpakstan brach	Nayman	B	C	YES
5	Khhujayli	Karakalpakstan brach	Tazabaz	B	C	YES
6	Khhujayli	Karakalpakstan brach	Taskupir	B	C	YES
7	Khhujayli	Karakalpakstan brach	Kun Nuri	B	C	YES
8	Khhujayli	Karakalpakstan brach	Djanakungirot	B	C	YES
9	Ellikkala	Karakalpakstan brach	Ellikkala	B	C	YES
10	Ellikkala	Karakalpakstan brach	Akchakol	B	C	YES
Kashkadarya region						
1	Koson	Kashkadarya branch	Arabhona	B	C	YES
2	Koson	Kashkadarya branch	Boygundi-1	B	C	YES
3	Koson	Kashkadarya branch	Boygundi-2	B	C	YES
4	Koson	Kashkadarya branch	Navruz	B	C	YES
5	Koson	Kashkadarya branch	Nasaf	B	C	YES
6	Shakhrisabz	Shakhrisabz branch	Keldihayot	B	C	YES
7	Shakhrisabz	Shakhrisabz branch	Miraki	B	C	YES
8	Shakhrisabz	Shakhrisabz branch	Dukchi	B	C	YES
9	Shakhrisabz	Shakhrisabz branch	Shovkan	B	C	YES
10	Shakhrisabz	Shakhrisabz branch	Kumkishlok	B	C	YES
11	Shakhrisabz	Shakhrisabz branch	Tudamaydon	B	C	YES
12	Yakkabog	Shakhrisabz branch	Kutontepa	B	C	YES
13	Yakkabog	Shakhrisabz branch	Gurjob	B	C	YES
14	Yakkabog	Shakhrisabz branch	Kushtegirmon	B	C	YES
15	Yakkabog	Shakhrisabz branch	Kushchinor	B	C	YES
16	Karshi	Kashkadarya branch	Batosh	B	C	YES
17	Karshi	Kashkadarya branch	Kovchin	B	C	YES
Samarkand region						
1	Ishtihon	Kuksaroy branch	Kaychili	B	C	YES
2	Ishtihon	Kuksaroy branch	Bodoy	B	C	YES
3	Ishtihon	Kuksaroy branch	Kutarma	B	C	YES
4	Kushrabod	Kuksaroy branch	Zarkent	B	C	YES
5	Kushrabod	Kuksaroy branch	Kurolos	B	C	YES
6	Okdaryo	Samarkand branch	Moykovok	B	C	YES
7	Samarkand	Samarkand branch	Gulobod	B	C	YES
8	Urgut	Samarkand branch	Boybul	B	C	YES
9	Urgut	Samarkand branch	Uramas	B	C	YES
10	Urgut	Samarkand branch	Mergancha	B	C	YES
11	Urgut	Samarkand branch	Algar	B	C	YES

№	Regions	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
12	Urgut	Samarkand branch	Bogishamol	B	C	YES
13	Urgut	Samarkand branch	Kenagas	B	C	YES
Surkhandarya region						
1	Angor	Surkhandarya branch	Yangi turmush-1	B	C	YES
2	Boysun	Surkhandarya branch	Omontepa	B	C	YES
3	Boysun	Surkhandarya branch	Mustakillik-1	B	C	YES
4	Muzrabod	Surkhandarya branch	Nurli hayot	B	C	YES
5	Termiz	Surkhandarya branch	Uch kizil	B	C	YES
6	Termiz	Surkhandarya branch	Nurafshon	B	C	YES
7	Termiz	Surkhandarya branch	Amudaryo SSM	B	C	YES
8	Kiziryk	Surkhandarya branch	Yetikum	B	C	YES
Fergana region						
1	Bagdad	Kokand branch	Dustlik	B	C	YES
2	Dangara	Kokand branch	Navbahor	B	C	YES
3	Yozyovon	Fergana branch	Toshhovuz	B	C	YES
4	Kushtepa	Fergana branch	Humdon	B	C	YES
5	Kushtepa	Fergana branch	Markaziy FH	B	C	YES
6	Sukh	Kokand branch	Istiklol	B	C	YES
7	Toshlok	Fergana branch	Toshlok	B	C	YES
8	Uzbekistan	Kokand branch	Hayotobod	B	C	YES
9	Uzbekistan	Kokand branch	Yangi Hayot	B	C	YES
10	Uzbekistan	Kokand branch	A. Navoiy	B	C	YES
11	Uchkuprik	Kokand branch	Mullazoir	B	C	YES
12	Fergana	Fergana branch	Mindolobod-6	B	C	YES
13	Fergana	Fergana branch	Mindolobod-4	B	C	YES
14	Furkat	Kokand branch	Chirkay	B	C	YES
Khorezm region						
1	Bogot	Khorezm branch	Ashkhobod	B	C	YES
2	Kushkupir	Tinchlik branch	Yangilik	B	C	YES
3	Kushkupir	Tinchlik branch	Oshakkala	B	C	YES
4	Yangibozor	Tinchlik branch	Mangitlar	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 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 "Ipoteka bank" and Loan agreement.

Information about the number of audits conducted by JSCB "Ipoteka bank" is provided in the following table:

**Table 4: Information about the number of audits conducted by JSCB "Ipoteka bank"
under 2018 Program with participation of ADB**

№	Regions	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held
TOTAL						
Republic of Karakalpakstan						
1	Konlikul	Karakalpakstan brach	Doslik	June	5	
2	Konlikul	Karakalpakstan brach	Doslik	June	5	
3	Takhiatosh	Karakalpakstan brach	Jayhun	June	5	
4	Takhiatosh	Karakalpakstan brach	Nayman	June	5	
5	Khhujayli	Karakalpakstan brach	Tazabaz	June	5	
6	Khhujayli	Karakalpakstan brach	Taskupir	June	5	
7	Khhujayli	Karakalpakstan brach	Kun Nuri	June	5	
8	Khhujayli	Karakalpakstan brach	Djanakungiro	June	5	
9	Ellikkala	Karakalpakstan brach	Ellikkala	June	5	
10	Ellikkala	Karakalpakstan brach	Akchakol	June	5	
Kashkadarya region						
11	Koson	Kashkadarya branch	Arabhona	June	5	
12	Koson	Kashkadarya branch	Boygundi-1	June	5	
13	Koson	Kashkadarya branch	Boygundi-2	June	5	
14	Koson	Kashkadarya branch	Navruz	June	5	
15	Koson	Kashkadarya branch	Nasaf	June	5	
16	Shakhrisabz	Shakhrisabz branch	Keldihayot	June	5	
17	Shakhrisabz	Shakhrisabz branch	Miraki	June	5	
18	Shakhrisabz	Shakhrisabz branch	Dukchi	June	5	
19	Shakhrisabz	Shakhrisabz branch	Shovkan	June	5	
20	Shakhrisabz	Shakhrisabz branch	Kumkishlok	June	5	
21	Shakhrisabz	Shakhrisabz branch	Tudamaydon	June	5	
22	Yakkabog	Shakhrisabz branch	Kutontepa	June	5	
23	Yakkabog	Shakhrisabz branch	Gurjob	June	5	
24	Yakkabog	Shakhrisabz branch	Kushtegirmon	June	5	
25	Yakkabog	Shakhrisabz branch	Qushchinor	June	5	
26	Karshi	Kashkadarya branch	Batosh	June	5	
27	Karshi	Kashkadarya branch	Kovchin	June	5	
Samarkand region						
28	Ishtihon	Kuksaroy branch	Kaychili	June	5	
29	Ishtihon	Kuksaroy branch	Bodoy	June	5	
30	Ishtihon	Kuksaroy branch	Kutarma	June	5	
31	Kushrabod	Kuksaroy branch	Zarkent	June	5	
32	Kushrabod	Kuksaroy branch	Kurolos	June	5	
33	Okdaryo	Samarkand branch	Moykovok	June	5	
34	Samarkand	Samarkand branch	Gulobod	June	5	
35	Urgut	Samarkand branch	Boybul	June	5	
36	Urgut	Samarkand branch	Uramas	June	5	
37	Urgut	Samarkand branch	Mergancha	June	5	
38	Urgut	Samarkand branch	Algar	June	5	
39	Urgut	Samarkand branch	Bogishamol	June	5	
40	Urgut	Samarkand branch	Kenagas	June	5	
Surkhandarya region						
41	Angor	Surkhandarya branch	Yangi turmush-1	June	5	

№	Regions	Bank branch	Massifs	Start date of construction	Number of audits performed	By whom the audit was held
42	Boysun	Surkhandarya branch	Omontepa	June	5	
43	Boysun	Surkhandarya branch	Mustakillik-1	June	5	
44	Muzrabod	Surkhandarya branch	Nurli hayot	June	5	
45	Termiz	Surkhandarya branch	Uch kizil	June	5	
46	Termiz	Surkhandarya branch	Nurafshon	June	5	
47	Termiz	Surkhandarya branch	Amudaryo SSM	June	5	
48	Kiziryk	Surkhandarya branch	Yetikum	June	5	
Fergana region						
49	Bagdad	Kokand branch	Dustlik	June-July	5	
50	Dangara	Kokand branch	Navbahor	June-July	5	
51	Yozyovon	Fergana branch	Toshhovuz	June-July	5	
52	Kushtepa	Fergana branch	Humdon	June-July	5	
53	Kushtepa	Fergana branch	Markaziy FH	June-July	5	
54	Sukh	Kokand branch	Istiklol	June-July	5	
55	Toshlok	Fergana branch	Toshlok	June-July	5	
56	Uzbekistan	Kokand branch	Hayotobod	June-July	5	
57	Uzbekistan	Kokand branch	Yangi Hayot	June-July	5	
58	Uzbekistan	Kokand branch	A. Navoiy	June-July	5	
59	Uchkuprik	Kokand branch	Mullazoir	June-July	5	
60	Fergana	Fergana branch	Mindolobod-6	June-July	5	
61	Fergana	Fergana branch	Mindolobod-4	June-July	5	
62	Furkat	Kokand branch	Chirkay	June-July	5	
Khorezm region						
63	Bogot	Khorezm branch	Ashkhobod	July	5	
64	Kushkupir	Tinchlik branch	Yangilik	July	5	
65	Kushkupir	Tinchlik branch	Oshakkala	July	5	
66	Yangibozor	Tinchlik branch	Mangitlar	July	5	

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.PP-2812 of 02.03.2017 “On additional measures for the implementation of the Program for the construction of affordable houses on updated standard projects in rural areas for 2017–2021 with participation of Asian Development Bank” and the decision of the Board of JSCB “Ipoteka Bank” No.15 dated January 20, 2017 a procedure for the work of the units of the JSCB “Ipoteka Bank” on Environmental and Social Management System (ESMS) was developed and approved in the framework of the rural housing construction program with participation of Asian Development Bank.

During the reporting period, no changes were made to the document. However, due to the fact that in 2018 ADB developed a new document called “Manual for Monitoring on ESMS Implementation”, in 2019 it is also planned to make some corresponding changes to the manual on ESMS of JSCB “Ipoteka Bank”.

In accordance with the ESMS requirements, an ESMS coordinator was appointed at the head office of JSCB “Ipoteka bank” and specialists responsible for implementation of the ESMS requirements in places in the Bank’s branches. Information about assigned coordinator and ESMS specialists in the system of JSCB “Ipoteka bank” in places are listed below.

Table 5. Information about the appointed coordinator and specialists on ESMS in places in the system of JSCB "Ipoteka Bank" in the project regions within 2018 Program

No	Region	Bank branch	Full name	Position	Number and date of order assigning
1	Tashkent	Head office	Qobilov B.	ESMS coordinator	
2	Republic of Karakalpakstan	Karakalpakstan branch	Rizkiev M.	ESMS coordinator	No.479 20.10.2017
3	Kashkadarya region	Kashkadarya branch	Nazarova SH	ESMS coordinator	No.621 19.10.2017
4	Kashkadarya region	Shakhrisabz branch	Ibragimov A.	ESMS coordinator	No.205 20.10.2017
5	Samarkand region	Samarkand branch	Mamanov A.	ESMS coordinator	No.397 17.10.2017
6	Samarkand region	Kuksaroy branch	Ikhtiyorov K.	ESMS coordinator	No.88 20.10.2017
7	Surkhandarya region	Surkhandarya branch	Jabborov Y.	ESMS coordinator	No.747 20.10.2017
8	Fergana region	Fergana branch	Lazizov I.	ESMS coordinator	No.580 20.10.2017
9	Fergana region	Kokand branch	Hisomiddinov F.	ESMS coordinator	No.95 16.10.2017
10	Khorezm region	Khorezm branch	Ataev A.	ESMS coordinator	No.680 20.10.2017
11	Khorezm region	Tinchlik branch	Masharipov B.	ESMS coordinator	No.681 23.10.2017

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 of JSCB "Ipoteka Bank", 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 on quarterly base. However, in accordance with a letter received from the Ministry of Economy of the Republic of Uzbekistan No.MM-2-5/108 dated from September 12, 2018 it was recommended to conduct environmental monitoring on monthly base. Due to this, during the 4th quarter of 2018 ESMS specialists switched to monthly environmental monitoring, during which checklists were filled in according to the template developed by the national consultant of ADB.

In the course of the monitoring conducted during 2018, no non-compliance of environmental standards were detected, and there were no accidents or incidents on construction sites.

Table 6. Information on identified problems during environmental monitoring conducted by specialists of JSCB “Ipoteka bank” on ESMS within 2018 Program

№	Region, Bank branch	Number of audits	Identified discrepancies in:					
			Noise and vibration	Air pollution	Water pollution	Flora and fauna (visually)	Safety	Accidents
1	Karakalpakstan branch	50	no	no	no	no	no	no
2	Kashkadarya branch	35	no	no	no	no	no	no
3	Shakhrisabz branch	50	no	no	no	no	no	no
4	Samarkand branch	40	no	no	no	no	no	no
5	Kuksaroy branch	25	no	no	no	no	no	no
6	Surkhandarya branch	40	no	no	no	no	no	no
7	Fergana branch	30	no	no	no	no	no	no
8	Kokand branch	40	no	no	no	no	no	no
9	Khorezm branch	5	no	no	no	no	no	no
10	Tinchlik branch	15	no	no	no	no	no	no

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 2018 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 2018, there were no cases of involuntary resettlement of local people and no one was suffered during construction.

Part IV: ESMS activities

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

Table 7. Information on environmental monitoring conducted by specialists on ESMS of JSCB “Ipoteka bank” within 2018 Program

№	Province, Bank branch	Number of audits	Purpose of audit	Note
1	Karakalpakstan branch	50	Conformity assessment for protective measures	
2	Kashkadarya branch	35	Conformity assessment for protective measures	
3	Shakhrisabz branch	50	Conformity assessment for protective measures	
4	Samarkand branch	40	Conformity assessment for protective measures	

5	<i>Kuksaroy branch</i>	25	<i>Conformity assessment for protective measures</i>	
6	<i>Surkhandarya branch</i>	40	<i>Conformity assessment for protective measures</i>	
7	<i>Fergana branch</i>	30	<i>Conformity assessment for protective measures</i>	
8	<i>Kokand branch</i>	40	<i>Conformity assessment for protective measures</i>	
9	<i>Khorezm branch</i>	5	<i>Conformity assessment for protective measures</i>	
10	<i>Tinchlik branch</i>	15	<i>Conformity assessment for protective measures</i>	

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 2018 Program

№	Region, Bank branch	Number of audits	Number of notifications issued by QQB	Announcement received by	What issues were addressed
1	<i>Karakalpakstan branch</i>	50	-	-	-
2	<i>Kashkadarya branch</i>	35	-	-	-
3	<i>Shakhrisabz branch</i>	50	-	-	-
4	<i>Samarkand branch</i>	40	-	-	-
5	<i>Kuksaroy branch</i>	25	-	-	-
6	<i>Surkhandarya branch</i>	40	-	-	-
7	<i>Fergana branch</i>	30	-	-	-
8	<i>Kokand branch</i>	40	-	-	-
9	<i>Khorezm branch</i>	5	-	-	-
10	<i>Tinchlik branch</i>	15	-	-	-

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.

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 from the moment of their receipt.

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.ipotekabank.uz

During the reporting period, JSCB "Ipoteka bank" did not receive any complaint from individuals affected by the Affordable Rural Housing Program 2018.

Table 9. Information on complaints received from persons affected by the Affordable Rural Housing Program 2018

№	Region, Bank branch	Number of complaints received	Type (in writing, orally, by phone)	Main topics for complaints	Number of complaints solved
1	<i>Karakalpakstan branch</i>	-	-	-	-
2	<i>Kashkadarya branch</i>	-	-	-	-
3	<i>Shakhrisabz branch</i>	-	-	-	-
4	<i>Samarkand branch</i>	-	-	-	-
5	<i>Kuqsaroy branch</i>	-	-	-	-
6	<i>Surkhandarya branch</i>	-	-	-	-
7	<i>Fergana branch</i>	-	-	-	-
8	<i>Kokand branch</i>	-	-	-	-
9	<i>Khorezm branch</i>	-	-	-	-
10	<i>Tinchlik 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 JSCB "Ipoteka bank" all safeguards requirements, indicated by the terms of the Loan Agreement signed in the frame of the second phase - the ARHP, have been done, where new "results-based lending" model is implemented.

In JSCB Ipoteka bank's annual environmental monitoring report for 2017 it was mentioned, that the capacity of specialists involved in ESMS implementation needs to be improved through conduction series of trainings. This request was taken into account by Asian Development Bank, which provided technical assistance and hired a national consultant. The consultant has conducted series of trainings for specialists of PCBs (including JSCB "Ipoteka bank") on ESMS:

July 23-24, 2018 in Fergana city for specialists of Fergana, Namangan and Andijan regions;

July 27-28, 2018 in Urgench city for specialists of Bukhara region and the Republic of Karakalpakstan;

September 17-18, 2018 in Gulistan city for specialists of the Syrdarya, Tashkent and Jizzakh regions;

September 19-20, 2018 in Karshi city for specialists of Kashkadarya, Samarkand and Surkhandarya regions.

In our opinion, the conducted trainings allowed to increase the level of knowledge necessary for the effective implementation of ESMS in the project regions. In this regard, on behalf of the management of JSCB "Ipoteka bank", we would like to express our gratitude for the technical assistance and the national consultant provided by ADB.

Nevertheless, in order to make ESMS more effective, JSCB "Ipoteka bank " intends to take the following actions in 2019:

Table 10. Action Plan of JSCB “Ipoteka bank” for 2019

PCB	Issues	Actions required	Responsible	Period/data
JSCB «Ipoteka bank»	Making changes to the current ESMS manual	Develop a draft document and submit for consideration to the Board of the Bank	ESMS coordinator	1 quarter of 2019
JSCB «Ipoteka bank»	Publication of updated ESMS manual on the bank's website	After the adoption of the proposed changes by the Board of the Bank, instruct the relevant bank departments to publish the document on the bank's website	ESMS coordinator	1 quarter of 2019
JSCB «Ipoteka bank»	Publication of annual report on ESMS for 2018 on the bank's website	After approval of provided annual report of the bank on ESMS for 2018 by MMU and ADB to ensure the publication of the document on the bank's website	ESMS coordinator	January-February 2019
JSCB «Ipoteka bank»	Conducting series of on-spot trainings by the ESMS coordinator for ESMS specialists.	Develop handouts and presentation materials and schedule for training.	ESMS coordinator	During 2019

- **Appendixes**
Photos

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



Название проекта: Строительство сельских домов, Самаркандская область, Пахтачинский район, махалля Жахонобод.

Название регионального органа: Самаркандское управление по гидрометеорологии.

Самарканд 2018г

ОГЛАВЛЕНИЕ

Разделы	Наименование	Стр.
Раздел 1.	Введение	
1.1.	Дата проведения обследования и опросов	
1.2.	Административное расположение объекта	
1.3.	Географическое расположение объекта	
Раздел 2.	Исследование опасностей	
2.1.	Гидрологические явления	
2.1.1.	Селепаводковые явления	
2.1.2.	Подтопления / затопления	
2.2.	Снеголавинные явления	
2.3.	Климатическая информация по данным Метеостанции МС Пайшанба за период 1981-2010 годы	
Раздел 3.	Посещение участка и собеседование	
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.	Изменения режима осадков и как следствие изменение селевых и лавинных рисков	
4.4.	Адаптационные меры в зависимости от типа опасности и классификации риска для махалля Жахонбод	
Раздел 5.	Заключение и рекомендации	

ОТЧЁТ

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

Раздел 1. Введение

1.1 Дата проведения обследования и опросов

Обследование проводилось в период 10.02.2018г.

В обследовании принимали участие: инженер гидролог 1категории. - СулаймоновЖ.Х.Начальникотдела гидрометеорологических отраслей экономики- Расулов М.О.

1.2 Административное расположение объекта

Самаркандская область, Пахтачинский район, махалляЖахонобод.На массиве для строительства типовых домов выделено 0.35 га земли с общим количеством домов 32 шт.



Рис.1 Административное расположение массива в Самаркандской области.

1.3 Географическое расположения объект



Рис.2 Географическое расположение массива в Самаркандской области.



Рис.3 Расстояние от массива до ближайшей метеостанции и горной местности

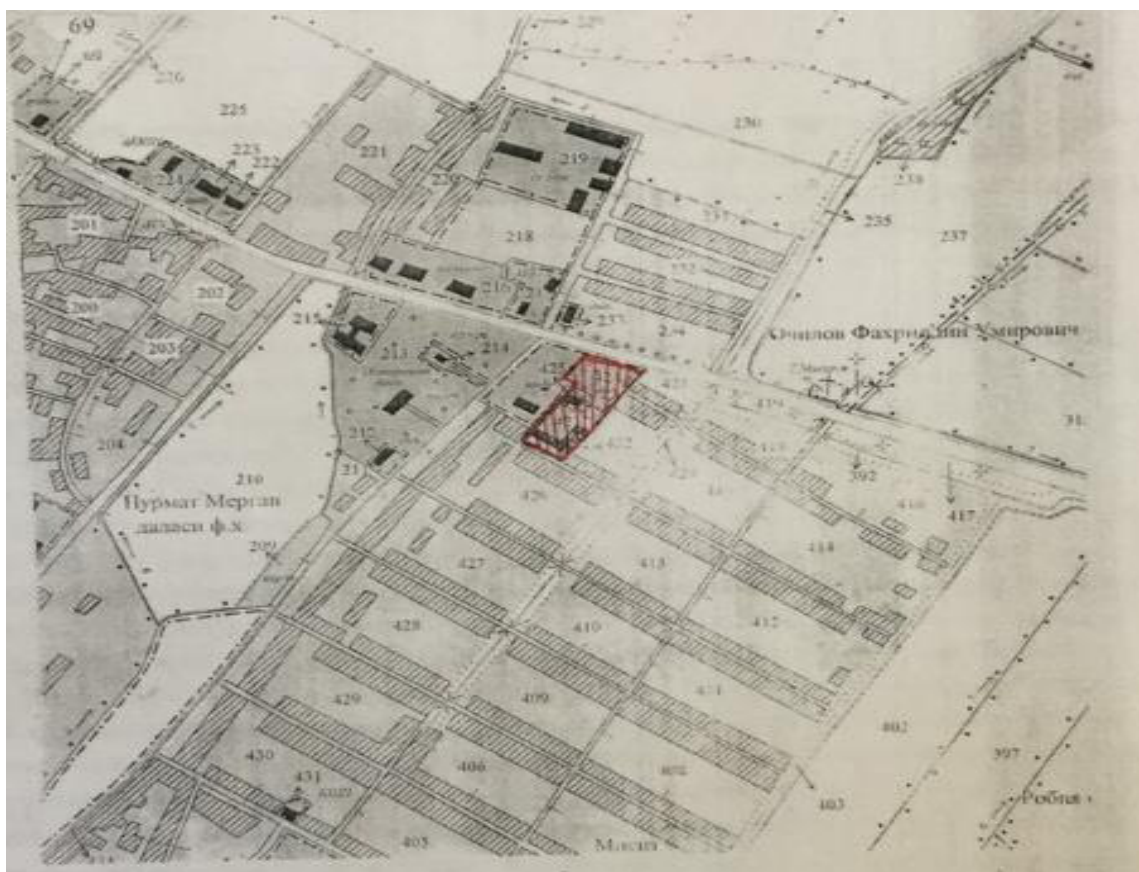


Рис.4 Земельный участок отведённый под строительство доступных жилых домов пообновлённым типовым проектам в сельской местности на 2018год.Пахтачинскийрайон махалляЖахонобод.

Раздел 2. Исследование опасностей

2.1 Гидрологические явления

2.1.1. Селепаводковые явления: Самаркандское управление по гидрометеорологии проводит постоянный мониторинг опасных гидрометеорологических явлений по итогам которых определено что массив находится в зоне не являющейся селе и паводкоопасной.

2.1.2. Подтопления / затопления: массив расположен вне зоны воздействия водохранилища и склоновых стоков.

2.2 Снеголавинные явления: расположение массива исключает угрозу лавиной опасности.

2.3 Климатическая информация по данным метеостанции Пайшанба 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	1,5	4,5	10,5	15,3	20,7	25,5	26,8	25,0	20,1	14,3	8,7	3,0	14,7
Абсолютный максимум температуры воздуха за период 2001-2017 гг., °C	21,5	26,5	29,6	36,1	37,9	41,7	41,9	42,0	38,6	35,0	30,0	22,5	42,0
Абсолютный минимум температуры воздуха за период 2001-2017 гг., °C	-24,1	-18,1	-10,0	-0,5	1,5	9,1	11,0	6,6	0,9	-3,0	-13	-13,3	-24,1
Среднее месячное количество осадков, мм	39,1	50,2	57,9	57,5	23,7	6,0	1,0	1,0	0,7	6,9	39,0	49,3	332,3
Среднее месячное число дней с осадками	3	4	3	3	2	1	1	0	0	1	3	3	24
Максимальное суточное количество осадков за период наблюдений 2001-2017 гг, мм	27,5	32,7	36	31,3	52,7	14,5	4,2	6	3,6	18,7	30,3	33,7	52,7
Максимальная высота снега за период наблюдений 2001-2017 гг, см	11	20	21								11	15	21
Средняя скорость ветра за месяц, м/сек	1,5	1,8	1,8	1,9	1,6	1,5	1,1	1,0	1,3	1,3	1,3	1,4	1,5
Абсолютный максимум скорости ветра, м/сек	18	25	24	22	25	26	15	14	13	15	15	15	26

Метеорологическая станция находится за пределами стройплощадки, удаленной примерно на 47 км .

Географическое расположение метеостанцииМС Пайшанба40°01' северной широты, 66°13' восточной долготы

Метеорологические данные метеостанций показывают, что в области наблюдаются сильные ветры (до 26 м/с), заморозки (до -24,1°C), ливневые осадки суточный максимум до 52,7 мм и высота снега до 21 см.

Раздел 3. Посещение участка и собеседование

3.1 Результаты проведённого опроса местного населения.

Опрос проведён инженером гидрологом 1 категории-Сулаймоновым Ж. Х., в 10 февраля 2018г.

В опросе принимали участие местные жители в количестве 3 человек. Опрос был проведён в день обследования. Местное население при опросе сообщили, что в районе расположения массива опасных явлений не наблюдалось.



Фотография стройплощадки

Раздел 4. Риски изменения климата.

Основные риски изменения климата для данного района при строительстве зданий – это изменение среднегодовой температуры, осадков и скорости ветра.

4.1 Наблюдаемые тенденции изменения климата.

В Узбекистане за последние 50 лет сезонные температуры зимой повысились на 0,8°C, весной на 2,5°C, летом на 1,6°C, осенью на 2,0°C. За период 1950-2013 гг. наиболее значительное потепление отмечено на станции Самарканд, где повышение среднегодовых температур в 2 раза превысило естественную изменчивость. Анализ изменений годовых сумм осадков, осредненных по различным районам Узбекистана, за период 1950-

2013 гг., показывает в большинстве случаев очень слабые тенденции к уменьшению.

4.2 Изменение рисков опасных гидрометеорологических явлений, связанных с изменением климата.

В будущем по Узбекистану по данным Профиля климатических рисков Узбекистана можно ожидать увеличение числа селей к 2030-2050 годам на 19-24% по сравнению с современной ситуацией. Увеличится вероятность возникновения новых озер в зоне отступления ледников и опасность их прорыва в верхних зонах.

4.3.1. Изменение режима осадков и как следствие изменения селевых и лавинных рисков.

По данным «Второго национального сообщения Республики Узбекистан по выполнению Рамочной конвенции ООН по изменению климата» в предгорной территории Самаркандской области возросло число дней с осадками более 10 мм. Относительно небольшое (около 9%) увеличение числа с осадками более 20 мм. Увеличение суточного максимума осадков будет способствовать увеличению селевого риска. В среднем в Узбекистане по сценариям, согласно полученным оценкам лавинный риск снизится примерно в 1,2 - 1,3 раза к 2030-2050 годам.

4.3.2. Изменения рисков, связанных с температурой.

По данным «Третьего национального сообщения Республики Узбекистан по выполнению Рамочной конвенции ООН по изменению климата» в целом по Самаркандской области увеличивается число дней в году с температурой воздуха выше 39°C, на период 1980-1999 года оно составляло 7 дней, по прогнозируемым оценкам на период 2021-2040 года составит 14-17 дней, что в свою очередь увеличит число дней с атмосферной засухой.

4.3.3. Изменения рисков, связанных с ветром.

По данным метеорологических наблюдений Узгидромета, на станции Пайшанба (Таблица 2.3.) наблюдались большие изменения в средней (1,5 м/с) и максимальной (26 м/с) скорости ветра, следовательно, в перспективе ожидаются изменения в скорости ветра.

4.4 Адаптационные меры в зависимости от типа опасности и классификация рисков для Самаркандской области.

Тип опасности	Низкий риск	Умеренный риск	Высокий риск
Ливневой паводок/ Селевые потоки	Система мониторинга		
Паводки	Система мониторинга		
Местные внезапные подтопления		Предусмотреть ливневую канализацию	
Лавины	Массив расположен вдали от предгорий и гор. Риск отсутствует		
Ветровой стресс		Адаптировать конструкцию крыши	
Выпадение осадков		Адаптировать конструкцию крыши	

Раздел 5. Заключение и рекомендации

В результате обследования было выявлено, что вблизи территории отведённой под строительство доступных жилых домов по обновлённым типовым проектам в сельской местности на 2018 год нет русел рек каналов и саев. В связи с этим расположение стройплощадки массива исключает угрозу селевой опасности.

Согласно метеоданным станции МС Пайшанба рекомендуется при строительстве учесть влияние сильных ветров (максимум 26 м/сек.), заморозков (минимум -24.1°C), ливневых осадков (максимум 52.7 мм в сутки).

При разработке проектно-сметной документации необходимо учитывать климатические характеристики (температурный и ветровой режимы, а также осадки) и предусмотреть строительство ливневой канализации и адаптационные меры по усилению конструкций крыш зданий и сооружений.

При изменении места стройплощадки (количество домов и площади) данное заключение теряет силу действия.

Отчет подготовлен:

Начальником Самаркандского управления
по гидрометеорологии

 Мирзоевым В.А.

Инженером-гидрологом 1 категории

 Сулаймоновым Ж.Х.

Список использованных данных

1. Гидрологический ежегодник о поверхностных ресурсах Республики Узбекистан,
2. Профиль климатических рисков Узбекистана: http://crm.climatechange.uz/images/ca-crm/pdf/CRP_RUS_24042015.pdf и http://crm.climatechange.uz/images/ca-crm/pdf/CRP_UZB_24042015.pdf
3. Второе национальное сообщение РУз: http://unfccc.int/essential_background/library/items/3599.php?rec=j&priref=6568#beg,
4. Третье национальное сообщение РУз: http://unfccc.int/national_reports/non-annex_i_natcom/items/10124.php
5. Научные продукты Landsat: <https://landsat.usgs.gov/landsat-science-data-products>,
6. Глобальные карты с HAND-классификацией: <http://global-hand.appspot.com/>,
7. 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>.
8. Карта: http://www.capone-online.ru/uzbekistan_map_uzbekistan.html

Annex 6. Photos of environmental trainings



On site session, Gulistan, September 2018



Training in Kashkadarya province, September, 2018



On-site training session, Urgench, September 2018



Training for QQL, April 2018



Practice exercise, Ferghana, July 2018



Practice exercise for QQL, June 2018

Annex 7. Photos from construction sites

	
Construction progress in Madeniyat massiv, Kanlikul district, Republic of Karakalpakstan	Construction progress in Kashkadarya region, massiv Bogobod
	
Surkhandarya Province	Construction in Toshkhovuz massiv, Yozyovon district, Fergana region (preparing for asphaltting)
	
Samarkand Province	Beneficiaries

ANNEX 8. 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"> • Apply watering of construction sites and roads inside settlements during dry season; 		
		<ul style="list-style-type: none"> • Cover transported bulk materials; 		
		<ul style="list-style-type: none"> • Prohibit open burning of solid wastes generated particularly from labor camps and construction activities 		
		<ul style="list-style-type: none"> • schedule construction so as to minimize the multiple use of the noisiest equipment near sensitive receivers; • schedule working hours between 8 am and 8 pm; 		
	Pollution of surface and ground water	<ul style="list-style-type: none"> • Construction and labor camps, including storage places for lubricant, fuel and other oils shall be located 50 m away from water bodies; 		
		<ul style="list-style-type: none"> • Conduction of refueling, oil replacement or repairing works shall be banded at the area within 50 m from water streams; 		
		<ul style="list-style-type: none"> • Sanitary waters and solid wastes shall not be released directly into water streams; 		

	Waste Management	<ul style="list-style-type: none"> • Segregation of wastes on recyclable and non-recyclable wastes, hazardous and non-hazardous; • Timely disposal of construction and domestic wastes from construction sites 		
	Soil pollution	<ul style="list-style-type: none"> • Soil spillages shall be removed on construction site 		
	PPE (Personal Protective Measures)	<ul style="list-style-type: none"> • Usage of PPE at construction site 		
	Logbooks	<ul style="list-style-type: none"> • Maintenance of logbook, <ol style="list-style-type: none"> 1) Incidents on construction site and camps; 2) complaints 3) register 4) conducted training on EH&S for new workers and on-going trainings 		
	Health and Safety	<ul style="list-style-type: none"> • Presence of poster on H&S, first aid set. 		
	Sanitarian conditions	<ul style="list-style-type: none"> • Clean drinking water availability • Bathrooms and toilets • Dining facilities, refrigerator, proper storage places for meal and etc. 		

Contractor/subcontractor's representatives

Name _____

Signature _____

QQI's representative

Name _____

Signature _____

PCB's representative

Name _____

Signature _____

ЭКОЛОГИК МОНИТОРИНГ РЕЖАСИ

Объект номи Ширакчи масеб

Сана: кун/ой/йил

26.10.2018

Иш тури	Атроф мухитга мумкин булган таъсир	Таъсирни енгиллиштириш учун таклиф этилаётган амаллар	Мониторинг Бажарилдими Ха/Йук	Изохлар
Курилиш ишлари, курилиш майдонлари ва ишчилар истикомаattoхи, техника эксплуатацияси	Хавонинг ифлосланиши	<ul style="list-style-type: none"> • Куртокчилик пайтида курилиш майдонларига ва ахоли яшаш пунктлари ички йулларига сув сеппиб туриш • Сочилувчан материаллар ташувчи транспорт воситалари устини ёпиб юриш • Атроф мухит ва ахолига шовкин таъсири (тасдиқланган иш жадавали), шикоят ва таклифлар кайдномаси • Каттик чиқиндиларни очик ёндиришга йул қўймаслик, айниқса ишчилар истикомаattoхидан ва курилиш майдонлардан • Курилиш майдонлари ва ишчилар истикомаattoхи, ёнилги ва мойлаш материалларини саклаш омборлари сув хавзаларидан камида 50 метр радиус узоқда бўлиши шарт • Ёнилги қўйиш, мой алмаштириш ёки ремонт ишлари сув хавзаларидан камида 50 метр узоқда бажарилиши шарт • Ёнилги ва мойларни саклаш жойи ва ёнилги қўйиш ўсуналари (химояланган спирт) • Маиший чиқиндиларни, курилиш чиқиндиларни, ёнилги мой махсулотларни алохида саклаш • ЁММ ни тупрокнинг устки катламларига туқилишини олдини олиш • Курилиш ишлари пайтида махсус иш кийимлари мавжудлиги - шахсий химоя воситалари (каска, респираторлар, химоя кузойнаклари, махсус пояфзаллар) 	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>	
	Ер ости ва усти сувларининг ифлосланиши	<ul style="list-style-type: none"> Кайднома журнали 1) Жарохатлар, бахтсиз ходисалар, иш вақтидаги жароҳатлар кайди 2) шикоят ва таклифлар 3) ишчиларни ишга келиб - кетиш вақти 4) курилиш майдонларида хавфсизлик техникаси ва атрофни муҳофаза қилиш бўйича утказилган укув машгулотлари руйхати • Дастлабки тиббий ёрдам ва хавфсизлик техникасини намоён этувчи стендларни мавжудлиги (аптечка) • Тоза ичимлик суви мавжудлиги • Хаммом (душ) ва хожатхоналар мавжудлиги (кучма) • Санитария талабларига жавоб берадиган ошхоналар ёки кучма ошхона (музлатгич, озик овкат махсулотларини алохида саклаш) 	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>	
	Маиший ва курилиш чиқиндиларини саклаш		✓	
	Тупрокнинг ифлосланиши		✓	
	Шахсий химоя воситалари		✓	
	Кайдномалар		✓	
			✓	
			✓	
			✓	
			✓	
			✓	
	Хавфсизлик техникаси		✓	
	Санитария стандартлари		✓	

Пудратчи/Субпудратчи вакили

ҚҚИ вакили

Банк вакили

Ф.И.Ш

Ф.И.Ш

Ф.И.Ш

К. Карзукоев

A. Dargah

C. Jeyran

