



# BEE's FINANCING SCHEMES

(1<sup>st</sup> March 2023)

Vineeta Kanwal, Director-BEE

# Indian economy and climate change

2022

This year marked the 75<sup>th</sup> year of India's independence

India became world's fifth largest economy. By March 2023 GDP shall reach around USD 3.5 trillion.

India updated NDCs in Aug 2022

Important  
components

To propagate  
mass  
movement for  
**LIFE** –  
Lifestyle for  
Environment

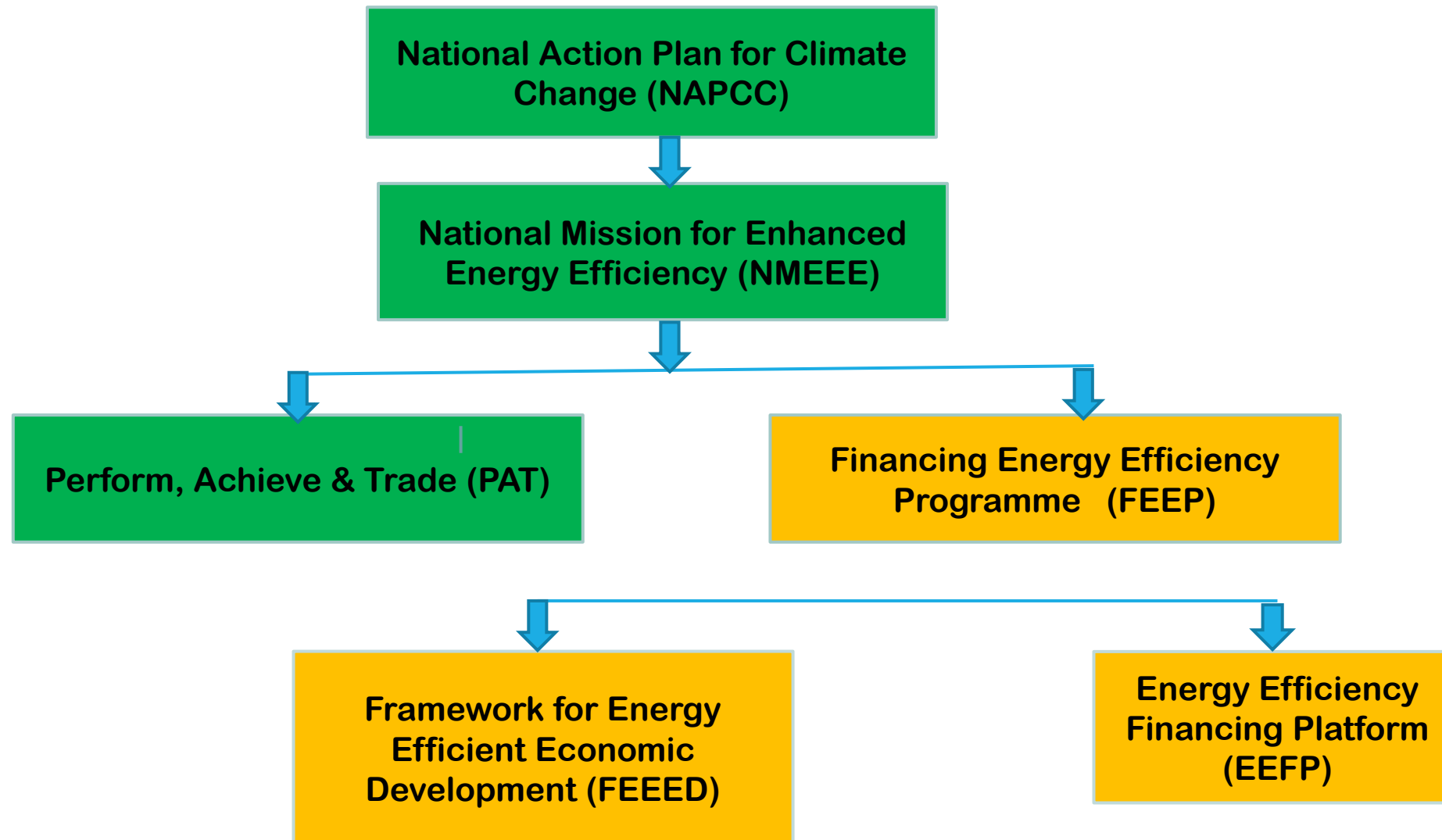
To reduce  
emission  
intensity of its  
GDP by 45%  
by 2030, from  
2005 level

To mobilize domestic  
and new as well as  
additional funds from  
developed countries to  
implement mitigation  
and adaptation actions

Quick diffusion of  
cutting edge climate  
technology and joint  
collaborative R&D for  
such future  
technologies



# BACKGROUND – FINANCING SCHEMES





# Huge Investment Potential in Energy Efficiency



| Sectors      | Investment by 2031<br>(Rs Crore) | Investment by 2031<br>(USD billion) |
|--------------|----------------------------------|-------------------------------------|
| Agriculture  | 89004                            | 10.85                               |
| Commercial   | 105701                           | 12.89                               |
| Domestic     | 145420                           | 17.73                               |
| Municipal    | 13589                            | 1.66                                |
| Industrial   | 601210                           | 73.32                               |
| Transport    | 365706                           | 44.60                               |
| <b>Total</b> | <b>13,20,630</b>                 | <b>161.05</b>                       |

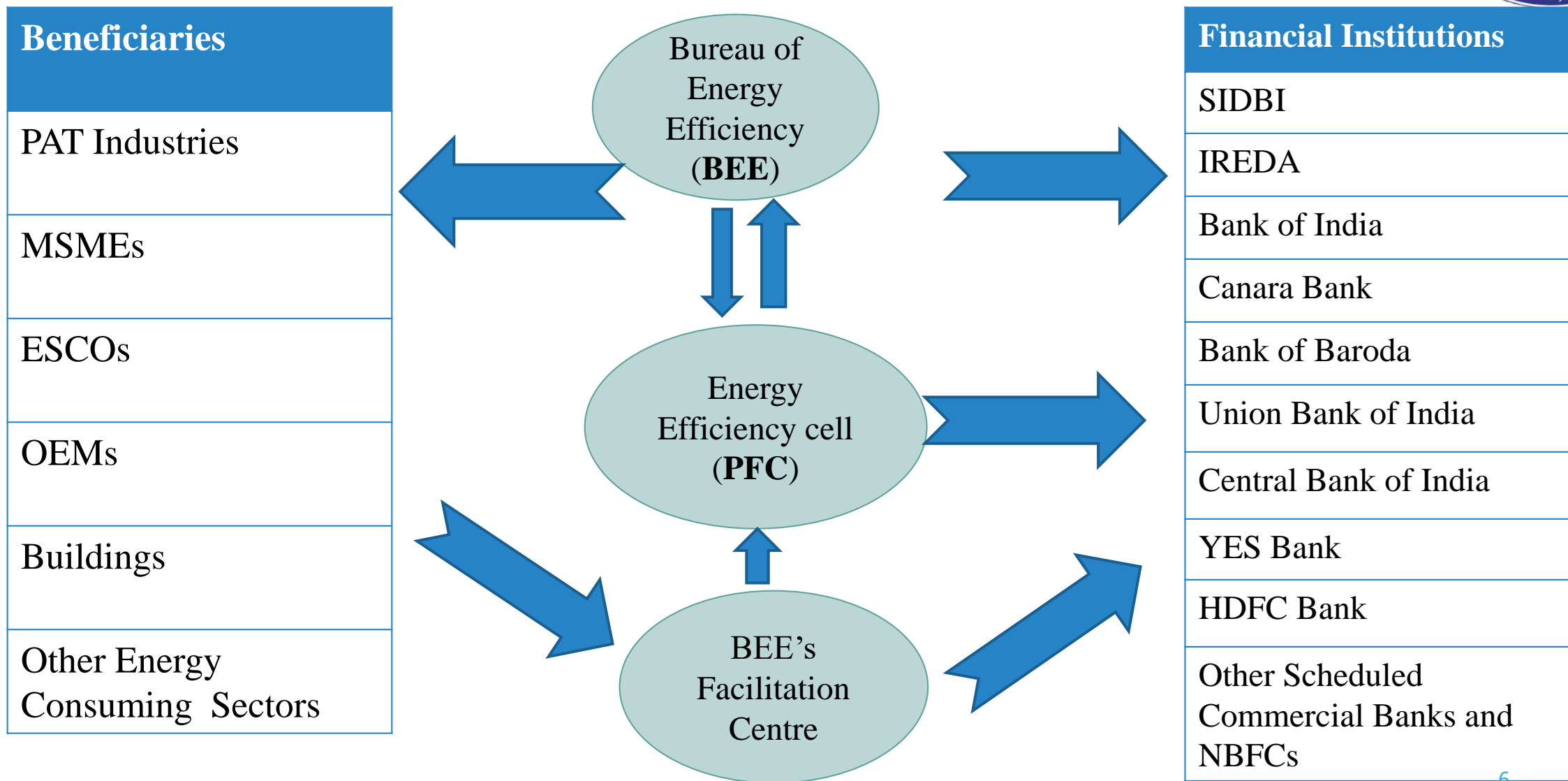


# Financing Energy Efficiency Programme (FEEP)





# Institutional Framework of Energy Efficiency Financing







# BEE's online Facilitation Centre – Home page



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## BEE's Facilitation Centre

( ADEETIE -Assistance in Deploying Energy Efficient Technologies in Industries and Establishments )



133

Energy Efficient  
Technologies



144

Willingness Forms  
Received



81

TER forwarded to FIs



12

Workshops  
Conducted



22

FIs on board



130

Industrial Customer  
Registered

Web portal address: <https://www.adeetie.beeindia.gov.in/>



# Role of BEE's Facilitation Centre



BEE has set-up online Facilitation Centre (FC) for encouraging Energy Efficiency Financing. Borrowing units are able to fill up online willingness forms and technical details forms for seeking financing from FIs.

Various workshops are conducted for promoting BEE's financing schemes among various beneficiaries.

A dashboard is available at online FC to track the status of EE project financing. A login access is provided to FIs, borrowing units and SDAs.

It is regularly developing the list of new and existing EE technologies for financing. Till date BEE has released list of 133 EE technologies for financing.





# Easy access to fill up willingness form

adeetie.beeindia.gov.in/auth/register

Google DMS | Dashboard UMANG www.google.com PATNet - Login Gov.in eLMS : Training Das... NIC Virtual Worksp... DIS DCRM login » Other

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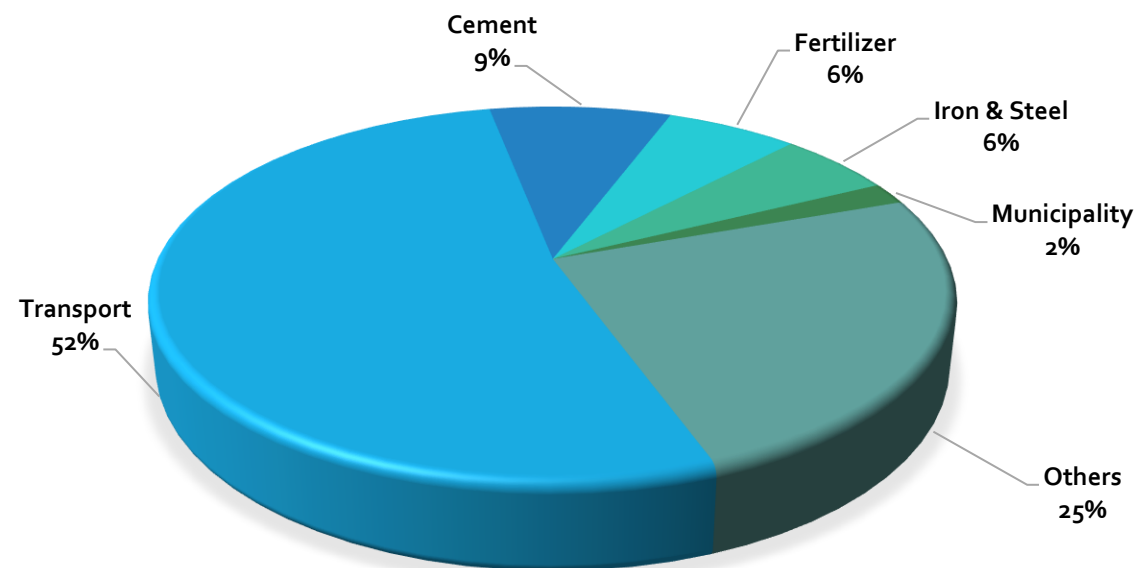
## USER REGISTRATION

|   |   |   |
|---|---|---|
| NAME OF THE COMPANY *                     | TYPE OF INDUSTRY *  | NAME OF AUTHORIZED REPRESENTATIVE *                         |
| <input type="text" value="Company Name"/> | <input type="text" value="Select"/>                       | <input type="text" value="Authorized Representative Name"/> |
| DESIGNATION *                             | MOBILE NUMBER OF AUTHORIZED REPRESENTATIVE *              | EMAIL ID OF AUTHORIZED REPRESENTATIVE *                     |
| <input type="text" value="Designation"/>  | <input type="text" value="Representative Mobile Number"/> | <input type="text" value="Email"/>                          |
| NATURE OF PROJECT *                       |   |   |
| <input type="text" value="Select"/>       |   |   |
| <input type="button" value="Register"/>   |   |   |

# Summary of projects identified by Facilitation Centre

| States            | Willingness forms (No.) | Total Project Cost (Rs. Lakh) |
|-------------------|-------------------------|-------------------------------|
| Andhra Pradesh    | 28                      | 41230                         |
| Arunachal Pradesh | 4                       | 100                           |
| Assam             | 1                       | NA                            |
| Bihar             | 4                       | 2432.85                       |
| Chattisgarh       | 1                       | NA                            |
| Goa               | 1                       | 60                            |
| Gujarat           | 7                       | 72640                         |
| Haryana           | 8                       | 6244                          |
| Telangana         | 7                       | 14957                         |
| Jharkhand         | 1                       | 5000                          |
| Karnataka         | 7                       | 7136                          |
| Kerala            | 6                       | NA                            |
| Madhya Pradesh    | 5                       | 139.9                         |
| Maharashtra       | 27                      | 23135                         |
| New Delhi         | 1                       | 62000                         |
| Orissa            | 5                       | 8228                          |
| Punjab            | 6                       | 4394                          |
| Rajasthan         | 2                       | 690                           |
| Tamil Nadu        | 8                       | 1873.25                       |
| Uttar Pradesh     | 10                      | 27603                         |
| Uttarakhand       | 7                       | 3094                          |
| West Bengal       | 2                       | 165                           |
| <b>Total</b>      | <b>148</b>              | <b>281122.00</b>              |

SECTOR WISE BREAK-UP OF PROJECT COST





## 22 Financial Institutions are registered with BEE's FC till date



**TATA CAPITAL**  
Count on us



**इरेडा**  
**IREDA**



**SBI**



**sidbi**

**IndusInd Bank**



**Karnataka Bank**  
Your Family Bank. Across India.



**बैंक ऑफ बड़ौदा**  
**Bank of Baroda**



**केनरा बैंक**  
**Canara Bank**



**HDFC BANK**



**punjab national bank**  
...the name you can BANK upon!



**इंडियन बैंक**  
**Indian Bank**

**Bank of India**



**इंडिया एक्जिम बैंक**  
**India Exim Bank**



**HSBC**



**kotak**

Kotak Mahindra Bank



**Punjab & Sind Bank**

(A Govt. of India Undertaking)  
Where service is a way of life



**ckers**  
finance

**FEDERAL BANK**

YOUR PERFECT BANKING PARTNER



**For more queries on Facilitation Centre, please contact on:**

**Email ID: [facilitation-centre@beeindia.gov.in](mailto:facilitation-centre@beeindia.gov.in)**

**Phone No.: 011- 26766813, 26766700 (09:30 am- 06:00 pm)**

**Visit website (<http://www.adeetie.beeindia.gov.in/>)**





# Training Programme for FIs on EE Financing

- **Capacity building of Financial institutions:** BEE completed a training programme for FIs on EE financing from June 2015 to March 2019.

## ToT workshops (2015-2017) – Phase I

- Mumbai (Western)
- Nainital (Northern)
- Vijayawada (Southern)
- Kolkata (Eastern)

## Individual training workshops (2016-17)

- Canara Bank - 37
- South Indian Bank – 24

## Individual training workshops (2017-2019) Phase-II

- 22 individual training workshops
- Overall achievement (2015-19):
  - trainees : 682
  - FIs covered: 72

BEE

USAID-  
PACE-D

IBA

SDAs

IREDA

PFI

IFC

New  
PFI





## TRAINING PROGRAMME FOR FIs ON EE FINANCING....contd.

### KEY POINTS

#### OBJECTIVE

To further strengthen banks/NBFCs/MFIs on EE initiatives, programmes, imparting knowledge on EE measures / technologies, future prospects and assessment of EE projects BEE has initiated Phase-III of training programme in year 2022.

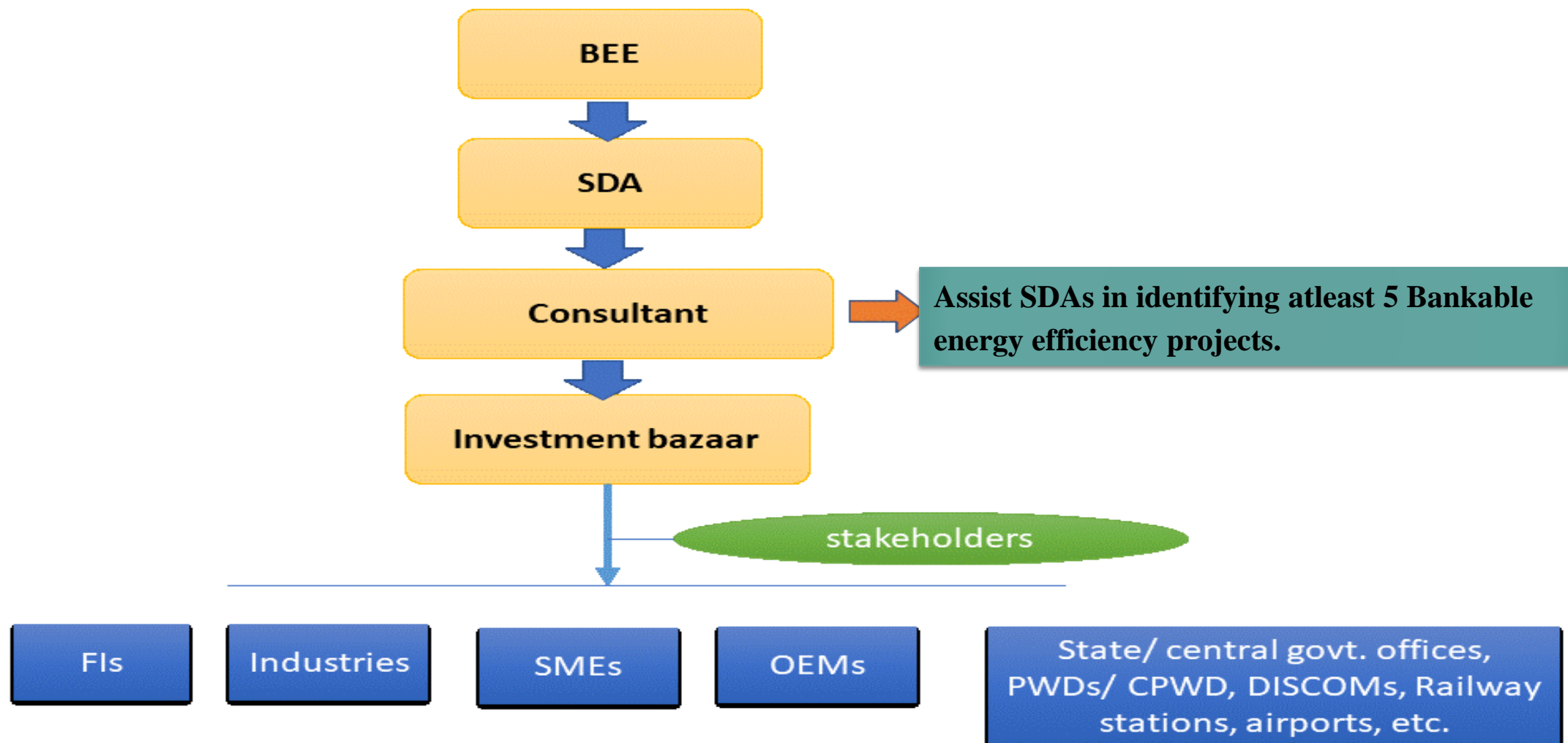
#### MECHANISM

BEE has engaged NPTI for conducting training workshops for FIs on EE financing.

#### DURATION

Each training workshop is for 2 days which includes one site visit to EE project for which support of SDA is provided.

# Investment Bazaar - framework





# Status of Investment Bazaar events



| Sl. No. | States                       | Event Date                      | Identified EE Projects cost (in Rs. Crore) |
|---------|------------------------------|---------------------------------|--|
| 1.      | Andhra Pradesh (Vizag)       | 18 <sup>th</sup> March 2021     | 246.92                                     |
| 2.      | Punjab (Chandigarh)          | 26 <sup>th</sup> November 2021  | 11.13                                      |
| 3.      | Maharashtra (Pune)           | 26 <sup>th</sup> August 2022    | 69.02                                      |
| 4.      | Telangana (Hyderabad)        | 19 <sup>th</sup> September 2022 | 74.00                                      |
| 5.      | Arunachal Pradesh (Itanagar) | 9 <sup>th</sup> November 2022   | 1.00                                       |
| 6.      | Karnataka (Bengaluru)        | 18 <sup>th</sup> November 2022  | 486.2                                      |
| 7.      | Andhra Pradesh (Vizag)       | 23 <sup>rd</sup> November 2022  | 51.00                                      |
| 8.      | Maharashtra (Nagpur)         | 29 <sup>th</sup> November 2022  | 143.80                                     |
| 9.      | Andhra Pradesh (Vijayawada)  | 16 <sup>th</sup> December 2022  | 85.80                                      |
| 10.     | Uttar Pradesh (Lucknow)      | 23 <sup>rd</sup> December 2022  | 261.27                                     |
| 11.     | Uttarakhand (Haldwani)       | 6 <sup>th</sup> January 2023    | 27.90                                      |
| 12.     | Bhubaneswar (Odisha)         | 7 <sup>th</sup> February 2023   | 197.00                                     |
| 13.     | Uttar Pradesh (Varanasi)     | 8 <sup>th</sup> February 2023   | 9.34                                       |
| 14.     | Kerala (Thiruvananthapuram)  | 14 <sup>th</sup> February 2023  | 8.62                                       |
| 15.     | Maharashtra (Navi Mumbai)    | 22 <sup>nd</sup> February 2023  | 35.60                                      |
| Total   |                              |                                 | 1708.60                                    |



## FIs committees

**Objective:** To help states in getting finance from local banks/ NBFCs for EE projects

### Meetings:

- a. regular meetings of these FIs committees should be conducted for presenting any bankable projects to the committee members for financing.
- b. Banks should also be asked to share the information regarding EE projects financed by them.
- c. BEE's EE technologies list for financing could be shared with them for keeping a list of EE loans disbursed in respective states.
- d. Banks should be asked to join BEE's facilitation centre where they can access EE projects identified by FC and they could also post details of EE projects received directly by them.
- e. SDAs are going to access IT portal of Facilitation centre where they will be able to get information of EE projects identified in respective states and status of financing.



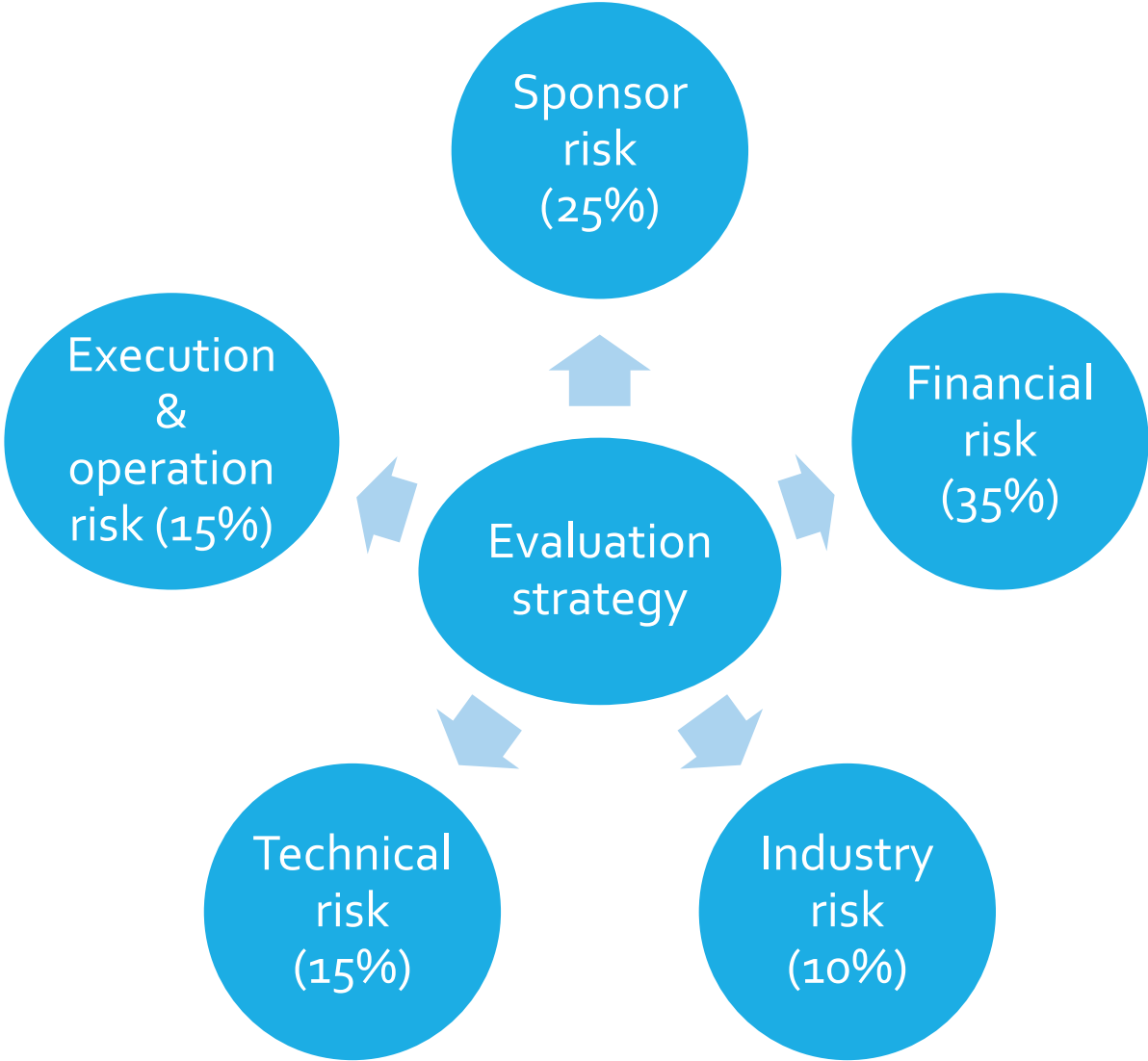
## Status of Fls committees

| Sl. No | States            |
|--------|-------------------|
| 1.     | Andhra Pradesh    |
| 2.     | Arunachal Pradesh |
| 3.     | Himachal Pradesh  |
| 4.     | Madhya Pradesh    |
| 5.     | Uttar Pradesh     |
| 6.     | Maharashtra       |
| 7.     | Rajasthan         |
| 8.     | Punjab            |





# Programme on Grading of Energy Efficiency Projects





## Grading scale

| Grade   | Score    | Repayment capability of project debt |
|---------|----------|--------------------------------------|
| Grade 1 | 90 – 100 | Excellent                            |
| Grade 2 | 80 – 89  | Very Good                            |
| Grade 3 | 70 – 79  | Good                                 |
| Grade 4 | 60 – 69  | Above Average                        |
| Grade 5 | 50 – 59  | Average                              |
| Grade 6 | 30 - 49  | Weak                                 |
| Grade 7 | 0 -29    | Weakest                              |

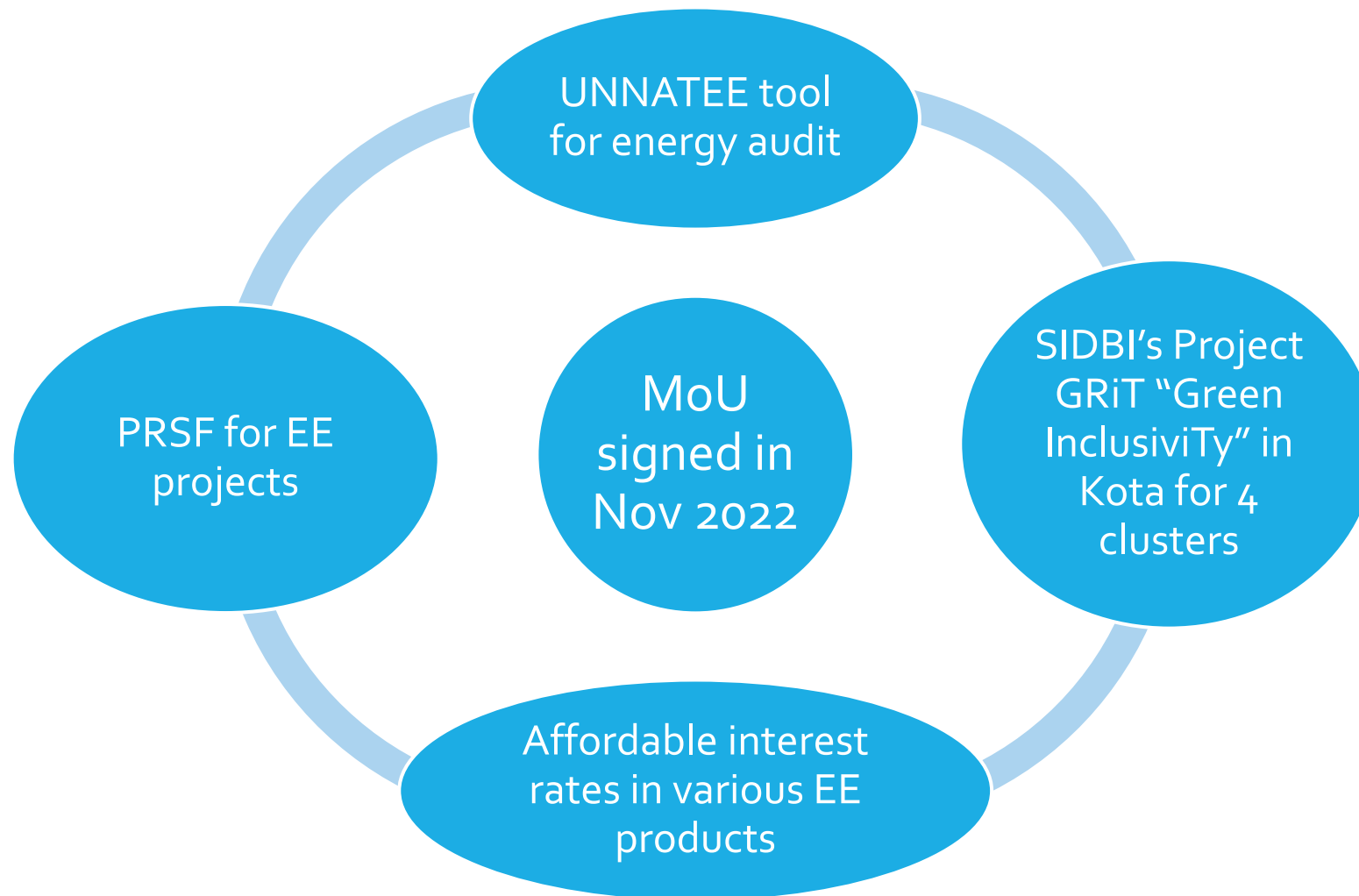


## Grading fee reimbursement

- Under a pilot project, BEE shall reimburse grading fee of first 100 EE projects graded and financed
- BEE has empanelled CRISIL and SMERA as grading agencies for grading of EE projects
- Till date IREDA, YES Bank and SIDBI have signed MoA with BEE for participating in this grading programme. All banks/NBFCs registered on Facilitation centre can take benefit of this pilot project.



# MoU signed between BEE and SIDBI





# Partial Risk Sharing Facility for Energy Efficiency

## Eligibility criteria

### Sectors:

- Large industries (excluding thermal power plants)
- MSMEs
- Municipalities
- Commercial Buildings
- DISCOMs

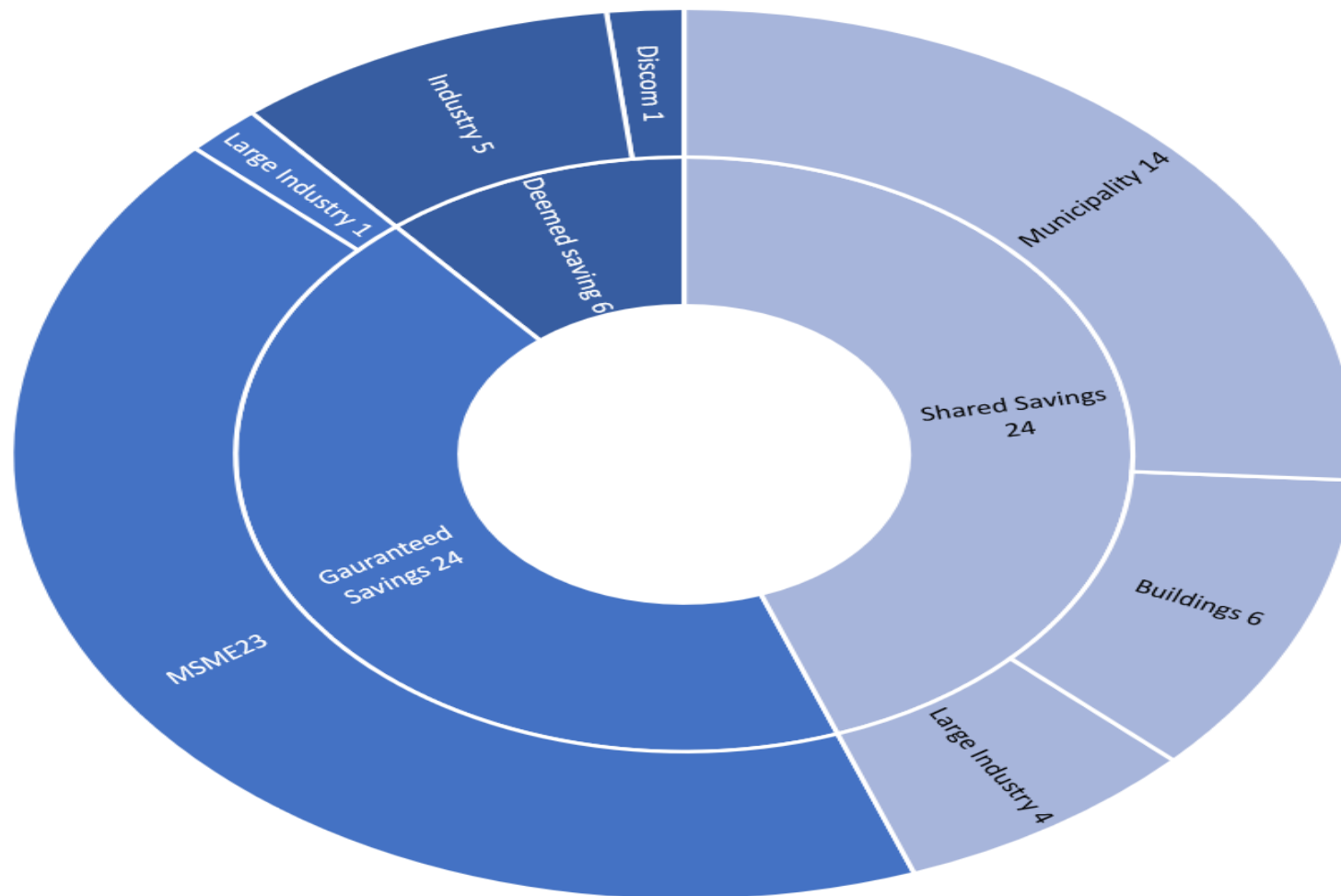
### Eligible EE Loans:

- Loan to MSME/ ESCO falling under MSME category
- Minimum 75% of loan towards energy efficiency investment



# PRSF – 54 EE projects guaranteed

Distribution between different models of PRSF



## Key Insights

- Currently shared savings model (24) and guaranteed savings (24) are most favored model, followed by deemed savings model (6)
- Each sector has its own preference, MSMEs majorly prefer guaranteed savings model while municipalities prefer shared saving model.





**For more details please contact:**

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