



Daffodil
International
University

Internship Report

on

“Sustainable Reporting of Modhumoti Bank Limited”

Supervised By

Dr. Md. Abdur Rouf

Associate Professor & Director MBA

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Prepared By

Riku Roy

ID: 213-14-3382

Program: MBA(Accounting)

Batch: 60th

Faculty of Business & Entrepreneurship

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Submission Date: 15 July 2023

Acknowledgement

First and foremost, I would like to thank Almighty God for creating this internship report. Creating a report about my internship was a real delight. Modhumoti Bank Limited's "Sustainable Reporting" "I want to express my gratitude for the chance to produce this report to the Honorable Supervisor, Dr. Md. Abdur Rouf, Associate Professor, Faculty of Business and Entrepreneurship, Daffodil International University. He has supported and guided me, and I want to thank him for that.

I also want to express my gratitude to those who have always stood by me.



Your Access to Success

Modhumoti Bank Limited



Ref: MMBL/HO/HRD/2023/04

Date: January 9, 2023

To Whom It May Concern

This is to certify that **Ms. Riku Roy**, ID: 213-14-3382, MBA (major in Accounting), Daffodil International University has just finished the organizational attachment with Modhumoti Bank Limited for her internship program starting from October 10, 2022 to January 10, 2023. She has completed all the tasks given to her in efficient manner which we have come to expect from a business graduate. During her internship period, she assists us in any regards when necessary. We have also provided her with all required support for the completion of her internship report.

I would like to wish her success in all her future endeavors.

Sincerely Yours,

Md. Shafiqur Rahman
EVP & Head of HRD

MODHUMOTI HEAD OFFICE : Khandker Tower (Level- 7 & 8) 94, Gulshan Avenue, Gulshan-1, Dhaka-1212.
www.modhumotibankltd.com, Phone : 02-55068911, Fax : 02-55068912

LETTER OF TRANSMITTAL

Date:16.07.2023

To:

Dr. Md. Abdur Rouf

Associate Professor& Director MBA

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on "Modhumoti Bank Limited's Sustainable Reporting"

Sir,

As a component of my MBA program, I am presenting this report from my internship. I've accomplished a great deal by doing this under your direct supervision. "Sustainable Reporting of Modhumoti Bank Limited" is the topic of the report. I've had the chance to learn about the closing of MBBL because I'm an intern. As a result, all of this reporting and analysis is based on my own qualifications and current position. It was my three-month internship at MBBL from the initial policy. I found this study to be both academic and My indirect career at MBBL has now lasted three months. My three months at MBBL have been a rewarding and educational experience for me.

If you could kindly send my internship report and your pricey evaluation of it, I would be eternally thankful. It would make me quite happy if you discovered it.

Riku Roy


Program: MBA(Accounting)

Faculty of Business & Entrepreneurship

ID: 213-14-3382

APPROVAL OF INTERNSHIP REPORT

As the intern's supervisor, Professor Dr. Md. Abdur Rouf hereby attests that the report Riku Roy ID: 213-14-3382 titled "Sustainable Reporting of Modhumoti Bank Limited" was his original work produced under my direction. I guarantee that all information will be used only to complete the internship report. I further certify that the report complies with Daffodil International University's formal and professional standards as well as those of the Faculty of Business & Entrepreneurship, and I thus endorse its submission.



15.07.23

(Dr. Md. Abdur Rouf)

Associate Professor & Director MBA

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

DECLARATION OF THE STUDENT

I hereby certify that the work submitted for this internship report, & Sustainable development of Modhumoti Bank Limited is accurate. I conducted a study on the Mirpur branch; it has been before submitted to a university for an academic certificate.

I further undertake to indemnify the development compare from breach of the foregoing obligations.

Riku Roy

.....

Riku Roy

ID: 213-14-3382

Program: MBA(Accounting)

Batch:60th

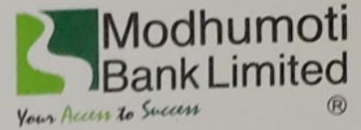
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I would like to wish her success in all her future endeavors.

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www.modhumotibankltd.com, Phone : 02-55068911, Fax : 02-55068912

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EXECUTIVE SUMMARY

The aim of this paper is to understand the guidelines for "modhumoti bank Limited's sustainability reporting, the scope of the practice, the reporting style used by Bangladeshi banking companies, and the disclosure of environmental factors in those reports in order to foster a culture of sustainability reporting. The global reporting initiative is the organization that has taken the lead in creating standards for the creation of sustainability reports. It is for this reason that the grid standard guideline is taken into account. The analysis found that the banking company's annual report lacked appropriate sustainability-related information. Additionally, it was discovered that most of the time, sustainability reporting material did not adhere to grid requirements.

The study sketches the current sustainability reporting trends and practices of "modhumoti bank Limited". Specifically, the environmental aspect of sustainability reporting is the focus point of This study. Reporting style, report size, items disclosed in the report, environmental awareness Activities and future direction related to sustainability reporting practice are also found in this Study. It can help different levels of managers, organizations, stakeholders and regulatory Authorities to identify issues and areas that they could be focused to formulate future plans for Making a sustainable future reporting culture of "modhumoti bank limited" in order to Make them more sustainable.

Keywords: sustainability reporting, environmental aspect, social aspect, economic aspect
CSR

CHAPTER-01

Introduction

CHAPTER-01

INTRODUCTION

All organizations make positive and negative contributions towards sustainable development through their activities and relationships. So, organizations have a key role to play in achieving a More sustainable economy, environment and society. One of the tools they have available is Sustainability reporting, or an organization's practice of reporting publicly on its economic, Environmental, and social impacts. Sustainability export import activities are emerging trends in. The banks as these activities help the banks to achieve a leverage over the competitors. From the Very beginning of international trade and business, these two activities have become core centers for the banks as they generate a healthy portion of revenue, profit as well as customer Satisfaction. At present, competition in banking sector is very high, so every bank wants to gain Excellency by providing better service at minimum cost. In this regard, export import Departments help a bank to get a better position in the competitive market. Sustainability Reporting is a key tool to help the organization to set goals, measure progress and manage.

1.1 OBJECTIVES OF THE STUDY:

The major motive of the have a look at is to apprehend the method inexperienced banking sports of modhumoti bank limited and to pick out a few drawbacks and a few recommendations.

- A) To compare the rules and regulations of sustainability reporting of MBBL
- B) To understand the quantity of sustainability reporting and manner of reporting of MBBL
- C) To verify the disclosure of environmental components with inside the sustainability report

1.2 METHODOLOGY

Basically, method refers back to the structures or method to collect, collect and compare data. This report is ready in systematic procedures. It has been carried out thru amassing records from number one in addition to secondary sources. The Primary supply of data:

- i. The sensible deskwork revel in in MMBL.
- ii. Informal interviewing employees.
- iii. Personal statement and everyday interplay with the staff.
- iv. Discussion with the Manager, Sr. Executives and executives.

v. Communicate and paintings with the export import departments.

The Secondary supply of data:

i. Articles of the associated topics.

ii. Relevant report observe.

iii. Annual Report (2021, 2020, 2019) of MMBL. (Modhumoti Bank Limited, 2020)

iv. Official Files.

v. Other guide facts.

vi. Websites. (MMBL, Ultimus and a few different applicable websites) (Modhumoti Bank Ltd.)

(Banking Ultimus)

vii. Publications of the Bangladesh Bank. (Bangladesh Bank)

1.3 THE SCOPE OF THE STUDY:

The scope of the examine become decided at a preliminary level and so far, miles critical to recognize its requirements. This document is primarily based totally on my realistic revel in of three months of realistic schooling at MMBL. It turned into an excellent possibility for me to exercise and enforce the entire manner for the financial institution in general. This will assist me to eliminate the confusion among realistic expertise and theoretical information. This internship duration has helped me to recognize plenty of factors approximately the procedure of inexperienced banking. As an intern at MMBL, I should get entry to many regions consisting of banking as an entire banking activity, forex, clearing, writing pay orders, beginning money owed etc. It turned into a totally tough undertaking for me to recognize all of the banking sectors, as time become very constrained. The for branch helped me to make this record.

1.4 LIMITATIONS OF THE STUDY:

There are a few barriers with inside the examine. I was confronted a few issues in the course of the observe. To prepare this record I actually have confronted the subsequent barriers:

i. Most of the time MMBL's worker became very busy. So, they can't offer sufficient time to get statistics for making ready this file.

ii. Few officials someday felt disturbed, as they had been busy of their job. Sometime they didn't

want to oversee me out in their legit paintings.

iii. Some preferred facts could be accumulated because of confidentiality of business.

iv. Time of the look at and internship became restricted. So, it became hard to head extensive of the have a look at.

v. Access to their software program become very restricted as there has been protection concern.

Therefore, I continually had to acquire facts through following their paintings or through traveling the websites.

CHAPTER-02

CORPORATE REVIEW OF THE MODHUMOTI BANK LIMITED

CHAPTER-02

CORPORATE REVIEW OF THE MODHUMOTI BANK LIMITED

2.1 OVERVIEW OF THE MODHUMOTI BANK LIMITED:

Modhumoti Bank Limited is one of the fastest-developing fourth-era non-public business Financial institution of the country, a scheduled financial institution integrated in Bangladesh as a Public restrained organization restricted through stocks beneath Neath the Companies Act 1994 in Addition to the financial institution groups Act 1991. (Modhumoti Bank Ltd.,) The financial Institution began out operation on 19 September 2013 focusing to be answerable for banks and Make a contribution all sections. Modhumoti financial institution unveiled its plans in 2020 that They pay unique interest to turning into a financial institution for small center corporation in rural Regions through breaking barriers. MMBL gives limitless monetary fine services and products and it's additionally turning into an imperative a part of the community. This financial institution Promotes others to head in advance for nice adjustments and enhance the lives of human's round with the aid of using offering shareholders the best degree of stability, honesty, reliability, and Excellent of offerings thru training trendy concepts according with the suggestions through Bangladesh financial institution. (Modhumoti Bank Ltd., n.d.) At MMBL, unique provide to us Precedence clients. As Priority Bank of Modhumoti Bank is a top rate financial institution, distinctive symbols designed to provide their customers tremendous banking, monetary advice, and funding support. Special interest may be paid to precedence banking clients at a tremendous stage of service.

2.2 VISION OF MODHUMOTI BANK LIMITED:

- Solution
- Development
- Performance
- Innovation
- Leading

The imaginative and prescient is to guide the brand new technology of neighborhood business

banks via way of means of excelling in patron delivery thru perception empowered personnel, clever use of generation and a complete variety of maximum fine services and products. (Modhumoti Bank Ltd.)

2.3 MISSION OF MODHUMOTI BANK LIMITED:

- i. Fast purchaser service.
- ii. Maintain sustainable increase.
- iii. MMBL follows sturdy enterprise ethics
- iv. Offer best monetary offerings with modern generation.
- v. Provides easy go back on shareholder's equity.
- vi. Attract and preserve certified human resource.
- vii. Maintain Corporate Social Responsibility.
- viii. Explore un-banked areas. (Modhumoti Bank Ltd.)

2.4 STRATEGIC OBJECTIVES OF MODHUMOTI BANK LIMITED:

- i. To lead enterprise operation in a clean way that is primarily based totally on advertising mechanism alongside the felony and social framework and additionally as targeted in our project unto imaginative and prescient of the organization.
- ii. Customer efficient, revolutionary and exceptional services and products presenting with luscious delivery device in such manner wherein we will compete with ourselves each moment.
- iii. To avail a significant with inside the course of the development of the state via socially responsible enterprise.
- iv. Assuring appropriate boom to generate income and truthful go back to the shareholders
- v. Enhancing the profession of personnel though schooling for maintaining right worker and attract. (Modhumoti Bank Ltd.)

2.5 CORE VALUES OF MODHUMOTI BANK LIMITED:

- i. Ethics
- ii. Teamwork
- iii. Responsibility
- iv. Transparency
- v. Innovation
- vi. Customer centricity (Modhumoti Bank Ltd.)

2.6 COMMITMENT OF MODHUMOTI BANK LIMITED:

- i. Focus on customers' satisfaction
- ii. Committed to supply exceptional monetary offerings to
 - a. Retail
 - b. Small and medium enterprises (SMEs)
 - c. Corporate
 - d. Government and
 - e. Individual client
- iii. Planning techniques to satisfy the imminent needs of the market
- iv. Catering excessive diploma of the professionalism and use of contemporary-day generation
- v. Creating and keeping long-time period courting primarily based totally on mutual consider
- vi. Sharing the values and ideals of our customers
- vii. Grow as our customers' grow
- viii. Offering aggressive pricing without a hidden cost
- ix. Ensuring protection and protection of the property of our consumer installed believe with us (Modhumoti Bank Ltd.)

2.7 PRODUCT AND SERVICES OF MODHUMOTI BANK LIMITED:

- A. SMALL & MEDIUM ENTERPRISE LOAN PRODUCTS
- B. AGRICULTURAL LOAN PRODUCTS
- C. RETAIL CREDIT PRODUCTS
- D. SCHEME DEPOSIT PRODUCTS
- E. SERVICE PRODUCTS
- F. DEPOSIT ACCOUNTS
- G. REMITTANCE SERVICE PRODUCTS

CHAPTER-03

LITERATURE REVIEW

CHAPTER-03

LITERATURE REVIEW

ANALYSIS OF SUSTAINABLE DEVELOPMENT POLICY INITIATIVES VIA WAY OF MEANS OF BANGLADESH BANK

Bangladesh Bank (BB) commenced its coverage intervention on surroundings pleasant banking practices via way of means of issuing Environmental Risk Management (ERM) tips for banks in 2011. In the equal yrs. it issued inexperienced banking coverage tenet for banks. In 2012, a uniform reporting layout for reporting inexperienced banking sports in a dependent way for banks changed into delivered, while with inside the next yrs. in 2013, coverage tips for inexperienced banking turned into additionally issued for the scheduled banks in 2013. Through those tips all banks have been delivered below the established reporting device. Besides, to expedite the continued tasks of banks at quicker pace, from January 2016 onwards minimal goal of direct inexperienced finance changed into set at 5% of the entire funded mortgage disbursement for all banks. BB advised all banks to set up sustainable finance unit and sustainable finance committee via way of means of abolishing each inexperienced banking and CSR devices on December 1, 2016. Guidelines on Environmental and Social Risk Management (ESRM) for banks in Bangladesh alongside an Excel-primarily based totally Risk Rating Mode (ERRM) were issued which has come to be enforceable from January 01, 2018 changing the recommendations on ERM to all extent. Recently, a complete listing of product or projects of inexperienced finance for banks has been circulated in September, 2017. To reveal inexperienced banking coverage and different policies and to make sure the quality & uniformity of information supplied with the aid of using banks, a brand new uniform reporting layout of quarterly overview record on inexperienced banking sports has been circulated for banks in January, 2018. To make certain the motion in the direction of sustainability, banks have been told to shape a 'Climate Risk Fund (CRF)' having allocation at the least 10% in their CSR finances for CRF. This investment may be performed in each method with the aid of using imparting offers or financing at decreased price of interest.

Meanwhile, banks had been told to installation strong waste control gadget, rainwater harvesting and sun energy panel of their newly built or organized constructing infrastructure. Besides, BB advised all of the banks to make certain the established order and activeness of Effluent Treatment Plant (ETP) for the duration of financing to all viable clients. BB has added refinance scheme funded via way of means of extra liquidity of Sariah primarily based totally monetary establishments to facilitate the Sariah primarily based totally banks with inside the country

3.1 BB REFINANCE SCHEME FOR ENVIRONMENT FRIENDLY PRODUCTS OR INITIATIVES

To develop the finance- in street for inexperienced merchandise like sun power, bio-fuel line plant and Effluent Treatment Plant (ETP), etc., BB installed a revolving refinance scheme amounting to Tk. 2 billion (two hundred crore) from its very own fund for sun electricity, Bio-fuel line and ETP in 2009 (Appendix2). The product line has been more desirable to fifty-one beneath Neath 08 categories. Since inception, overall quantity of Tk.4488.99 million has been allotted as refinance facility from the fund until December 31, 2019. The facility is prolonged to the collaborating banks the ones who signed settlement with BB to avail the fund. In October-December, 2019 quarter, maximum Tk. 198.00 million turned into dispensed in inexperienced enterprise in ETPs, making sure paintings surroundings and safety of workers' factories, biogas, sun domestic device submits respectively.

3.2 REFINANCE SCHEME FOR ISLAMIC BANKS FOR INVESTMENT IN GREEN FINANCE

Bangladesh Bank (BB)has brought refinance scheme funded with the aid of using extra issued an included and complete 'grasp round' with the aid of using revising and incorporating all the prevailing round and round letters associated with this refinance scheme. BB has better the product variety beneath Neath this scheme to fifty-one and segregated those merchandise into eight categories (Appendix 2). During October-December, 2019 quarter, BB has distributed BDT 15.21 million for "Working Environment and Fire Safety of Factory "and accrued BDT 0.32 million income towards this product.

3.3 GREEN TRANSFORMATION FUND (GTF)

In January 2016, a longer-time period refinancing window named Green Transformation Fund (GTF) of two hundred million USD became released to make sure sustainable increase in export orientated fabric and leather-based sectors conducive to transformation of inexperienced financial system with inside the country (Appendix 2). To similarly toughen the financing association beneath Neath GTF, it changed into determined to provision for a participation settlement to be signed among BB and supposed banks. To

widen the scope of this fund, it been opened for all manufacturer-exporters no matter sectors in opposition to import of capital equipment and add-ons for enforcing designated inexperienced or surroundings-pleasant tasks considering the fact that September, 2019 Modhumoti Bank Limited began out Green Banking sports via established order of a separate Green Banking Unit in 2014, formulated Green Banking Policy, Green Once Guide and different sports with inside the mild of circulars and hints from Bangladesh Bank, with the slogan of ‘Go Green’. By this time the Bank has followed Phase I (broaden inexperienced banking regulations and display widespread dedication on surroundings) and Phase II (expand region unique environmental guidelines, set inexperienced goals to be done thru strategic planning, putting in inexperienced branches, stepped forward in-residence surroundings control, environmental chance control plan and tips, disclosure and reporting of inexperienced banking sports). The Bank has hooked up Sustainable Finance Unit in 2017 dissolving the Green Banking Cell and CSR Desk of the Bank as according to the SFD Circular No.02 dated December 01, 2016.

3.4 POLICY FORMULATION AND GOVERNANCE

All scheduled banks, besides Community Bank Bangladesh Limited, have shaped their very own sustainable finance unit and inexperienced banking coverage according with pointers given through Bangladesh Bank (BB). As according to the BB’s Environmental Risk Management (ERM) recommendations, each financial institution has to undertake inexperienced banking tasks. Banks have been told via way of means of the BB to shape a ‘Climate Risk Fund (CRF)’ having allocation at the least 10% in their CSR price range for CRF to make sure the motion in the direction of sustainability towards the weather change. According to the hints set through the BB, unique banks allotted exclusive quantity for his or her inexperienced banking purpose. In October-December, 2019 quarter, banks applied 1.43% of general funded mortgage disbursement as inexperienced finance. Green finance is, basically, furnished to the regions of renewable electricity, power efficiency, opportunity electricity, waste control, recycling & recyclable merchandise, inexperienced brick manufacturing, inexperienced institutions etc. MBBL Bank Limited has applied maximum 11.59 % of its overall funded mortgage disbursement as inexperienced finance in October-December, 2019 quarter.

Bangladesh Bank has told the banks to shape a ‘Sustainable Finance Unit’ with inside the Bank thru SFD Circular No.02 dated December 01, 2016. As Para 2.1 of the round, the Green Banking Cell & CSR Desk of the Bank can be dissolved with the newly shaped Sustainable Finance Unit. Accordingly, the Bank shaped Sustainable Finance Unit duly permitted through the Board’s Risk Management Committee. The Unit is operating to put into effect the inexperienced banking sports and making sure the company social responsibility. AS in keeping with BB guidance, the Risk Management Committee of Board is entrusted with the subsequent duties concerning Sustainable Banking & Sustainable Finance (Green Banking & CSR) of the Bank:

- To carry out the sports concerning authorizing, managing & comparing the functions/sports of Sustainable Finance Unit (SFU) and Sustainable Finance Committee;
- To authorize annual price range for Green Finance, CSR, Climate Risk Fund, Green Marketing.
- To approve putting in of Sustainable Finance Unit (SFU) and Sustainable Finance Committee.

CHAPTER - 04

Analysis of Sustainable Development of Modhumoti Bank Limited

CHAPTER 4

ANALYSIS OF SUSTAINABLE DEVELOPMENT OF MODHUMOTI BANK LIMITED

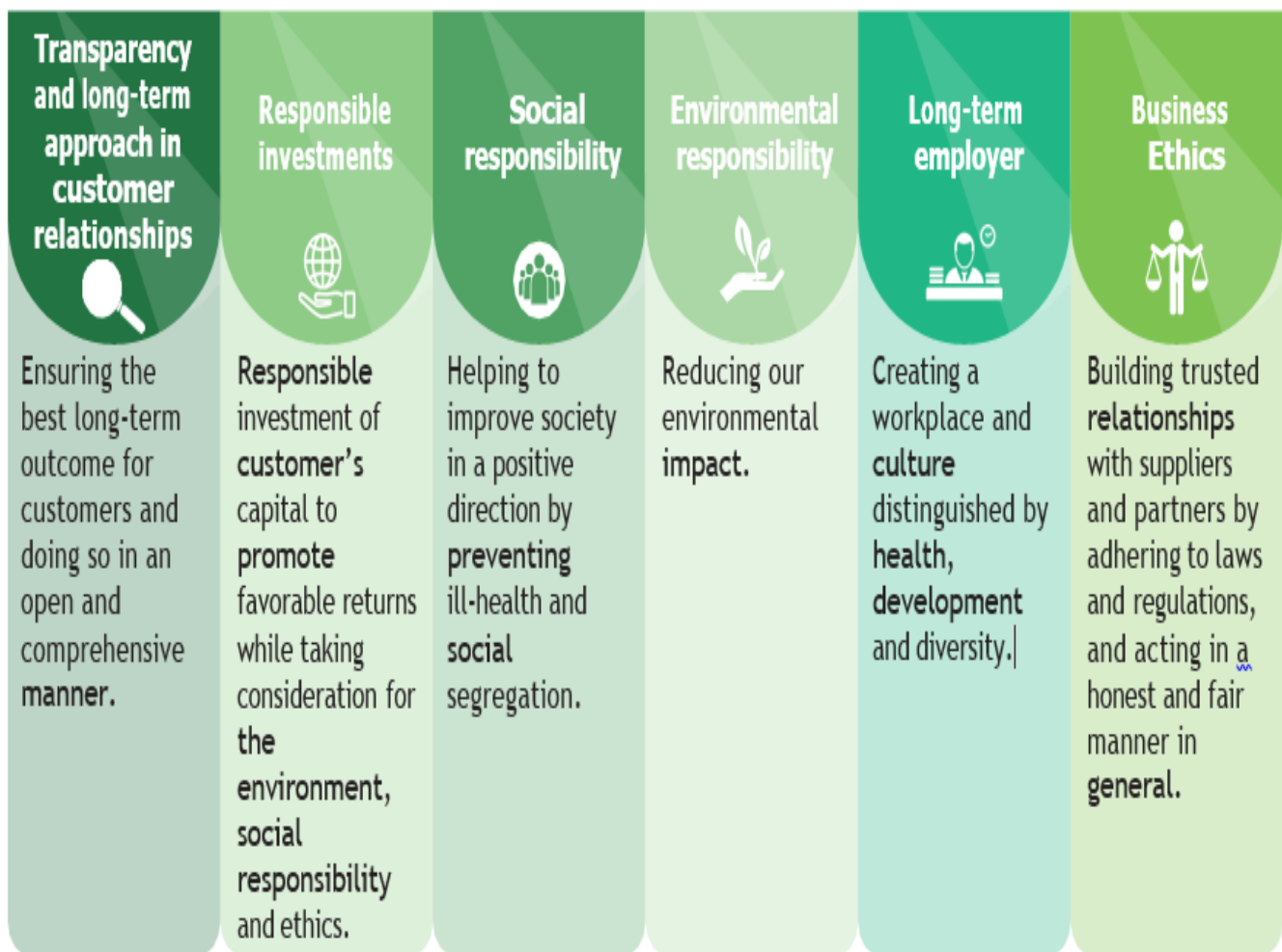
‘Sustainable Finance’ is relatively a brand new phenomenon in doing enterprise with inside the economic zone with unique recognition at the environmental, ecological and social factors, concentrated on conservation of nature and herbal resources. The time period widely encompasses consciousness advent and advertising of surroundings-pleasant banking and choice of debtors in this kind of manner in order that a financial institution can make contributions with inside the Sustainable Development Goals (SDGs) to eliminate poverty, shield the planet and make sure that all and sundry experience peace and prosperity. There is a developing motion, worldwide, to now no longer handiest be an extra accountable company citizen, however to exchange on that truth and Sustainability Reporting is the prerequisite of this venture for various groups with inside the latest time. Sustainable Business, Corporate Social Responsibility, Environmental and Social Risk Assessments are different phrases heard an increasing number of in enterprise, funding and governance boards these days and this belies the developing of this activity.

Communication Channel among the Stakeholders of Modhumoti Bank Limited:



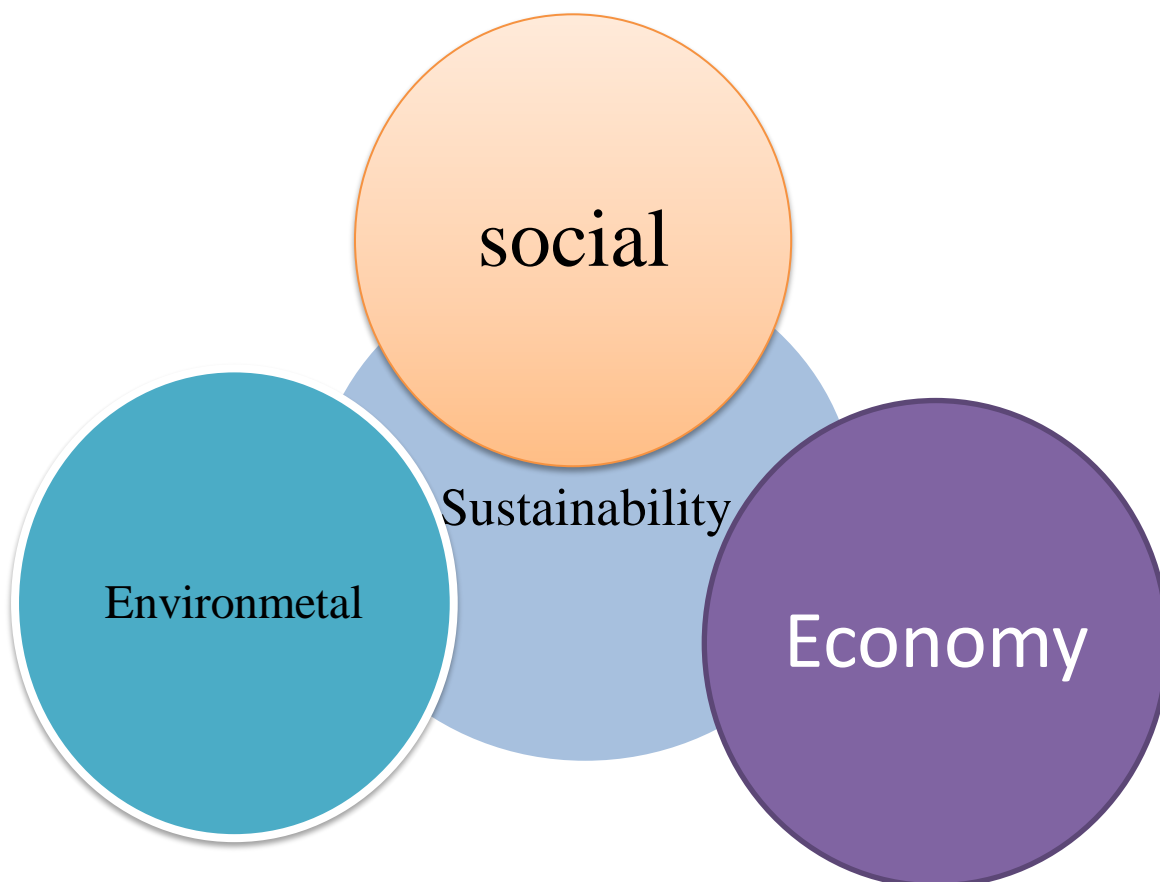
Materiality

As the Bank ambitions to strengthen its function in sustainable enterprise operations, and in an effort to growth our fine effect at the network, we got recognized the maximum fabric sustainability components primarily based totally on knowledge of our stakeholders' desires and priorities. Comprehensive evaluation takes area on an annual foundation to perceive and categorize the sustainability subjects which can be maximum applicable to our operations. The predominant cloth factors had been mentioned under are in alignment with our six sustainability cognizance areas:



SUSTAINABILITY CONNECTION PILLAR

The 3 pillars of surroundings, society, and economic system are regularly used to version how sustainability may be integrated into an organization mission, goals, and practices. The 3 diagram is a properly-diagnosed visualization of those pillars. Each of the pillars is taken into consideration critical for sustainable results to be achieved. To date, the environmental network has correctly leveraged the sustainability motion to increase upgrades in environmental results, which include aid utilization and emissions reductions, thru accelerated attention, the status quo of a collective vision, funding in innovations, and advertising of transparency.



ECONOMIC IMPACT

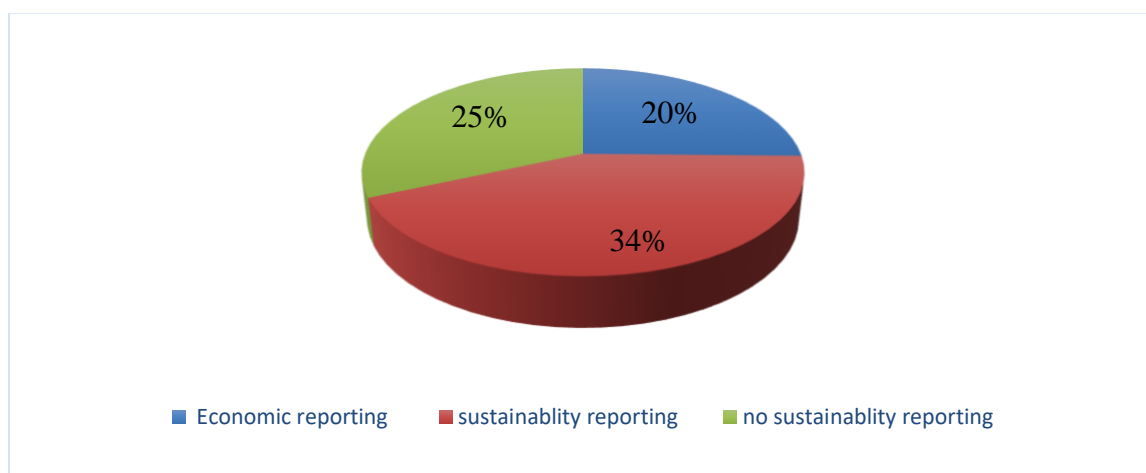
The monetary size of sustainability worries the organization's affects at the financial situations of its stakeholders, and on financial structures at local, national, and international levels. Modhumoti Bank Limited has maintained nice boom of property and liabilities no matter demanding situations at some stage in the yrs. 2019. The Bank has elevated its department community and opportunity shipping channels through introducing IT primarily based totally banking offerings in 2019. The Value Added Statement offers an in depth account of overall fee addition and the distribution of the cost created through the Bank. It contributes considerably to socio-financial improvement through empowering personnel thru the fee of salaries & allowances, via way of means of paying regular dividend to the companies of capital, through helping the regulatory capacities thru paying taxes and of direction maintaining in thoughts the Bank's non-stop expansion & commercial enterprise boom. The Economic Value Added (EVA) Statement gives a dimension of Modhumoti Bank's financial fulfillment over the years. It offers beneficial facts to the buyers who need to decide how properly the Bank has delivered

price for them. The Human Resources Division is being run through incredibly professional & devoted group to offer significance on the subsequent attributes:

- Creating jobs
- Improving access to markets and resources
- Promoting economic growth
- Considering the long-term health of the environment.

Disclosure index of economic specific disclosure

MBBL is economically stable bank in Bangladesh. They focus on economic reporting is good. They are reporting 20% in economy & 34% is no sustainability reporting under economy. MBBL economic representative's performance a key role in affecting the actual outcome complete wages and price setting behavior.



ENVIRONMENTAL IMPACT

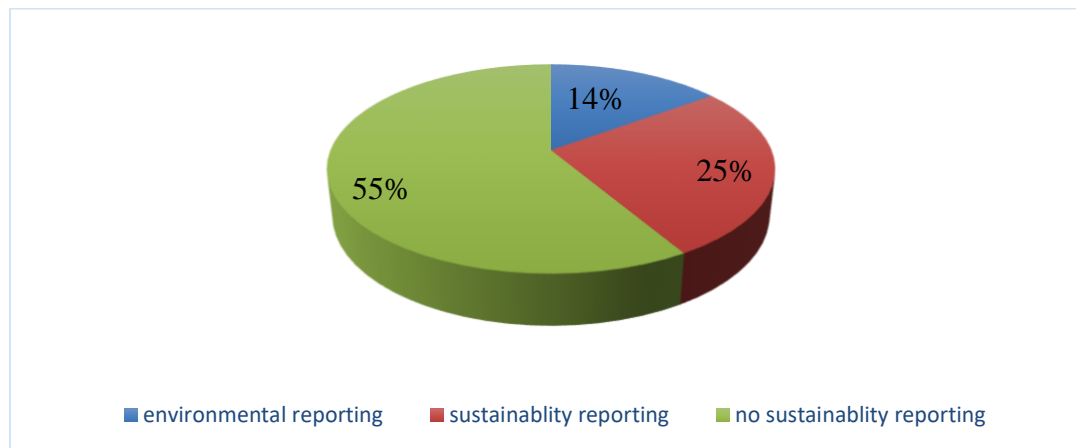
The environmental measurement of sustainability worries the organization's effect on dwelling and non-dwelling herbal structures, which includes land, air, water and ecosystems. The Environmental Category covers affects associated with inputs (including electricity and water) and outputs (which include emissions, effluents and waste). In addition, it covers biodiversity, transport, and product and service-associated affects, in addition to environmental compliance and expenditures. In order to guard surroundings, Modhumoti Bank Limited is spreading its wings through introducing in-house & outside inexperienced sports toward assisting Green Economy. The Bank Management does consciousness on Energy green troubles via discount of power & aid intake along with discount of paper use, extensively the use of e-mail communication, most use of day light, and prioritizing surroundings pleasant enterprise tasks for financing. Bank's inexperienced banking sports are day-through-day flourishing in the direction of growing a "Greener" future. The Bank believes that each small 'GREEN' step taken nowadays might move an extended manner in constructing a greener future. As an surroundings responsive financial institution we initiated Go Green marketing campaign in our Bank. After decreasing using strength and paper on the MBBL, the Bank is now gearing up for carbon buying and selling to expose its dedication to surroundings-pleasant funding. Some of our branches and ATMs of the financial institution at the moment are run in part on sun power. The Bank additionally guarantees that client having manufacturing centers liable to harm surroundings has due environmental clearance certificates from the worried ministry even as granting or renewing credit score centers. Reducing greenhouse fuel line emissions

Conserving energy and water

- Reducing waste.

Disclosure index of environmental particular disclosure

MBBL usually believes in developing in an accountable way keep green surroundings. But they ought to provide greater awareness on surroundings reporting. They most effective reporting 14% in surroundings which could be very poor & 55% any sustainability reporting beneath Neath surroundings.



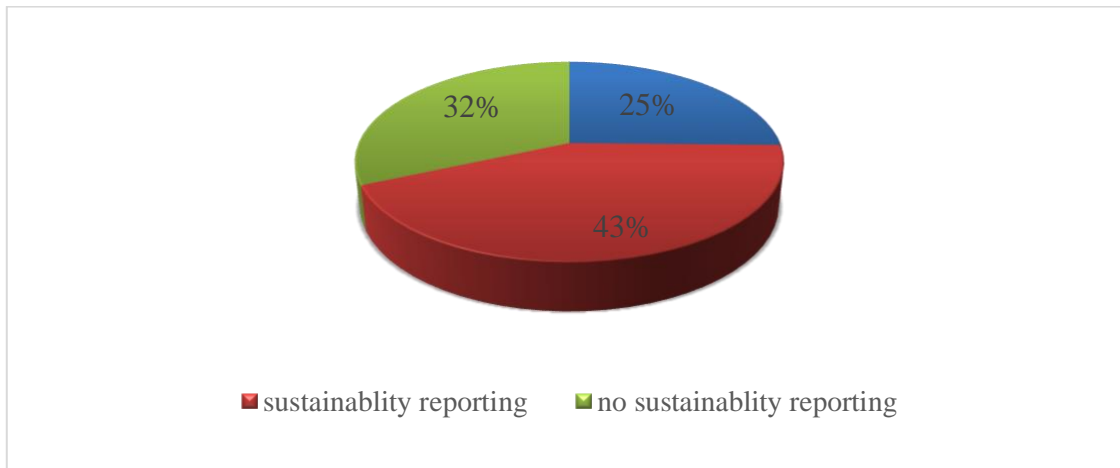
SOCIAL IMPACT

The social measurement of sustainability worries the affects the business enterprise has at the social structures inside which it operates. Modhumoti Bank Limited has constantly a focal point on balancing the paintings and private existence of the personnel and brought employer-huge practices and rules that actively assist personnel to acquire achievement each at paintings and home. The Human Resources Division is being run via way of means of notably professional & devoted group to provide significance on the subsequent attributes:

- » Healthy & sustainable running surroundings,
- » Secured employment,
- » Handsome financial benefits,
- » Appropriate appreciation concerning achievements,
- » Good training & improvement arrangements,
- » Easy go out procedure, etc.

Disclosure index of social particular disclosure

The Bank has unique merchandise for marketers at unique discounted mortgage pricing to offer boom assist. Women customers can avail Modhumoti Labonnyo Loan as much as Taka 0.08 million with none collateral safety and as much as Taka 5.00 million with collateral below SME Loans. It is to be stated that the remarkable mortgage for ladies' entrepreneur turned into Taka 22.60 million as of December 31, 2021. To serve the network as a part of our responsibility, we got brought Agent Banking offerings and until 2021 they installed 366 virtual factors throughout the country. But they need to deliver extra recognition on surroundings reporting. They simplest reporting 25% in surroundings which could be very poor & 43% any sustainability reporting below surroundings.



Alignment to Sustainable Development Goals

The United Nations Sustainable Development Goals (SDGs) set the worldwide time table for movement on enhancing the health of present & destiny generations. The 17 dreams goal to address the world’s maximum urgent demanding situations thru the advertising of sustainable improvement to 2030. As we reply to our maximum fabric issues, The Bank’s movements in consciousness regions are assisting the success of those precedence dreams.

A DEFINE OF OUR INPUT TO THE SDGs IS SHOWN BELOW:

The United Nations Sustainable Development Goals (SDGs) set the worldwide time table for movement on enhancing the health of present & destiny generations. The 17 dreams goal to address the world’s maximum urgent demanding situations thru the advertising of sustainable improvement to 2030. As we reply to our maximum fabric issues, The Bank’s movements in consciousness regions are assisting the success of those precedence dreams.

An outline of our role to the SDGs is shown below:

Pellucidity and long-term approachin customer relationships

Guaranteeing the best long-term outcome forcustomers and doing so in an open and complete manner.



Liabe investments

Liabe investment of customer’s capital to encourage favorable returns while taking reflection for the



<p>environment, social responsibility and ethics.</p>	
<p>Social duty</p>	
<p>Assisting to progress society in a positive way by avoiding ill-health and social discrimination.</p>	
<p>Environmental duty</p>	
<p>Decreasing our environmental impact.</p>	
<p>Durable employer</p>	
<p>Creating a workplace and culture illustrious by health, development and diversity.</p>	
<p>Business Morals</p>	
<p>Building reliable relationships with suppliers and partners by following to laws and guidelines, and acting in a honest and fair manner in general.</p>	

GREEN BANKING & SUSTAINABLE PERFORMANCE HIGHLIGHTS

Performance criteria	Achievement of the Bank	MMBL Standing
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Gender diversity among permanent employees	Permanent employees include 435 male and 93 female i.e. 17.61% female employees as of December 31, 2019.	The Bank has no gender prejudice and treats all the employees and customers fairly and equally.
Training	One training on green banking was conducted during the year 2019 and 30 employees of the Bank attended the training.	The Bank believes in training and development for all the employees for sustainable banking and state of the art servicing.
Green finance	The bank had green finance of Tk.743.24 million in 2019.	The Bank is committed to increase the portfolio over the years.
Climate Risk Fund	The Bank had no funding for climate risk fund during the year 2019.	We are committed to help the society in return as a corporate entity.
Online Banking	All 41 branches (2019) of the Bank are operating through online coverage.	The Bank believes in hassle-free banking for the customers for the ultimate success.
SMS Banking	The Bank facilitates SMS alert services to 78% of total deposits accounts.	The Bank is on the way to introduce full-fledged SMS Banking soon.

Performance criteria	Achievement of the Bank	MMBL Standing
Internet Banking	Total user of internet banking was 790 during the year 2019.	The Bank has target to increase the usage of internet banking significantly in the coming years.
Smartphone app based Banking	The Bank started smartphone app based services 'Modhumoti Bank Digital Banking-Go Smart' during the year 2019 which was inaugurated on September 19, 2019.	The Bank believes that the major portion of the customers are highly tech-savvy which can be used for increase the off-the premises banking services.
ATM Booth	The Bank has total 42 booths across the country and have access to all the ATM booths through NPSB services of Bangladesh Bank.	The customers can withdraw required cash amount 24/7 using ATM/Debit and Credit card.

CORPORATE SOCIAL RESPONSIBILITY

In the context of Banking, Corporate Social Responsibility is the dedication of the Bank to the stakeholders in accomplishing enterprise in an economically, socially and environmentally sustainable way this is obvious and moral in order that stakeholders aren't negatively impacted for the sports of the Bank. Bangladesh Bank CSR Guideline is the guiding precept in designing our CSR roadmap. MMBL prioritizes on long-time period applications as opposed to the short-time period ones which have sustainable and lasting effect at the humans and society of the country. Our device of company governance presents the idea for the accountable management, transparency of tactics and compliance to regulatory our bodies with a focal point on sustainable price creation. Since inception, the Bank actively participated in lots of endeavor as a part of the CSR sports of the Bank. Sustainable Finance Unit of the Bank currently seems after the CSR sports of the Bank together with regulatory reporting. The Bank has a well-want coverage titled

Corporate Social Responsibility (CSR) Policy of Modhumoti Bank Limited' with the following objectives:

- The policy will act as the guiding principles for implementing CSR initiatives of the Bank;
- The Policy will help to create awareness of the responsibility of the Bank regarding CSR activities among the
- stakeholders;
- The adoption of CSR activities and performance (in CSR) of the bank are being treated as an additional indicator
- for Management's efficiency which reacts in CAMELS rating;
- Actively participated in achieving the Sustainable Development Goals (SDGs) by the Government of the country
- by 2030.

Particulars	2019	2020	2021
Education	1.7	2.9	2
Preventive and Curative Healthcare	0.6	12.95	0.5
Others	20.8	13.83	22.21
Total	23.1	29.68	24.71

Disaster Management and our commitment

The Bank always stands by the people in need and reaching out to them in crisis. Our society is our preference, be it distributing blankets to cold-hit people of the country, reaching out relief to people, or responding to any national emergency. In 2019, the Bank has contributed Tk.4.47 million to the Honourable Prime Minister's Relief Fund for the people of the country and also contributed Tk.2.00 million directly to the elected people.

SUPPORT FOR EDUCATIONAL INSTITUTIONS

Education is the backbone of a nation. To create good citizens for the nation, we supported educational institutions in

improving their educational environment. In 2019, we spent TK. 4.50 million in different institutions are as follows:

		In million Taka
Sl. No.	Name of Institution	Amount
1	Noor-E-Alam Chowdhury Secondary School.	1.00
2	Lake Circus Girls High School	0.10
3	Mama Bari Trust (Children charity trust)	0.10
4	'Dinwali Madrasah Complex'	0.50
Total		1.70

PREVENTIVE AND CURATIVE HEALTHCARE

Health is one of the major parameters to designate the growth of a nation. The need for healthcare is growing everyday due to rapid growth of population. MMBL has indented well-being care as a urgency sector and donated Taka 6.50 million as a part of Bank's CSR events.

Contribution to National Exchequer

Contribution of the Bank to the national exchequer in 2019,2020,2021 is noted below:

SL.no.	Particulars	2019	2020	2021
1	Excise Duty	56.07	74.41	80.95
2	Withheld Tax	512.01	507.46	543.88
3	Vat	91.38	86.78	104.4
4	Corporate income	720.08	650	489.94
5	Total	1,379.54	1318.65	1219.17

CHAPTER- 05

Findings

CHAPTER 5

FINDINGS

Findings This is the maximum vital a part of the record that I actually have prepared. By this a part of me document I am deciphering my complete have a look at approximately MBBL in addition to the survey I had conducted for client delight in their Online Banking carrier. The end result of this examine is stated below:

1. The inner pattern of the financial institution is appealing and properly furnished.
2. MBBL isn't a centrally on line financial institution, which could be very critical to manage up with today's technological evolved world.
- 3.They offer distinct appealing schemes to the customers than different banks and that they deduct 10% of make the most of the financial savings of the customers as in step with tax on behalf of the authorities. To want commercial.
4. The officials and the managers usually attempt to their first-class to offer their clients with great carrier. If any customer turns into dissatisfied, the officials in addition to the mangers turn out to be busy to cheer up that clients and provide them complete interest so they emerge as pleased.
5. MBBL Bank presents a completely quality on-line carrier, which I even have discovered from the survey. The offerings that they use the maximum are the stability inquiry, Credit switch and credit score card payment.
6. The clients have complete believe on the safety device in their on-line carrier. Some clients are so dependable in the direction of this Bank that has complete religion on any sort of offerings provided via way of means of MBBL Their card department need to be improving.

CHAPTER- 06

Recommendation & Conclusion

CHAPTER 6

RECOMMENDATIONS

Modhumoti Bank Ltd is certainly a totally nicely prepared financial institution. But there are a few sectors, wherein they want to consciousness on or they want to improve. Those are:

1. Though the financial institution is properly adorned however there have to have a few extra areas for the officials of Foreign Exchange. Because the branch of forex is quiet huge and there are a large quantity of officials and managers. It turns into suffocated to a few a part of that branch.
2. More on line offerings must be included. However, for the reason that concept of Green Banking is getting new dimensions' each day and there is a great possibility of the banks to hyperlink them goodwill and photo with their projects of Green Banking, I assume Modhumoti Bank nonetheless has an extended manner to head I additionally assume that the Exim Bank Limited ought to awareness at the following problems extra in the approaching years to make an excellent
3. Modhumoti Bank Ltd does now no longer deliver interest on commercial. In an aggressive banking sector, a financial institution has to beautify commercial marketing campaign with the intention to get or maintain its market share.
4. The alert provider for the web banking must be improved. Make normal changes and updates of the Green Banking Policies.
5. The Management committee must take essential steps to expand new merchandise or offerings with environmental features. And eventually the financial institution must set up extra education and workshop packages to inspire the personnel to comply with and foster the Green Banking Concept of their everyday banking affairs.
6. The on-line provider ought to offer visa card as debit card carrier, in order that the customers canbuy over on-line, with this card.

CONCLUSIONS

Nowadays banking companies are certainly considered one among maximum essential components of an economy. Now banks offer diverse offerings for individual, one of a kind firms, organizations even for cultivation. Banks provide a fantastic accumulation of loans for private and commercial purposes. MBBL is walking effectively and for its proper deposit overall performance the financial institution. MBBL movement software is directed in the direction of improvement of a real participatory Economy past Market Economy. The own circle of relative's empowerment credit score software of MBBL is gaining floor on the grass root subject stage in Bangladesh. Family Empowerment microcredit and micro corporation's software have to be designed in a way if you want to make a) finance, b) production, c) marketing, d) trading, e) neighborhood particular survey and studies in addition to ethical integrity in a single package. In MBBL approach, credit score conveys the totality in lifestyles and truly connected to social context and cultural placing in conformity with There is a higher risk in provision for social subsidy. De-secularizing credit score may also result in re-writing new economics. It is for this reason felt that the linking credit score to social desires and assignments could have far-attaining theoretical implications for improvement of an opportunity idea of latest theories of income, output and employment. This financial institution expresses its honest way to the authorities of the People's Republic of Bangladesh and Bangladesh Bank for his or her co-operation and precious steering to the financial institution. MBBL additionally takes this possibility to their valued customers, patrons, nicely-wishers, correspondents and the shareholders for his or her help and patronization prolonged throughout the yrs. beneath Neath review. SIBL additionally statistics its appreciation for the offerings rendered through the executives and the individuals of the body of workers for the stableness and boom of the financial institution. SIB wishes in addition energetic help and endured cooperation of Bangladesh Bank, ministry of finance and different authority's agencies, executives and personnel of the financial institution, valued partners, customers and the network at massive in conducting tough obligations in advance of it.

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