

**Internship Report On  
“Green Banking Practices of Agrani Bank Limited”**

**Prepared For**

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# Letter of Transmittal

Dr. Abdur Rouf  
Associate Professor & Associate Head (MBA)  
Department of Business Administration  
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Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

It is my incredible happiness to present the internship report entitled "Green Banking Practices of Agrani Bank Limited", I have attempted my level best to outfit my report with pertinent information, which I have gathered during a quarter of a three Months internship conduction period. I tried genuine endeavors to concentrate related materials, archives, watch activities performed in Agrani Bank Limited and analyze significant records for arrangement of the report.

I ask your benevolent reason for the inadvertent mistakes that may happen in the report notwithstanding my best exertion. I trust that you would be benevolent enough to acknowledge this report.

Yours Faithfully,

.....

**Sadik Ahmed**  
**ID: 113-11-2195**  
30 Batch, Major Finance  
Department of Business Administration  
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## **Supervisor Declaration**

It gives me enormous pleasure to guarantee that the Internship report titled "Green Banking Practices of Agrani Bank Limited" has been finished by Sadik Ahmed ID: 113-11-2195 an understudy of BBA program, Department of Business Administration Daffodil International University, Dhaka under my supervision and course. To the degree I likely am careful, this is an exceptional work, which has not been passed on in any journal or submitted to any foundation or division for any level of acknowledgment.

I do as such recognize it an absolutely propose Internship report for Submission.

-----  
Dr. Md. Abdur Rouf  
Associate Professor  
Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

## **Acknowledgement**

Praise to Almighty Allah, the creator, and sustainer who have given me the open door and extension to finish this Research Work effectively. It is to be sure a great pleasure and honor on my part to have the chance to present this report after the practical investigation on Agrani Bank Ltd. I have got earnest assistance from so many individuals during my proposition work that spread their hands to me for preparing this report.

I might want to thank my Hon'ble supervisor Dr. Md. Abdur Rouf, Associate Professor in the Department of Business Administration. Faculty of Business and Enterprise Daffodil International University for his valuable guidance, advice and continuous help to prepare this report.

I am particularly grateful to Md. Samsuddin, Principal Officer of Agrani Bank Limited, College Gate Branch, Pabna.

Finally, I also prefer to thanks to all the officers, staffs and individuals from Agrani Bank Limited, College Gate Branch for providing me immediate or aberrant assistance to finish this report.

## **Executive Summary**

This report is set up as a major aspect of the pragmatic direction of the BBA program where a depiction of the Green Banking practices of Agrani Bank Limited College Gate Branch, Pabna. I should state that I made this internship report spin around the "Green Banking practice in Agrani Bank Limited College Gate Branch" and to know how they work in green banking in the earth obliging part and what is their difficulties and issues for embracing green banking system. I had a magnificent encounter working for this internship report.

The underlying segment of this report depends on the presentation which joins centers presentation, the objective of the report, the procedure of the report, impediment of the report. Fundamentally, it describes the way and foundation of the assessment to set up the report and prologue to Green Banking. The second piece of the report depends on Challenges and issues of green banking exercises in Agrani Bank Limited.

In the principle part of the investigation of green banking exercises in Agrani Bank Limited. Investigation part dependent on a poll. Its exhibit that Means, Standard deviation and Pie outline dependent on the appropriate response of the poll. Later on, I have clarified the internship experience and learnings, hypothetically clarify the issues and prospects of green banking exercises and disclosures.

At the piece of the deal, some suggestion, end, reference, and informative supplement are given which would be profitable for the correct comprehension of the report.

Basically, this report contains all the basic and possible data identified with the act of green banking exercises of Agrani Bank Limited.

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# **Chapter: 1**

## **Introduction**

Green banking is only a different bank. The term green banking is these days' mainstream around the world. This is to avert the corruption of the earth and make the planet livable. A worldwide temperature alteration and environmental change are at present immediately affecting biodiversity, horticulture, ranger service, dry land, water assets, and human wellbeing.

Bangladesh is one of the most powerless countries despite the effects of environmental change and in this manner, there is a worry for ecological corruption. Bangladesh is a country encountering numerous social, political, financial and ecological issues and these issues ought to be tended to for the general improvement of this country. (Ullah, et al. 2013).

The idea of Green Banking made in western countries has been imitated by many making countries. It implies the eco-obliging or condition pleasing banking and it likewise insinuates moral banking or supportable banking. The banking business is commonly not considered as defiling industry. In any case, it impacts the earth the extent that expanding imperativeness utilization (lighting, cooling), paper utilization. Banks and money related organizations can play a noteworthy activity in worldwide endeavors to mitigate natural risk and make this planet a better place than live (Islam, et al. 2013). The natural effect of banks isn't physically identified with their banking yet to client movement. Green banking is an umbrella term that alludes to the practices and rules that make banks naturally, financially and socially capable. Along these lines, for a naturally feasible and socially mindful endeavor, the banking part can assume a job in monetary advancement and ecological assurance. (Kamal singhal, et al. 2010).

Green banking is definitely not a different bank The term green banking is by and by mainstream internationally in the ODI time frame. This is to foresee the debasement of the earth and make the planet livable. A dangerous atmospheric deviation and environmental change are by and by immediately affecting biodiversity, agribusiness, ranger service, dry land, water resources, and human wellbeing. (Masukujjaman, et al 2011).

Bangladesh is one of the most helpless nations to manage the impacts of environmental change and along these lines, there is a worry for natural debasement. Bangladesh is a nation confronting gigantic social, political, monetary and ecological issues and these issues ought to be tended to for the general advancement of this country.

The idea of Green Banking made in western countries has been imitated by many making countries. It implies the eco-obliging or conditions pleasing banking and it likewise suggests moral banking or feasible banking. The banking business is commonly not considered as tainting industry. In any case, it impacts the earth the extent that expanding imperativeness utilization (lighting, cooling), paper utilization. Banks and monetary foundations can play a noteworthy activity in worldwide endeavors to mitigate natural peril and make this planet a better place than live. Ecological effect of banks isn't physically identified with their banking exercises yet with the client's exercises. Green banking is an umbrella term which insinuates those practices and rules that make banks ecologically, financially and socially dependable. In this manner, so as to progress naturally feasible and socially capable assessments, the banking division can go about as a middle person between financial advancement and ecological assurance play

### **1.1 Origin of the report:**

Bachelor of Business Administration (BBA) is a 4 (four) year course which is planned with a radiant blend of hypothetical and reasonable points of view. In the most recent year of the course, a BBA understudy needs to work in a relationship for helpful learning for accomplishing the BBA degree. This time range is known as the temporary job time portion. An entry-level position makes an understudy relate all the hypothetical understanding of how to the down to earthwork which was gotten during the 4 (four) year course.

I was allocated to Agrani Bank Limited, College Gate Branch, Pabna for my entry-level position program. I joined Agrani Bank Limited, College Gate Branch, Pabna on 20 June 2019 for completing my entry-level position program.

Understudies are required to set up a temporary position report under the supervision of an educator on a picked subject. The point for my entry-level position report is "Green Banking practices of Agrani Bank Limited". With the help of my supervision and the staff of the association, I attempted my level best to make an adequate report which will include the reasonable data I had all through my temporary job period.

## **1.2 Objective of the study:**

The fundamental objective of this examination is to know and have a reasonable point of view on the Issues and Prospects of Green Banking Practices of Agrani Bank Limited. Alongside the wide objective, some other express targets are additionally portrayed underneath there:

- To know the basic concept about Green Banking.
- To know the present condition of Green Banking Activities in Agrani Bank Limited.
- To evaluate the Green Banking performance of banks in Agrani Bank Limited.
- To identify the major areas of efficiency or inefficiency of the banks regarding Green Banking initiative.
- To identify the problems and prospects of green banking activities in ABL and Bangladesh.

## **1.3 Methodology:**

The study used two different sources to create the report. They are:

- **Primary Source:**

- Interview with the officers,
- Questionnaire
- Personal observation.

- **Secondary Sources:**

- Internet and various study selected reports,
- Research paper, Newspaper and Journals,
- Journals and relevant books,
- Various documents on Green Banking,
- Annual reports of Agrani Bank Limited,
- Websites,

## **1.4 Limitation of the study:**

Different issues have been experienced during the achievement of the assessment. These issues might be named as constraints of the assessment, showed as seeks after:

- The time period for the research was limited.

- Green banking Initiatives is another theme in Bangladesh. Phase-II is simply going on to the banking business.
- Implementation time of following Green Banking by all booked banks isn't finished at this point. That's the reason information isn't available to the banks.
- Green banking initiatives of different banks are little that's the reason great comparison of the bank to bank is unimaginable.
- Unavailability of composed records as required for making an exhaustive report.
- Some strong materials were not available during the completion of my report, for example, concrete data/statistics on Green Banking in Bangladesh, Green Banking arrangements of certain banks, and so on.
- All banks are not distributed to their green banking report.

During the consummation of this report, basic and state-of-the-art data was impractical to be accumulated. To me, in the event that it was conceivable, an undeniable and far-reaching report could have been.

## **Chapter: 02**

### **Literature Review**

#### **2.1 Literature review of Green Banking:**

Green banking, overall, hints the undertakings of the Banking part to keep the earth green and to constrain nursery impacts through legitimizing their frameworks, procedure, decisions, and activities identifying with banking administrations, business, and in-house operational activities. Green banking is seen as a section of the overall action from the bank end to save the earth.

Then again, green banking is described as the advancement of earth welcoming banking to stop the corruption of the earth to make the world progressively decent. Green banking revolves principally around two long haul draws near. In any case, it underscores the green unrest of all banks' inward tasks, implying that all banks should take proper measures to take inexhaustible essentialness, digitalization and various measures to diminish the carbon impression from the banking division. Second, all banks should receive financing in eco-pleasing ways. The primary objective of green banking is to diminish secrecy and offer significance to the earth and society. This paper examines the potential results for different issues and issues. Green banking practices won't just be clever for the earth yet may likewise reduce the cost of banking exercises. This implies the banking business should work in regions and in a way that will diminish outside carbon emanations and the general decrease of interior carbon impression.

Atiur Rahman (2010) in His exposition concentrated on the current money related and credit arrangement of Bangladesh Bank to accomplish a more extensive monetary base. Bangladesh Bank is pushing forward with the innovation, development, condition and minimal effort banking framework; Managing changes in banking, money related arrangement planning, utilization of cutting edge banking innovation and the utilization of data and correspondence innovation (ICT) to grow budgetary administrations in the doorsteps of standard individuals. To ensure access to budgetary administrations for every single, different actors have been taken like exchange fund; digitalization of the monetary portion; diverting liquidity into profitable and supply enlarging theories including farming, SMEs, Green Banking and CSR exercises; expected to prompt progressively expansive based far-reaching improvement and along these

lines decline dejection; required for pushing the country on course to the focused on vision of computerized Bangladesh by 2021; the time of Brilliant Celebration of their opportunity.

Alice Mani (2011) It is shown that as a socially capable corporate local (SRCC), banks have a noteworthy capacity and duty in expanding government endeavors to decrease carbon outflows. Banks can practice green banking practices and activities for reasonable improvement. The creators have analyzed and looked at the methodologies of green banking in India's banks in light of their consistency and consistency with natural security and condition inviting work.

Green Banking Policy of Agrani Bank Limited, Bangladesh (2011) went ahead because of expanding cognizance over environmental change, natural debasement, the necessity for basic measures for reasonable progression to be tended to be a part of the partners on the planet. Banking structure holds an extraordinary position in an economy that can influence a generation, business, and other monetary exercises through their framework for financing exercises which would hence add to guaranteeing condition/atmosphere from contamination. Plus, the viability in essentialness use, water utilization, and waste decrease may fundamentally add to working cost for huge numbers of the enormous banks of the country.

In his report, Mohammad Aminul Islam, 25, has demonstrated that green banking is additionally significant as of late. During the banking business computerization, the offers of systems administration and on-line banking are normally picking up force in this area.

Suresh Chandra Bihari (2011) clarified that Green banking includes advancing corporate social obligation (CSR). It begins with the objective of ensuring the earth where banks consider financing an undertaking before thinking about whether it is condition well-disposed and has any future ramifications. He underscored that green banking can be executed effectively using innovation and approaches.

## **2.2 Some Green Banking slogans of Banks:**

1. Spare paper, spare trees,
2. Monitor vitality, save characteristic assets,
3. Cover your tabs on the web,
4. Mood killer the tap when not required,
5. Continuously utilize a material sack,
6. Lessen, reuse and reuse,

7. Digitize yourself,
8. Think before you press the catch,
9. Everything has different sides,
10. Be paperless-kick the propensity,
11. Unplug electronic gadgets while not being used.

### **2.3 Green Banking Products:**

Green Banking product and service review is divided into the following banking sectors:

- Retail Banking
- Corporate & Investment Banking
- Asset Management
- Insurance

#### **Retail Banking:**

- a) Green Mortgage
- b) Green home equity loans
- c) Green commercial Building loans
- d) Green car loans
- e) Green cards

#### **Corporate & Investment Banking:**

- a) Green products finance
- b) Green securitization
- c) Green venture capital and private equity
- d) Green Indices
- e) Carbon commodities

#### **Asset Management:**

- a) Green fiscal funds
- b) Green Investment funds

c) Carbon funds

**Insurance:**

a) Green Insurance

b) Carbon Insurance

**2.4 Method of Green Banking:**

- **Go Online:** Online banking is a creation concept; It helps in conserving natural resources. It saves the cost of paper, energy and natural resources. This enables customers to avoid late payments and saves them time.
- **Use of Green Checking Accounts:** Customers can check their accounts at ATMs. They may accept services including online payment, debit cards and online statements.
- **Use of Green Credit Card:** Some banks use green credit cards; Banks will use it to fund eco-friendly non-profit organizations.
- **Saving of Paper:** Banks should purchase recycled paper products, along with most post-consumer waste materials. These include monthly statements, ATM receipts, annual reports, envelopes, etc.
- **Mobile Banking:** Using it, the customer will be able to balance, transfer funds or pay bills from the phone. It helps customers save time and energy.
- **Direct Deposits:** Most employers will give employees the option of receiving their payroll electronically. It saves time, saves paper and does a lot of paper work.
- **Online (Net) Banking:** This means that customers can do most of their banking related activities without having to go to the banks personally. This customer must have an Internet Banking ID, which is the password that the bank provides, which holds the customer's account. Online banking includes the use of credit cards, debit cards, online bill payment and electronic funds transfer.
  - **Power Saving Equipment:** Banks can contribute directly to climate change control and as a preliminary step they plan to launch a campaign to replace all fused GSL bulbs in all owned premises offices and residential areas. Banks may study a feasibility to make rainwater harvesting compulsory in all bank-owned premises.
  - **Use of Solar and Wind Energy:** The use of solar and wind energy is one of the major causes of green color. Bangladesh Bank is the first bank in the country to install green electricity by installing windmills for captive use.

## **2.5 Importance of green banking:**

In light of irregular climate design, an unnatural weather change, environmental change, rising ozone harming substance, diminishing air quality, etc., Businesses should way to deal with assuming liability in confirming the earth. Green Banking makes a commitment to the adjustment to resource suitable and low carbon businesses, for instance, the green business and green economy all in all. Banks that were once viewed as just to be profit goal organizations have been acclimating to an all the more requesting business sector and a considerably more socially mindful society all through the most recent two decades. The ecological concern is at the edge of the green banking technique. An expanding number of worldwide banks the world over are making progress toward ecological kind attitude by propelling natural heartfelt activities and giving inventive green things. Banking and fund are one of the territories that can deal with, regardless, there's an astounding sum that you can do to ensure that your cash and funds are being overseen in a green, moral manner. It is possible to know whether the picked bank works as a carbon-impartial business. Green banking is significant in moderating the going with perils including the banking part:

**Credit Risk:** Because of ecological change and a hazardous climatic deviation, there have been fast similarly as circuitous expenses to banks. It has been seen that by virtue of an unnatural climate change, there have been over the top atmosphere conditions which impact the money related assets financed by the banks, in this way advancing a high pace of credit default. Credit peril can moreover develop in a backhanded way when banks lead to associations whose businesses are inimically affected by virtue of changes in the normal rule.

**Legal risk:** Banks, as various business components, face real risk in case they don't control the significant environmental controls. They may face direct liens for cleanup expenses or claims for damages in case they are in all actuality occupied with malevolent assets.

**Reputation Risk:** Because of expanded ecological mindfulness, banks are viewed as immediate or backhanded measures socially and naturally unsafe, yet notoriety is more in danger of hazard. The danger of notoriety emerges from the financing of earth frightful ventures.

**Direct Risk:** When a bank / FI exercises regulatory control over a borrower's business or in a case where a bank / FI occupies a contaminated land as protected This In this national case, the bank / FI can not only lose its original priority, but also spend considerable cleanup. May be compelled.

**Indirect Risk:** This peril acknowledged by the bank/FI by virtue of borrower's inability to repay because of natural or ecological change reasons. As Bangladesh fortifies approval of environmental rules and open interest social gatherings make, weight augments on business to confine their common impacts. This may grow associations' capital and working expenses so as to change in accordance with normal rules. This can influence the borrower's cash stream and thusly in the borrower's ability to repay. Then again, natural change-impelled occasions, for example, tornados, may influence business practices that may understand impacting the borrower's ability to repay.

**Business/Industry Risk:** Changes in environmental conditions, just as necessities, may impact the repainer's ability to meet repayment responsibilities. This is a misshaped risk.

**Management Risk:** Poor administration may understand terminations and framework challenges that can negatively influence the business and the borrower's capacity to repay. This is a wicked risk.

**Security/Collateral Risk:** The risk that the bank/FI may be presented because of the low quality of the security/collateral, for example, contaminated land or disposal of hazardous chemicals, in case of a default. This is an immediate risk.

**Identifying Risks:** At the hour of identifying the financing, all environmental issues relevant. To the proposed business, activity should be resolved. Of these, there may progress toward becoming issues that can present environmental risks. This should be identified.

**Rating Risks:** When the ecological dangers are distinguished, these ought to be assessed. The assessing or rating of dangers is commonly done using essential procedures that gauge chance because of the likelihood/likelihood and the effect of the negative outcome.

**Mitigating Risks:** When hazards are assessed or evaluated, a plan for the proposed business movement, along with the structure, should be provided to relieve these natural hazards. Only after confirming that these risks can be addressed if banks / FIs can continue the financing process.

**Monitoring and Controlling Risks:** When using, banks / FIs should screen for these natural hazards as part of their credit testing. The results of this experiment should be inputted to address the control of these hazards.

## **2.6 Benefits of going Green:**

Green banking offers the following benefits:

- ❖ Green banking keeps away from desk work and utilizes online exchanges, for example, Internet banking, SMS banking, and ATM banking. Less desk work implies less cutting of trees.
- ❖ Green moral banks embrace natural models for loaning which would profit who and what is to come.
- ❖ Green banks give more significance to natural inviting elements like environmental picks up in this manner enthusiasm on the advance is nearly less.
- ❖ Free electronic bill installment administrations.
- ❖ Online record opening structure for opening a green record.
- ❖ Cashback will be credited to every new client, opening "green records".

## **Chapter: 03**

### **Organizational Overview**

#### **3.1 Introduction**

Overall, by "Bank" we can without quite a bit of a stretch understand that the money related establishment oversees the money. In any case, there are various sorts of banks, for example, Central Bank, Commercial Banks, Savings Banks, Speculation Banks, Industrial Banks, and Cooperative Banks, and so forth. In any case, when we utilize the explanation "Bank" with no prefix or capacity, it recommends the 'Business Banks'. Agrani Bank Limited is one sort of business bank in our nation. It is a head office in Dhaka; the bank started its undertakings inside a basic endorsed capital of TK 50 million and paid-up capital of TK 10.5 million. Straightforwardly it has an endorsed capital of Tk. 20000 million, paid-up capital of Tk. 19140.00 million, an extra of Tk.17976.20 million. The Bank has a total asset of Tk. 586082.98 million as on 31st December 2013. Agrani Bank Limited has colossal interest in outside exchange business abroad settlement. Agrani Bank Limited has been allowed the 2013 Performance Brilliance Award by Citi Bank N.A. furthermore, Asian Banking and Finance Wholesales 2013 and Retail Banking 2013.

#### **3.2 History**

Agrani Bank Limited is built up under the Bangladesh Banks demand 1972; it is the second-biggest state-had business bank in Bangladesh following the freedom. It joined as an Open Limited Company on 21, May 2007 vide authentication of fuse No-C66933 (4425) 07 in the early period of privatization. The bank has assumed control over the matter of Agrani Bank Limited at a buy thought of TK. 2593.90 million. The activity of Bank Limited works through 898 branches and including 4 abroad branches. It is associated with 1239 remote reporters everywhere throughout the world.

#### **3.3 Mission**

The mission of the bank is to effectively take an interest in the budgetary headway of the country by working for an economically strong banking association, giving credit to reasonable borrowers, beneficially passed on and forcefully evaluated, all the while guaranteeing benefactor's advantages and giving an acceptable profit to an incentive to the owners.

### **3.4 Vision**

Their vision is to become one of the largest commercial banks and to ensure the highest quality of client services through the best application of the latest information technology technologies, to make a proper contribution to the national economy and to establish themselves firmly at home and abroad as the leading banks in the country.

### **3.5 Product and service offered by organization**

Products and services are the main asset of any company. ABL is playing a leading role in providing specialized services to various clients or agencies across the country. The following products and services are available to Agrani Bank Limited.

- ➔ Consumer Credit Scheme
- ➔ Special Deposit Scheme
- ➔ Monthly Saving Scheme
- ➔ Saving Insurance Scheme
- ➔ Credit Card
- ➔ Western Union Money Transfer
- ➔ ABL ATM Service
- ➔ ABL Power Card

### **3.6 Consumer Credit Scheme**

ABL Consumer Credit Scheme gives customers an extraordinary chance to purchase the family unit and office things on simple portions. This plan gives customers the benefit of part installment to adapt to the high sticker prices of numerous essential home and office machines.

TV, Refrigerator, VCR, Personal Computer, Photocopier, Washing Machine, Furniture, Microwave Oven, Car, and various other costly things are presently inside their purchasing range.

### **3.7 Green Banking initiatives in Agrani Bank Limited:**

The ABL Regulatory Law has been received and executed to ensure ecological contamination. ABL has the accompanying:

- **Formulation of Green Banking Policy:** The Board of Directors of ABL has affirmed a Green Banking Policy according to the BRPD Circular of Bangladesh Bank, offering

significance to natural security. The approach is currently actualized in eating and dealing with the inward condition

➤ **Green Banking Committee:** Our Risk Management Committee meets as the Green Banking Committee. The Committee annually evaluates and recommends eco-pleasurable banking courses of actions, systems and activities to the Board for underwriting.

➤ **Green Banking Unit:** We have a Green Banking Unit which is working under a Green Banking Committee headed by a Deputy Managing Director.

The roles, responsibilities and responsibilities of the unit are:

Formulation and evaluation of environment friendly banking policy;

- Monitoring and supervision of Green Banking operations;
- Reporting Green Banking activities to the management, Green Banking Committee and central bank on quarterly basis.

➤ **Separate Desk for Green Banking Activities:** There is a green banking work area under the Risk Management Department for planning green banking activities and green money exercises, green reports, and so forth.

➤ **Budget Allocation:** We know about ecological debasement as are giving need in the green fund. Our spending limit in this division was BDT 5000 million of every 2016 which will be 4100 million out of 2017.

(BDT in million)

Year	Budget
2017	4,100.00
2016	5,420.00
2015	5,000.00
2014	2,467.00
2013	2,380.00

➤ **Green Financing:** We have given preference to eco-friendly business activities and energy efficient industries. Environmental infrastructure such as renewable energy project, clean water supply project, Effluent Treatment Plant (ETP) and projects with ETP, solid & hazardous waste disposal plant, bio-gas plant, biofertilizer plant, brick fields having Hybrid Holfman Kiln (HHK) technology are encouraged as a part of green

financing practices. We are also financing in various eco-friendly projects under re-financing scheme of Bangladesh Bank at a subsidized rate of interest that includes:

- Loan to 333 solar panels
- Loan to 33 bio-fertilizer plants
- Loan to 45 biogas plants
- Loan to 15 HHK brick fields
- Loan to 46 Vermi composed fertilizer project
- Finance in Zig zag brick fields

- **Online Banking:** At present all of 910 branches are automated. ABL has drafted an activity to intend to dispatch web-based banking administration in every one of the branches by 2017 to consent to the Government's 'Advanced Bangladesh' methodology. For performing web-based banking, the bank has propelled Real-Time Online Banking exercises by the constant brought together online Core Banking System (CBS) software TEMENOS24 (T24) in 721 branches in 2016. We have introduced 41 ATM stalls and shared 4,800 ATM of different banks the nation over.
- **Green Marketing:** It is the advertising of items and administrations dependent on ecological elements or mindfulness. By and by we are promoting our items/image, see, roundabout, and so on through web/electronic media.
- **Green Awareness and Training:** The mindset of employees for the green banking efforts and preparation for natural and social hazards is very fundamental. ABL Staff College is regularly conducting instructional classes to prepare officers / executives in Green Banking. Credit Departments have been called in to create information / mindset among buyers and customers regarding environmental corruption and green banking.
- **Creation of Climate Risk Fund/CSR Activities:** We have made a store as a major aspect of our CSR exercises to fund in the financial exercises of the flood, twister, Ayala, and dry spell influenced regions at a lower pace of enthusiasm/without intrigue.

### **3.8 Green Banking Objective of Agrani Bank Limited:**

The center target of green banking is to guarantee client administrations, account, security of the interior condition of the executives through selection and consistence of condition cordial banking arrangement.

Other objectives are –

- ❑ Assuming an immediate job for assurance of ecological contamination at national and worldwide level through the appropriation of condition cordial banking arrangement.
- ❑ Empowering venture money in condition neighborly extends and demoralizing the undertakings averse to a decent domain.
- ❑ Reception of Social responsibility and morals awareness based banking arrangement.
- ❑ Ensure the ideal utilization of gas, water, power, office-stationery, and so forth.
- ❑ Expanding the utilization of on-line correspondence, on-line client assistance, ATM, and so forth.
- ❑ Assurance of woodland assets through ideal utilization of paper and toner.
- ❑ Increment condition well-disposed exercises in client assistance, financing, the interior condition of the board, i.e. development in on-line client assistance, ATM, and so forth.
- ❑ Improvement of condition awareness among bankers and clients.
- ❑ Needs nature amicable and vitality sparing innovation in official acquirement.
- ❑ Give sponsorship to the improvement of open awareness through energizes condition well-disposed exercises.
- ❑ Distributing and imparting notice, roundabout, an announcement through webmail/site without ordinary printing.

### **3.9 Green Banking Adoption policy in Agrani Bank Limited:**

#### **3.9.1 Management of In-house Environment**

ABL has taken various activities for the in-house condition of the executives. The accompanying activities are taken in such a manner:

- ❖ A 'Green Office Guide' has hovered to the delegates for use;
- ❖ Measures have taken to extra power, water, and paper usage; ❑ Applying eco-content style in printing to decrease ink and paper.
- ❖ Usage of scrap paper for drafting.
- ❖ Foundation of printers having the different sides printing choice to lessen the use of paper.
- ❖ Introduction of Real-Time Gross Settlement (RTGS) in all branches
- ❖ Introduction of Bangladesh Electronic Fund Transfer Network (BEFTN) to diminish dependence on the paper-based trade.
- ❖ Foundation of online MIS programming for data social occasion, examination, and officials detailing.

- ❖ Foundation of the Personnel Management Information System (PMIS) programming for Human Resources Management.
- ❖ Introduction of electronic banking in most of its 910 branches.
- ❖ Introduction of a web-mail system for paperless correspondence
- ❖ Usage of essentialness saving bulbs as opposed to average bulbs in branches/workplaces of the bank.

### **3.9.2 Disclosure of Green Banking Activities**

We have begun distributing green banking and maintainability reports in our quarterly notice. Activities/steps/extends that have taken as a feature of condition inviting exercises are likewise revealed in our site and yearly report. We have aggregated the accompanying issues required for green banking approach:

- Own green banking strategy Green Banking Committee and Green Banking Unit
- Budget portion for green money.
- Consolidation of Environmental Risk in the Credit Risk Management
- In-house condition insurance activities
- Presentation of green guide
- Presentation of green item
- Presentation of green advertising
- Online banking
- Worker preparing and buyer mindfulness
- Green key arrangement
- Divulgence and reporting of Green Banking.

### **3.9.3 Outlook towards Green Banking**

ABL has the accompanying future intend to limit natural hazard and accomplish most extreme profit by its eco-accommodating venture:

- ❖ Concentrated on socially mindful speculation;
- ❖ Intended to help naturally cognizant organizations and shoppers through better advance rates and different motivations;
- ❖ Wanted to build manageable green money;
- ❖ Future intend to set up "Green Branch";
- ❖ Establishment of Solar Panels in branch workplaces;
- ❖ Green Finance in 50 items under Bangladesh Bank re-financing plan.
- ❖ Presentation of Real-Time Online banking in all of 910 branches inside 2017.
- ❖ Course of action of Training/Workshop to make mindfulness among the partners.

- ❖ To oversee the natural hazard, the bank will structure a legitimate ecological administration framework.

#### **3.9.4 Green Financing:**

We have offered inclination to eco-accommodating business exercises and energy-efficient industries. Natural foundation, for example, sustainable power source venture, clean water supply venture, Effluent Treatment Plant (ETP) and tasks with ETP, strong and dangerous waste transfer plant, biogas plant, bio-manure plant, brickfields having Hybrid Hoffman Kiln (HHK) innovation are empowered as a piece of green financing rehearses. We are additionally financing in different eco-accommodating tasks under the re-financing plan of Bangladesh Bank at a sponsored pace of premium that incorporates:

- Loan to 333 solar panels
- Loan to 33 bio-fertilizer plants
- Loan to 45 biogas plants
- Loan to 15 HHK brick fields
- Loan to 46 Vermi composed fertilizer project □ Finance in Zig zag brick fields

#### **3.9.5 Online Banking:**

At present all of 910 branches are modernized. ABL has drafted a movement to mean to dispatch electronic banking administration in all of the branches by 2017 to pursue the Government's 'Automated Bangladesh' framework. For performing electronic banking, the bank has pushed Real-time Online Banking practices by the ceaseless consolidated online Core Banking System (CBS) software TEMENOS-24 (T24) in 721 branches in 2016. We have presented 41 ATM corners and shared 4,800 ATM of various banks the country over.

#### **3.9.6 Green Marketing**

It is the promoting of items and administrations dependent on ecological variables or mindfulness. By and by we are promoting our items/image, see, round, and so forth through web/electronic media.

### **3.9.7 Green Awareness and Training:**

Laborer care and planning on environmental and social peril are much principal for green banking exertion. ABL Staff College is constantly orchestrating instructional classes on Green Banking to get ready up officials/officers. Credit offices are doled out for making data/care among the purchasers and clients on normal defilement and green banking.

### **3.9.8 Creation of Climate Risk Fund/CSR Activities:**

We have created a fund as part of our CSR program to finance economic activities at low rates / interest rates in flood, cyclone, isla and drought affected areas.

### **3.10 Green Banking Challenges in ABL as well as Bangladesh:**

- Coordination among all the concerned specialists for a green economy.
- Accelerating appropriate mindfulness and powerful limit building. Mindfulness and Capacity building is an absolute necessity for the Board of Directors/Competent=expert/Management in all levels/managing officials of the banks/monetary establishments and customers too.
- Prompt fixation on group oral loaning strategies and systems.
- The requirement for applying a quantitative methodology for a progressively defended rating. Ecological Risk Rating is currently based on the Environmental Due Diligence (EDD)
- Moving of various classes of industry, (for example, Garments, Textiles, and Tannery) to a legitimate area
- It's another idea and the client will set aside some effort to embrace this.
- Green banking requires an innovation which will profoundly expensive.
- It requires an inexhaustible and reusing strategy which is expensive.
- Information security is another test for the appropriation of green banking.
- Bank workers need preparing for this training.

### **3.11 Green Banking Problems in ABL as well as Bangladesh**

#### **a) Matter of Diversification:**

Green banks restrict their business exchanges to those business substances that are qualified by the green banks in the process of screening. They will have little base to support them with a

defined number of clients. If they focus their credit on specific business ventures, they expose themselves to becoming even more powerless against the financial movement.

**b) Startup:**

Green Business Numerous banks are new and start-up face Generally, a bank takes 3 to 4 years to initiate financing, but it does not help banks during inflation.

**c) Higher Operating Cost:**

Green Bank requires specialized, skilled and experienced staff to provide appropriate services to its customers. Employees like experienced loan officers need additional background and experience dealing with green businesses and customers.

**d) Reputational Risk:**

If banks are involved in big projects that are harming the environment, they may lose their reputation. The reputation of financing environmental and ethically questioned projects is associated with risk. There are also instances where the cost of managing the environment is cost-effective, the value of the bond is increased.

**e) Credit Risk:**

Credit risk is offered to clients whose clients are affected by pollution expenditures, environmental policy changes and production requirements, arise from the potential for default interest as a result of the continuing benefits of capital interest, reduced market share and unused expenditures for third-party claims.

**f) Lack of awareness:**

There is a severe lack of awareness and perception about green banking. Most employees of different departments / departments and different bank levels fail to explain what green banking means and the importance, nature of such national practices and their implications. Also, many bank clients / clients were confused about the lack of ideas and awareness.

**g) Too New an Idea to Implement Fast:**

The employees and management of the study report that they have realized the Green Bank as a whole new concept and therefore need more time to get acquainted with and transform the

concept and actually adopt it. More time is needed to understand the implications of the green bank and properly take it into practice for a sustainable future of the economy.

**h) Less Priority by the Board and Management:**

Officials responsible for green banking exercises at a few banks have said that the top framework is discontent with green banking and they don't concentrate on it, or even give low need. Bank officials are occupied with other normal exercises and more often than not abstain from investing time and vitality in conforming to GBG exercises put before Bangladesh.

## Chapter: 04

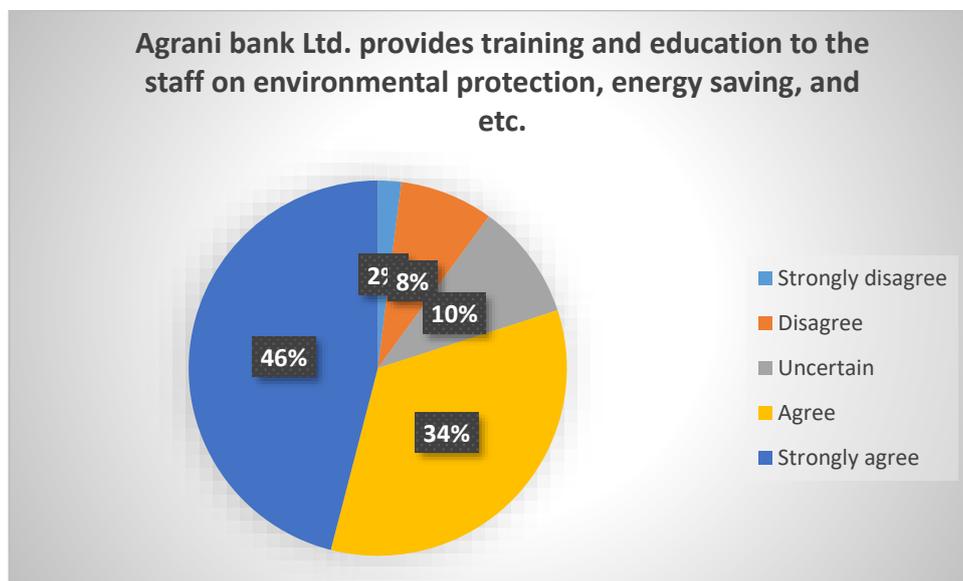
### Analysis

All statements parameter is:

1-Strongly disagree	2-Disagree	3-Uncertain	4-Agree	5-Strongly agree
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#### Analysis of Statement: 01

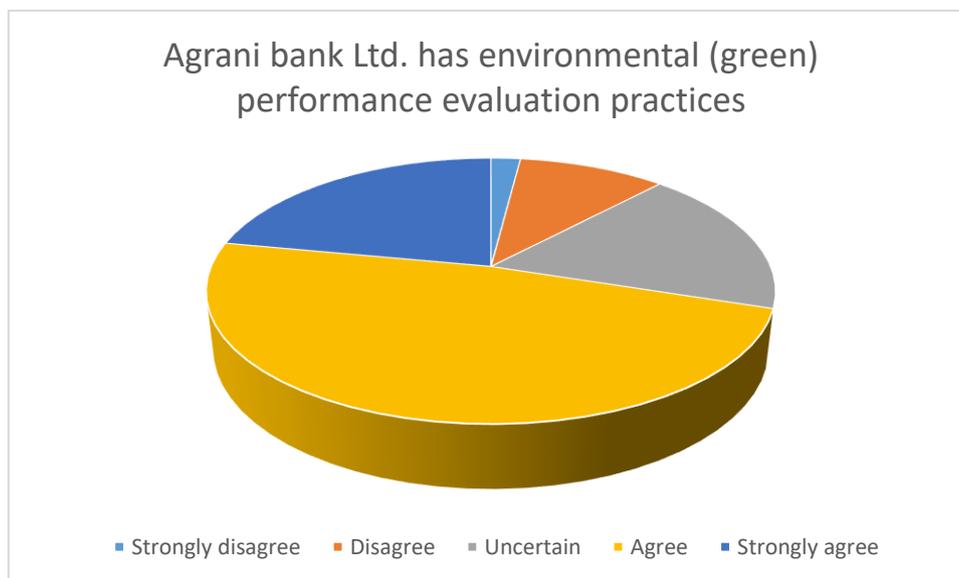
Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. provides training and education to the staff on environmental protection, energy saving, and etc.	1	4	5	17	23



**Interpretation:** The diagram demonstrates that 2% of individuals unequivocally deviate, 8% of individual's dissent, 10%

## Analysis of Statement: 02

Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. has environmental (green) performance evaluation practices (environmental sustainability measures, energy-saving measures, and calculation of carbon footprint).	1	5	9	24	11

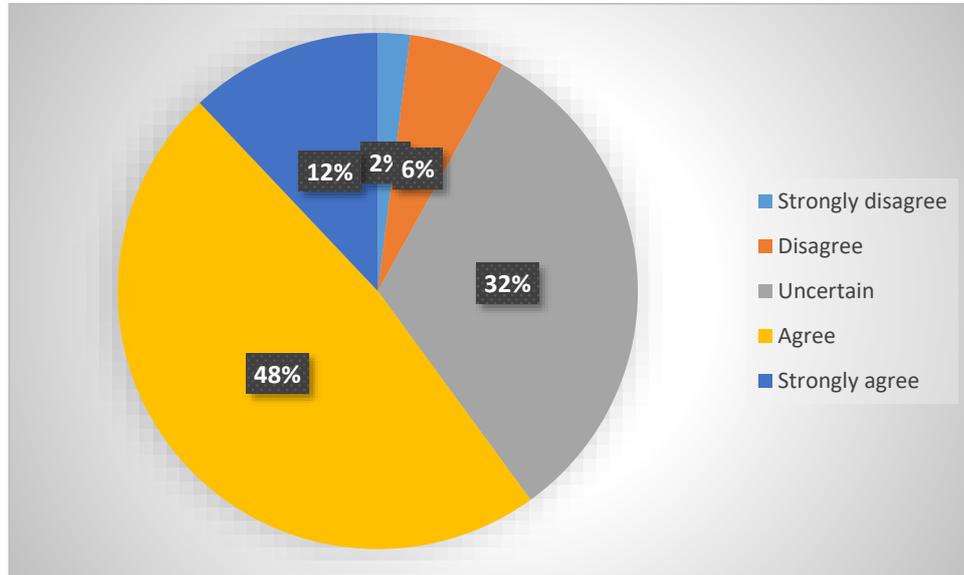


**Interpretation:** The graph shows that 2% strongly disagree, 10% deviate, 18% are uncertain, 48% agree, and 22% strongly accept the 01 declaration.

## Analysis of Statement: 03

Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. Green banking gives more importance to environmental friendly factors like ecological	1	3	16	24	6

gains thus interest on the loan is comparatively less.					
--------------------------------------------------------	--	--	--	--	--

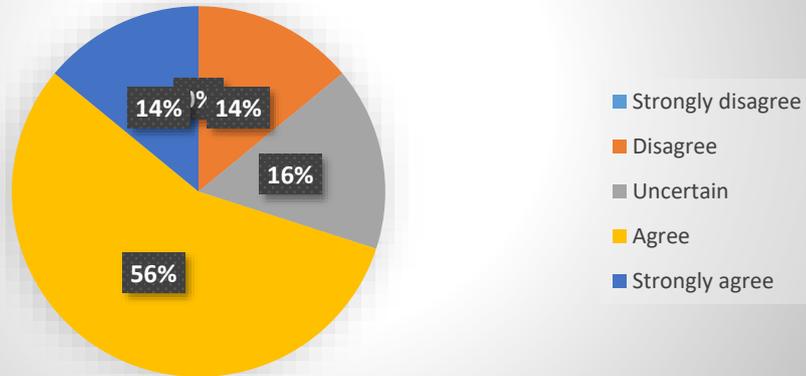


**Interpretation:** The chart shows that 2% of people strongly disagree, 6% disagree, 32% are unsure, 48% agree and 12% strongly agree with the statement of 03.

**Analysis of Statement: 04**

Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. has initiatives to reduce paper usage and other wastage of materials	0	7	8	28	7

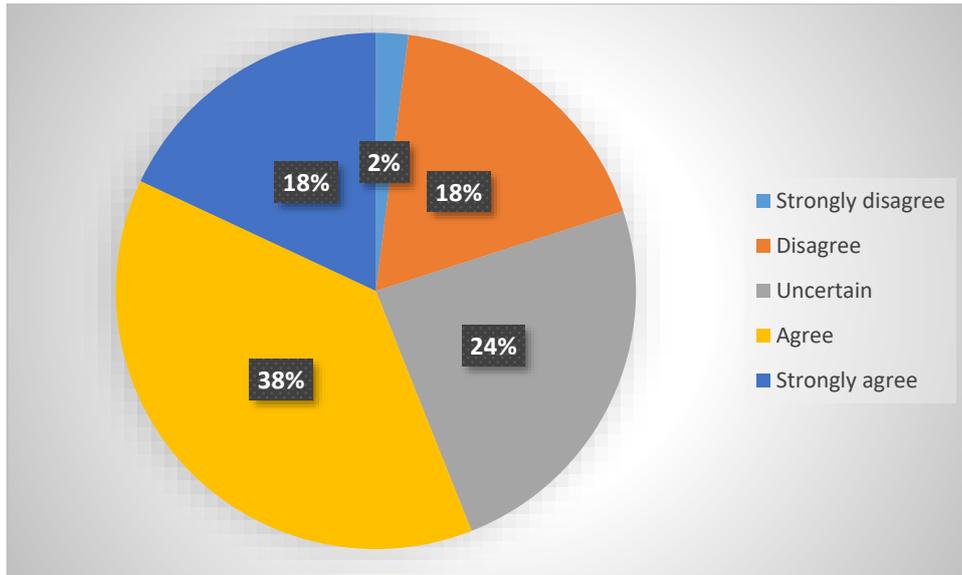
## Agrani bank Ltd. has initiatives to reduce paper usage and other wastage of materials



**Interpretation:** The chart shows that 0% of the people strongly disagree, 14% of the people disagree, 16% of the people are unsure, 56% of the people agree and 14% of the people strongly agree with the 04 statement.

### Analysis of Statement: 05

Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. has introduced energy-efficient equipment, system solutions and practices (ATMs, LED lighting, SWIFT transfer, and etc.).	1	9	12	19	9



**Interpretation:** The chart shows that 2% of the people strongly disagree, 18% disagree, 24% are unsure, 38% agree and 18% strongly agree.

**Analysis of Statement: 06**

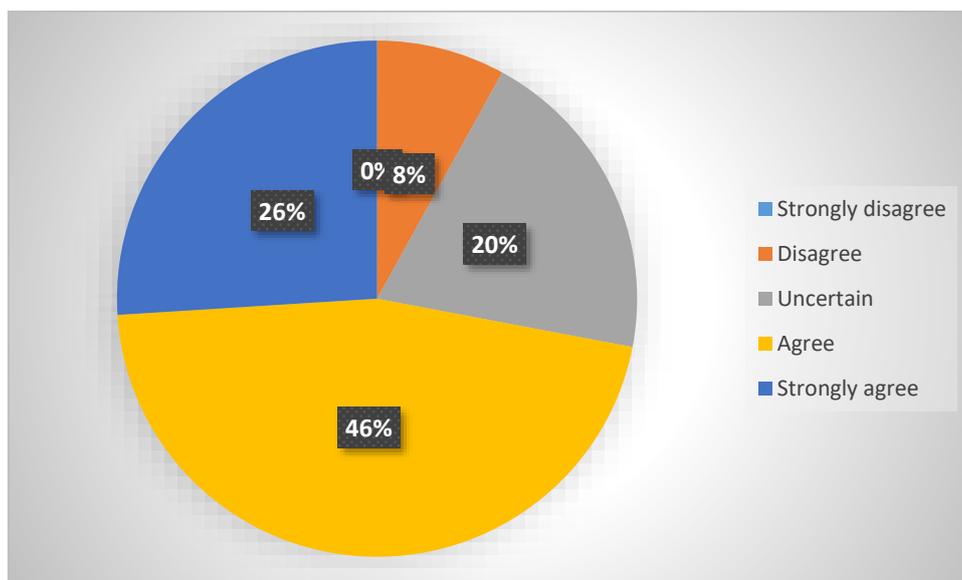
Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. uses e-waste management practices.	0	5	12	23	10



**Interpretation:** The chart shows that 0% of people strongly disagree, 10% of people disagree, 24% of people are unsure, 46% of people agree and 20% of people strongly agree with the statement of 06 when it means 3.7676 and standard deviation is 0.89 89.

**Analysis of Statement: 07**

Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. has environmental friendly banking practices (e-mail, intranet, statements, online approval system, and etc.).	0	4	10	23	13

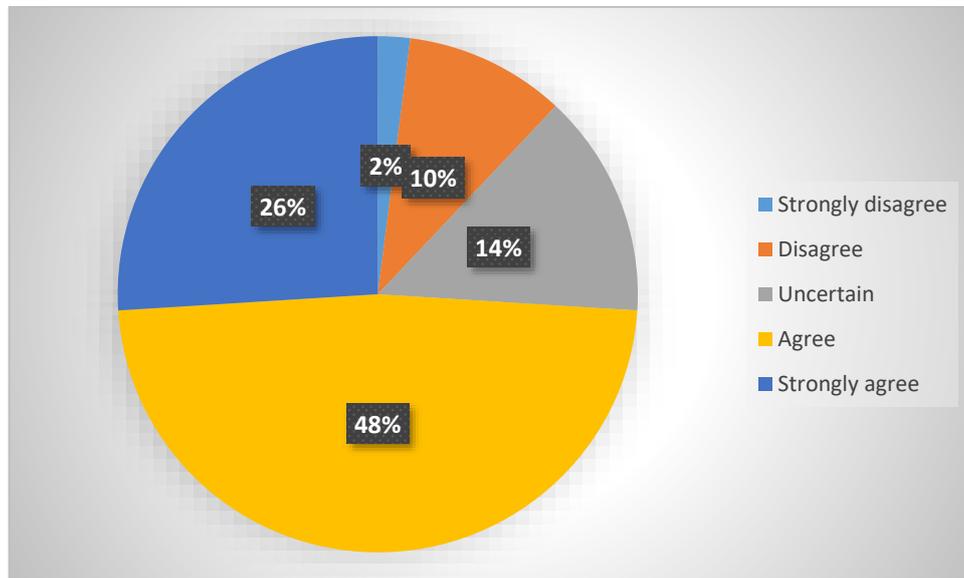


**Interpretation:** The diagram demonstrates that 0% of individuals unequivocally deviate, 8% dissent, 20% are uncertain, 46% concur and 26% firmly concede to 07

**Analysis of Statement: 08**

Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. provides loan to environmental	1	5	7	24	13

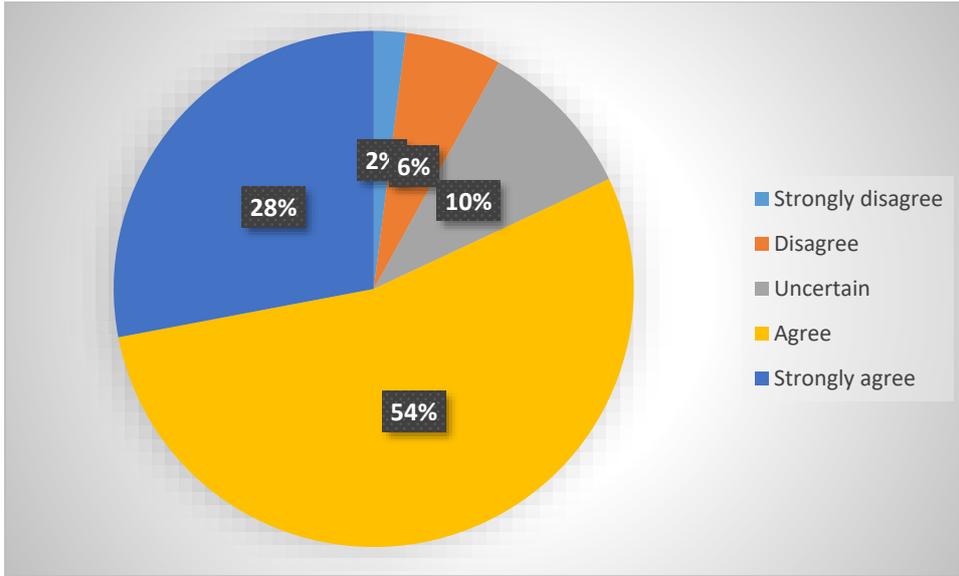
protection and energy-saving related projects.					
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**Interpretation:** The diagram demonstrates that 2% of individuals unequivocally dissent, 10% of individuals deviate, 14% of individuals are unsure, 48% of individuals concur and 26% firmly concur with the announcement of 08.

**Analysis of Statement: 09**

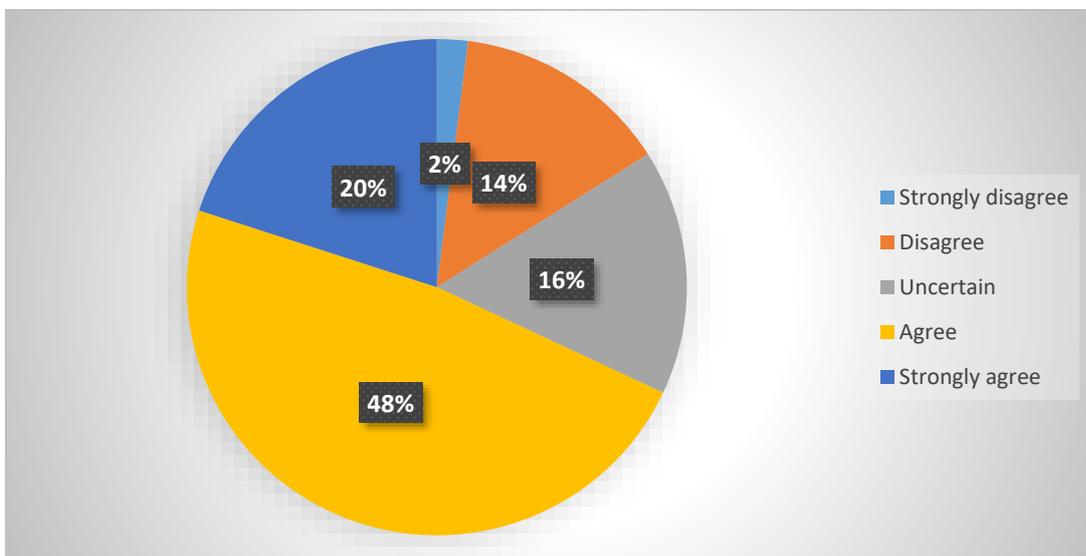
Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. implements certain independent and unique green initiatives, projects, and etc. (e.g. tree planting).	1	3	5	27	14



**Interpretation:** The chart shows that 2% of the people disagree strongly, 6% disagree, 10% are unsure, 54% agree and 28% strongly agree with the statement 09.

**Analysis of Statement: 10**

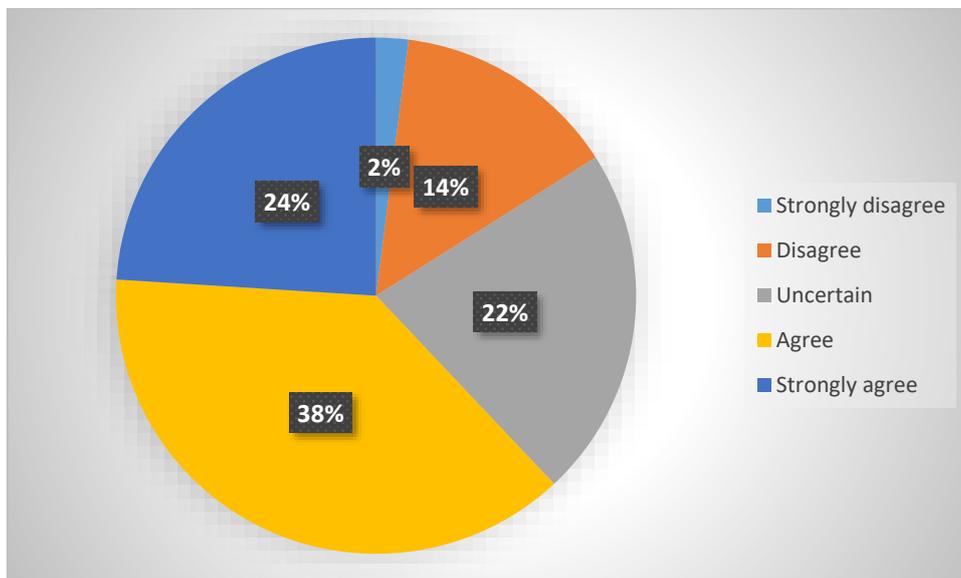
Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. promotes and facilitates environmental oriented enterprises through special grants, loans, and guidance.	1	7	8	24	10



**Interpretation:** The diagram shows that 2% of people individually deviate, 14% of individuals individually, 16% of people are unsure, 48% of people agree and 20% of people strongly agree with 10.

**Analysis of Statement: 11**

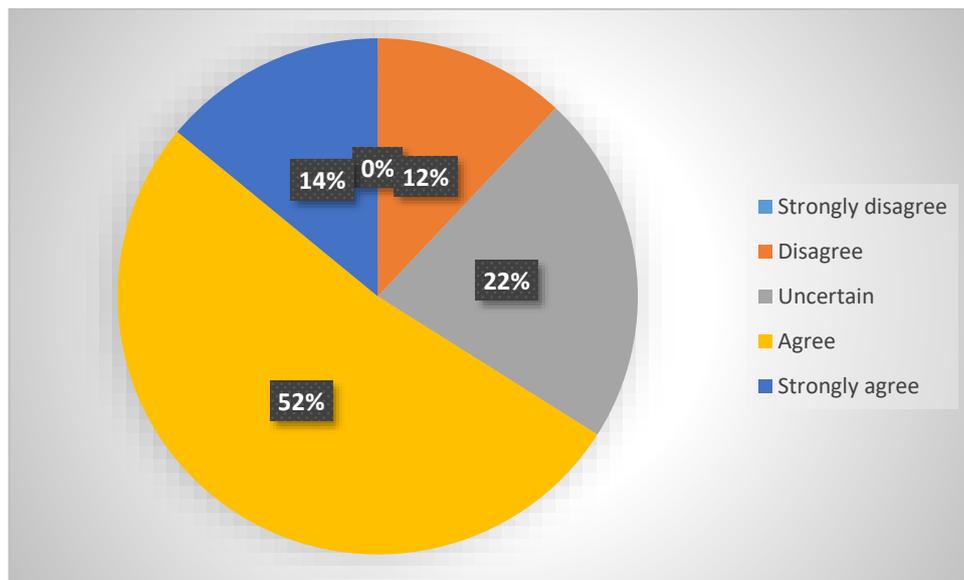
Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. utilizes social and natural administration framework or some other systems to assess all credit recommendations.	1	7	11	19	12



**Interpretation:** The outline demonstrates that 2% of individuals unequivocally deviate, 14% of individual’s dissent, 22% of individuals unsure, 38% of individuals concur and 24% of individuals emphatically concede to explanation 11.

Analysis of Statement: 12

Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. involves in setting up green branches (energy-efficient buildings/green buildings).	0	6	11	26	7

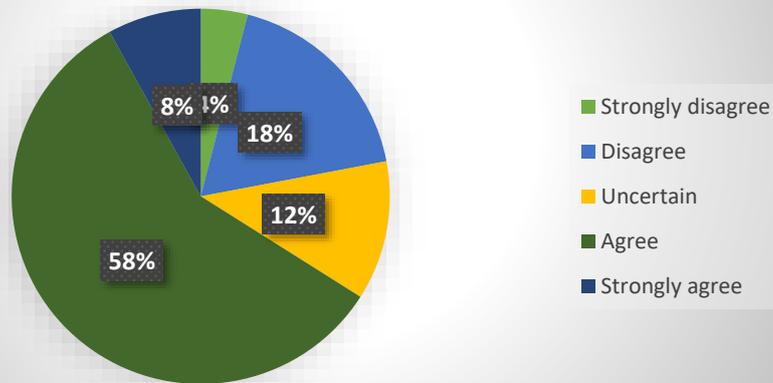


**Interpretation:** The graph demonstrates that 2% of individuals unequivocally deviate, 14% of individual's dissent, 22% of individuals are uncertain, 38% of individuals concur and 24% of individuals emphatically concur with 11.

### Analysis of Statement: 13

Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. has environmental (green) policy	2	9	6	29	4

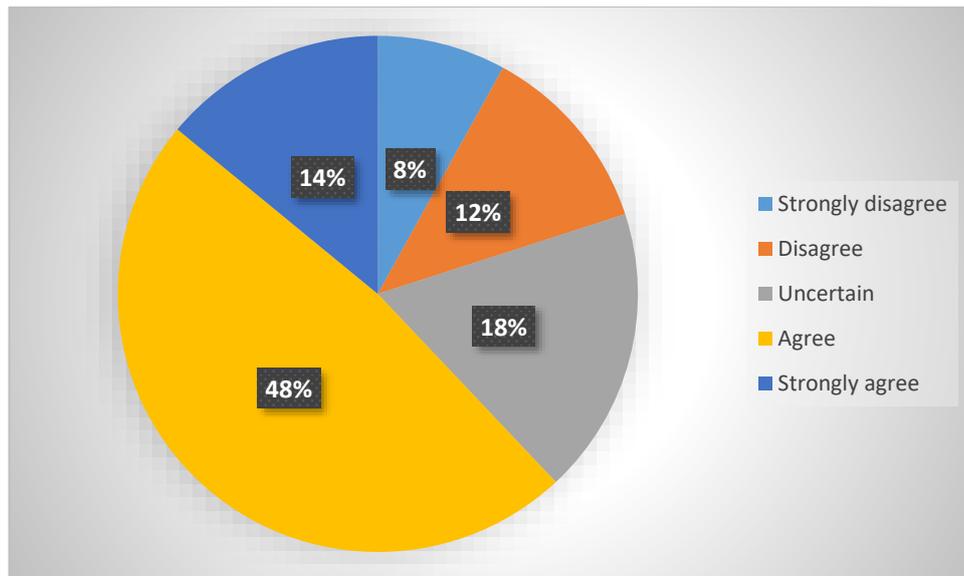
## Agrani bank Ltd. has environmental (green) policy



**Interpretation:** The diagram demonstrates that 4% of individuals firmly deviate, 18% dissent, 12% are uncertain, 58% concur and 8% unequivocally concur.

### Analysis of Statement: 16

Statement	Strongly disagree	Disagree	Uncertain	Agree	Strongly agree
Agrani Bank Limited. purchases its stationeries, equipment, and other items from environmentally friendly companies (e.g. printers, computers, and etc.).	4	6	9	24	7



**Interpretation:** The graph demonstrates that 8% of individuals firmly deviate, 12% of individual's dissent, 18% of individuals are questionable, 48% of individuals concur and 14% of individuals concede to 16 explanations.

## Chapter: 05

### Findings and Recommendation

#### 5.1 Findings

- ❖ As per the natural guideline of green banking, Banks should have an eco-accommodating arrangement however the present arrangement can't be changed instantly as it would make a money related weight for the business itself.
- ❖ Agrani Bank practices get less need as they are not considered as obligatory.
- ❖ The vast majority of the banks have propelled their own ecological dangers evaluation structure and no reasonable heading is given in regards to measurement and expansion of natural hazard in CRM.
- ❖ Green Banking rouses the banking that decreases the utilization of paper which make a brand picture. It likewise makes mindfulness among the partners about nature just as condition amicable business rehearses. In any case, not many of our banks have had the option to fabricate such green banking picture.
- ❖ For its in-house everyday to business the board and to guarantee better and brief client support through familiarizing the clients with robotization and paperless banking framework.
- ❖ A different Green Banking Unit or Cell ought to be set up and relegated with the obligation of structuring, assessing, and managing related issues of the bank.
- ❖ Green banking maintains a strategic distance from desk work, by conceding green charge cards, become environmentally viable home loans and furthermore every one of the exchanges are done on the web.
- ❖ Paperless activities like e-proclamations and e-welcome assistance Banks to spare trees from being felled.
- ❖ The stationery cost gets decreased because of paperless proclamations.
- ❖ Individuals are not adequately utilizing automated banking offices.
- ❖ The information demonstrates that many are having trepidation of security and less trust in dealing with.
- ❖ Green banking maintains a strategic distance from however much desk work as could be expected and depends on the web or electronic exchanges for handling with the goal that we get green Mastercards and green home loans. Less administrative work implies less cutting of trees.

## 5.2 Recommendation

Customers are winding up logically stressed over nature and they understand that banks can play a more noteworthy activity by stopping placing assets into earth dangerous errands. This assessment appropriates the going with suggestions:

- ➔ ABL ought to deliberately screen and oversee green banking rehearses in Bangladesh.
- ➔ ABL must screen the adherence of green banking rules by the business and non-business banks.
- ➔ ABL energizes general individuals about green banking mindfulness through electronic and print media.
- ➔ Coordination among concerned experts.
- ➔ Accelerating mindfulness and compelling limit building.
- ➔ Prompt focus on sectoral loaning approaches and strategies.
- ➔ Moving of various classes of industry, (for example, pieces of clothing, materials, and tannery) to an appropriate area.
- ➔ Urging borrowers to become environmentally viable.
- ➔ Need to apply green banking and utilize natural hazard the board (ERM) rule in an effective way.
- ➔ Build up a culture inside the association dependent on ecological administration.
- ➔ Repeat worldwide just as nearby accepted procedures.
- ➔ Offer Knowledge and specialized skill with friend gatherings.
- ➔ Further reconciliation with credit hazard the board in the general credit chance approach.

## Conclusion

Green is helpful for individuals and the planet. Moreover, banks of every kind are continuously offering green advances, viable confirmations of the store and paperless taking a gander at compensations that dish points of confinement and cost breaks. The result: progressively green in your pocket. Green banking isn't just for tree huggers anymore. It's getting the opportunity to be standard as a way to deal with the make, put in a safe spot and advance the money. "Customers need any sort of impact in the earth," The most easy way for you to bank green is to start using the internet banking organizations that are open. Points of interest of internet banking fuse less work area work, less mail and less making a beeline for branch workplaces, which all decidedly influence the earth. Inquisitively, web-based banking can moreover assemble the efficiency and gainfulness of a bank. A bank can cut down its very own costs that result from paper over-weight and mass mailing charges as more customers use web-based banking.

Banks can do generously more to help the earth than just advance web-based banking. A truly green bank will decrease their carbon impression by structure continuously powerful branches, executing imperativeness capable operational frameworks, offering transportation organizations for their laborers, progressing plausible banking and extending their advancing in condition unstable endeavors. Banks can in like manner reinforce eco-obliging social affairs and gather pledges for close-by condition exercises

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## Appendix:

### 1.1 Questionnaire: Information Regarding Green Banking Practices

I am Sadik Ahmed student of Finance Department 30 batch, Daffodil International University. I am completing my internship in Agrani Bank Limited, College Gate Branch, Pabna . I am conducting a survey on Green Banking practice of Agrani Bank Limited. Your understanding and cooperation for this academic exercise will be highly appreciated.

1. Name: .....

Please put tick (✓) mark:

2. Gender:  Male  Female

03. Age (in years):  Below25  to 40  Above 40

04. Occupation:  Government job  Private job  Business  Student  others

Please put tick (✓) mark to show to what extent you agree with the following statements.

1-Strongly disagree	2-Disagree	3-Uncertain	4-Agree	5-Strongly agree
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No	Statements	1	2	3	4	5
1	Agrani Bank Limited. provides training and education to the staff on environmental protection, energy saving, and etc.					
2	Agrani Bank Limited. has environmental (green) performance evaluation practices (environmental sustainability measures, energy saving measures and calculation of carbon footprint).					
3	Agrani Bank Limited. Green banking give more importance to environmental friendly factors like					

	ecological gains thus interest on loan is comparatively less.					
4	Agrani Bank Limited. has initiatives to reduce paper usage and other wastage of materials					
5	Agrani Bank Limited. has introduced energy efficient equipment, system solutions and practices (ATMs, LED lighting, SWIFT transfer, and etc.).					
6	Agrani Bank Limited. uses e-waste management practices.					
7	Agrani Bank Limited. has environmental friendly banking practices (e-mail, intranet, e-statements, online approval system, and etc.).					
8	Agrani Bank Limited. provides loan to environmental protection and energy saving related projects.					
9	Agrani Bank Limited. implements certain independent and unique green initiatives, projects, and etc. (e.g. tree planting).					
10	Agrani Bank Limited. promotes and facilitates environmental oriented enterprises through special grants, loans and guidance.					
11	Agrani Bank Limited. uses social and environmental management system or any other mechanisms to evaluate all credit proposals.					
12	Agrani Bank Limited. involves in setting up green branches (energy efficient buildings/green buildings).					
13	Agrani Bank Limited. has environmental (green) policy					

14	Agrani Bank Limited. has environmental related agreements with relevant parties/stakeholders (suppliers, customers, and etc.).					
15	Agrani Bank Limited. head office level or top management involves in environmental protection related planning and implementation.					
16	Agrani Bank Limited. purchases its stationeries, equipment and other items from environmental friendly companies (e.g. printers, computers, and etc.).					