

**An Internship Report
On
Green Banking Practices of United Commercial
Bank Limited**

Submitted To

Dr. Md. Abdur Rouf.
Associate Professor
Program MBA
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University.

Submitted By

Rubina Akter
ID: 182-14-066
Major: Accounting
Program MBA
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University.



Daffodil International University
Date of Submission: October 5, 2019

Letter of Transmittal

Date: October 5, 2019

To,
Dr. Md. Abdur Rouf
Associate Professor
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University.

Subject: Internship Report on "Green Banking Practices of United Commercial Bank Limited."

Dear Sir,

With great pleasure, I am submitting my internship report on "**Green Banking Practices of United Commercial Bank Limited**". in perspective on my 3 months' internship period at United Commercial Bank, Nabinagar Branch. This archive has been submitted as an imperative essential of the MBA educational programs.

I have watched the investigate be genuinely empowering, supportive and canny. I've attempted my stage quality to set up an amazing and tenable report. I am believing you'll discover this report the significance of the majority of the work I've put in it. I welcome your entire question and contribute heavily to answer them.

Thanking for your sincere and co-operation.

Sincerely yours,

Rubina Akter
ID: 182-14-066
Major: Accounting
Program MBA
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University.

Supervisor's Certificate

This report, entitled "**Green Banking Practices by United Commercial Bank Limited**" confirmed by **Rubina Akter ID: 182-14-066**, Program MBA, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University, I am delighted with my international observation and direction. Supposedly, this is a unique work, which was not distributed to a diary or submitted to any establishment or department for a degree or confirmation.

The report is recommended for submission.

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

Student's Declaration

I thusly proclaim that the undertaking paper entitled "**Green Banking Practices by United Commercial Bank Limited**" submitted to Daffodil International University, is a record of a unique work done by me under the guidance of **Dr. Md. Abdur Rouf, Associate Professor**, Department of Business Administration, Faculty of Business and Entrepreneurship Daffodil International University and this report work is submitted in the halfway satisfaction of the prerequisite for the honor of the course of MBA from Daffodil International University. I further proclaim that the work revealed in this undertaking has not been submitted and won't be submitted, either to some extent or full, for the honor of some other course in this organization or some other establishment or university.

.....
Rubina Akter
ID: 182-14-066
Major: Accounting
Program MBA
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University.

Acknowledgment

At first, I would like to express my deep gratitude to Almighty to Shabdar for giving me the strength and inclination to finish the report over time.

I feel regarded to lay my sincerest appreciation to my noteworthy supervisor, **Dr. Md. Abdur Rouf, Associate Professor**, Department of Business Administration, Faculty of Business and Entrepreneurship University of Daffodil International University, for his assistance, support, guidance and profitable recommendations all through the time of this examination, without which it would not have been conceivable to present this report on schedule.

I additionally need to express gratitude toward Mohammad Arif Uddin, Branch Manager of Nobinagar Under whom I did my internship. I likewise need to much appreciate, Md. Mostafa Kamal (Operation Manager), Monjurul Alom (Assistant Officer), Kamran Hafiz (Junior Officer) and all others who time to helped me to do my work.

Lastly, I must mention the great work environment and group commitment of this bank.

Finally, I give my sincere thanks to my friends who inspired me to complete the report and the course.

Executive Summary

This internship report is based on the internship program I received at United Commercial Bank Limited, Nabinagar Branch from June 23 to August 31 as my MBA program.

The entire operation of the Nobinagar branch is divided into three sectors - (1) General Banking, (2) Credit Division, (3) Foreign Exchange Department. I was appointed to the General Banking Department for two months. Green banking services are an important part of the general banking sector. So, I tried to know if the customers of UCB Bank are satisfied with their Green Banking service. For this, create my report based on the green banking practices provided by UCBL.

Green banking, which considers all social and environmental issues, is additionally called Ethical Banking. The principal objective of green banking is to guarantee the utilization of authoritative assets for the environment and society.

Green banking is the act of directing bank exchanges or taking care of tabs without paper and the web. Green Banking allows us to make stores using a mouse navigate drills and bill payments. The accommodation factor for Green Banking customers is higher rates.

Table of Contents

Letter of Transmittal	ii
Supervisor's Certificate	iii
Student's Declaration.....	iv
Acknowledgment	v
Executive Summary	vi
Table of Contents	vii

Chapter 01

Introduction.....	1
1.1 Introduction:.....	1
1.2 Green Banking:	1
1.3 Objective of the study:	2
1.4 Methodology of the Study:	2
1.5 Limitations of the Study:	3

Chapter: 02

Literature Review	4
2.1 Literature Review.....	4
2.2 Historical background of UCB Bank Limited:	5
2.3. Mission.....	6
2.4. Vision.....	6
2.5 Core Values:.....	6
2.6 Strategies, Goals & objectives	6
2.6.1 Strategies.....	6
2.6.2 Goals	6
2.6.3 Business Objectives	6
2.7 Banks strategy.....	7

Chapter 03

Green Banking Practices of United Commercial Bank Limited.	8
3.1 Green Bank and Green Banking:	8
3.2 Green Banking Activities:.....	9
3.3 Environmental risk.....	10
3.4 Green Finance:	10
3.5 Online, Internet & SMS Banking:	11
3.6 Mobile Banking:	11
3.9 Common Green Banking Slogans of Banks:	12
3.10 Major Green Banking Activities at a Glance:.....	12
3.11 Biogas plant:	12
3.12 Green Banking Systems:.....	13
3.13 Purpose:.....	13
3.14 Approach:.....	14
3.16 Creation of Climate Risk Fund:	15
3.17 Introducing Green Marketing:	15
3.18 Green Strategic Planning & Year's Theme:	15
3.19 Setting up Green Branches:	15
3.20 Improved In-house Environment Management:	16
3.21 Disclosure and Reporting of Green Banking Activities:.....	16

3.22 Designing and Introducing Innovative Products:	16
3.23 Reporting in Standard Format with External Verification:.....	16
3.24 Reporting Green Banking Activities on Quarterly Basis:.....	16

Chapter 04

Analysis of Green Banking Practices of United Commercial Bank Limited	17
4.1 SWOT Analysis	17
4.1.1 Strengths	17
4.1.2 Weaknesses	18
4.1.3 Opportunities.....	19
4.1.4 Threats.....	20
4.2 Findings of the Study:.....	21
4.3 Recommendations:.....	21
Conclusion	22
References:.....	23

Chapter 01

Introduction

1.1 Introduction:

The current world is changing rapidly to address the challenges of an aggressive free-showcase economy. To be aware of the pattern, an administrator with current information of each association is required. In order to provide current banking estimates and professional education for students in banking and management of all different institutions, Daffodil International University has approved an internship program to enable undergrads to further enhance the world's information in working in a truly ecological environment. Under this course, Under Trades is inspired to collect commonsense information about the work environment and practice.

As a prerequisite for earning a Business Administration degree, I need to finish this internship program. I was selected to fill up for a quarter of a year as an assistant at UCB Bank of Bangladesh Limited in Nabinagar Branch. After exchange and separation, I started working at UCB Bank Limited's Green Banking Practice. In the light of my workplace where I select " Green Banking Practice of United Commercial Bank Limited"

1.2 Green Banking:

The term "green banking" is a prevalent concept in the world. Green banking is not a separate bank Green banking means ensuring eco-friendly practices in the banking sector and thereby reducing internal and external carbon footprint. The banking industry is generally not considered a polluting industry. However, the environment (electricity, lighting, air control), the use of paper also has its effect. A broader view of this is that the banking industry is concerned with the external environment because it provides funds for others and therefore finances them for management. Banks are a source of funds. So they can contribute to the environment by ensuring environmentally responsible investment and careful evaluation.

Green banking, therefore, covers two aspects. The first is the equitable use of reducing all resources, energy and carbon footprint, and second, promoting and funding only eco-friendly investments.

So green banking is not just about sustainable use of assets, but also about providing eco-friendly credit. Another major component of green banking is the proper scrutiny of all

environmentally funded projects. The idea of green banking originated with the advent of the first green bank based in Mountain.

Green banking is a practice condition that specifies practices and guidelines that make banks sustainable at the economic, environmental and social levels. Work to make the banking process and IT and physical infrastructure as efficient and efficient as possible, with zero or no minimal impact on the environment.

1.3 Objective of the study:

The primary objective of this report is to identify the activities UCB Bank has taken to dispatch Green Banking in Bangladesh. The particular objectives are:

- ❖ To analyze the green banking practices of United Commercial Bank Limited.
- ❖ To justify the prospects of green banking practices of United Commercial Bank Limited.
- ❖ To discuss strategies and guidelines for Green Banking of United Commercial Bank Limited.
- ❖ To identify the problems related to Green Banking of United Commercial Bank Limited and make recommendations to increase;

1.4 Methodology of the Study:

The process of performing a task or conducting an activity to finish a task is called methodology. In conducting this study, the following procedure was adopted in the field of data and data collection, report preparation, etc.

Data collection:

The information source of this report can be divided into two sections.

- Primary Sources
- Secondary Source

Primary sources:

- Staff
- Officer
- Supervisor

Secondary sources:

- Annual Report of UCB Bank
- Audit Report
- Website
- Research papers, newspapers, and journals.
- Internet and various research selected reports

1.5 Limitations of the Study:

Despite enduring sincere efforts, there were some limitations that served as a barrier to conducting the program. The limitations were:

- Green banking activities and environmental risk management systems are not maintained by every branch.
- The bank is a sophisticated business sector. So the bank is not interested in providing me with confidential information.
- Not every branch has transportation facilities available.

Chapter: 02

Literature Review

2.1 Literature Review

Bangladesh Bank has taken various steps to make green banking a reality. “Bangladesh Bank has introduced sustainability. 2.5 billion green banking re-financing project to finance renewable energy projects in the country on August 7, which has long-term power cuts. ”

According to Bangladesh Bank, “People are not aware of our green financing fund. They don't even know where to find it. It is primarily responsible for the poor distribution, ”

Bangladesh Bank has taken another initiative on the interest rate on the green bank loan. "Bangladesh Bank (BB) has increased Grameen Bank's interest rate, which aims to encourage commercial banks to consolidate loan disbursement under its refinance scheme," officials said. In spite of factors, for example, customer demand and environmental mindfulness, there are different factors that influence banks in implementing green banking. One of the most significant advantages of cost-sparing green banking (Heim and Janclusen 2005). Jha and Bhoom (20) conduct a similar survey as outlined above to make consumers aware and examine green banking. They specifically mentioned some of the steps required in green banking, especially using structured questionnaires for conducting interviews and surveys. Green banking (low rate of interest to buy solar equipment) for online banking, green checking accounts (ATMs, special touch screens), eco-friendly residential projects, electricity-saving tools, green credit cards, paper-saving mobile banking support In. Green banking will ensure the sustainability of the organization.

According to Bangladesh Bank, "Implementation of green banking policy will provide the following benefits for banks:

- Enhance or enhance the brand image by demonstrating their commitment to saving and ensuring the environment;
- Lesson pioneered some environmentally harmful initiatives;
- Prior to crediting/investing, check for environmental factors that are stable;
- Make productive and powerful use of resources and eliminate financing in environmentally friendly ways;
- A new innovation in banking operations that will enhance the profits of our customers as well as the efficiency of our staff;
- Reduce carbon footprint at all branches and at all bank headquarters; And

- Build awareness among their partners on environmental and social obligations
Empower them to adopt environmentally integrated business practices
(Bangladesh Bank Green Bank procedure guidelines)."

2.2 Historical background of UCB Bank Limited:

In Bangladesh, the main commercial banks resume business on the fifth. UCBL started the activities of the five primary commercial banks in Bangladesh. UCBL was partnered as an open company on June 2, 2010, with limited liability under the Organizations Act. The bank agreed to exchange business on June 2, and started the banking trial on June 27, with authorized capital of 1 crore ordinary offers for each 100K. The paid-up capital was Tk 1.5 million, still Tk 1.5 crore after 1.5, both authorized and paid-up capital was raised several times and on December 27, they collected Tk 1 crore and Tk 26.66 million separately. Of the total paid-up capital, .6.66 million gave its 5 supporters, 5 members of the total population were paid \$ 5 million, and 5 were permanently paid. 3 million people were bought by the Republic Government. If the hold store was to include statutory savings and general stores, it would have been Rs 333.7878 million instead of Tk 853.5 million a year. The bank is registered with Dhaka and the certification stock exchange. The managing director of the 22-member board of directors has been appointed as chief executive. The bank manages practically all types of commercial banking practices. There are hundreds of branches in all the significant urban communities of Bangladesh.

The organization has begun a banking stage and is accountable for dealing with the associated banking business:

- All kinds of commercial banking exercises, including currency showcase exercises.
- Invest in merchant banking activities.
- Investment in the activities of the organization.
- Financier, promoter, capitalist, etc.
- Financial intermediation services.

The Company (Bank) operates through its headquarters in Dhaka and its 100th branch. The company does international business through a global network of foreign correspondent banks. Registered Office Plot of Bank: CWS (A) -1, Road: 4 Gulshan, Avenue, Dhaka, Bangladesh. PABX: + 88-02-8852500. E-mail: info@ucbl.com.

2.3. Mission

Try to be the nation's most acclaimed budgetary organization perceived as a dynamic, inventive and customer-centered organization, conveying a variety of items and administrations in the quest for greatness and making noteworthy monetary worth.

2.4. Vision

Be the first preferred bank with exceptional value for our clients, investors, and employees.

2.5 Core Values:

- ❖ We are the first of our customers.
- ❖ We emphasize professional ethics.
- ❖ We maintain standards at all levels
- ❖ We believe in being responsible corporate citizens.
- ❖ We say that is what we believe.
- ❖ We strengthen participation management.

2.6 Strategies, Goals & objectives

2.6.1 Strategies

- Use every single accessible resource to create separate systems, strategies, and systems in each of the goals and objectives areas.
- Synchronized and unforgettable development of the bank.
- Apply the design and method.
- Hire a group of specialist staff and employees.

2.6.2 Goals

- Create a framework for fitting and hazard assessment.
- Develop a capital system.
- Create a framework to make great progress.
- Develop fitting mgt. Structures, structures, systems, and methods
- Develop activities to give better customer benefits.
- Develop an efficient store management outline.
- Develop a logical MIS to screen bank practices.

2.6.3 Business Objectives

- Ensure 100 % recuperation of all advances.
- Ensure a fulfilled work compel.
- Make sound credit and speculation.

- Build up a minimal effort subsidize base.
- Meet capital ampleness enrollment at constantly.
- Focus on charge based salary.
- Install a logical MIS to screen Bank exercises.
- Adopt a fitting administration innovation.

2.7 Banks strategy

- ❑ United Commercial Bank Limited goes for fault and is ready to do another horizon study to keep cash and give a wide assortment of valuable valuables and resources.
- ❑ It is a bank for ordinary people that includes agents and experts. It expects that someone who is centered in the financial market will pay the price. It will continuously research the needs of clients.
- ❑ Therefore, the United Commercial Bank must compulsorily develop the sound of a transparent and flood company's progress and the rich's experience. They will fill in the new and thousands of years as an integral unit with vitality and excitement to achieve the bank's goals.

2.7 Organizational Structure:



Chapter 03

Green Banking Practices of United Commercial Bank Limited.

3.1 Green Bank and Green Banking:

Green Bank means a good, socially mindful and manageable bank. A green banker is in excess of a banker; It isn't an individual, a unit or a group or a gathering.



As a regulator of the money related sector, the national bank previously demonstrated reverberating accomplishment to implement the idea of green banking in its standard exercises. Besides, it additionally made a harmonious climate for the banking sector to



guarantee the profound effect of green banking on the financial landscape of Bangladesh. Green or manageable banking isn't limited distinctly to in-house green exercises however reaches out to encouraging green financing. Environmental Risk Management (ERM)

The guideline is a touch of green banking and ERM is for surveying environmental hazards and not expected to pound investment; rather it is for a suitable record.

The technique guideline for green banking has been thought up dependent on a green economy, which, in this manner, relies upon economic power source (sun-fueled, wind, geothermal, marine including wave, bio-gas, and vitality part), green structures (green retrofits for essentialness and water efficiency, residential and commercial assessment, green things and materials, and clean transportation (elective invigorates, open travel, hybrid and electric vehicles, vehicle sharing and carpooling programs), water management (water recuperation, greywater and water frameworks, low-water landscaping, water disinfection, stormwater management), squander management (reusing, city solid waste salvage, brownfield land remediation, sensible packaging), land management (common cultivating, environment insurance and restoration, urban officer-administration and stops, reforestation and afforestation and soil adjustment). Green banking endeavors proactive measures to guarantee the environment and to address environmental change Challenges while financing alongside the successful usage of endless.

3.2 Green Banking Activities:

This report addresses the green banking activities in the following ways:

Green Banking Activities

- ❖ BB’S Green
- ❖ *Banking Initiatives*
- ❖ Banks Green *Banking Activities*



Figure: Green banking activities.

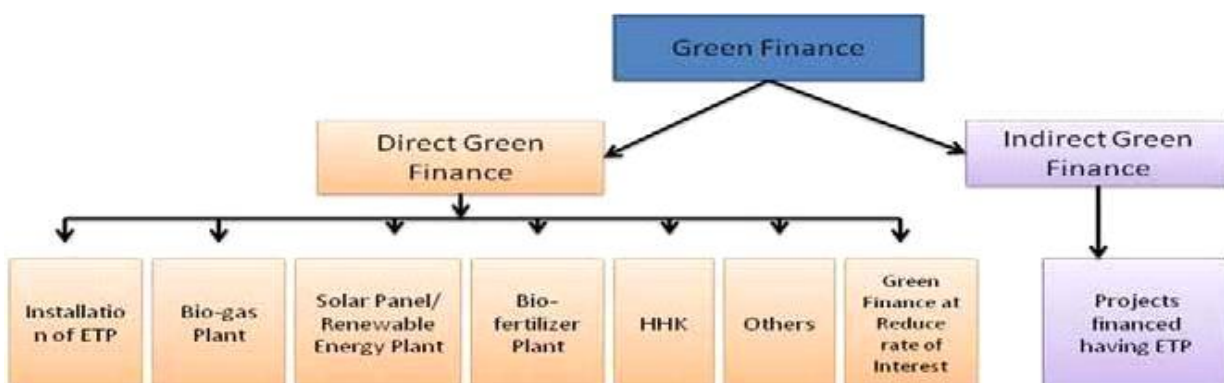
3.3 Environmental risk:



Environmental risk is not part of credit risk; This is a simple component of credit risk, in addition to being associated with credit risk due to environmental conditions/climate change. The principal risk management (CRM) must include the environmental risk that the NVRB considers in the overall credit risk system. The involvement of environmental risk in CRM is also important for adequate capital calculations under Risk-Based Capital Adequacy (RBCA) and Camels rating under off-site monitoring. Banks are now evaluating the NVRB following the Environmental Due Diligence (EDD) Checklist in the Environmental Risk Management (ERM) guidelines.

3.4 Green Finance:

The green fund joins both immediate and aberrant green money. Wellspring of Bank's immediate green money possibly the bank's own reserve or Bangladesh Bank's for sustainable power source and environment-accommodating activities. Aberrant green account means financing the ventures having ETP or the same framework.



3.5 Online, Internet & SMS Banking:

UCB is driving among its competitors in providing constant internet banking offices to its customers. UCB Online Banking offers a customer to store or withdraw any measure of cash from any branch. Financial records with any record holder bank can benefit from this administration. SMS banking is another new component of UCB. This offers customers the chance to check their record balance on their portable. Through this administration, one can see the equalization of their accessible record and the drawing record balance.

3.6 Mobile Banking:

UCBL launches mobile-based financial services UCash Ajay on Saturday, November 27, to expand its innovative banking services to a continuous population of people across the country. Mobile banking is an interest-based service that offers online banking on mobile devices. U. Cash currently offers mobile financial services facilities such as money transfer, purchase, and money deposit.



3.7 ATM Services by Banks:

Most banks are offering 24-hour banking services through their nationwide ATM booths. 4738 ATM booths are now operating in Bangladesh. ATM^o has been installed in the ATM booth, which reduces the operation time and cost of the checkbook.

3.8 Banks' in-house Green Activities:

Significant regular vitality sources, for example, trees, water, wind, the sun have been guaranteed on each floor.

- ❖ Utilizing sensor lighting equipment for sparing power;
- ❖ Utilization of online correspondence in the most ideal way;
- ❖ Utilizing vitality sparing bulbs;
- ❖ Sharing electronic records, voice message and email rather than paper memos;
- ❖ Utilization of sunlight based vitality/sustainable power sources.

3.9 Common Green Banking Slogans of Banks:

- Save paper, save trees;
- Conserve energy, conserve natural resources;
- Pay your bills online;
- Reduce, reuse and recycle;
- Think before you press the button;

3.10 Major Green Banking Activities at a Glance:

- ❖ Green Banking unit has been set up in 47 banks.
- ❖ 11165 appraised undertakings have been financed.
- ❖ 217 branches and 161 ATM/SME unit offices are controlled by sun oriented vitality.
- ❖ 37 banks are completely automated. 3445 branches have been encouraged with online inclusion.
- ❖ Taka 270921.53 million has been dispensed as green money.
- ❖ Taka 258.89 million has been used by atmosphere hazard reserves.
- ❖ Taka 90.42 million has been used for green showcasing, preparing, and development.

3.11 Biogas plant:



UCB Bank Limited has financed roughly 300 million rupees to set up 1,000 biogas plants in Gazipur, Nobinagar, Manikganj, Tangail, Rajshahi, Natore, and Sirajganj. Each plant depends on a bio-digester nourished with natural assets created by four cows; As well as biogas as cooking and lighting fuel, plant proprietors are getting other significant side-effects from their investments; The odor from digesters is helpful natural composts, milk, and calves delivered by bovines are important protein hotspots for domestic use and commercial use. Notwithstanding decreasing reliance on petroleum products, these plants increment the ripeness of the dirt and increment the prosperity and income of the groups of the proprietors.



3.12 Green Banking Systems:

Banking is to shield the environment from different risks and contamination. Hazard because of environmental effects because of the environmental conditions that make up the element of vulnerability or misfortune potential with regards to monetary circumstance exchanges.



Be Green, Remain Green & Patronize Green

3.13 Purpose:

The overall reason for environmental hazard management is to understand and deal with the hazard emerging from environmental concerns. It centers around arranging and implementing strategies and systems to decrease environmental hazards. The particular objects are to:

- ❖ Examining environmental issues and concerns related to a potential business activity proposed for financial problems;
- ❖ Identify, assess and oversee environmental dangers and related monetary involvement emerging from these issues and concerns;
- ❖ Improves the investment chance assessment process;
- ❖ The bank will use environmental risk management to strengthen customer relationships and not cause concern;

Environmental hazard management will accentuate chance management, not chance avoidance. This isn't to support capable financing practices and to diminish cash. In any case, if there is a business movement that is innately reckless and can't handle these dangers, bank financing will be avoided.

3.14 Approach:

The accompanying methodologies have been utilized to improve environmental hazard management:

- ❖ Banks ought to have the option to decide the dangers emerging from environmental issues;
- ❖ The training ought to be coordinated toward settling the environmental issues brought about by the dangers. It ought not to be utilized as a tool to take care of issues when all is said in done;
- ❖ The training ought to be a worth expansion for the customer and ought not to be cleaned in nature. The bank will work with potential customers in a synergistic way. Together, they should design business exercises that enough address environmental hazard;
- ❖ The bank will utilize environmental hazard management to reinforce customer connections and not cause concern;

3.15 Introducing Green finance:

UCB Bank has declared to organize eco-accommodating business exercises and vitality productive ventures during investment customer determination/advertising. The Bank will empower and provide money related help to the environmental foundation, for example, sustainable power source ventures, clean water supply ventures, wastewater treatment plants, solid and hazardous waste transfer focus, biogas plants, natural manure plants. Customer loaning programs can be applied to elevate environmental practices to customers. To agree to the orders of Bangladesh Bank, UCB Bank has allocated assets in the financial limit of Green Banking as per 2012:

- ❖ Activities like Green Finance 2500.00 center ETP set up, ETP (completely circulated), biogas plant, sun oriented board, bio-manure plant, Hubla Zig Zag Clean, and so forth.

- ❖ Atmosphere Risk Fund 5.00 is the center of CSR exercises identified with environmental change.
- ❖ Advertising, Training and Capacity Building 5.00 Basic Online Banking, Internet Banking, Mobile/SMS Banking, ATMs.

3.16 Creation of Climate Risk Fund:

UCB Bank will put resources into the monetary exercises of the flood, twister, and drought-inclined territories at the normal profit rate without charging extra hazard premium. Be that as it may, the bank has encouraged the UCB Bank Foundation to construct/hold a Climate Change Risk Fund for appropriation to the influencing individuals if there should arise an occurrence of an emergency. The Board of UCB Bank has allocated the accompanying Climate Risk Fund during the year-2012-2016.1. Atmosphere Risk Fund 5.00 crore (taka) Part of CSR exercises identified with Climate Change.

3.17 Introducing Green Marketing:

Green promoting is the showcasing of environments that are considered environmentally sheltered. Green promoting is required to help create mindfulness among the overall population. The leading body of UCB Bank has allocated the accompanying promoting, preparing and limit building assets for the budgetary year 2012-13. Advertising, Training and Capacity Building 1.5 crore (Taka) Online Banking, Internet Banking, Mobile/SMS Banking, and ATMs. Midtime Bank has installed 23 ATMs and 20 additional ATMs are in the stalled pipeline. 2 CDMs and 5 POS machines were additionally installed.

3.18 Green Strategic Planning & Year's Theme:

The bank has set green targets through strategic planning. The bank has set a set of achievable goals and strategies and publishes them on annual reports and websites for green financing and internal environment management. To accelerate green banking activities by conducting rural banking activities in every field, the bank has fixed the theme of its year as "Be Green, Stay Green and Sponsor Green".

3.19 Setting up Green Branches:

Green brunch will be described by the use of highly conventional common lighting, the use of sustainable energy sources, the use of vitality bulbs and various types of equipment, the reduction of water and electricity, the use of reused water and so on. Specified as such a 'green branch'. Green Branch will be eligible for the presentation of an unusual logo approved

by Bangladesh Bank. Bangladesh Bank will now promote the 'green branch' test criteria. UCB Bank has adjacent several branches and home offices under the planetary system.

3.20 Improved In-house Environment Management:

Reuse strategies, recycling of materials and equipment, and source reduction and waste reduction strategies should be part of the second phase of internal environment management by using video conferencing instead of physical travel, banks are increasingly relying on virtual meetings that will help save costs and energy. Already a video conference has been held with the directors of Chittagong, Sylhet, and North Bengal.

3.21 Disclosure and Reporting of Green Banking Activities:

There are regular practices for publishing and reporting to banks and others on our website about green banking activities, periodicals, and simultaneous upgrades. UCB Bank has taken initiatives to cover most of the other arrangements/issues which have to be completed in the third phase of activities on June 1, 2012.

3.22 Designing and Introducing Innovative Products:

To design/prepare at least 2/3 of Green Banking products by the first quarter of 2016, a marketing/development unit already formed under the management of senior management, to explore/innovate eco-friendly concepts and products.

3.23 Reporting in Standard Format with External Verification:

An internationally recognized format like UCB Bank Global Reporting Initiatives (GRI) will publish individual green annual reports targeting their partners. There will be a provision for verification of these publications by an independent company or an acceptable third party.

3.24 Reporting Green Banking Activities on Quarterly Basis:

UCB will notify Bangladesh Bank's off-site monitoring department on a scheduled basis for its activities/activities under the program. The Bank is submitting details/reports of its performance/initiative which will continue. The bank will update its annual reports and websites with the release of green banking initiatives.

Chapter 04

Analysis of Green Banking Practices of United Commercial Bank Limited

4.1 SWOT Analysis

SWOT analysis alludes to the investigation of an organization's qualities, shortcomings, openings, and dangers. This enables the organization to improve its future execution contrasted with its competitors. An organization can likewise examine its present situation through SWOT investigation. For all of this, SWOT investigation is considered a significant tool for changing the vital management of an association.

Strengths

- environment-friendly
- Reduce carbon emissions
- Save the cost
- Space-saving
- Reduce credit risk
- Fastest service
- Performance increase
- Green fame
- Increase wealth
- Reduce data loss

Weaknesses

- Huge initial cost
- Early training costs
- The system may detect this error
- Difficulty
- Server crash

Opportunities

- Green is recognized as a contributor
- Contribute to the economy
- Reward
- International recognition
- Pedestrian
- Assistance from the Central Bank

Threats

- Data Loss
- System Crash

4.1.1 Strengths

Environment-Friendly:

Green banking is environmentally friendly. It is a paperless banking system that eliminates the use of paper and keeps the environment clean and secure.

Reducing carbon emission:

As talked about before, the sparing of paper involves sparing trees. Therefore, this idea is eco-accommodating on one side and on the opposite side, it is diminishing carbon discharge.

Cost Saving:

Being a paperless banking system, it is able to save on expenses that could otherwise be incurred.

Space Saving:

As there is no much paper utilized in green banking, oneself use can be decreased and it enables the encompassing to look respectable.

Credit Risk Reduction:

Financing green projects help reduce the risk of default loan repayments.

Fastest Service:

Since everything is automated, it can be as simple as providing customer-claimant administration as sensitive as ever.

Enhancement of Performance:

It improves the usefulness of the administration as well as upgrades the presentation of the person who provides the support of the customers.

Green Reputation:

The adoption of green banking enhances the green reputation of a company that is proven to contribute to the environment.

Value Maximization:

There is a positive correlation between green banking adoption and wealth maximization or the value maximization of companies. Green banking adoption reduces costs and reduces costs while on the other hand increases value.

Data Loss Reduction:

There is no use of hardcopy, which can be used to reduce the loss of hardcopy containing valuable information.

4.1.2 Weaknesses**Huge Initial Cost:**

Getting started with green banking involves huge investments. Spend a lot of time automatically going to technology and machines. Also, there is another set up related expense.

Initial Training Cost:

In order to keep up with the newly adopted system, not only the technology and the type of equipment needed to be updated but also the main skill element, the human skills need to be updated. This can be done through their training which also requires huge expenditure.

The system may catch error:

As everything is automated, there is a possibility that the system may experience some errors at times due to technical issues.

Inflexibility:

The system adopted can be complicated to use properly even after proper training of staff.

Server Crash:

The worst thing about an automated system is that the server can crash which can delete all data if something goes wrong with the system.

4.1.3 Opportunities

To be recognized as a green contributor:

The adoption and compelling utilization of green banking measures will enable an association to be perceived and compensated for its commitment to the environment. Commitment to the economy: There is a likelihood that the adherents of Green Banking can add to the economy by presenting imaginative green items that significantly affect the nation's economy.

Awards:

The government rewards various contributions to the environment through green activities. So there is a possibility of winning the prize.

International Recognition:

Apart from domestic awards, there is the possibility of receiving international awards and international recognition.

Role model:

According to international recognition, one can be identified as a good example and a major contributor to the global environment.

Assistance from the Regulatory Body:

Green organizations get the assistance of all regulatory offices in a difficult situation.

4.1.4 Threats**Data Loss:**

The greatest risk to an automated banking framework is information misfortune if something turns out badly with the framework.

System Crash:

In the event that the whole framework crashes, all information will be eradicated which is probably the greatest danger to this automated banking.

4.2 Findings of the Study:

1. There are fewer ATM booths so if they want to avoid competition, they should announce online service as soon as possible.
2. The bank has not yet been technically updated. Specifically, in the green banking system.
3. The bank should focus more on using solar power to conserve electricity.
4. The bank does not encourage clients and business houses to comply with environmental controls.
5. Banks do not promote green banking strategies. Individuals don't think about UCBL about the country's banking framework.

4.3 Recommendations:

UCB Bank Bangladesh Limited has a skilled and great management team and performs with great skill and care. Limitations can be overcome by taking a few steps to make the performance outstanding. I have some suggestions for UCB Bank from my observations beyond my survey on 50 customers. They are given below:

1. The common people of the bank should be encouraged about green banking awareness through electronic and print media.
2. To bring attention to the common and specific problems of our environment and to educate the common people on this topic (green banking).
3. Banks should provide advertisements available for acceptable banking and arrange more seminars.
4. The bank should appoint a Green Banking Specialist who provides customers with green banking information.
5. Banks can arrange more ATMs; In each city with proper solar power backup.

Conclusion

UCBL is an aging bank with a strong vision for both Shariah-based and current innovation-driven banking governance. Since its inception, the Bank has satisfactorily accelerated the pace of industrialization through the development of animated exchanges and trade in the development of the nation's GDP, opened the employment of informed youths, eliminated poverty, increased the prospect of limited living and increased income and overall economic development of the country.

From implementing customer management procedures throughout my timely direction to the UCB Bank Limited Naveenagar branch, I have confidently reached a firm and firm conclusions.

References:

Book:

- Zikmund, William G. (2008). "Business Research Method", 7th USA, Thomson South-Western.
- Like, Pettit, (2004-2005), "Business Communication", 6th Edition, New York, McGraw Hill.
- Naresh K. Malhotra (2013) "Marketing Research" 5th Edition. Published by Pearson Education, Inc., publishing as Prentice Hall.

Articles:

1. Aristotle & Sachs (2002). "Nicomachean Ethics". In Nicomachean Ethics. English: Newbury, Massachusetts: Focus Pub.
2. Greenwade (2007). "Green Financial Products and Services". Reduce Costs and Improve Performance with Green Banking. Switzerland: UNEP
3. Sharon & Willians (1992), "Helping a Lender Develop an Environmental Risk". The Practical Real Estate Lawyer. England: UNCW Magazine.
4. Jeucken & Bouma (1999). "The Changing Environment of Banks". In GMI Theme Issue England: UNCW Magazine.
5. Bangladesh Bank, "Prudential Regulations for Banks" (updated through 2009)
6. "Environmental Risk management policy" published by Bangladesh Bank.
7. Jeucken, M (2001) "Sustainable Finance and Banking" The finance Sector and The Future of the Planet. London, Earthscan.
8. Thompson & Hilary, (1995) "The Role of Financial Institutions in Encouraging" Improved Environmental Performance. In Rogers, -Michael-D., ed. Business and the environment. New York: St. Martin's Press; London: Macmillan Press; 271-81
9. Green banking policy, published by Bangladesh bank.
10. Help office documents UCB Bank, Nobinagar Branch.

Website:

1. Bangladesh Bank: <https://www.bb.org>.
2. United Commercial Bank Limited: <https://www.UCBbankbd.com>
3. Information Websites: <https://www.google.com>
4. Google Scholar: <https://scholar.google.com>
5. Wikipedia: <https://www.wikipedia.org>

Annual Report:

1. Annual Report of UCBL: The Year 2012-2016
2. Annual Report of UCB Bank (Nobinagar Branch): 2017-2019
3. Quarterly green banking report of Bangladesh Bank.