



Daffodil International University

Internship Report

ON

Perception on Green Banking Practices in Janata Bank Limited.

Prepared For:

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Program: MBA (Regular)

ID: 201-14-195

Session: Spring-2021

Department of Business Administration

Faculty of Business & Entrepreneurship

Major in Human Resource Management

Daffodil International University

Date of Submission: 31-05-2021

APPROVAL

This Internship report title “**Perception on Green Banking Practices in Janata Bank Limited**” submitted by, **Mahedi Hasan, ID No: 201-14-195**, Department of Business Administration, Daffodil International University, permanent campus, has been accepted as satisfactory for the partial fulfillment of the requirements for the degree of MBA (Regular) and approved as the contents.

LETTER OF THE SUBMISSION

31th May, 2021

To,

Dr. Md. Abdur Rouf

Associate Professor of Accounting

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on “Perception on Green Banking Practices in Janata Bank Limited”

Dear Sir,

In the following pages, I have presented a research report titled as “ **Perception on Green Banking Practices in Janata Bank Limited**”. This is the requirement of the MBA internship program. I consider myself very fortunate enough to have the opportunity to undergo the internship program of DIU under your valuable guidance. It was both a pleasure and a challenge as well for me to work under your supervision and I can never repay my indebtedness to you. It has been a very positive and uplifting experience, as I have learnt a lot that wouldn't have been possible otherwise. I have tried my level best to include all the relevant information to make the Thesis Report informative and comprehensive.

Lastly, I would like to express my sincere appreciation and thanks to your help while preparing the report. I shall be glad to answer any queries that you may have in this regard.

Sincerely yours,

Mahedi Hasan

ID No: 201-14-195

Program: MBA (Regular)

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Declaration of student

I'm, **Mahedi Hasan**, ID No: **201-14-195**, Program: **MBA (Regular)** hereby declare that the Internship report of entitled "**Perception on Green Banking Practices in Janata Bank Limited**" is uniquely prepared by me after several analysis on Human Resource Management.

I am confirm that, this report is only prepared for my academic requirement fulfill, I assure that this report is not submitted anywhere.

Mahedi Hasan

ID No: 201-14-195

Program: MBA (Regular)

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Major: Human Resource Management

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Daffodil International University

Supervisor's Certificate

This is to certify that the internship report entitled “**Perception on Green Banking Practice in Janata Bank Limited**” prepared by **Mahedi Hasan, ID No: 201-14-195, Batch-55th** a student of Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, Bangladesh. He has successfully completed his Internship report on Green Banking Practice in Janata Bank Limited and he has prepared this thesis report under my supervision. He worked hard during preparation of this analytical report. The findings and other information presented here authentic knowledge is very good he bears moral pleasing personality.

I wish him every success in life

Dr. Md. Abdur Rouf
Associate Professor of Accounting and
Director, MBA Program, Ashulia
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Acknowledgement

First of all, I want to thank Almighty Allah for offering me the chance to do my task with determination and strength. I am convey my special thanks to **Dr. Md. Abdur Rouf, Associate Professor of Accounting and Director, MBA Program, Ashulia**, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University for his valuable guidance, which help me to complete this report successfully. I am highly grateful to him.

I want to than **Janata Bank Limited** all officers that were involved. I would especially like to thank Md. Mushfiqur Rahim, Manager (PO) and Md. Benzir Ahmed, Senior Officer, Janata Bank Ltd. their branch officer many time give me this report when prepared , and which are very punctuality v

behavior is me very impressed and they are permission my report requires research data. I also would like to give my gratitude to a very important person who has made it all happen for me at Janata Bank Limited 9, Kamaldah Road, Urdu Road, Branch, Chawk Bazar Dhaka-1211.

Executive Summary

This internship report is prepared as part of practical orientation of MBA program where a description of the Green Banking practices in Janata Bank Ltd. 9, kamaldah Road, Urdu Road Branch, Chawk Bazar Dhaka-1211. This internship report focus on the “Green Banking practices in Janata Bank Limited, and to know how they work in green banking in environment friendly sector and what is their challenges and problems for adopting green banking policy. I had a wonderful experience working for this internship report.

First part of this report is based on the introduction which includes topics introduction, objective of the report, methodology of the report, limitation of the report. Basically, it defines the way of the study to prepare the report and introduction to Green Banking. Second part of the report is based on Challenges and problems of green banking activities in Janata Bank Limited. In the main part of the analysis of green banking activities in Janata Bank Limited. Analysis part based on questionnaire. Its show that Mean, Standard deviation and Pie chart based on answer of questionnaire. Later on, I have explained the internship experience and learning’s, theoretically explain the problems & prospects of green banking activities and findings. At the end of the report, some finding, recommendation, conclusion.

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Chapter-01

1.1 Introduction:

Our environment day to day increasing the environmental pollution because of climate change and impact on forests, agriculture, human health, water resource, and bio diversity. Our surrounding environment is not good satisfied because of rapidly changing the global environment then affect our human health, so it is very danger for our normal life. The green banking practices in every organization should be implementation if decreasing the environment threats and negative impacts on our human health. The banking activities day to day being popular in our country, but their huge carbon paper is being used every day which are impact on our agriculture, because of thousands of trees are being cut down every year for banking work. Now a day's green banking to maintain our environment and protection environmental threats. Bangladesh is a country with high population, so we have to protect the environment from now on. The banking organization should be follow Bangladesh bank of green banking guideline and improve their banking service maintain the green banking activities. Green banking is not a bank, green banking is the environmental protection systems, green banking systems is good for our environment, it is highly protect our human health and agriculture resources. As the most financial institute highly risky because of climate change and environmental hazards have been occurred through air and water pollution. Bangladesh should be play the important role which maintain the environment, and green banking policy monitoring the central bank. The people engaged in banking could be able to performs in the country of economy as well as they more conscious to influence their partners, stakeholder, clients in such activities.

1.2 Objective of the study:

To know the activities of green banking in Janata Bank Limited.

To analyze the customers perception on green banking practices of Janata Bank limited.

1.3 Methodology of the Study:

For preparing the report I have two different sources:

1. Primary Source:

- Interview with the officers.
- Personal observation.

2. Secondary Sources:

- Internet and various study selected report.
- Different publications of Bangladesh Bank.
- Green banking policy of Bangladesh Bank.
- Journals and relevant books.
- Research paper, newspaper and Journals.
- Various documents on GB.
- Annual report of Janata Bank Ltd.
- Green banking reports of Bangladesh Bank.
- Websites, etc.

1.4 limitation of the Study:

This study includes the following limitations

- Green Banking initiatives is a new topic in Bangladesh.
- Unavailability of written documents as required for making a comprehensive study.
- Time frame for the research was very limited.
- That's why information is not available of the Banks.
- Some during the completion of my report materials were not available.etc.

Chapter-02

2.1 Introduction to Green Banking:

The Green Banking is not a separate Bank. The green banking is a popular world-wide now a days. It is focus on reducing the environmental pollution, waste, and creating the sustainable environment. Green banking practices in the banking activities which making the sustainable banking environment this are the health banking environment. Our country like Bangladesh is one of most penetrable countries which is berry impacts of climate change and anxiety in the environmental wasting. Bangladesh suffering from countless social political economic and environmental issues need to be more countless overall development in the country. It is to concept of Green Banking development our countries has been replicated many developing countries. Green banking It is eco friendly environment and friendly banking policy and also ethical banking system. The sustainable banking industry is generally not polluting considered as industry. Bangladesh has considered increasing energy consumption like, air condition, lighting, paper consumption in the sustainable environment and the bank financial institution can play major role in global effort mitigate to environmental risk and reduce the waste this planet is the better activities in the organization. The impact of environment energy lighting air condition green banking refers to the protection those practices and more guideline which that make banks activities friendly environmentally. The green banking impact of our environment those are economically and socially threats in the banking sector, but we are the policy making on green banking guidelines then save the our economic development growth in the banking sector. Therefore, the banking others sector can play green banking economic protection development and their responsible investment.

2.2 Literature review of Green Banking:

Green Banking means an environmentally friendly banking system. The green banking is a banking system that manage all the institutional activities while maintaining the balance of our environment and this green banking helping us to implement that. our banking activities uses of paper in the banking operations or activities which is causing various environmental problems such as- the plants around at a massive rate every year which is upsetting the balance of the environment.

The green banking system is usually practices to maintain a green environment. It also environmental pollution reduce and impact of green house losses through internal policies, decisions, and financial activities within the banking sector. Green banking policy should be adopt all financial institution which is create the environmentally friendly manner. This paper analyzes the possibilities of various problems and environmental issues. Green banking practices is the main goal of environmental downtime reduce and sustainable eco-friendly environment growth. Green banking includes corporate goal which is financing a project are friendly implications for the future.etc.

2.3 Some Green Banking Slogans of the Banks:

- ✓ Save trees and paper.
- ✓ Conserve natural resources, Conserve energy.
- ✓ Pay online bills.
- ✓ Turn not needed when off the tab.
- ✓ Always cloth bag use.
- ✓ Think before press the button.
- ✓ Digitize yourself and reduce, reuse and recycle.
- ✓ Everything has two sides.etc.

2.4 Green Banking Products:

- Corporate & Investment Banking.
- Management Asset.
- Insurance policy.
- Banking Retail.etc.

2.5 Method of Green Banking:

Go Online:

Janata bank limited their online banking practices not so good. Janata bank limited should be more practices go online banking practices and follow the green banking guideline of Bangladesh Bank.

Janata bank Ltd. Use of Green Checking A/C:

Customers their account using of green account . Janata bank limited every customer should be more practices cards and balance statements which can be reduce customer time.

Direct Deposits:

Most employs give the option from receive paycheck electronically. So it saves paper, save time, and save money.

Use of Green Credit Card:

Customers can use green cards using by the bank and donate funds to the environment friendly activities non- profit organization.

Power Saving Equipment:

Power saving equipment is the energy best ways reduce the power a bill.

2.6 Importance of green banking:

Green banking is important because of, global warming, weather pattern, climate change and increasing greenhouse gas and decreases air pollution. Business should responsibility in protecting taking the green contribution to the movement activities of efficient low carbon organization. Importance of green banking when optimize cost reduces enhance banks reputations and common good sustainability environment. Generally green banking the environmentally focuses activities of the banking sector which is directly affected by the bank environment.

1. Credit risk of the Bank.
2. Reputation risk.
3. Legal regulation risk.
4. Indirect risk.
5. Direct risk.
6. Industry risk of business.
7. Management monitoring risk.
8. Security risk etc.

2.7 Benefits of going Green:

Green banking offers the following benefits:

- Online account opening from green account.
- Avoids huge use paper and makes online activities through transactions like, sms Banking ,internet Banking, ATM banking and less cutting of trees.
- Payment service free electronic Bill.
- New customer for cash back will be credited green account.
- Environmental benefit to the future generations in the green ethical banks.

chapter: 03

Green Banking Initiatives

3.1 Green Banking initiatives in Janata Bank Limited:

To implemented has been adopted Janata Bank Limited protect their environment pollution by regulatory legislation. Which are following:

Green Banking Committee: Green banking committee Janata bank limited their not so good, so should be practices of green banking committee in the Janata bank Ltd.

Green Banking Formulation policy: Green banking formulation policy are very important of environment protection the board of directors of JBL has approved the green banking outlined policy. The policy implemented in the lending of internal management environment activities.

Green Banking Unit: Green banking unit must be working under the committee/ Manager- Green Banking operations- monitoring and supervision of the bank.
Formulation and evaluation of environment eco- friendly banking policy implementation.

Desk for Green Banking Activities: A desk for green banking activities where the functions of green banking will be monitored. such as- green finance activities, E-service, etc.

Green Financing:

The green finance is the preference regulatory financing sector which very difficult in the green finance in our country Janata Bank Limited their green banking finance is very difficult in the other bank in our country. The practices of green finance every bank should be establishment and clean the water resources.

Green Awareness and Training of Bank:

Departments are like credit imputed for developing knowledge and experience among the consumers and clients on environmental downfall and green banking.

Employee awareness and training on environmental and social risk are much important for green banking campaign. Janata Bank Limited Staff College is always organizing training courses on Green Banking to train up executives officers.

3.2 Green Banking Objective of Janata Bank Limited:

The core objective of green banking is to ensure customer services, finance, protection of internal environment of management through adoption and compliance of environment friendly banking policy. Other objectives are:

- ✓ Increasing the use of on-line communication, on-line customer service, ATM.
- ✓ Playing direct role for protection of environmental pollution at national and international level through adoption of environment friendly banking policy.
- ✓ Encouraging project finance in environment friendly projects and discouraging the projects detrimental to good environment.
- ✓ Adoption of Social commitment and ethics consciousness based banking policy.
- ✓ Ensure the optimum use of gas, water, electricity, office-stationery, etc.
- ✓ Protection of forest resources through optimum use of paper and toner.

3.3 Green Banking Threats in JBL as well as Bangladesh:

1. Matter of diversification.
2. Higher operating cost,
3. Startup setting.
4. Reputational risk.
5. Risk of Credit.
6. New idea to implement rapidly.
7. Board and management less priority.

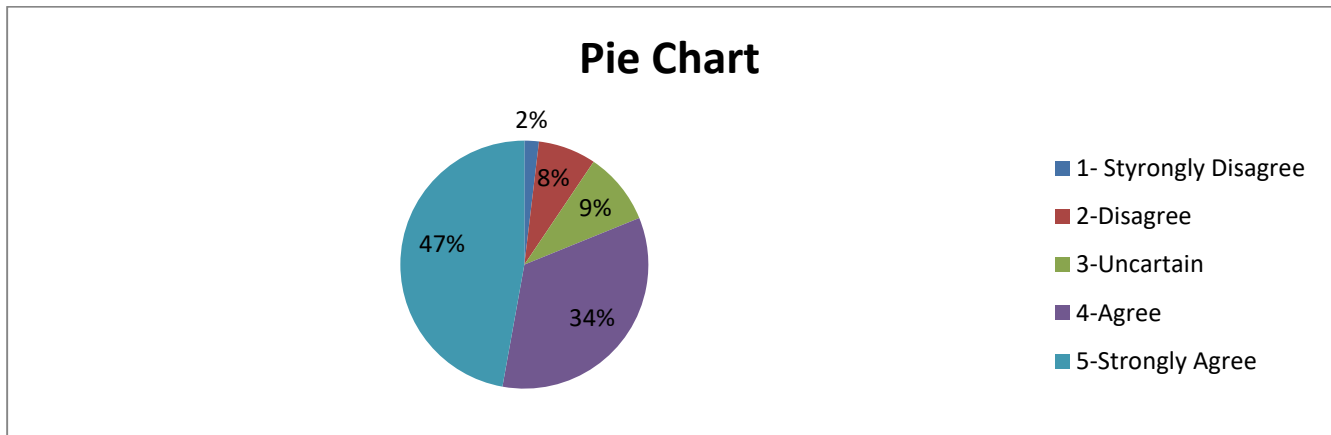
Chapter-04

Customers perception on Green Banking Practices

Question-01

Statement	Mean	S.D	01	02	03	04	05
Janata Bank Ltd. Provides their employees training to the staff on environmental protection, energy saving, and etc.	4.14	1.03	1	4	5	18	25

Pie Chart of question: 01

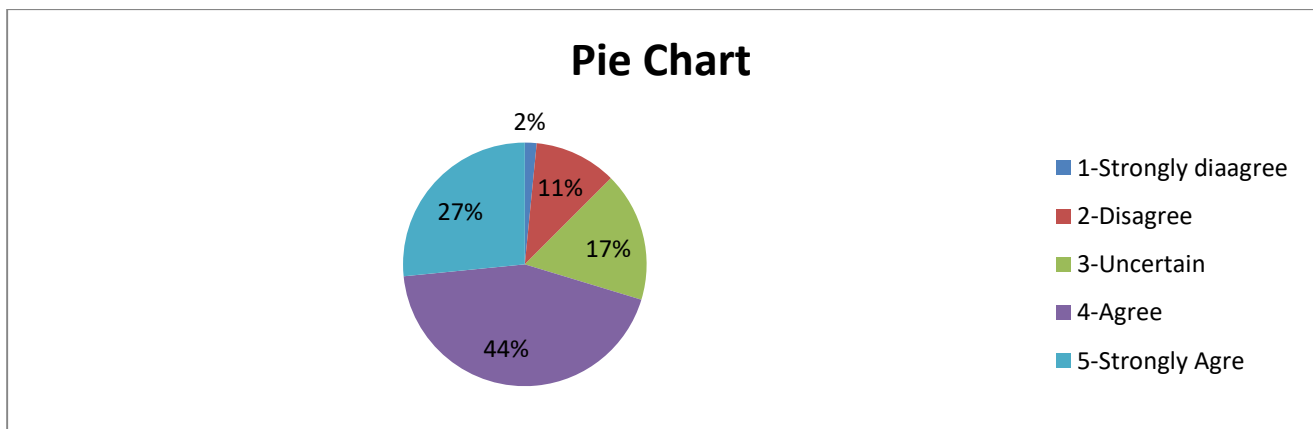


Interpretation: 1.88% people strongly disagree, 7.52% people disagree, 9.4% people uncertain, 33.84% people agree and 47% people strongly agree.

Question-02

Statement	Mean	S.D	01	02	03	04	05
Janata Bank Ltd. has performance evaluation practices, environmental sustainability measures energy.	3.87	0.99	1	7	11	28	17
Saving measures and calculation of carbon.							

Pie Chart of question-02

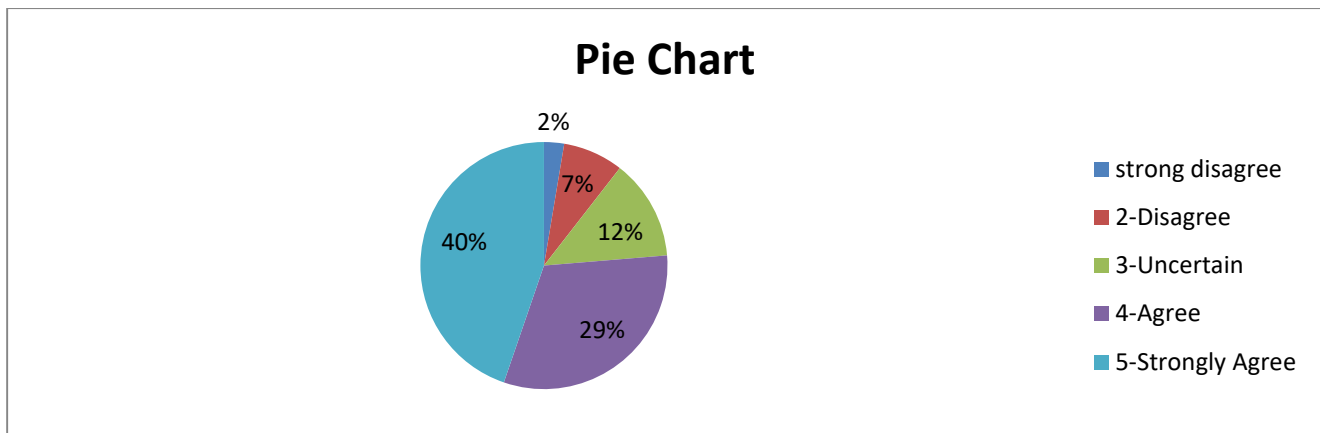


Interpretation: 1.58% people strongly disagree, 11.06% people disagree, 17.38% people uncertain, 44.24% people agree, 26.86% people strongly agree.

Question-03

Statement	Mean	S.D	01	02	03	04	05
Janata Bank Ltd. has green banking providing some many sincerely to the friendly environment factors comparatively less in the organization.	3.92	0.87	1	3	5	12	17

Pie chart of question-03

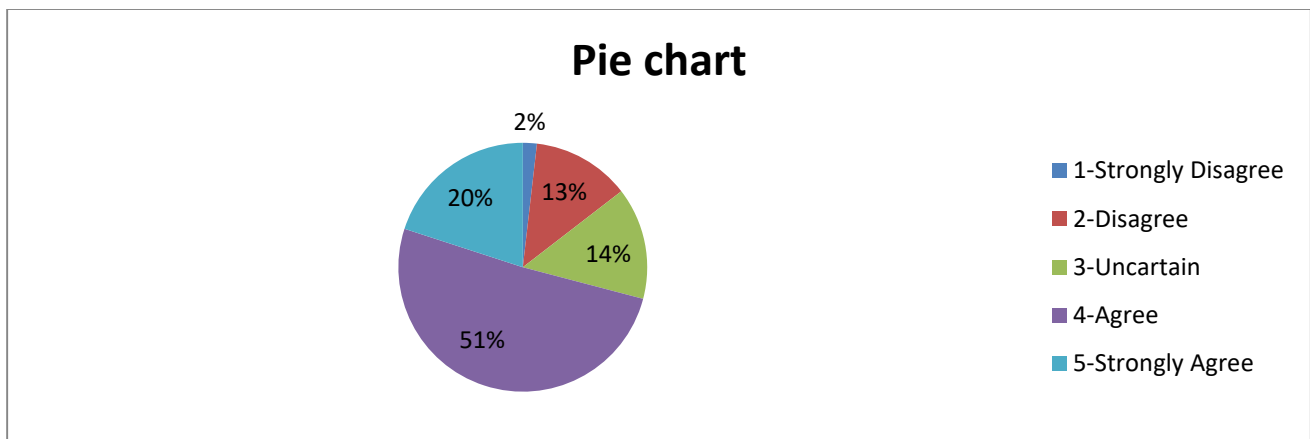


Interpretation: 2.38% people strong disagree, 7.14% people disagree, 11.9% people uncertain, 28.56% people agree and 40.46% people strongly agree.

question-04

Statement	Mean	S.D	01	02	03	04	05
Janata Bank Ltd. has initiatives to reduce paper usage and other wastage of materials in the Bank.	3.4	0.95	1	7	8	28	11

Pie chart of question-04

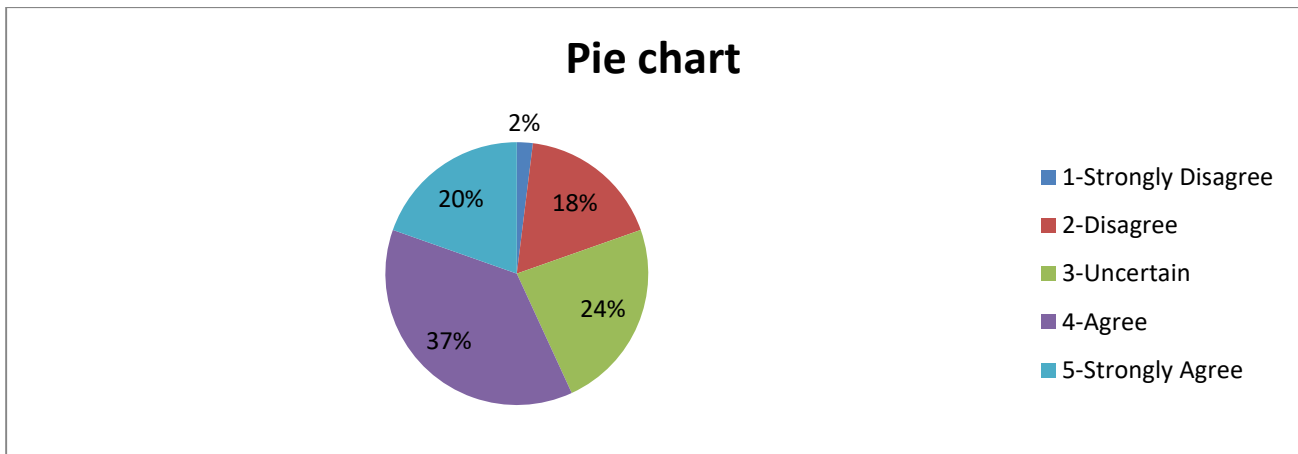


Interpretation: 1.81% people strongly disagree, 12.67% people disagree, 14.48% people uncertain, 50.68% people agree & 19.91% people strongly agree.

Question-05

Statement	Mean	S.D	01	02	03	04	05
Janata Bank Ltd. has introduced energy efficient equipment, system solutions and practices LED lighting ATMs, SWIFT transfer, etc,	3.64	1.03	1	9	12	19	10

Pie chart of question-05



Interpretation: 1.96% people strongly disagree, 17.64% people disagree, 23.52% people uncertain, 37.24% people agree, 19.6 people strongly agree.

Chapter-05

5.1 Findings:

- Janata Bank Ltd. Provides their employees training to the staff on environmental protection, energy saving which is 47% people strongly agree.
- Janata Bank Ltd. has performance evaluation practices environmental sustainability measures energy, saving measures, and calculation of carbon which is 26.86% people strongly agree.
- Janata Bank Ltd. has green banking providing some many sincerely to the friendly environment factors comparatively less in the organization which is 40.46% strongly agree..
- Janata Bank Ltd. has initiatives to reduce paper usage and other wastage of materials in the Bank which is 50.68% people agree.etc.

5.2 Recommendations:

- Janata Bank Ltd. should be Provides their employees training on environmental protection, which are saving the energy and carbon paper.
- Janata Bank Ltd. has introduced energy efficient equipment, system solutions are not good practices, so must be more practices this contain.
- Janata Bank Ltd. green banking practices should be more sincerely to the friendly environment factors which is green banking factors comparatively less in the organization.
- Janata Bank Ltd. should be more need to develop a database for technical assistance/issues.etc.

5.3 Conclusion:

The study confirms that the Bangladeshi financial sector is guiding green banking activities since 2011. It publishes that the central bank of Bangladesh has clearly performed a major role in helping to green the Bangladeshi banking system. The analysis shows a healthy policy mix of mandatory restrictions, detailed guidance and support, and variety of opportunities such as the Green Transformation Mix. There is also a strong alignment between green banking regulation and the green growth vision underpinning the government political initiatives. Strengthening the coherence of policies and practices in the public sectors, the Central bank also sets itself as an example of in-house green practices. We suggest that in the emerging markets, the measures taken by the central banks and the level of support provided by financial supervisors have implications for long-term outcomes to achieve sustainable development goals, contributing to a just transition to a sustainable and green economy. Further research is required to assess the effectiveness of greening measures introduced by the central banks in emerging markets and examine the factors that facilitate the adoption of green banking initiatives. Further research should examine the performance of green banking by collecting and analyzing in-depth qualitative and quantitative data on individual bank performances and banking instruments. Regulatory frameworks for green banking and guidelines that are detailed in the review are relatively recent. Thus, further research is necessary to confirm the effectiveness and implication of these policies. For years, the financial industry in Bangladesh had lagged behind compared to regulators. It also reveals differences in terms of ownership and type of activity. Additional research may be conducted to ascertain to what extent these regulatory measures have mitigated ecologically harmful activities and, thus, overall environmental risks. The role of government in green banking could also be explored further in the future.

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