



Daffodil
International
University

Internship Report on

“Perception of Green Banking Participation of Sonali Bank Ltd.”

Submitted To:

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Submitted By:

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Letter of Transmittal

Date: 06, May, 2021

To
Mr. Md. Anhar Sharif Mollah
Associate Professor
Daffodil International University (DIU)
Dhaka, Bangladesh.
Subject: Submission of the Internship Report.

Sir,

With due respect, I am submitting my internship report on the topic titled “Perception of Green Banking Participation of Sonali Bank Ltd” as for the partial fulfillment of my MBA Program. It was an extra ordinary open door for me to secure learning and involvement in regard of the capacities, systems, and operational component of a business bank dependent on regular saving money standard while working in Falda Bazar Branch, Tangail of Sonali Bank Ltd. I am confident that the learning and experience that I have assembled during my entry level position period will help me in my professional and functional life enormously. I have made my earnest attempts to achieve the destination so that my undertaking will fill the need for the reason that I can introduce and expect. I will be reliably upbeat, not standing up, to welcome further elucidation you may need.

Sincerely yours,

Md. Abu Said
ID# 201-14-217
Program: BBA

Acknowledgement

At the very beginning, I would like to express my deepest gratitude to almighty Allah for giving me the strength and the ability to finish the task within the scheduled time.

I am deeply indebted to my Internship supervisor **Mr. Md. Anhar Sharif Mollah**, faculty of Business and Entrepreneurship, Daffodil International University (DIU) for his whole-hearted supervision to me during the report period. His golden suggestions and command helped me a lot to prepare the report in a well-organized manner.

I am also grateful to the management of the SBL for offering me the Internship training. My special thanks to **Md Abdus Samad**(Senior Officer),**Md Zakir Hossain**(Senior Officer) & **Masud Rana** (Senior Officer) who teach me about overall banking system of SBL with significant, vital, imperative, and essential information during face-to- face conversation, by providing some papers etc. and I also like to thanks **Md Sunny** (Senior Officer Cash) who help me from core of his heart as like as a younger brother in learning about loan section of SBL.

I am also due, in carrying out this report, to every person I bothered inside and outside the SBL Falda Bazar Branch, Tangail.

Certificate of Approval



This is to certify that Md Abu Said, ID: 201-14-217. Major in Finance, Masters of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University (DIU) has successfully completed his internship program under my supervision.

His internship report on “**Perception of Green Banking Participation of Sonali Bank Ltd.**” Is accepted for his consideration.

I wish his total success in life.

.....

Mr. Md. Anhar Sharif Mollah

Associate Professor

Department of Business Administration

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Executive Summary

This report is prepared as part of the MBA program's realistic orientation with a summary of Sonali Bank Ltd's Green Banking Participation at Falda Bazar Branch. I'd like to point out that I based this internship report on "Green Banking Participation of Sonali Bank Limited Falda Bazar Branch" in order to gain a better understanding of how they function in the environmentally friendly field of green banking and what opportunities and obstacles they face in implementing green banking policies. I had a fantastic time working on this internship post. The introduction, which includes the introduction of topics, report aim, report methodology, and report limitation, is the first section of this report. This essentially describes how the study was conducted and the context in which the Green Banking report and presentation were created. The report's second section focuses on Sonali Bank Limited's green banking challenges and issues. Sonali Bank Limited's review of green banking activities is based on this section. The questionnaire was used in part of the study. It shows the mean, standard deviation, and pie chart based on the answers to the questionnaire. Later, I discussed the internship's experience and learning, as well as the difficulties and opportunities of green banking activities and findings. At the end of the study, there are some recommendations, a conclusion, a guide, and an appendix that will aid in the proper comprehension of the report. In a nutshell, this report contains all of the required and relevant details regarding Sonali Bank Limited's perception of green banking participation.

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Chapter: 1

Introductory Part

Introduction to the report:

Green Banking is not an independent component. The word "green banking" is now widely used around the world. It's all about preserving the atmosphere and keeping this planet habitable. Global warming and climate change have already had an effect on biodiversity, agriculture, forestry, dry land, water supply, and human health.

Bangladesh is one of the most vulnerable countries in the world to the effects of climate change, and as a result, the country is concerned about ecosystem depletion. Bangladesh faces significant social, political, economic, and environmental challenges, all of which must be tackled in order for the country to progress.

Several developing countries have adopted the idea of green banking, which was pioneered in the West. This relates to environmentally friendly banks, as well as responsible banking and sustainable banking. The banking sector is not known for being polluting in general. However, increasing energy usage (lighting, air conditioning), as well as paper use, has an effect on the environment. Banks and financial institutions will play a critical role in global efforts to reduce environmental risk and improve the quality of life. The environmental effect of banks is not directly related to their banking operations, but rather to the activities of their customers. Green banking is a paragliding term that refers to policies and activities that make banks environmentally, economically, and socially responsible.

As a result, the banking sector will serve as a bridge between economic growth and environmental conservation, encouraging environmentally friendly and socially responsible investment.

1.1 Origin of the Report:

The MBA is a one-year program that combines excellent theoretical and practical content. A MBA student must work in an organization where they can gain practical experience. This time is referred to as the internship era. Practice allows a student to link all of their theoretical experience to the one-year course's practical practice.

I was assigned to Sonali Bank's Ltd Falda Bazar branch. Section on my internship program. On January 1, 2021, I started my internship at Sonali Bank Limited Falda bazar Branch to complete my program.

Learners must write an internship report on a chosen topic under the supervision of a teacher. "Sonali Bank Limited Green Banking Participation" is the topic of my internship research. I did my utmost to produce a presentable report with the help of my boss and the organization's employees, demonstrating the practical information I gained during my internship.

1.2 Objectives of the study:

General Objective:

The main goal of this report is to gain a deep understanding about green banking issues and prospects of Sonali Bank Ltd.

Specific Objectives:

Along with the broad objective, some other specific objectives are also defined below:

- To know the basic concept about Green Banking..
- To know the present condition of Green Banking Activities in Sonali Bank Limited.
- To identify the problems and prospects of green banking activities in Bangladesh.
- To determine the effectiveness of Green Banking system in Sonali bank ltd.
- To express practical experience in the real field.

1.3 Methodology

I used two separate sources to compile the analysis. Like:

Primary Source:

- Interview with the officers
- Personal observation.
- Questionnaire

Secondary Sources:

- The internet and various sources were used to collect this report.
- Publications from the Bangladesh Bank.
- The Green Banking Policy of the Bangladesh Bank.
- Newspapers and magazines, as well as research articles.
- Magazines and related books.
- Green Banking Reports from the Bangladesh Bank.
- Websites
- Organizational Brochures.
- Other suitable write statements
- Different Green Banking record.
- Sonali Bank Limited's annual reports.

1.4 Limitation of the study:

During the completion of the study, numerous problems were encountered. These problems can be called study limitations, specified as follows:

- The time frame for the research was very limited.
- Green banking activities are a relatively new issue in Bangladesh. Only the banking sector is still in Phase II. Since many banks' green banking activities are small, it's impossible to make a fair comparison between them.
- Some supporting materials were unavailable during the completion of my report.
- Not all banks published their Green Banking Report.

During the preparation of this report, essential and up-to-date details could not be obtained.

Chapter: 2

Review of Literature

2.1 Literature review of Green Banking:

Environmental problems (atmosphere, climate, water, food, and biodiversity) are at the forefront of green banking policy. Green banking not only reinforces their own principles, but also has an effect on other companies' responsible practices. Banks that operate exclusively with depositors' funds are unable to escape social responsibility. Green banking is mainly concerned with the banking sector's efforts to keep the world green and mitigate environmental impacts by streamlining banking systems, consumer and business strategies, policies, decisions, and activities. Banks are considered to be in a unique position to have a direct effect on climate change and biodiversity on the planet. Banks will create productive lines of business while also contributing to a safer, greener future by integrating sustainability into their lending decisions.

(Ahmad et al., 2013): Green banking is a term used by banks to describe their efforts to become more socially responsible. The term "green banking" refers to policies that promote inclusive banking and ensure long-term economic development. The researcher looks into the green banking activities of Bangladeshi commercial banks and the reasons for their adoption. They use factor analysis to interpret the data and draw conclusions. We discovered that six major influences for commercial banks to adopt green banking in order to ensure sustainable development are economic factors, policy direction, loan demand, stakeholder pressure, environmental interest, and legal factors.

(Ahuja, 2015): Green banking refers to activities that are environmentally friendly and thereby reduce internal and external carbon footprints. The banking sector is connected to the outside world because it lends money to others and can help keep the world clean by ensuring environmentally friendly investment. The green standards were highlighted by the researcher, as banks can use a green lending concept to encourage green banking practices. The lack of consumer knowledge and education, according to the researcher, is a major obstacle to the adoption of green banking practices in the banking sector.

Suresh Chandra Bihari (2011): Green banking entails encouraging corporate social responsibility (CSR). This starts with the aim of environmental protection, with banks evaluating whether a

project is environmentally sustainable and has long-term implications before financing it. A company would only be approved for a loan if it meets all environmental safety standards. He emphasized that green banking can be implemented efficiently using technology and policy.

2.2 Some Green Banking Slogans of Banks:

- ❖ Save paper, save trees.
- ❖ Save money, save natural resources.
- ❖ Pay your bills electronically.
- ❖ Turn off the tap if not needed.
- ❖ Always use a cloth bag.
- ❖ Reduce, reuse and recycle.
- ❖ Digitize yourself.
- ❖ Think before pressing the button.
- ❖ Everything has two sides.
- ❖ Be paperless-kick the habit.
- ❖ Unplug electronic devices when not in use.

2.3 Green Banking Products:

The following banking sectors are included in the Green Banking product and service review:

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

Retail Banking:

- Green hypothesis
- Green house equity loans
- Industrial building loans that are environmentally friendly
- Green car loans
- Green hypothesis loans

Corporate & Investment Banking:

- Renewable energy financing.
- Renewable secularization.
- Private equity and green investment
- Green indexes
- Carbon resources

Asset Management:

- Clean Funds
- Green Funds
- Carbon Funds

Insurance:

- Green Insurance
- Carbon Insurance

2.4 Method of Green Banking:

- ❖ **Go Online:** Online banking is becoming more common, and it helps in the conservation of natural resources. It conserves natural resources such as paper, electricity, and money. By reducing late payments, it also helps customers save money and time.
- ❖ **Saving of Paper:** Banks should buy the highest percentage of post-consumer waste recycled paper items. It includes monthly accounts, ATM receipts, annual reports, envelopes, and other documents.
- ❖ **Use of Green Checking Accounts:** Customers are able to check their ATM accounts. Services such as online payment, debit cards and online statements may be available.
- ❖ **Use of Green Credit Card:** Green credit cards are being used by several banks, which would donate funds to an environmentally friendly non-profit agency if they are used.
- ❖ **Mobile Banking:** Customers may use it to check accounts, pass money, and pay phone bills. It also saves time and resources for customers.
- ❖ **Direct Deposits:** The majority of employers would provide employees with an automated method of receiving their salaries.
- ❖ **Power Saving Equipment:** The Bank would make a direct contribution to climate change mitigation, beginning with a drive to replace all fused GSL bulbs in all property offices and residential areas. Banks may also conduct a feasibility study to make rainwater harvesting a requirement in all of their properties.
- ❖ **Use of Solar and Wind Energy:** The use of solar and wind energy is one of the noble reasons to go green. Bangladesh Bank has become the country's first bank to venture into green power generation by constructing windmills for captive use.
- ❖ **Online (Net) Banking:** This means that most banking-related activities can be completed without a personal visit to the bank. This customer's password must include an internet banking ID provided by the bank for which he or she has an account. Online banking entails the use of credit cards, debit cards, electronic billing, and electronic payments.

2.5 Importance of Green Banking:

- ❖ **Credit Risk:** Banks have suffered both direct and indirect costs as a result of climate change and global warming. Extreme weather events have been recorded as a result of global warming, affecting bank-funded economic assets and resulting in a high credit default rate. Credit risk can also arise inadvertently when banks lend to businesses that are negatively impacted by environmental regulations.
- ❖ **Legal risk:** If banks, like other businesses, fail to comply with relevant environmental legislation, they risk facing legal consequences. If they take ownership of pollution-causing properties, they can face direct lender responsibility for cleanup costs or claims for damages.
- ❖ **Reputation Risk:** Banks are more likely to face reputation risk as a result of increased environmental consciousness if their direct or indirect actions are deemed socially and environmentally adverse. Funding ventures that are socially inappropriate poses a challenge to credibility.
- ❖ **Direct Risk:** This risk may occur when a bank or financial institution exercises operational control over a borrower's company or when a bank or financial institution takes possession of contaminated land held as insurance. The bank / FI will not only lose its original advance, but may also be required to pay significant clean-up costs in these cases.
- ❖ **Indirect Risk:** This is the danger that the bank or financial institution has taken on as a result of the borrower's failure to repay due to environmental or climate change-related factors. With the strengthening of environmental legislation in Bangladesh and the growth of public interest groups, businesses are under rising pressure to reduce their environmental effects. Businesses' capital and operational costs can rise in order to comply with environmental regulations. This can have an effect on the borrower's cash flow and, as a result, on the borrower's ability to repay. Climate change-related incidents, such as cyclones, will, on the other hand, have an effect on business operations, affecting the lender's ability to repay.

- ❖ **Business/Industry Risk:**Change climatic conditions and/or standards can have an effect on the borrower's ability to meet his or her repayment obligations. This is an indirect threat.
- ❖ **Management Risk:** Poor management may cause protests and community demonstrations, which can damage the company and the borrower's ability to repay.
- ❖ **Security/Collateral Risk:** Risk that a bank or financial institution will be exposed in the event of a default due to poor protection or collateral quality, such as polluted land or dangerous substances disposal. This is an obvious danger.
- ❖ **Identifying Risks:** When funding is found, all environmental issues are significant. It is important to choose the business practice that will be pursued. There may be problems that pose an environmental risk as a result of these. It is important to recognize this.

Chapter: 3

Green Banking Activities

3.1 Green Banking Activities in Sonali Bank Limited:

SBL is a piece of environmental legislation that has been adopted and applied. In this regard, SBL has taken the following steps:

- ❖ **The formulation of Green Banking Policy:** The SBL Board of Directors has endorsed a Green Banking Policy that follows Bangladesh Bank's BRPD Circular 02/2011. The policy is currently being implemented in the lending and internal environmental departments.
- ❖ **Management of the Green Banking Committee:** Our Risk Management Committee works in tandem with the Green Banking Committee. The Committee examines and reports on environmentally sustainable banking practices, strategy, and activities to the Board for annual approval.
- ❖ **Green Banking Unit:** We have a Green Banking Unit that reports to the Green Banking Committee and is led by a Deputy Managing Director. The following are the role, duties, and responsibilities of the Unit:
 - Environmentally friendly banking policy formulation and evaluation.
 - Green banking activities are monitored and overseen.
 - Management, the Green Banking Committee, and the central bank receive quarterly reports.
- ❖ **Separate Desk for Green Banking Activities:** A green banking desk is housed in the Risk Management Department and is responsible for all green banking activities, including green funding, green monitoring, and so on.
- ❖ **Budget Allocation:** We are concerned about environmental degradation and have prioritized green finance. In 2019, our budget for this sector was BDT 5420.00 million, and in 2020, it will be BDT 4100 million.

(BDT in million)

Year	2016	2017	2018	2019	2020
Budget	2380.00	2467.00	5000.00	5420.00	4100.00

Source: Bangladesh Bank's quarterly banking report for the year 2020

- ❖ **Green Financing:** Preference has been provided to environmentally sustainable business practices and energy-efficient industries. Sustainable infrastructure such as renewable

energy, clean water, Effluent Treatment Plant (ETP) and ETP ventures, pollution and waste disposal plant, biogas plant, bio-fertilizer facility, and brick fields with Hybrid Hoffmann Kiln (HHK) technology are promoted as part of green funding activities. We also subsidize Bangladesh Bank's numerous environmentally friendly programs, which include:

- Loan to 333 solar panels.
 - Loan to 33 bio-fertilizer plants.
 - Loan to 45 biogas plants.
 - Loan to 15 HHK brick fields.
 - Finance in Zig zag brick fields.
- ❖ **Online banking:** Currently, all 1213 divisions are being computerized. SBL prepared an action plan to introduce internet banking in all branches by 2021 in order to comply with the government's "Digital Bangladesh" strategy. Via the real-time centralized online banking system (CBS) software TEMENOS-24, the bank launched Real Time Online Banking activities for online banking (T24). In Bangladesh, we established 63 ATM booths in 34 districts.
- ❖ **Green Marketing:** It is selling based on environmental conditions or product and service awareness. We are currently using the internet and electronic media to promote our products/brands, notices, circulars, and other items.
- ❖ **Green Awareness and Training:** Green banking initiatives on environmental and social risk include employee awareness and training. Green Banking training courses are offered by SBL Staff College on a regular basis to executives and officers. Credit divisions are tasked with increasing market and customer knowledge of environmental degradation and green banking.
- ❖ **Creation of Climate Risk Fund/CSR Activities:** We created a fund to finance flood, cyclone, Ayla, and drought-affected areas at a lower interest rate / without interest in economic activities as part of our CSR initiatives.

3.2 Green Banking Objective of Sonali Bank Limited:

The key goal of green banking is to ensure customer service, financing, and management's internal climate by implementing and adhering to environmentally sustainable banking policies. Other goals include:

- ❖ Adopting environmentally friendly banking strategies on a national and international basis, playing a direct role in the conservation of the environment.
- ❖ Encourage project financing for environmentally friendly projects and discourage project financing for projects that are not environmentally friendly.
- ❖ Adoption of a banking curriculum focused on ethical awareness and social responsibility.
- ❖ Make the best use of petrol, water, power, office supplies, and so on.
- ❖ Increasing the use of online networking, customer care, and ATMs, among other things.
- ❖ Maximizing the use of paper and toner to conserve forest resources.
- ❖ Improve customer care, finance, and the internal management environment, for example, by expanding online customer service, ATMs, and other services.
- ❖ Environmental awareness among bankers and clients.
- ❖ Environmentally sustainable and energy-saving innovations are the official procurement targets.
- ❖ Without daily printing, publishing and distributing memos, texts, and web mail/web site declarations.

3.3 Green Banking Adoption Policy in Sonali Bank Limited:

3.3.1 Management of In-house Environment: SBL has introduced a range of environmental protection systems in-house. In this regard, the following steps are taken:

- ❖ The workers have been given a 'Green Office Guide' to introduce.
- ❖ A variety of programs have been implemented to reduce the use of electricity, water, and paper.
- ❖ Use of drafting scrap paper.
- ❖ Installation of printers with the option of reducing the amount of paper used on both sides.
- ❖ Real-time gross settlement (RTGS) is being implemented across all branches.

- ❖ The Bangladesh Electronic Fund Transfer Network (BEFTN) was launched to remove the need for paper-based transactions.
- ❖ Installation of online management information systems (MIS) applications for data collection, interpretation, and reporting Personal Management Information System (PMIS) installation of human resource management applications (PMIS).
- ❖ Introduction of online banking in all of the company's 1213 locations.

3.3.2 Disclosure of Green Banking Activities:

We started publishing green banking and sustainability reports in our quarterly newsletter. Initiatives, steps, and programs that have taken place as part of environmentally sustainable activities are also disclosed on our website and in our annual report. We've compiled a list of the problems that must be addressed in a green banking policy:

- Green Banking Committee and Green Banking Unit / Budget Allocation for Green Finance.
- Introduction of green product
- Launch of green product
- Green marketing
- Introduction of green marketing
- Online banking
- Market awareness and employee training
- Green strategic plan
- Development and coverage of green banking
- Green banking

3.3.3 Green Financing:

The preference has been given to environmentally sustainable business practices and energy-efficient businesses. Sustainable infrastructure, such as renewable energy projects, clean water projects, Effluent Treatment Plant (ETP) and ETP projects, solid and hazardous waste disposal plants, bio-gas plants, bio-fertilizer facilities, and brick fields using Hybrid Holfman Kiln (HHK) technology, are all promoted as part of green funding activities. We also fund Bangladesh Bank's refinancing scheme for a variety of environmentally friendly projects at a subsidized interest rate, which includes:

- Loan to 333 solar panels
- Loan to 33 bio-fertilizer plants
- Loan to 45 biogas plants
- Loan to 15 HHK brick fields

3.3.4 Online Banking:

All 1213 branches have been computerized at this time. To comply with the government's "Digital Bangladesh" policy, SBL has established an action plan to launch online banking in all of its branches by 2021. The bank has introduced Real Time Online Banking operations using the TEMENOS-24 software, which is a real-time centralized online Core Banking System (CBS) (T24). In Bangladesh, we've set up 63 ATM booths across 34 districts.

3.3.5 Green Awareness and Training: For green banking initiatives on environmental and social risk, employee awareness and training are important. Green Banking training courses are offered by SBL Staff College on a regular basis to executives and officers. Market and customer credit divisions are tasked with increasing consumer and customer knowledge of environmental degradation and green banking.

3.3.6 Creation of Climate Risk Fund/CSR Activities: We created a fund to finance flood, cyclone, ayela, and drought-affected areas at a lower interest rate / without interest in economic activities as part of our CSR initiatives.

3.4 Green Banking Challenges in SBL as well as Bangladesh:

- Coordination between all the agencies concerned for a green economy.
- Improve capability by accelerating proper comprehension. Awareness and capacity building are needed at all levels for the Board of Directors, Competent Authority, and Management when dealing with banks, financial institutions, and clients' officials.
- Immediate emphasis on denominational oral lending practices and procedures.
- A more realistic quantitative approach is needed. The Environmental Risk Score is now focused on Environmental Due Diligence (EDD). This is a new idea, and it will take some time for customers to adjust.
- Green banking necessitates the use of a costly technology.

- It requires a costly technique of renewable and recycling.
- Data security is another hurdle in the way of green banking adoption.
- Data security is another hurdle in the way of green banking adoption.

3.5 Green Banking Problems in SBL as well as Bangladesh:

- ❖ **Matter of Diversification:** Green banks restrict their trade to business substances that require green bank screening procedures. They will have a smaller customer base to help for a set number of customers. They expose themselves to even more fragile monetary changes as they focus their attention on particular business ventures.
- ❖ **Start up:** Many green business banks are new and in the early stages of growth. It normally takes 3 to 4 years for a bank to start making money, but this does not support banks during inflation.
- ❖ **Higher Operating Cost:** To provide customers with the best services, green banks need trained professionals, skills, and experience. Jobs with additional experience working with green companies and customers, such as experienced loan officers, are required.
- ❖ **Reputational Risk:** Banks' reputations are at risk as they participate in major ventures that affect the environment. Funding projects that are environmentally and ethically questionable carries reputational risks. There have also been a few instances where the environmental management scheme has resulted in cost savings and increased bond value.
- ❖ **Credit Risk:** Selling to customers whose businesses are impacted by emissions rates, improvements in environmental regulations, and new production-level requirements introduces credit risks. It is higher because there is a greater chance of customer default as a result of uncalculated costs for continued capital expenditure services, market share loss, and third-party claims.
- ❖ **Lack of awareness:** There is a serious lack of knowledge and understanding of the idea of green banking. The majority of bank employees from various sections, divisions, and ranks have misunderstood what green banking entails and are unaware of its significance, existence, and implications. Furthermore, several bank customers were found to be perplexed by the idea and unaware of it.

- ❖ **Too New an Idea to Implement Fast:** Green banking is seen as a completely new concept by the staff and managers polled, so it needs more time to become acquainted with it and put it into effect. Recognizing the effects of green banking and correctly incorporating it into practices for the economy's long-term sustainability requires more time.
- ❖ **Less Priority by the Board and Management:** Top management in green banking is hesitant and does not concentrate on it, according to officers in charge of green banking activities in a number of banks. As a result, it is given very low priority. Bank executives are normally preoccupied with other routine operations and stop wasting time and effort on the Bangladesh Bank's GBG activities.

Chapter: 4

Findings and Recommendation

4.1 Findings:

- After screening the whole internship program I have figured out some points which I mentioned here as findings:

- Branch office accommodation is not appropriate enough. If we count a bank's daily operations, workforce & customers, a bank need more wide & vast space.
- The gentle move and co-ordination between branches is absent.
- A bank earns handsome amount of money from remittance sector. But in my branch does not operate this facility.
- In present time we can see that public companies like Sonali Bank, Rupali Bank are not providing highly attractive product schemes than multinational & private companies do.
- The bank has not adopted any digitalize modern banking technology and failed to customize online facilities.
- Poor service mentality and workforce are not highly motivated for attaining long term professional goals.

4.2 Recommendations:

Observing the findings I have given some recommendations. Those recommendations are written below-

- Sonali Bank management should introduce more customer oriented services that private banks provide like ATM facility, online banking facility etc.
- My branch needs more wide space for its smooth operations.
- Sonali Bank should come up with standard and flexible career growth policy for employees and staffs.
- All of the branches should build such a co-operative environment so that they can exchange their work files and documents etc.
- There should have a computer section in my branch. The bank needs to upgrade their IT facilities as well as more digitization is required for the betterment.
- The promotion policy of Sonali Bank Ltd. needs to develop so that employees stay motivated and energetic.

4.3 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 should do a lot more for the environment than just promote web-based banking. By constructing continuously efficient branches, implementing imperativeness capable organizational structures, and providing transportation, a genuinely green bank will reduce its carbon footprint. Organizations for their staff, advancing plausible banking, and expanding their success in condition-unstable ventures Banks may also support environmentally friendly social causes and collect pledges for local condition projects.

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