

Internship Report on Green Banking Practices of Al-Arafah Islami Bank Limited



Submitted By

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Program: BBA

Major in Finance

Department of Business Administration

Faculty of Business & Entrepreneurship

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Submitted To

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Letter of Transmittal

April 25, 2021

Dr. Md. Abdur Rouf
Associate Professor of Accounting
Department of Business Administration
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Subject: Submission of the internship report on “**Green Banking Practices of Al-Arafah Islami Bank Limited**”

Dear Sir,

With due respect I state that, it’s a matter of pleasure to me that I am going to submit the report on “**Green Banking Practices of Al-Arafah Islami Bank Limited**” which was observed by you.

I tried my best to follow your rules and guidelines when preparing the report. I tried to collect and collect important information to make the report more specific and valuable. I want to thank you for your help with this report. I will be very grateful if you accept my relationship. Your support in this regard will be greatly appreciated.

Sincerely Yours,

Farjana

.....

Farjana Rahman Nodi
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Letter of Approval

I declare that the internship report on “**Green Banking Practices of Al-Arafah Islami Bank Limited**”. A case study on Kathgora Bazar Branch, Ashulia, is my original work. This was prepared right after the completion of my internship program at Al-Arafah Islami Bank Limited, under my supervisor Dr. Md. Abdur Rouf, Associate Professor of Accounting, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University.

I also declare that the report has been prepared in consideration of the fulfilment of my academic requirement and not for any other intention although interested parties may find it useful for the improvement.

.....

Dr. Md. Abdur Rouf
Associate Professor of Accounting
Department of Business Administration
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Acknowledgement

With Immense request, I am Farjana Rahman Nodi presenting the internship “Green Banking Practice of Al-Arafah Islami Bank Limited” as part of the requirements for completing the course. I want to say thank you to everyone who has given me so much support.

First, I would like to express my gratitude to Allah Almighty for giving me the ability and strength to complete this relationship.

Completing this recipe makes me grateful to many people. I would like to thank my leader and teacher Dr. Md. Abdur Rouf , Associate Professor of Accounting, Faculty of Business & Entrepreneurship, Daffodil International University, which helped me improve my relationship by providing the necessary guidance and information. His support and encouragement made this relationship known in real time

I would also like to thank the entire family of Al-Arafah Islami Bank Limited for their assistance and support in strengthening my skills and providing them with important information related to the paper published here.

Executive Summery

The concept of Green Banking has created a new dimension for the business environment. Identify friendly subscription practices and reduce carbon quality Banking. Cash companies do not decide to collaborate with others; it's about the past to make the world a better place without suffering. The green economy has brought about all the changes in the community and healthcare environment that have been called financial justice. The goal of Green Banking is to improve the world and your health. The Green Company is a proactive and ferocious idea, with dreams for future care of our unique Sole Place Earth.

The Bangladesh Banking Corporation is the first medium-sized bank to move, which has done strong work to support the practice of Green Banking. Such as some special rules and legal standards, Central banks have the opportunity for other banks to adopt their green banking policies and practices.

This report is a small effort to explain the Green Banking operation of Bangladesh private equity firm Al-Arafah Islami Bank Limited and to identify the benefits of the bank's exercise in terms of Green Banking.

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Chapter- One

Introduction

1.1 Introduction

The world is now the end of the accomplishments of business, finance and commerce. To bring a positive exchange rate across the globe is a matter of time. In order to be familiar with the exchange rate benefits, the marketing and marketing approach to the reporting company continues further. Step by step they offer a variety of courses to teach a successful business career. My internship is Al-Arafah Islami Bank Limited (AIBL), Kathgora Bazar. I am grateful to my co-working organization, AIBL for allowing me to participate in it, work and gather together and allow me to expand my business insights. In order to attract customers to the bank, all management tasks have to be done with everything around. Physical certification is the most important factor for pulling in customers. In this report my main concern is to seek consumer satisfaction through physical certification.

1.2 Background of the Study

As required by the Bachelor of Business Administration (BBA) as a lecturer at the Department of Business Administration and Business Administration at Daffodil International University (DIU), I was assigned to work on Al-Arafah Islami Bank Limited (Kathgora Bazar, Branch) for a limited period of 90 business days from February 01 to April 30, 2019 as a one-time operation. At the time, I was working on the Green Banking Unit as part of the Savings Management Division of Kathgora Bazar as part of AIBL. The main goal of my vocational training is to understand the differences between the Green Banking exercises at AIBL. This report is a reflection of the experience gained from this work

1.3 Scope of the Study

This study was concerned with the performance and functionality of AIBL in conjunction with Green Banking alone. In order to understand whether the planning and measurement of cooperation by the organization is satisfactory, methods and guidelines have been developed in some places near the central bank, Bangladesh Bank, as an example. . The study also looks at initiatives led by AIBL during the Green Banking practice.

1.4 Objective of the Study

The objective of the report can be considered in tow perspectives,

- **General Objective:** this internship report is primarily prepared as the requirement of bachelor of business administration (BBA) program under the faculty of business and entrepreneurship at Daffodil International University (DIU)

- **Specific Objective:** the specific objectives of this report are,
 - To know the basic concept about Green Banking
 - To evaluate the Green Banking performance of AIBL
 - To find the reasons for introducing Green Banking
 - To find the concept of the institutions management about Green Banking
 - To determine the major areas of efficiency or inefficiency of the bank.

1.5 Methodology of the Study

The purpose of the research depends on many of the methodologically it is completed. For this report I have used both useful & versatile data to give it its proper perspective. All information used in this report is from two major sources. These are:

Primary Sources:

- Face to face interview with the employees of AIBL
- Conversation with my batch mates
- Practical work experience in the Green Banking Unit

Secondary Sources

- some national and international journal about Green Banking
- Report published by Bangladesh Bank
- Quarterly reports of AIBL about Green Banking
- Annual Report of the AIBL 2019.

1.6 Limitation of the Study

Pretty much every research work needs to confront a few constraints in its consummation. Impediments of an investigation are those issues that whenever broke down could be progressively useful for the examination. This internship report isn't likewise out of constraints. To acquire

information to set up this report I confronted a few imperatives that are recorded below,

1. **Lack of knowledge:** As i have no past practical experience of data collection, data processing, data analyzing, integrating and presenting. So, it is quite hard to acquire the accurate information.
2. **Lack of time:** The time given was limited. So, the time limitation affected the overall outcome of the report.
3. **Small sample size:** The study is limited by the size of the sample. As the sample size is very small and much difference cannot be identified to the samples.
4. **Customer's willingness:** Most of the customers of the Banks businessman and employee. So, they could not give me enough time to fill up questionnaire. Also they are not willing or afraid to provide appropriate data.
5. **Lack of Experience:** Preparing a formal internship report requires some related knowledge. I have tried my best to diminish any sort of twisting or biasness of data that is included in this report.

Chapter- Two

Overview of the Company

2.1 History of AIBL

Islamic doctrine encourages us to perfect life here and after life. To achieve this success we must follow the path declared by the Holy Qur'an and the path of Laughter (MS). In view of this objective, Al-Arafah Islami Bank Ltd joined (registered) as a joint venture on 18 June 1995 on September 27, 1995. The mixed capital is Tk 15,000.00 and the paid-up capital is Tk. 10440.22 million as of 31.12.2018. The country's well-known and passionate Islamic scholars are the Bank's sponsors. The number of investments 100% comes from indigenous peoples. Equilibrium bank in Tk. 1 2348.32 million As of December 31, 2013, the number of employees was 3682 and the number of participants was 58466. It achieved the following revenues and reported profit sharing last year. People benefit greatly from the combination of modern technology and new products as banking tools for success. The bank has a wide range of products and services carefully monitored to meet customer needs. The bank is committed to being a key player in the country's economy. It has had a positive impact on the economy development of the country with 184 branches, including 25 AD in all the country. The authorized capital of the bank is approximately 15,000.00 million Tk, and the paid-up capital is Tk. 8343.24 million as of 31.12.2013. The country's well-known and passionate Islamic scholars are the Bank's sponsors. 100% investment is is an indigenous member.

The bank operates under the model of Mudaraba, Bai-muazzal and the lease purchase agreement is approved by the Bangladesh Bank. Of course, its structure and function are very different from that of different companies. There was a group of Shariah in the bank who were constantly wary of believing that the bank's operations were carried out by the religions of Islam. The Shariah Group consists of prominent Ulema, wealthy bankers, lawyers and financial experts.

2.2 Mission

- ✓ Involving more in Micro and SME financing
- ✓ Firm commitment to the growth of national economy
- ✓ Extending competitive compensation packages to the employees
- ✓ Attract and retain quality human resources
- ✓ Innovative banking at a competitive price
- ✓ Steady & competitive return on shareholder's equity
- ✓ Balanced growth
- ✓ Maintaining high standard of business ethics

- ✓ Fast and efficient customer service
- ✓ Quality financial services adopting the latest technology
- ✓ Proliferation of Shariah Based Banking Practices
- ✓ Achieving the satisfaction of Almighty Allah both here & hereafter

2.3 Vision

To be a pioneer in Islami Banking in Bangladesh and Contribute significantly to the growth of the national economy.

2.4 Goal of the AIBL

The goal of Al-Arafah Islami Bank Ltd is to explore a whole new world of modern innovation, to create an automated and computerized environment that offers a unique service and to prepare it personally to meet the new challenges of international trade with the Islami administration Shariah.

2.5 Commitments of the AIBL

Providing financial services with a touch of our heart to retailers, small and medium-sized businesses, as well as consumer products with the help of our subsidiaries across the country.

2.6 Values of AIBL

- Growth: Ongoing professional and personal development
- Enablement: Giving others the support and freedom to grow
- Reactivity: Rather than reactivity
- Ownership: Of both the good and the bad
- Teamwork & Collaboration: Working together to achieve our goals
- Trust: In those around us to be proactive team players who have ownership and enable those around them to grow.
-

2.7 Investment product & Services of AIBL

Investment

- ✓ Investment in Agriculture Sector
- ✓ Consumer Investment Schemes
- ✓ Small Enterprise Investment Schemes
- ✓ Village and Small Investment Schemes
- ✓ Investment Schemes in Masque and Madrasa
- ✓ Hire purchase Shirkatul Melk
- ✓ Investment in Transportation Sector
- ✓ Investment in Construction and Housing
- ✓ Investment in foreign trade
- ✓ Investment Business Sector
- ✓ Investment Industrial Sector

Services

- ✓ ATM Card Service
- ✓ Online Banking
- ✓ Locker Services

2.8 SWOT Analysis

Strengths

- ✓ High deposit
- ✓ Low infection in loan exposure
- ✓ Wide product line
- ✓ Satisfactory Environment
- ✓ Excellent Management
- ✓ High commitment of customer
- ✓ Wide Image
- ✓ Higher profile rate to client

Weakness

- ✓ Marketing policy is not well setup
- ✓ Officers have limited experience and not enough trained

- ✓ The bank has limited ATM service
- ✓ Inadequate delegation of power
- ✓ Inadequate IT infrastructure
- ✓ It has highly exposed dependency on term of deposit
- ✓ It has highly exposed to volatile garment business
- ✓ It has high cost fund

Opportunities

- ✓ More concentrated Banking based on Islamic Banking
- ✓ Develop relations and correspondence with foreign banks
- ✓ It has regulatory environment favouring private sector development
- ✓ It has credit business
- ✓ Compliancy among rival firms
- ✓ Relationship management
- ✓ Investment potential of Bangladesh
- ✓ Increasing demand of clients finance
- ✓ Increasing demand of client finance

Threats

- ✓ Govt. Imposes high rate of taxes and vat
- ✓ Young, energetic, dynamic, talent and smart work force of competitors
- ✓ Entrance of new private commercial banks
- ✓ Bangladesh Bank has no well established Islami Banking rules
- ✓ It has increased competition for the market for public deposit
- ✓ Certain Bangladesh Banks rules and regulations
- ✓ Similar types of retail banking products
- ✓ Lacking of customers awareness regarding Islamic Banking

Chapter- Three

Green Banking Practices of AIBL

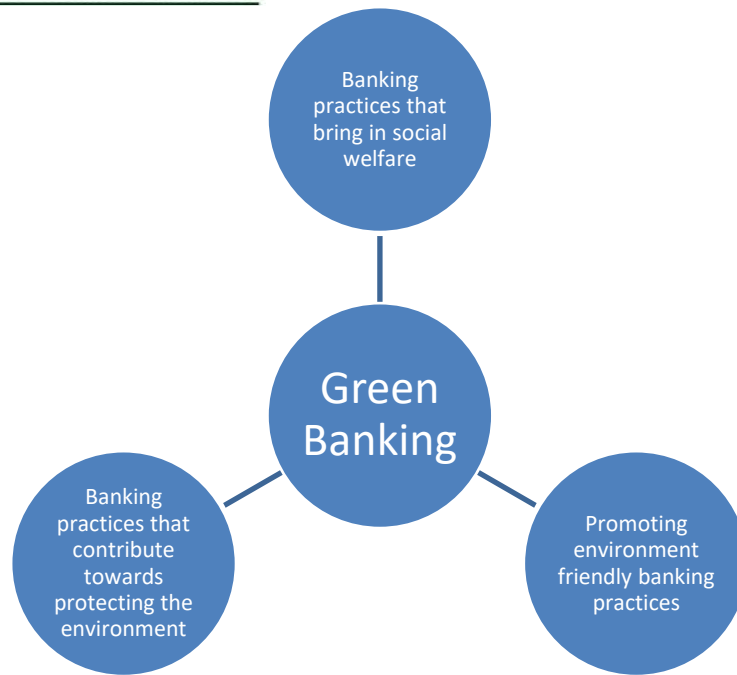
3.1 Definitions of Green Banking

Green Banking means promoting environment friendly practices and reducing carbon footprint from banking activities. This comes in many forms. Using online banking instead of branch banking. Paying bills online instead of mailing them. Operating up CDs and money market accounts at online banks, instead of large multi branch banks or finding the local bank in area that is taking the biggest steps to support bank green initiatives. Any combination of the above personal banking can help the environment.

3.2 Concept of Green Banking

The concern for environmental sustainability by the banks has given rise to concept of Green Banking. The concept of Green Banking should be mutually beneficial equally to the banks, industries and economy. Green financing is an important part of green banking. Green banking means activities. Green Banking motivate at upgrading the operations and technology along with making the environment friendly in the banking business. It is like normal banking along with the consideration for social as well as environmental factors for protecting the environmental impacts of its activities.

Different stakeholders can minimize the degradation of environment by green practice. In Bangladesh as one of the key stakeholders, banks can play a vital role in development and response to environment through green Banking practice.



3.3 Components of Green Banking

The main reason for green business is to be green. The following links are the most important aspects of setting up a financial business green management strategy.

- Mobile Banking
- Green Banking
- Green Accounts ATM services
- Green debit card / Credit Card
- Save paper
- Online Banking
 - ✓ Automated clearing house
 - ✓ E-statements
 - ✓ Online fund transfers
 - ✓ Remote deposit
 - ✓ Paying bills online

3.4 Green Banking Activities of AIBL

AIBL is one of the ten companies specialized in practicing Green Banking in the country. In the "Green Banking Unit", the bank carried out several stable operations. The Financial Audit Committee is selected to review Green Banking as a Green Banking practice. The bank is also important for work to get sick. The AIBL green strategic plan is updated daily as a model for the process of reducing environmental problems in the future.

AIBL has its own environmental rules, which help it to have a good business climate for the future. And there, Green Baking's operations are both internal and external in support of the green economy. Cash companies rose sharply in Bangladesh from the second 50% in 2019 as a source. According to the Bangladesh Bank (BB) initiative to support ecological development in the country. Ecological development is the core of Green Banking.

Green investments are participatory and do not end the process, complete action is achieved when there is a partnership from all parties.

3.5 Institution Initiatives for green Banking

AIBL's cash balance is not only for the sake of others, there will also be less electricity and health around. Businesses fail because they are as poor as their rights. The Green House promise in the Guide is "The Way, Back & Back". According to the Green Canter Office, all SIBWM employees report any problems that may arise.

❖ **Electronic Products(Computers, Printers, Photocopiers)**

- ✓ Copiers and printers consume a lot of electricity, and these devices must be turned off after use.
- ✓ The charger must not be connected during battery operation.
- ✓ Laptops should work in battery saving mode.
- ✓ Computers must be turned off when not in use
- ✓ To avoid the unplanned use of manual equipment, make sure all staff members know how to use the equipment
- ✓ After working hours, office equipment must be switched off

- ✓ Turn off all equipment while it is not in use

❖ Air Conditioning

- ✓ Turn off all AC when exiting the room
- ✓ AC must still be turned off after 7:00 pm
- ✓ Set the air conditioner to at least 24 ° C to balance the air
- ✓ Use an AC base rather than a Split or Box AC.
- ✓ Buy AC motors to control the room temperature
- ✓ Use fans and natural ventilation

❖ Lights

- ✓ Cleaners must be instructed to turn off all lights and appliances when not in use
- ✓ After hours of operation, all lights, except the main light, will be turned off
- ✓ The last man leaves the room, pulling the switch
- ✓ Maintenance and cleaning of lamps and bulbs will create light.
- ✓ Replace light bulbs with energy-saving light bulbs. This will reduce not only costs but also reduce labour
- ✓ Whenever possible, use a flashlight. This will save a lot of energy and affect the production of greenhouse gases inside

❖ Purchase of Stationeries

- ✓ Use fans and blowers
- ✓ All office equipment must be eligible for recycling
- ✓ Find products from recycled materials
- ✓ Have a stable or environmentally friendly product for advance planning
- ✓ Office space must be purchased as needed

❖ Reuse of Stationeries

- ✓ Minimize pages usage as much as possible
- ✓ Telemarketing and email marketing
- ✓ Use email instead of writing

- ✓ Sell paper to renewable companies
- ✓ Reuse clip files, files, folders
- ✓ Reuse single-sided paper as a notebook or sketch

❖ **Conservation of Water**

- ✓ Install small bathrooms in the bathroom
- ✓ Reduce water consumption in the cleaning process
- ✓ Use reusable water bottles
- ✓ The water must be stored properly

❖ **Single transportation on the same route**

In fact, every organization has a number of employees who use the same rotation every day to get to the workplace. In order to reduce fuel consumption and reduce COPBL pollution, its staff encouraged the use of one vehicle on the same lane for transportation.

3.6 Challenges toward green Banking

Deposited is a vital activity to practice in a business. The green bank faces challenges:

- ❖ **Diversification Matters:** Green banks will be screening their customers and naturally, they will be limitation and restricting their business to those entities that qualify. With a smaller pool of customers, they will automatically have a smaller profit base to support them. If they focus their loans on certain industries, they open themselves up to being much more vulnerable to economic shifts.
- ❖ **This Banks are still start-ups:** Apparently, it takes 3 to 4 years for a typical bank to start making money. Many green banks in business today are very new and are still in start up mode. It doesn't help that these banks are trying to get their footing during recession.
- ❖ **Banks are “Specialized”:** Again, while the fundamental objective of a green bank is to do great by supporting the individuals who are dealing with nature , the inquiry here is – exactly what amount of cash there in these businesses and in the

eco-accommodating industry ? Sparing the earth dose not really compare to “making a benefit”. Ideally however, this reason is refuted for this situation and that green banks demonstrate that they can endure, even as they face prohibitive prerequisites for working together.

- ❖ **Operating Expenses and costs are higher:** Green banks require particular ability, attitude and mastery also, because of the short of clients they are overhauling .Workers, for example, advance officers, need extra foundation and involvement in managing green businesses and shoppers. In addition, offering breaks to such customers by means of limited advance rates can eat at their net revenue.
- ❖ **Reputation Risk:** In all the likelihood, because of developing mindfulness about condition security, banking or4ganizations are increasingly inclined to lose their notorieties on the off chance that they are engaged with huge venture, which are seen as socially and naturally harming.

3.7 Benefits of Green Banking

A cash bank is like a traditional bank, also known as a good bank or savings bank, which includes all kinds of relationships, environmental protection and supervision. So it certainly happened has been successful in practicing ecological assessment.

- ❖ **Avoid paper work:** Green banking concept lets the bankers to avoid paper works as much as possible by relying on electronic and on-line transaction in its banking activities.
- ❖ **Encouraging Responsibility:** Awareness among the business people about environmental and social responsibility is raised by the green banking concept through enabling them to do an environmental friendly business practice.
- ❖ **Enabling Eco- friendly business practice:** green banking adopts and implements environmental standards for lending, which is really a proactive are that would enable eco-friendly business practices which would benefit our future generations.
- ❖ **Covering whole nation:** Green banking activities advance the banking service to its customers and cover the whole nation.

- ❖ **Proactive Way for safe well-being:** Green Banking as a concept is a proactive and smart way of thinking which a vision for future sustainability for our earth and contributes to higher safe and standard of living.

3.8 Principles of Green Banking 4R

- **Reduce:** Reduce is something that depends on what you are paying for, how much, how much or how much you are playing with. The budget strategy helps the poor to work for less money to get a similar one. For example, use two pieces of paper after completing the requirements of one side.
- **Reuse:** Reuse is the act or practice of using something again, either for its original purpose or to perform a different function. In terms of taking previously used items - it helps save time, money, energy and resources, but not reprocessing.
- **Replace:** Replace means to put it off at the normal or good place or to another place. It affects the collection of a place once we ourselves have lost, destroyed, or become unusable or unusable.
- **Recycle:** Recycling is the process of transforming waste into new materials and equipment. It is an alternative to "waste" waste that can save material and help reduce greenhouse gas emissions.

3.9 Green Banking concept in Bangladesh

Bangladesh is one of the most populous countries in the world and one of the most polluted countries in the world due to pollution and the Green House crisis caused by developed countries around the world. Around the world, Bangladesh has experienced many things environmental threats.

The banking sector is one of the major investment capital of construction materials such as steel, paper, cement, chemical, fertilizer, power, textiles, etc., which makes maximum carbon emission. Therefore, the financial company can work between economic development and environmental protection, to promote environmental protection and capacity building. Banking Green banking refers to the way banking companies operate in such environments that help reduce external and internal carbon emissions. To help reduce carbon emissions, the Bank uses the following.

As a cash company, Green House is a new home & sheep home that is vital to our living space and income that will be the most important service for a country, every home bank. Income or livelihood for the poor as needed. Green Banking & developed investment across the country.

3.10 Future Plans of AIBL

AIBL has some plans that focus on the following areas for promoting Green Initiatives:

- Promoting Online Banking
- Increasing Internet, SMS and Mobile Banking activities
- Promoting Video Conferencing
- More efforts towards near paperless Banking
- Protecting Air/Water pollution
- Reduction of carbon creating substances
- Tree plantation campaign
- Maintaining less consumption of paper, water, electricity, and utilities
- Green Initiatives through advertisement in print/electronic media
- Saving the environment

Now it has become the most important issue to save our ‘mother earth.’ To save our beloved residence (the earth) from all kinds of subsidence and environmental contamination, we as human beings obviously have some responsibility to maintain our mother planet green in our individual position to which we belong.

Chapter- 04

Findings, Recommendations & Conclusion

Findings

- AIBL must verify compliance with the rules of green banking by commercial and non-commercial banks.
- Green bank avoids paper work, green credit card issuance, green mortgage lending and also all online transactions
- Green banking maintains a strategic distance from office work, granting green charge cards, becoming environmentally sustainable home loans, and also all exchanges take place on the web.
- So that it can happen every day within the company and ensure better and shorter customer support by familiarizing customers with robotics and the paperless banking framework.
- According to the cash information company, the bank is required to have an eco-property agreement, but this agreement cannot be changed immediately, as it will be subject to change allocates money to the company itself.

Recommendation

Consumers improve stress by being consistent and understand that banks can make their business more profitable by abandoning risky assets. This measurement method to suit the instruction process:

- Build up a culture inside the association department on ecological administration.
- The need to implement a green banking system and to effectively use the natural advisory rule (ERM).
- Develop a culture within the organization based on environmental governance.
- Accelerate awareness and force the construction of boundaries.
- AIBL is qualified to monitor and monitor cash companies in Bangladesh.

Conclusions

Green Banking is not really a new concept anymore. The concept has already buzzed with the effects of climate change. Daily human activities are rising global warming. All of us are responsible for saving our earth mother. To minimize environmental damage, the educated segment of the population from each country has greater part to play than the common man. Bankers are one of the essential groups of educated professionals that deal to society with all categories of people. By receiving various green activities within them in house condition and also starting air and water contamination aversion through their customers, financiers' can make a major contribution to this honourable goal. In a rapidly changing business sector economy where the challenge has been reinforced by the globalization of business sectors, business and firms are powerless against rigorous open approaches, extreme claims or blacklist of customers. This would have an impact on banks and monetary institutions recover from speculation. Therefore banks should take over an anchor- dynamic job to accept natural and biological perspectives as a feature of their lending standard that would drive businesses to go for commanded ecological administration supposition, use of fitting advances and board systems. Green Banking is a successful ex-risk obstacle for the dirtying companies that give way to the next institutional administrative instruments whenever it is actually executed. Banks and other monetary foundations in Bangladesh have done little in this way, but they assume a functioning job in their rising economy. For practical advancement, the banking and budget segment should be made to work. Bangladesh's banks and other financial institutions are running behind time as far as green banking consideration involved. None of them are sufficiently significant for UNEP. It is high time now that Bangladesh

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