

Report On
“Green Banking Practices of Agrani Bank Limited”

By
Zarin Tasnim Nira
ID: 18304012

An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

BRAC Business School
BRAC University
February 2024

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Declaration

It is now declared that

1. The internship report submitted is my original work while completing the degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material that has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

Student's Full Name & Signature:

Zarin Tasnim Nira
18304012

Supervisor's Full Name & Signature:

Mr. Zaheed Husein Mohammad Al-Din
Senior Lecturer, BRAC Business School (BBS)
BRAC University

Letter of Transmittal

Mr. Zaheed Husein Mohammad Al-Din

Senior Lecturer,

BRAC Business School (BBS)

BRAC University

66 Mohakhali, Dhaka-1212

Subject: The submission of my Internship report on the topic of Green Banking Practices of Agrani Bank Limited

Dear Sir,

With immense pleasure, I am submitting the internship report on **“Green Banking Practices of Agrani Bank Limited”** which was assigned to me as a part of my Bachelor of Business Administration Program at the BRAC Business School in BRAC University. Over the last three months, I have been working diligently and finished my internship at The Agrani Bank Limited.

The internship provided me with an excellent chance to gain practical knowledge about the banking service and workplace culture. I have attempted to complete the report with the essential data and recommended proposition as compactly and comprehensively as possible. I sincerely hope that the report will fulfill your expectations.

I sincerely thank you for your guidance, which I anticipate continuing to get in the upcoming times. In the meantime, if you have further queries kindly let me know.

Sincerely yours,

Zarin Tasnim Nira

ID: 18304012

BRAC Business School

BRAC University

February 17, 2024

Non-Disclosure Agreement

This agreement is made and entered into by and between The Agrani Bank Limited and the undersigned student at Brac University named Zarin Tasnim Nira for the responsibility for the prevention of information disclosure of the firm's classified data.

Zarin Tasnim Nira

ID: 18304012

BRAC Business School

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Acknowledgment

In the beginning, I want to acknowledge my academic supervisor, Mr. Zaheed Husein Mohammad Al-Din Sir, for guiding me through the completion of my whole report and managing to stay focused on my advancement on the timeline. Because of the incredible information sir has given throughout the procedure, I was capable of completing this whole report nicely. Secondly, I want to thank my on-site supervisor Md. Tariqul Islam Sir, at the Agrani Bank Limited, for allowing me to get expert help and the information I required to finish my assigned task. Furthermore, I would like to express my sincere gratitude to every coworker at Agrani Bank Limited for their unwavering cooperation throughout my quest. Finally, I must mention the wonderful working environment and group commitment of this bank that has enabled me a lot of deal to do and observe the banking activities during my internship period of 3 months. Finally, I convey my sincere thanks to my friends who inspired me in different ways to complete the report and the course as well.

Executive Summary

Green banking aims to halt environmental damage and improve the livability of this world. This comes in a variety of forms. Providing cutting-edge green products, such as using online banking instead of branch banking, paying bills electronically rather than by mail, getting green mortgages, green credit cards, and green money market accounts from online banks rather than from big multi-branch banks, or locating the neighborhood bank in your area that is doing the most to support neighborhood green initiatives. The major foundational element of green banking is corporate social responsibility. To accomplish the aim of green banking, banks must collaborate closely with the government, non-profit organizations, International Financial Institutions (IFIs), central banks, consumers, and business communities. Additionally, green banking is thought of as sustainable banking, which plays a role in protecting the earth from environmental deterioration to ensure sustainable economic growth. One of the major drivers of the economies of developing nations is commercial banking. Agrani Bank emerged as a nationalized commercial bank in 1972 immediately after the emergence of Bangladesh as an independent state by combining two Pakistani banks Commerce Bank and Habib Bank. After that, it became a Public Limited Company on May 17, 2007. This report focuses on the importance of green banking to make banking processes easier. After that, it displays the analysis of competitiveness and industrial positioning which can help the bank identify its weak points and work on them. I have been working from 17 September 2023 to 28 December 2023. Offering consumers prompt and honest service includes opening new accounts, sending bank drafts, paying orders, and opening online banking applications so that they can get 24/7 banking money transfer services even during the holidays and other services like receiving deposits from a variety of sources and invests the deposit money with the customer who puts up the best effort, time, and energy to make a profit. Fundamentally, green banking depends on electronic transactions to perform transactions and avoids producing as much paper as possible. Green banks establish and put into practice environmental lending guidelines. Additionally, it can help to direct the bank to establish a strong competitiveness.

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Chapter 1: Overview of Internship

1.1) Student's Information

Name: Zarin Tasnim Nira.

ID: 18304012.

Program: Bachelor of Business Administration.

Focus (Major & Minor): Human Resource Management & Finance, Banking and Insurance.

From: BRAC Business School, BRAC University.

1.2) Internship Information

1.2.1) Internship Site:

Period: 17/09/2023 to 28/12/2023.

Company Name: The Agrani Bank Limited.

Department/ Division: Retail Banking Division.

Address: Shantinagar Branch.

4, Shantinagar, Minhaj Court, Dhaka - 1217.

1.2.2) Internship Company Supervisor's Details:

Name: Md. Tariqul Islam.

Position: Assistant General Manager & Head of The Branch.

I have been under his supervision during these 3 months. His main work is monitoring all activities of the employees to see if they are fulfilling the needs, criteria, and queries of the customers more efficiently. The reason is that the Shantinagar branch is a bustling retail banking branch and there's always a rush to serve all the customers they need to be very quick, smooth, and correct, also taking appropriate decisions if any customer has a special case regarding transactions, changing specifics of the account holder.

1.2.3) Job Scope

Status: Agrani Bank Limited recruited me as an intern and I was appointed to the retail banking division.

Responsibilities: My duties were related to being flexible and assigned to any position or job requirements the bank felt necessary at any given time. I adhered to the overall standards and guidelines of The Agrani Bank Limited. The explicit written consent of the bank's authorized personnel, I was not allowed to engage directly or indirectly with any other organization during my internship. Most of the time tasks that were given to me were filling up pay order forms for customers, current accounts opening, writing vouchers, opening online banking

applications so that they can get 24/7 banking money transfer services even during the holidays, doing customer surveys for the bank regarding their experience, attend customer if they are confused regarding anything related to bank and help them navigate, and checking confidential notices from different government organizations and give feedbacks to those notices with the help of other officers.

1.3) Internship Outcomes:

1.3.1) Contribution to The Company

- ❖ I had to provide a current account form and sometimes had to help fill up the form on the client's behalf when necessary, such as when the particular officer was on leave, I had to provide the form to many clients who wanted to open an account on the bank and help them by answering their necessary queries and told them to bring their and their nominee's NID photocopies and their passport size photos.
- ❖ To prevent money laundering, I also had to cross-check the details of the person details from the document when she given details were correct or not while opening an account and clarify if the KYC (Know Your Customer) Profile Form matched and confirmed the individual' basic information, for example, the person's income (monthly), present and permanent address, phone number and the nominee's details.
- ❖ On behalf of the bank, I had to check confidential notices from different government organizations and give feedback on those notices with the help of my mentor.
- ❖ I helped a Customer Service Officer fill up the pay order forms for customers to ease the officer's work. As I mentioned earlier in the Shantinagar Branch there's a tremendous rush of people.
- ❖ I used to help customers install their online banking application on their smartphones and helped them set up the application with necessary information from the bank's database and gave them the bank authority so that they could get 24/7 banking money transfer services even during the holidays.
- ❖ I had to do a customer survey on customers for the bank regarding their services and attend to customers if they were confused regarding anything related to the bank and help them navigate.

1.3.2) Benefits to The Students

- ❖ An intern would gain the opportunity to put the knowledge gained in their undergrad life to practical situations depending on their selected site daily by obtaining skills, for instance- interpersonal skills, collaboration, and knowledge regarding operating scanners and photocopy machines also to attain the knowledge regarding banking which was new to me.
- ❖ Internship helps a student to get real-life work experience which can be added to the CV or resume and also helps the student to understand how to behave in an organization and a stressful workplace.
- ❖ An intern may gain valuable knowledge concerning his or her abilities and flaws during an internship. Internships allow a student to perform outcomes from supervisors and other professionals in this area, in addition to a distinctive step of hands-on educational and practical perceptions that an intern might not be able to recreate as an independent person.
- ❖ An intern gets an excellent opportunity to build networking for professional life. For example- as I am working in a bank, I have been working with talented CSOs and my supervisor who is at a higher rank as an Assistant General Manager as well as Head of The Branch knows my potential and eagerness to work. And consistent communication with them could help me out in my career endeavors and I can use their references in my resume.

1.3.3) Problems Faced During The Internship Period

Despite making a wholehearted effort, I faced some limitations or problems that acted as barriers to conducting the program. The limitations were:

- ❖ Co-worker officers exploit youngsters into tedious, monotonous tasks by ordering them. These used to be their tasks for a prolonged time but they haven't done those at their allocated time and rather than doing those tasks officers used to pass their time gossiping and chilling.
- ❖ As a financial organization a bank has some restrictions to give all the real data of the bank to the general people as a result the study was conducted mostly on secondary data.
- ❖ In the beginning it was quite hard for me to manage time and suddenly get into a hectic environment where there was a tremendous rush of customers and employees working robotically.

- ❖ Another problem I faced was that in that branch I was the only intern. As I mentioned earlier there is a tremendous rush because my supervisor or any CSO couldn't give me instructions on what I need to do or what I need to learn. However, I used to ask them what I should do or how I could help because only checking notices was not making me feel that my working hours were being productive. To be very honest, I was in fear of encountering any scolding or making them angry. However, one busy morning there was so rush that one customer service officer told me to install and set up the bank software application and I was dealing with that one by one. However, the software was not installed on the server for the rush. On the other hand, the officer was continuously chasing me to make the process fast. That day I first encountered such a hectic environment.

1.3.4) Recommendations

- ❖ My recommendation would be to provide a manual or a hand-out to the interns in the offices regarding what they would be learning in the bank such as - an outline to get a brief idea. Thus, it becomes easier for the interns to know what kind of work they would need to do and make them mentally prepared.
- ❖ Always lend a kind gesture to the interns as the corporate world is new. Being more helpful and understanding.
- ❖ Buyers may not always be able to tell the intern apart, it has been observed. The intern's identity card may therefore be recognized by the experts, making it simpler for customers to identify.
- ❖ When an intern enters a new workplace, they don't have any idea how to cope with the busy officers and vulnerable transactions as money is related to the work. That's why, if banks have at least one mentor for the interns, that will be very beneficial for the youngsters. They should be considerate of the matter.

Chapter 2: Organization Part

2.1) Introduction

The bank acts as a mediator in the financial system, allowing money to flow from economic modules with surpluses to those with deficits. We cannot deny the significance of banking in creating the socioeconomic framework. Agrani Bank, in pursuance of Bangladesh Bank (Nationalization) order 1972 (P.O. No-26 of 1972) came into being in 1971 taking over the assets and liabilities of the East while Habib Bank Ltd. and Commerce Bank Ltd. Functioning in the then East Pakistan. With 249 branches and a Dhaka headquarters, the bank started operations there. "Mass Banking" was conceptually modified from "class banking." The new government tasked Agrani Bank with expanding its rural network due to a weak banking system, local entrepreneurs' failure to create a strong banking infrastructure before independence, and the newly born independent country experiencing substantial economic issues. By Joint Stock Companies and Firms' Certificate, Agrani Bank Limited was established as a public limited company on May 17, 2007. The bank has 11 Circle offices, 53 zonal offices, and 37 Divisions in the head office. ABL has been able to create 972 branches including 36 corporate, and 43 AD (Authorized Dealer) branches widely distributed.

2.2) Overview of the Company

Agrani Bank Limited is a well-known nationalized commercial bank in Bangladesh and has five wholly-owned subsidiary Companies named (a) Agrani Exchange House (Pvt.) Ltd. in Singapore, (b) Agrani Remittance House SDN, BHD in Malaysia, (c) Agrani Exchange House (Pvt.) Ltd. in Canada (d) Agrani Equity and Investment Limited, and (e) Agrani SME Financing Company Limited. The bank has made a significant contribution to the administration of international commerce. The primary business of the bank is offering its clients all varieties of commercial banking services, and the primary business of its subsidiaries is operating the remittance business and taking part in all transactions. Further, exchange and remittance houses frequently handle their activities. The Bank has chosen to establish a subsidiary business called Agrani SME Financing Business Limited, which received registration from the Registrar of Joint Stock Companies on October 27, 2012, to segregate the Microcredit activities across the nation. Additionally, Bangladesh Bank has given the business authorization to begin operations as a nonbanking financial organization.

2.3) Management Practices of Agrani Bank Limited

The "governing board" of Agrani Bank Limited is the primary operating body and is mostly made up of 12 individuals. This supervisory board looks into issues before bringing them to the administrative council, external auditor, and governing body, including issues related to regulatory compliance. Additionally, a variety of tests are given to the staff to improve performance. Test results and prior experience are used to determine the promotion process. ABL regards its workers according to their credentials. Organizations are always looking for exceptional people to train in various fields. To adhere to the requirements that the applicant be selected for the regular position, the board members create the recruitment strategy.

Hierarchy Of Agrani Bank



Source: Hierarchy of ABL from the website

2.3.1) Leadership Style

Financial institutions employ a variety of leadership approaches based on the situations they face and the data they collect to meet their goals as an organization and provide high-quality work quickly. Agrani Bank employs a variety of leadership approaches to ensure that business operations are efficient and meet the demands of its clients. These are all listed below –

- ❖ **Autocratic Leadership:** The branch manager or head of the branch would occasionally assign the officers an assignment with a deadline, and the members were expected to do the work within the time limit. The use of a timeline indicates the adoption of an authoritarian leadership style. Additionally, the supervisor or officer-in-charge would provide a few action plans to the staff and assist them in establishing a productive working style that relieves pressure on them.
- ❖ **Democratic Leadership:** Officers from every department work together to create a collaborative work atmosphere by pooling their expertise and abilities, and they all pitch in by offering helpful suggestions for improving this process.
- ❖ **Participative Leadership:** As financial transactions are associated with the organization, it occasionally happens that staff members run into a special client situation. In these situations, they must talk with a knowledgeable coworker or the Branch Operation Manager (BOM) to find a solution. Employees synchronize well and operate as a cohesive team to complete those specific responsibilities.

2.3.2) Vision

To be the premier state-owned commercial bank in Bangladesh, with a global reputation for competence, dependability, effective management, customer service, and sustainable liquidity, as well as becoming a leading bank in the country operating at the highest standards of quality, efficiency, and customer service.

2.3.3) Mission

Applying information and communication technology for the benefit of clients and staff, as well as combining concepts and insights from best practices to investigate new approaches for remaining stronger, more productive, and more competitive. To act morally and professionally according to the stringent code of conduct that our authorities impose, as well as to include essential elements from quality standards to enhance our strategic plans and procedures for the benefit of clients and representatives.

2.3.4) Objectives

Growing in the Bangladeshi market and achieving success in 6.50% of deposits and 5.50% of loans.

- ❖ Willing to outperform rivals and provide outstanding customer support.
- ❖ Carrying out technical upkeep in a group of people.
- ❖ Gaining a competitive advantage over rivals by reducing overall costs.
- ❖ Enhancing member capability for the Company.
- ❖ Promoting the SME and agricultural sectors to aid in the financial growth of the country.

2.3.5) Values

Agrani Bank cherishes professionalism that will deliver a high caliber of service to all clients and stakeholders, as well as honesty, openness, and responsibility.

2.3.6) Recruitment & Selection Process

Searching the employment market for candidates with no past connection to the company is a necessary step in using a formal external recruiting strategy. These strategies have previously included employing businesses, newspaper advertising, university recruitment, and employment agencies. Whether on a corporate website or a for-profit job board, posting job positions online has become more and more common in recent years mainly after the Covid-19 period. For a considerable amount of time, the most common type of recruiting advertising was seen in newspapers. The hiring process is under the control of Bangladesh Bank. Following that, Bangladesh Bank provides hired workers for all needs related to government banks. Bangladesh Bank uses the procedure outlined below for hiring.

- ❖ **Promotion:** Bangladesh Bank posts job openings in the official national daily and on its website. A newspaper article details the number of openings at Agrani Bank Limited as well as the requirements for applying. Bangladesh Bank also follows some other methods to advertise this recruitment announcement such as –
 1. Newspapers
 2. Social Media Platforms like - Facebook portals, and LinkedIn.
 3. Website Advertisements like - BD Jobs.com etc.
- ❖ **Application submission:** Following a job posting, applicants must complete an application form provided by the company. It could be necessary to obtain details such as a person's name, current and permanent residence, NID, phone number, and

academic transcripts. They should also send a copy of their résumé or curriculum vitae to the above address.

- ❖ **Written Test:** The recruitment test consists of a section with multiple-choice, complex questions. Usually, Agrani Bank Ltd. assigns this to a certain group. The Bangladesh Bank handles everything immediately. A person needs to receive the required minimum score to pass the written component of the test.
- ❖ **VIVA:** A candidate must take the VIVA test following their passing score on the written exam. VIVA choices are frequently made by the bank's highest management. Job candidates who have been reduced to a shortlist may be interviewed by HRM interviewers, senior management of Agrani Bank Limited, and prospective supervisors.
- ❖ **Additional Background Checks:** The procedure is carried out when Bangladesh Bank looks into the backgrounds of the people who made the shortlist. There are numerous methods to accomplish this, including reaching out to previous employers to confirm the applicant's employment history and hear their assessment of their performance, corresponding with personal and professional references, investigating the candidate's criminal history and authority source, or even conducting a background check through a third-party investigation. Before being considered for a post, candidates must also pass a medical and physical exam to prove their physical and mental fitness.
- ❖ **Job Confirmation:** Regardless of their performance, candidates who made it through the prior stages are now considered eligible to get a job offer. This offer letter is the work of Agrani Bank Limited's HR division.

2.3.7) Compensation System

Compensation that workers receive for their efforts and productivity at work. Indirect monetary compensation includes benefits like paid time off and health insurance, whereas direct monetary compensation includes wages, salaries, commissions, incentives, and bonuses. Agrani Bank Limited provided housing, health care, insurance, and other non-cash perks to its employees in addition to other financial compensation. They offer a variety of extra benefits to its employees such as - cash benefits, promotions, provident funds, gratuities, group insurance, house-building loans, and medical facilities. To guarantee the welfare of its staff, Agrani Bank Limited offers substantial base pay along with other benefits.

Years	Total Employees	Total Salaries & Allowances (BDT in millions)
2019	12,051	11,176.26
2020	11,389	11,557.70
2021	10,750	11,769.37
2022	10,140	11,656.80

Source: Annual Report of Agrani Bank Limited (2019, 2020, 2021 & 2022)

Moreover, authorities at Agrani Bank Limited raised the social standing of motivated workers in 2022 after they received promotions and higher grades. The following outlined Agrani Bank Limited's incentive structure, rewards, promotions, and bonuses for that year:

SL No.	Designation	Employee Numbers
1	General Manager	4
2	Deputy General Manager	23
3	Assistant General Manager	55
4	Senior Principal Officer	137
5	Principal Officer	194
6	Senior Officer	63
7	Officer	2
8	Clerical	3
9	Non-Clerical	305
	Total =	786

Source: Annual Report of Agrani Bank Limited (2022)

2.3.8) Training & Development Initiatives

A well-structured learning and development program ensures that staff members have an equal degree of proficiency and understanding. There are two types of training offered by Agrani Bank Limited: on-the-job training and off-the-job training.

- ❖ **On-The-Job Training:** Acquiring knowledge by doing tasks practically. It means that individuals do their daily responsibilities after finishing up training for his/her respective job. The course includes a significant amount of hands-on learning.
- ❖ **Off-The-Job Training:** Employees who participate in this procedure receive training for a certain period of 2 to 3 days away from the job. Absences from the workplace are allowed during this time.

Along with these two methods, Agrani Bank Limited follows numerous types of training methods such as – Lectures, Role play training method, Job Rotation, Computer-based training method, Weekly discussion sessions, Job instruction by mentors, or coaching methods. The expertise and knowledge of human resources are guaranteed to be at a constant level through a well-organized training and development program. To undertake the training process and enhance the administrative effectiveness and efficiency of the Bank's executives and authorities, the Agrani Bank Training Institute (ABTI) was established in 1976. Due to COVID-19, there was no foundation course available in 2020. They trained 15,222 people in over 165 courses and seminars in 2022 using the virtual platform Zoom, ABTI has made a range of courses available to officers who are already serving as well as those who have completed the banking foundation course. The caliber of an organization's human resources determines its success. Agrani Bank Ltd. offers its employees in-house training at its tastefully equipped training facility in Naya Paltan throughout the year. The institution hires trainers and invites experts to participate as guest speakers. Additionally, Bangladesh Institute of Bank Management (BIBM) personnel now receive more training.

2.4) Marketing Practices of Agrani Bank Limited

Agrani Bank Limited's marketing section claims that they don't use TVC, banner print, or advertisements to reach their target audience. To reach their consumers, they make an effort to concentrate on their website or online communications. Word-of-mouth marketing, on the contrary, is an effective way to interact with people and win their loyalty and trust.

2.4.1) Targeting Customers & Positioning Strategy

Via speaking with clients, I learned about their initial impressions of Agrani Bank Limited's services. Most consumers anticipate favorable or neutral service, depending on the situation. However, when it comes to perception (namely, quality), the majority of clients choose high-quality service. The conclusion is a huge accomplishment for Agrani Bank Limited as they were able to satisfy the quality standards, which is difficult for the firm to hear from clients who are providing such accurate, high-quality service. Customers do, however, have the highest expectations when it comes to customer care agents responding to their inquiries quickly. It may be concluded that customers are satisfied as a result. Once more, most people expressed their expectation that Agrani Bank Limited would provide good and ordinary service charges, respectively, when the topic of service costs came up. Customers who have already used Agrani Bank Limited's services report that the outcome is likewise almost what they had anticipated. Agrani Bank Limited is superior to the other financial services that are offered.

2.4.2) Strategies for Service Recovery

Agrani Bank Limited has the biggest network. They try to guarantee service delivery and are very aware of client pleasure. Nevertheless, service failure does occur sometimes. Agrani Bank Limited has service recovery measures to address the service failure. To address the issues, Agrani Bank Limited employs these tactics -

- ❖ **Ensure Service Failure Safety:** Making the service fail-safe is the optimal approach to service recovery. Agrani Bank Limited makes every effort to provide customers with an effective and efficient service to prevent any sort of failure. On the other hand, Agrani Bank Limited investigates any compromised services and assists customers in contacting the relevant authorities. After that staff works quickly to attempt to remedy the issue, provided it is reasonable and lawful.
- ❖ **Promote & Analyze Disputes:** Agrani Bank Limited is constantly in favor of encouraging customers to discuss their issues since they care about their happiness. Each bank branch has a complaint box and help desk to track and encourage client concerns. They also regularly organize different programs with the customers to understand the inner workings of the company.
- ❖ **Take Swift Action:** Most customers think that Agrani Bank Limited doesn't make an effort to address their issues right away; very few claimed that it takes more than a

day, and most said that it takes between two and four days. Due to a large number of clients and insufficient staff, even with their best efforts, they frequently are unable to find a solution.

- ❖ **Give Sufficient Clarification:** Regardless of the circumstance surrounding a service outage, Agrani Bank Limited provides the customers with thorough justifications for the loss. They then begin the process of service recovery. But occasionally, due to various circumstances, laws, and ordinances, businesses are unable to give consumers any compensation. In these circumstances, they attempt to elucidate the company's position to them through appropriate explanation.
- ❖ **Take A Note From The Behavioral History:** Given that service failures happen in service companies, this is the most crucial service recovery approach. To prevent the same kinds of service failures from occurring again, they always strive to learn from each service failure and try to incorporate some fresh ideas surrounding service delivery.

2.4.3) Ethical Guidelines

- ❖ **Be Trustworthy:** At Agrani Bank, we value reciprocal trust. It conducts business in a way that inspires confidence in its clients.
- ❖ **Fulfill Expectations:** Notwithstanding the situation, the Bank makes every effort to earn consumers' and clients' trust and confidence by keeping its word.
- ❖ **Act with Transparency:** In its interactions with clients and other stakeholders, Agrani Bank is open and honest. Transparency is maintained by the Bank via providing information on its website, journals, publications, print and electronic media, and more.
- ❖ **Perform Courtesy:** Agrani Bank extends the highest level of respect and civility to all of its stakeholders, irrespective of their variations, roles, job titles, age groups, or other differences.
- ❖ **Keep The Surroundings in Mind:** To prevent pollution and health risks in the environment, Agrani Bank also makes sure that an Effluent Treatment Plant (ETP) is set up.

2.4.4) Product & Services

A) Deposits –

- ❖ Current Deposits
- ❖ Savings Deposits
- ❖ Fixed Deposits: 3 months, 6 months, and 1 year or above
- ❖ Agrani Bank Pension Sanchay
- ❖ Agrani Bank Bishesh Sanchay Scheme

B) Foreign Currency Deposit Accounts –

- ❖ Foreign Currency Account
- ❖ Non-Resident Foreign Currency Deposit

C) Loans & Advances –

- ❖ Cash Credit
- ❖ Secured Overdraft
- ❖ Temporary Overdraft
- ❖ Industrial Credit
- ❖ Staff Loans
- ❖ Housing Loan-General & Commercial
- ❖ Consumer Credit
- ❖ Rural & Agro Credit
- ❖ Small and Medium Enterprise Loan
- ❖ Export Cash Credit
- ❖ Import Finance: Loan Against Imported Merchandise, Loan Against Trust Receipt.
- ❖ Export Finance: Export Cash Credit, Packing Credit, Foreign Bills Purchased.

D) Treasury –

- ❖ Treasury Bill
- ❖ Treasury Bonds
- ❖ REPO
- ❖ Reverse REPO
- ❖ Import/Export Financing
- ❖ Custodian Services
- ❖ Money Market Lending

E) Special Services –

- ❖ Cash Services
- ❖ ATM Services
- ❖ Check encashment
- ❖ Fund Transfer
- ❖ Inter-Branch Money Transfer
- ❖ SWIFT
- ❖ Issuing and Encashing Foreign Drafts
- ❖ Locker Service

F) Other Services –

- ❖ Letters of Credit
- ❖ Letters of Guarantee
- ❖ Advance Payment Guarantee
- ❖ Performance Bond
- ❖ Shipping Guarantee

G) New Products & Services Introduced in 2011 –

- ❖ Merchant Banking Unit
- ❖ Agrani Bank Sanchay Scheme
- ❖ Loan for Overseas Employment

2.4.5) Achievements

- ❖ **SAFA Award:** The South Asian Federation of Accountants awarded the 2009 Corporate Governance Disclosure Awards and Best Presented Accounts to the second-runner-up public sector entity.
- ❖ **ICAB Award:** The Institute of Chartered Accountants of Bangladesh awarded the Public Sector Entities division first place in the 10th ICAB National Award for the best-published Accounts and Reports 2009.
- ❖ **ICAB Award:** In the 10th ICAB National Award for Corporate Governance Disclosure 2009, the Institute of Chartered Accountants of Bangladesh awarded Public Sector Entities first place.
- ❖ **Financial News Services:** Best Performing Bank in 2013-2014.
- ❖ **The Industry:** Leader In Quality 2013-2015.

2.4.6) Promotional Strategy

- ❖ **Building Client Connections:** Money cannot purchase connections which is one of the most crucial elements in business promotion. Business is driven by customer connections, which are based on identifying people who value our goods or services. A type of marketing development tool from a direct response marketing campaign that prioritizes client retention and happiness over the sales transaction is known as "Relationship Marketing." Customers who are more satisfied with a service are more likely to trust the company, and those who have greater trust are more likely to remain devoted customers. Agrani Bank Limited is a service provider wholly committed to meeting client demands and offering the best possible degree of dependability and quality of service. Top management at the bank claims that rather than concentrating just on sales volume, the bank has already decided to concentrate on attracting, pleasing, and keeping clients through the development of business and, in certain cases, personal relationships. Officials from the bank's Planning, Development, and Human Resources departments claim that they have already set up several training courses for staff members on how to keep cordial and productive relationships with clients.
- ❖ **Attract New Clients:** The bank is a nationalized bank and it has a positive brand image. In addition, they enjoy a sizable consumer base in rural regions. The biggest commercial bank in Bangladesh is constantly searching for significant corporate clients. Recently, it agreed with PRAN RFL Group to collaborate and handle all types of transactions. They occasionally provide various promotional tools, such as price bonds, lottery tickets, and insurance facilities with account opening, to draw in new general consumers.
- ❖ **Consumer Contentment:** Contented clients are devoted supporters and may provide priceless favorable word-of-mouth promotion. The main objective of relationship marketing, which is the most reliable method of increasing revenue, is customer pleasure. Agrani Bank Limited includes several distinct features, such as a service charge, after-sales assistance, an easy service recovery process, etc., to ensure client satisfaction. Because it is a state-owned bank, its service charge is lower than others. Their post-purchase assistance was excellent. Customers can visit the closest branch to monitor their online financial transactions after using Agrani Bank Limited's services.

- ❖ **Develop Consumers' Minds with Trust:** One of the largest names in Bangladesh's banking industry is Agrani Bank Limited. For many years, they have been running their company in Bangladesh with success. They have been effective in creating a positive perception of their brand in the eyes of consumers during this time. Customers develop trust in this brand image. Customers find them trustworthy because of their recovery possibilities.
- ❖ **Promise Completion:** One of the most crucial aspects of relationship marketing is promise fulfillment. Making promises alone is insufficient; it's also critical to follow through on them. Agrani Bank Limited is not a company that just makes promises to its clients; it also makes an honest effort to honor those commitments. Customers are guaranteed the delivery of their money to a specified location within a certain time frame. Agrani Bank Limited normally completes services on schedule, barring unforeseen or man-made disasters. If not, they make up for any legitimate and lawful grievances. They also honor their word on their plan for recovery.
- ❖ **Maintaining Clients:** Relationship marketing aids in keeping a current client who has already decided to go with another company. They maintain the confidentiality of their current client retention approach. However, they described a procedure for keeping consumers. First, they utilize internal and external research to determine the reasons for the customers' departures from the company. Next, they attempt to get in touch with the former clients and attempt to convince them to return to using the bank's services.

2.4.7) Marketing Channels

Customers utilize a broad range of sources and methods for communication these days. Thus, Agrani Bank Limited employs its Integrated Marketing Communications (IMC), where each communication channel/outlet reinforces its intended message, to set itself apart from all the other communications out there.

- ❖ **Text Message** – ABL is attempting to convey to its clients a single, consistent message.
- ❖ **Media** – The platforms and channels that will be used to convey the message to the client.
- ❖ **Digital Software Application** – Under the project of Green Banking, customers can install the Agrani Bank Mobile App. on their smartphones for money transferring

from one bank to another, from bank account to bKash, Nagad, Rocket, and can pay utility bills through mobile.

Internal Marketing: The company's employees need to get reliable, comprehensive, and consistent marketing information. To foster friendly relationships among the staff entails collaboration, encouragement, and training programs. It makes it possible for staff members to provide the service efficiently and fulfill the commitment made to the client. Agrani Bank Limited offers a few recurring training courses to improve the productivity of its staff.

External Marketing: This is consumer-facing marketing. Public relations, advertising, promotions, and so on are all included. To get the market's attention, external marketing is done. Apart from its official website, and a few business periodicals, Agrani Bank Limited uses no other medium for reaching out to potential clients when it comes to external marketing. Because superior services encourage consumers to promote their services. In the market, pricing is occasionally employed as a promotional tactic. The number of clients naturally rises as soon as potential customers become aware of it.

Interactive Marketing: This is the critical point in a customer-front office personnel encounter, such as when a service is delivered, a cape is issued, etc. This is when staff members initiate contact with prospective clients.

2.4.8) Critical Marketing Issues & Gaps

A significant void that results from the service provider's inability to meet the customer's expectations for performance or delivery. A disparity between the customer's expectations and the actual service they receive is what gives birth to a communication gap. It is a significant obstacle for any company managing Integrated Marketing Communications (IMCs). It may result from the following crucial elements:

- ❖ **Weak oversight of the service guarantee:** As previously stated, a service provider promises to provide when it talks with a consumer. The client loses faith in it when it is unable to live up to this promise.
- ❖ **Insufficient internal marketing correspondence:** A service provider must make sure that all of its staff members have received the right orientation and have adopted the service philosophy if it wants them to deliver the best possible customer service. Inadequate internal marketing might result in lost business or services.
- ❖ **Lack of employee knowledge:** It is the responsibility of service providers to properly instruct their clients on how to use and benefit from their services. Insufficient

knowledge may result in a bad client experience, for which the service provider will bear the blame.

- ❖ **Improper handling of client expectations:** Clients have specific expectations depending on the correspondence they get from service providers. On the other hand, the service provider should anticipate a negative shift in the customer's impression of service if the real-life experience fails to live up to the customers' expectations.

2.5) Financial Performance & Accounting Practices –

2.5.1) Financial Performance

	<u>2020</u>	<u>2021</u>	<u>2022</u>
1. Current Ratio	1.07	1.04	1.01
2. Return on Equity (ROE)	- 0.34%	3.39%	2.71%
3. Return on Assets (ROA)	- 0.01%	0.12%	0.10%
4. Net Profit/Loss After Tax	- 14%	133%	107%
5. Debt to Equity Ratio	2579.12%	2845.50%	2717.75%
6. Net Interest Margin	1.96%	1.68%	2.27%
7. Operating Profit	662 BDT in crores	648 BDT in crores	1202 BDT in crores
8. Earnings Per Share (EPS)	- 0.68	6.63	5.34

Source: Annual Report of Agrani Bank Limited (2020, 2021 & 2022)

Interpretations:

1. Current Ratio: Although it is less than in 2021, the bank's current assets are sufficient to cover costs based on current liabilities, as indicated by the current ratio of 1.01 for 2022. It is demonstrated that the current ratio was 1.07 in 2020, which was better than it was in 2021 when it dropped to 1.04 and was still able to sustain that level.

2. Return on Equity (ROE): An organization is more successful at turning equity capital into profits if its Return on Equity (ROE) is greater. This income statement from Agrani Bank shows that the return on equity was negative in 2020 and grew over time in 2021, indicating an increase in profitability and increased efficiency resulted in a higher profit of 3.39%.

However, they had a decrease in return on equity in 2022 as well 2.71% though, this time the proportion was higher than in 2020.

3. Return on Assets (ROA): 2020 was a terrible year for Agrani Bank, as evidenced by their return on assets. Because their ROA was negative and global economic graphs were devastated by COVID-19. The year 2021 was pretty favorable, with a 0.12% difference from 2020. Following that, the business was able to maintain profits by making effective use of its assets in 2022, but at a lower rate of 0.10% than in 2021.

4. Net Profit / Loss After Tax: Net profit after tax calculates a company's operational profit following the deductibility of all costs and expenses, including tax. 2020 saw the Agrani Bank experience a significant loss; at that time, its net profit after taxes was -14%. However, they managed to reach a 133% profit margin in 2021. The Net Profit After Tax dropped once again in 2022, but this time there was no loss to be faced, the amount was a respectable 107%.

5. Debt to Equity Ratio: The ratio of a company's debt to equity, or D/E ratio, indicates how much debt it has relative to its assets. A greater D/E ratio suggests that it could be more difficult for the business to pay its debts. The debt-to-equity ratio of Agrani Bank was 2579.12% in 2020, increased to 2845.50% in 2021, and then declined marginally to 2717.75% in 2022. Upon examination of the financial accounts, it becomes evident that the firm must make significant efforts to lower its debt-to-equity ratio to avoid lending risk.

6. Net Interest Margin: The difference between the amount of interest a bank receives from loans and the amount it pays on deposits is known as its net interest margin. It serves as a gauge of a bank's expansion and profitability. 2020 had a net interest margin of 1.96%, which fell to 1.68% in 2021 and then increased to 2.27% in 2022. It demonstrates that despite a setback in 2021, they put in a lot of effort and made progress to become self-sufficient in 2022.

7. Operating Profit Margin: It is the proportion of operational profit to sales or revenue for a business. Usually stated as a percentage, the greater the percentage indicates the profitability of the business. The Operating Profit Margin of Agrani Bank in 2020 was 662 BDT in crores, but in 2021, it dropped to 648 BDT in crores. Ultimately, it began to rise in 2022, reaching an enhanced amount of 1202 BDT in crores, indicating a lucrative increase.

8. Earnings Per Share (EPS): The corporation will be able to appropriately distribute common stock to the shareholders if earnings per share rises. The pandemic in 2020 caused Agrani Bank's EPS to decrease. Then, in 2021, it rose to 6.63, signifying the expansion of the

business. However, they were unable to maintain the same level of success in 2022 and fell to 5.34, which was still not a significant loss.

2.5.2) Accounting Practices

An organization's internal controls, such as its accounting and corporate governance procedures, are assessed via internal audits. They support preserving operational effectiveness by seeing issues and fixing mistakes before an outside audit finds them. Agrani Bank Limited reviews its accounting policies and procedures, as well as its financial activities and records. As a result, the management team and board will be able to assess the bank's whole control system independently. Other than that, the central nervous system of a financial institution is the financial department. In terms of accounting, every transaction processed by a bank is becoming legitimate. An imbalance in the bank's status would result from improper transaction recording.

Methods of Accounting:

The department's routine duties include –

- ❖ Should enter every transaction into the transaction ledger.
- ❖ To create an annual report of operations, a weekly status, and an hourly financial status.
- ❖ Prepare any declarations that are required for accounting.
- ❖ Must cover all costs on the division's behalf.
- ❖ Generate salaries and prepare compensation summaries.
- ❖ Get documents ready for clients.
- ❖ Fund transfers from one branch to another and accompanying financial processing.
- ❖ Operating organization's fundamental facts, etc.

2.6) Operation Management & Information System Practices –

2.6.1) Branch's Operations

The responsibility to guarantee that work activities in the branch are carried out in compliance rests with the Branch Operation Manager (BOM). For instance, when a Customer Service Officer (CSO) enters data correctly into the server to record the establishment of a new account, the BOM verifies the information, corrects any errors, and sends it back to the CSO for revisions. Additionally, he or she reports on internal work circumstances and audits and monitors to make sure money laundering activities are not taking place. generates a report detailing every operation. The BOM unit manages safety and is dependent on the

business's adherence to running a branch ethically and responsibly. The strict procedure for screening BOM aids in advancement; with control over hazards, the operation becomes more economical and efficient.

2.6.2) Information System

The ICT department of Agrani Bank Limited is strong and efficient in running day-to-day operations. Without a strong data system, the worker would not have been able to work from home during the COVID-19 stoppage. The HR department has a fully functional MIS branch that oversees the management of personnel records. All relevant personnel data is stored in the information systems to manage risk.

- ❖ **T24 Software:** Over the years, Agrani Bank Limited has seen a significant increase in branch automation. As of today, 931 outlets have all been digitized. Branches have begun to use this system. There are 928 automated branches in the Temenos Centralized Online program, version T24. The other offices use Core Banking Software (CBS). All banking activities, including opening, closing, approving, posting, paying orders, checks, clearing, and so on, are managed by this program.
- ❖ **Online MIS:** Online MIS systems are managed by Bangladesh Bank and the head office. There, daily activities like GL, PL, account updates, etc., are updated. This allows for easy branch monitoring.

2.7) Industry & Competitive Analysis of Agrani Bank -

2.7.1) Porter's Five Forces Analysis

Michael E. Porter created Porter's five forces, or p5f, a framework for evaluating a company's desirability, in 1979. These elements have a significant impact on a company's profitability.

1. Threats of New Entrants (Low):

Bangladesh Bank is in charge of setting entry and exit rules for all banks in Bangladesh. Some of the obstacles to entering the banking sector are regulatory compliance, reserve needs, money availability, licensing requirements, and security concerns. In general, compared to other businesses, the banking industry has lower entrance barriers. Starting a business in this market is significantly more challenging because of the capital requirements and regulatory environment to arise and win the public's trust.

2. The General Customer's Bargaining Power (High):

The government's stronghold on the economy. Consumers are quite powerful in the negotiating process. If customers are dissatisfied with Agrani Bank Limited's customer

service, they may easily move banks with minimal hassle. Several commercial banks compete with other government-owned financial institutions over clients, including Sonali Bank, Janata Bank, and others. Private banks also attract customers by offering superior service to clients at a low cost of switching.

3. Rivalry Among Competitors (High):

Other banks fighting for the same clients and deposits are Agrani Bank Limited's direct rivals. These days, domestic banks are competing with banks abroad for the business of the same clientele. Government banks and direct competitors of Agrani Bank Limited fight for the same clientele and customers. Financial institutions also have an edge over national banks since they have a lengthy history of developing trust with their clientele. Because the financial system is so transparent, it is easy for the local banks to imitate one another, which leads to intense competition among the institutions. The middle-class and lower-class customers that these banks have historically catered to are being challenged by other local banks.

4. Bargaining Power of Suppliers / Depositors (High):

The overall effect of information technology has been increasing depositor power. Due to the growth of phone and online banking, depositors now have more control over their funds. While those searching for loans may easily do the opposite (search for banks with the lowest interest rates), those looking for deposits can quickly use the internet to determine which bank has the greatest interest rates and deposit their cash there. As a consequence, depending on the market, suppliers' power may be little or significant. On the other hand, large depositors have a big say in interest rates.

5. Threat of substitutes (High):

There are more and more options for the banking industry as a whole, including microfinance, mobile banking, the internal or financial markets, and non-governmental organizations (NGOs). Consequently, these options can fulfill some or all of Agrani Bank Limited's activities. Customers now have more alternatives than ever to complete their financial transactions outside of the traditional banking system, which raises the possibility that Agrani Bank Limited may face more competition. Parallel financial and other amenities exist via government and private institutions in Bangladesh, including Agrani Bank Limited. Therefore, replacements have a strong power.

2.7.2) SWOT Analysis

The terms Strengths, Weaknesses, Opportunities, and Threats are represented by the abbreviation "SWOT." The Agrani Bank Limited's SWOT analysis is given below:

Strength:

1. One of Bangladesh's oldest and most reputable banks. So, they have a strong brand value.
2. Constantly receive assistance from the state.
3. Minimal transaction costs and varied benefit plans.
4. One of their primary advantages is their research section.
5. Less risk of going into poor business as it is a government bank.
6. There are plenty of workers at Agrani Bank that can do office jobs.
7. They have devoted clientele because they have been in business for a long time.
8. They have a loyal customer base in the country.
9. They can interact with their clients through several branches.
10. They have started the "Green Banking Project" and are supporting less paperwork to save the greenery of Bangladesh.
11. They have a strong and wide networking power all over Bangladesh.
12. From the end of the year 2023 they have introduced a Mobile App Based Money Transfer Service for their customers. To support the customers and pay the utility bills with the help of a smartphone only. It even made the money transfer easy. Moreover, they can transfer their money to their bKash or Nagad if they feel any emergency.
13. For the remittances they have a special sector in all their branches.

Weakness:

1. Modern technology is inadequate.
2. There is no strong promotion for Agrani Bank Limited.
3. Inadequate advertising initiatives.
4. Ignorant of client contentment.
5. Their service is slow.
7. Absence of a flexible mindset.
8. For routine tasks, they lack an updated MIS System.
9. The employee lacks appropriate training & and credentials.
10. The ideal employee and what the organization needs differ from one another.
11. It might be challenging to locate Agrani Banks Limited's ATM booth in two or three places.

Opportunities:

1. To reach more clients, they might build new branches.
2. Their services are in great demand.
3. They might provide more alternatives for services.
4. They can grow more by adjusting to technological advancements.
5. They can satisfy customers if they implement cutting-edge technologies.
6. They can launch new customer-focused initiatives, which heightens competitiveness.
7. Agrani Bank Limited may grow its capital and make transactions in a variety of Bangladeshi industries.

Threats:

1. In the field of commercial banking, they have several rivals.
2. Calamity of nature such as – earthquakes, pandemics like Covid – 19, etc.
3. Inflation of money.
4. Bank acquisitions and mergers are a global trend that is creating issues.
6. A large number of fresh banks are entering the market and offering fresh offerings.
7. Stricter and more recent laws and regulations are being imposed by the federal government.
8. Problems caused by frequent devaluations and fluctuations in foreign exchange rates.
9. Due to pervasive corruption in the system brought on by inadequate governance, the bank has lost a sizable sum of money in recent years.
10. Political upheaval is becoming a major hazard to financial institutions in the modern world.

2.8) Summary & Conclusions

Agrani Bank Limited is committed to providing the best financial solutions to help the state's economic growth by attracting business and creating opportunities for youth to advance in their professional lives by reducing poverty, raising the standard of living for the impoverished, and ensuring the nation's long-term social, political, and economic advancement. It seems that Agrani Bank Ltd. has a bright future awaiting the company. Upon evaluating the bank's 3-year performance, I found that the bank is strategically progressing toward its objectives and has established a significant presence in the nation's finance industry. Despite not being able to improve its earnings per share due to the challenging COVID-19 environment, the bank is using creative ways to draw in more customers and expand the range of services it offers in recent years.

2.9) Recommendations / Implications

- ❖ Agrani Bank Limited must improve its internet-based tactics as soon as feasible.
- ❖ The staffing capabilities of the remittance unit are insufficient to handle the enormous volume of work. As such, this division's employment proportion has to be quadrupled.
- ❖ As I have noticed that they don't have a strong promotional strategy to grow their business that's why they should focus on that issue to expand in the banking industry.
- ❖ Moreover, they don't have sufficient ATM booths available in all locations of Bangladesh. They must think about the emergency of their clients all over the country.
- ❖ Along with that they should keep in mind that the customers prefer the 24/7 service-providing nature of a bank.

Chapter 3: Project Part

Topic: “Green Banking Practices of Agrani Bank Limited”

3.1) Introduction

In the era of climate change and global warming, providing clients with the appropriate services is insufficient; green banking practices should also be implemented to address environmental concerns and fulfill corporate social responsibility (CSR) to clients and the target market. Financial institutions implement different tactics for economic growth since they have an impact on the nation's development and economic growth in terms of both quantity and quality. There is increasing pressure on all businesses, including financial institutions, to adopt Green Initiatives as environmental concerns get more attention. Because a higher quality loan portfolio generates higher returns, the banking industry helps to promote investments that are both socially and ecologically responsible by increasing value and lowering the loss ratio. Therefore, one of the banking industry's obligations should be to promote sensible financing and ecologically appropriate investments. The term "Green Banking" refers to the practice of banks using all of their resources responsibly, minimizing waste, and prioritizing decisions that have sustainability as a key consideration. It also entails lessening your carbon footprint from our banking operations and encouraging eco-friendly behaviors.

There are many reasons to go green, but the main ones are rising energy prices and consumption, increasing consumer interest in eco-friendly products and services, rising

public expectations for the Bank's environmental responsibilities, and the emergence of more stringent regulatory and compliance requirements. There are several ways to do this. By creating CDs and money market accounts with online banks rather than giant multi-branch banks, paying bills online rather than by mail, and identifying the neighborhood bank in your region that is doing the most to promote local green projects, you may save money by switching from branch banking to online banking. It is a catch-all word for policies and procedures that give banks sustainability in terms of the economy, the environment, and society. It seeks to maximize efficiency and effectiveness in banking procedures, as well as the usage of IT and physical infrastructure, with little to no negative environmental impact. The term "green banking" describes the degree of environmental friendliness and the bank's dedication to moral and ethical practices.

When it comes to emissions and pollutants, the banking industry is typically regarded as ecologically benign. The banking industry has a minimal and clean internal environmental effect in terms of power, document, and water consumption. The banks are attempting to encourage green industry growth and, in the process, help to rehabilitate the environment. The idea of "Green Banking" will benefit banks, customers, businesses, and the whole economy. More deposit and lending options will be accessible to customers via online and mobile banking as a result of this move toward green banking. Additionally, green banks have to waive fees and reduce interest rates on loans made for energy-efficient projects. This goes beyond simple profit in banking. The participation and outreach that individual banks provide to the community in which they operate is a significant component of green banking.

3.1.1) Literature Review

Green banking is the term for environmentally friendly banking. The green banking approach is centered on environmental concerns. Similar to a traditional bank, green banking takes into account all social and environmental aspects. It is also referred to as a sustainable bank, socially responsible bank, ethical bank, or environmentally responsible bank and is supposed to take into account all social and environmental aspects. Banks have different approaches to green banking, but generally speaking, their goals are to use resources responsibly, prevent waste, and prioritize the environment and society. Thombre (2011) contended that, although hard to quantify, a bank's exterior operations have a significant negative influence on the environment. Thus, one of the banking industry's duties should be to promote cautious lending and environmentally conscious investments (Sahoo and Nayak 2008). The bank ought to adopt a more environmentally conscious and proactive approach to lending by

including ecological and environmental considerations in its lending principles. This would compel firms to engage in environmental management through mandatory means and employ suitable technology and management systems (Hayder 2012). According to Verma (2012), banks in Bangladesh are progressively realizing that a change from the "profit, profit, and profit motive" to the "planet, people, and profit" is necessary. Green banking is adopting commercial and financial practices that lessen environmental harm and promote environmental preservation.

Green banking aims to prioritize the environment and society while using resources responsibly and reducing waste. The banking sector used to be composed of a huge number of relatively small businesses that traded in unique local marketplaces. They conducted their conventional business—which included receiving deposits and disbursing loans—in person with customers at physical locations. A more innovative approach to providing banking services is being considered by banks as a means of addressing the issues of rising expenses, demanding clients, and intensifying competition, in addition to the task of developing and gaining a greater portion of the banking industry. As a result, a lot of financial institutions have started creating technology-driven strategies in the hopes that they would increase market penetration and consumer preference, which will lead to greater profits. Stated differently, there has been a shift in the private banking industry toward the use of electronic delivery channels like the Internet, the phone, and mobile phones.

New electronic delivery channels are progressively taking the position of over-the-counter banking in the financial services sector (Thornton & White 2002:59; Yu & Guo 2008:8). As a result, several banks have adopted electronic banking in recent years (especially after 1995) to provide new services and make banking easier for their clients. Customers no longer need to visit branch offices as a result (Hernández-Murillo, Llobert & Fuentes 2012). Additionally, clients that use electronic banking benefit from time- and location-invariant financial services as well as improved terms of business, including reduced commission rates, dependable customer service, and time-saving advantages (Yu & Guo 2008:9). Customers now want better services from banks, and if these expectations are met, customer satisfaction levels might rise dramatically (Ankit 2011). Because every bank in the banking sector is fighting with one another for clients, banks are increasingly more focused on providing their clients with alluring product bundles. Additionally, they are concentrated on providing the highest level of client pleasure, which has led them to give careful consideration to several elements, such as precision, adaptability, promptness, professionalism, and simple banking. Rapidly evolving technology, a rise in information intensity across all economic domains, the

emergence of virtual supply chains, and new business models and channels for providing services, such as ICT-banking systems, are all being brought about by this quickly developing economy. The rise of the "Digital Economy" appears to be directly causing a change of power in favor of the consumer. Additionally, it has altered how financial transactions are conducted. It generates greater service output, new product opportunities, and service market prospects. Banks may now employ a variety of technological solutions to lower transaction costs and save time and money thanks to their use of technology. It mostly depends on ICT (information and communication technology) to fulfill its promises of speedier commercial execution and round-the-clock availability. The Internet provides banks with the ability to:

- ❖ Bring in additional income
- ❖ Continue promoting services
- ❖ Boost the amount of money saved (Al-Sukkar 2005; Liao & Cheung 2003).
- ❖ Create, preserve, and grow enduring customer relationships by providing simple access to a wide range of services.

According to Singer, Douglas, and Avery (2010), banks may also easily increase their business volumes by selling higher-margin non-traditional goods (such as insurance, brokerage services, and so on) to their consumers through Internet banking. In addition, Giannakoudi (2009: 207) pointed out that a bank's continuous online presence not only serves as an inexpensive global form of advertising but also enables even small banks to grow geographically without having to make significant financial investments in opening new branches. The expansion of the client base allows banks to compete in areas that were previously unreachable due to distance or lack of resources, making them easier to approach and take advantage of. Bangladesh Bank, a significant investor, is vigorously pressuring commercial banks to adopt green banking practices. An additional factor that serves as a motivator for the appropriate use of green banking is financial gain. Research indicates that revenue growth and performance in the environment are positively correlated (Blacconiere 1993; Hamilton 1995; Hart 1995; Pattern 1993). Banking institutions must, therefore, take environmental performance into account when determining whether to invest in businesses or suggest that their clients do so in the current climate.

In addition to being a fundamental and dominant part of Bangladesh's financial system, the banking sector as a whole is essential to the country's economic growth. The only regulatory body in this sector is Bangladesh Bank, the country's central bank, which also oversees all scheduled banks operating in this sector. Six state-owned banks, three specialized banks,

thirty-one private commercial banks, eight private commercial banks based on Islamic Shariah, and nine international commercial banks make up this business. Together, the fifty-seven banks enable the primary capital mobilization process and satisfy the finance requirements of the country's economic operations.

The Bangladesh Bank Act of 1972 established the Bangladesh Bank, which the government uses to create and carry out policies and directives to oversee, manage, and regulate the banking industry. The governor of Bangladesh Bank stated that to create a brighter future by greening financial activities, everyone must adopt a different perspective on environmental challenges (Star 2010). It's time to take the lead in green banking to rescue the environment. Priority lending should be given by banks to industries that support environmentally friendly practices (Rashid 2010). Bangladesh Bank has made many efforts to bring about green banking. To support renewable energy projects in the nation, which has been suffering from frequent power outages, Bangladesh Bank introduced the Taka 2.0 billion Green Banking Refinance Scheme on August 3, 2009 (www.thefinancialexpress-bd.com). "People are not aware of our green financing fund," claims Bangladesh Bank. They are even unaware of the source of its availability. This is mostly to blame for the inadequate payout." (www.thefinancialexpress-bd.com). Bangladesh Bank has also taken action regarding the interest rate on loans associated with green banking. "To incentivize commercial banks to enhance loan disbursement under its refinance scheme, Bangladesh Bank has raised the interest rate for green banking," authorities stated. (www.thefinancialexpress-bd.com).

3.1.2) Research Objectives

This study's primary goal is to investigate the steps that Agrani Bank has taken to bring green banking to Bangladesh.

The particular targets are:

- ❖ To examine Bangladesh's Green Banking practices.
- ❖ To support the potential of environmentally friendly banking methods in Bangladesh.

3.1.3) Significance

The notion of Green Banking has fostered a friendly environment within the banking industry, guaranteeing the significant influence of Green Banking on Bangladesh's socio-economic terrain. Sustainable banking goes beyond internal eco-friendly initiatives to include helping with eco-friendly finance. Guidelines for Environmental Risk Management (ERM)

are a component of green banking. ERM is used to evaluate environmental hazards and isn't meant to discourage investment; instead, it's for sustainable financing.

Green economies, which are based on renewable energy, green buildings, clean transportation, water management, waste management, and land management, are the foundation upon which the policy guidelines for green banking have been developed. Green banking uses efficient renewable energy sources in conjunction with proactive environmental protection and climate change mitigation. It looks at the environmental problems and challenges related to possible corporate ventures that are being funded. Additionally, as a result of these problems and concerns, identify, assess, and manage the environmental risk as well as the related financial consequences. Therefore, rather than causing anxiety, the bank employs environmental risk management to improve its connection with its customers.

3.2) Methodology

The research challenge may be methodically solved by the use of methodology. It offers a selection of methods, approaches, resources, and information to support programmers in creating and putting into practice the suggested system. It is focused on locating pertinent data sources, using suitable data-gathering procedures, and using the right statistical tools and methodologies for data analysis. The study was carried out promptly using a methodical approach, from topic selection to the creation of the final report. From September 17 to December 15, 2023, both primary and secondary data were collected to compile this report. When gathering primary data, open communication with management, actual job experience, and observation were all beneficial. Journals, working manuals, yearly reports, and online resources were used to gather secondary data.

3.2.1) Data Collection

Finding and gathering data was an essential component. There are two categories in which the data used in this study came from:

- ❖ **Primary Sources:** As part of an original study, primary data are documented. The amount of time allotted for the study typically limits the amount of labor required to gather original data. The study's key data sources included management discussions, observation, and hands-on activity in the workplace.
- ❖ **Secondary Sources:** The web pages, newspapers, journals, research publications, Internet, and other research on certain stories.

3.2.2) Researching Techniques

The system was constructed using the following fact-finding methods to adhere to the procedure:

- ❖ Observation
- ❖ Interview
- ❖ Questionnaire Survey &
- ❖ Open Discussion

3.2.3) Observation

Throughout my internship at Agrani Bank Limited, a significant portion of my industry experience and the research approach I had learned in class came in handy. The bank's financial modeling is what made the combined conclusions in this report reasonable and cautious.

3.2.4) Questionnaire

This is the most often utilized technique in system creation to confirm the new system design and collect procedure-related data. Since it was not feasible to interview every customer, some consumers as well as bank employees participated in the questionnaire. This study uses the convenient sampling approach and a small amount of deliberately chosen sampling. About 10 clients chose to complete the survey, the almost 15 that I contacted. I then discussed it with them and obtained the information I needed. I mainly handed them the survey paper and explained the significance of the Green Banking initiative and Digital Financial Services. Then I explained to them why I was obtaining this data. My background information indicates that the form was completed by individuals who are connected to the bank.

3.2.5) Sample Size

Out of 15 clients, 10 agreed to answer the survey.

3.2.6) Ways of Analysis

Pie charts and bar charts were used to display the analysis and presentation of the collected data. To generate the report, a variety of software programs are utilized, including Microsoft Excel and SPSS.

3.3) Analysis & Findings

The findings of the research and data evaluation are covered in this chapter. To guarantee that the information collected was presented intelligibly using tables and pie charts, the survey that was utilized in this study underwent a thorough analysis.

3.3.1) Analysis of The Survey

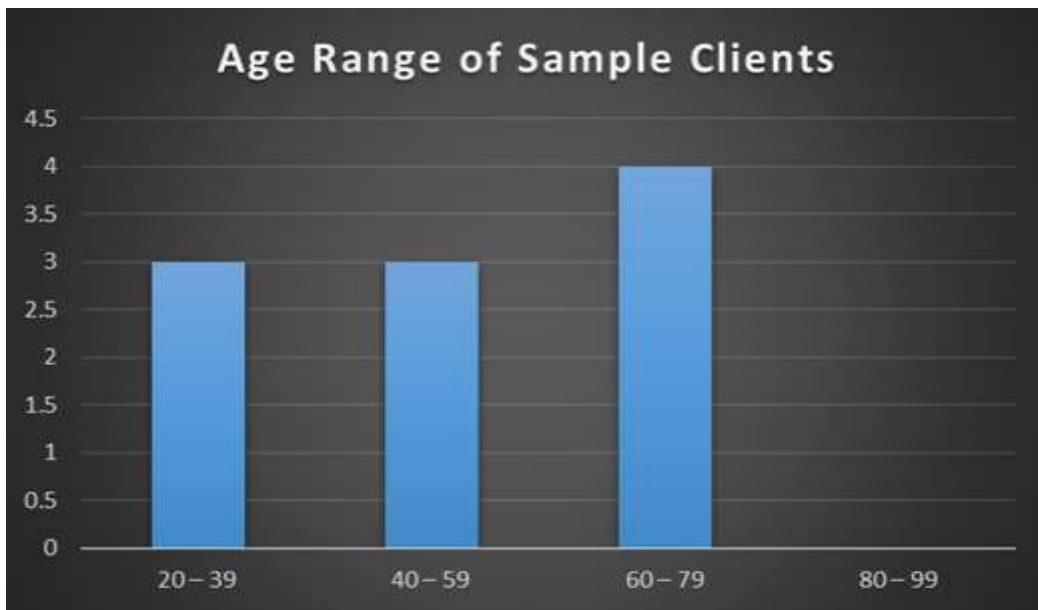
The parameters for all statements are – Agree, Strongly Agree, Neutral, Disagree, Strongly Disagree & and Yes/No.

Survey topic on Green Banking Practices of Agrani Bank Limited										
S. No.	Name	Occupation	Range of Age?	As ABL is progressing on Green Banking to make the banking process better, is time-saving for customers".	Is Green Banking easy to adjust to the ABL?	Under the Green Banking project, ABL gives more importance to environment-friendly factors.	“ABL has initiatives to reduce paper usage”. Do you agree?	ABL uses a social and environmental management system to evaluate all credit proposals.	ABL has environmentally friendly banking practices (e-mail, internet, e-statements, online approval system, etc.).	ABL has an environmental or Green policy.
1.	Aleya Begum	Homemaker	60-79	Agree	Yes	Agree	Yes	Agree	Yes	Yes
2.	Selina Aktar	Teacher	40-59	Agree	Yes	Agree	Yes	Agree	Yes	Yes
3.	Quazi Kamruz zaman	Service Holder	40-59	Agree	Yes	Agree	Yes	Agree	Yes	Yes
4.	Syed	Retired	60-79	Agree	Yes	Agree	Yes	Agree	Yes	Yes

	Ashiqe Rasul	Govt. Officer								
5.	Jessica Sen	Student	20-39	Agree	Yes	Agree	Yes	Agree	Yes	Yes
6.	Makheina Marma	Homemaker	40-59	Agree	Yes	Agree	Yes	Agree	Yes	Yes
7.	Mahabub Alam	Businessman	60-79	Agree	Yes	Agree	Yes	Agree	Yes	Yes
8.	Jannatul Ferdous	Student	20-39	Agree	Yes	Agree	Yes	Agree	Yes	Yes
9.	Sabrina Hosen	Student	20-39	Agree	Yes	Agree	Yes	Agree	Yes	Yes
10.	Abu Saleh	Businessman	60-79	Agree	Yes	Agree	Yes	Agree	Yes	Yes

A total of 10 respondents to my customer survey on the issue I covered above provided me with this kind of feedback. I used a variety of graphics to do an analysis, which is shown below –

What is the range of your age?



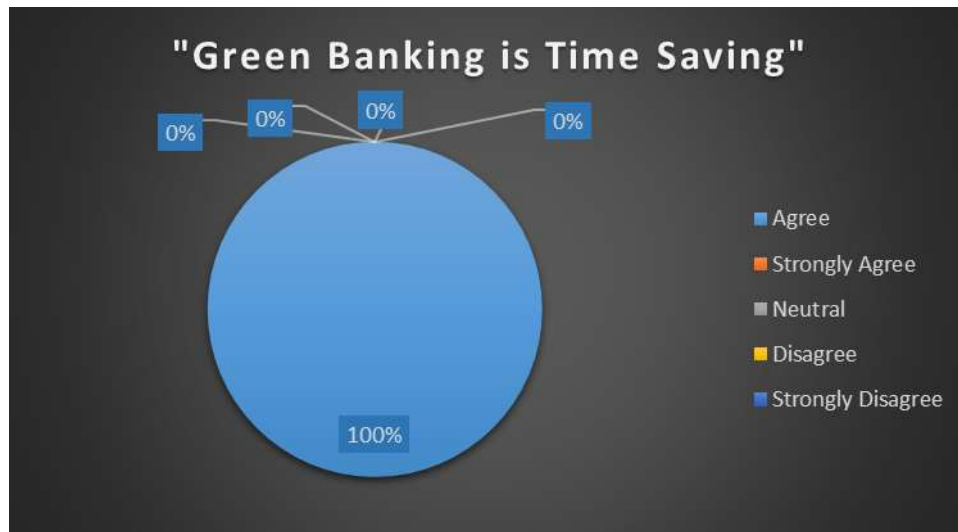
Out of the 10 individuals, 3 were within the age range of 20 to 39, 3 were between 40 and 59, 4 were between 60 and 79, and none were between 80 and 99.

What is your occupation?



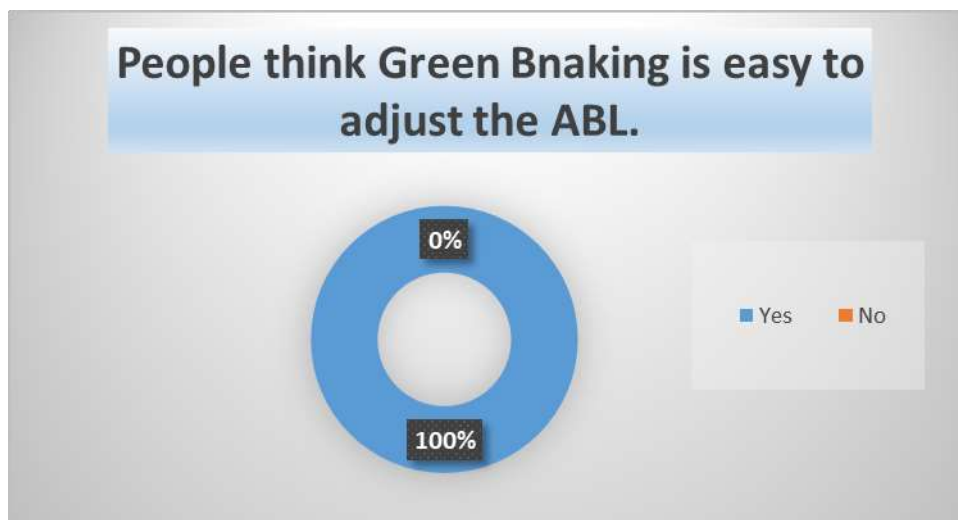
The majority of the sample clients I surveyed at The Agrani Bank's Minhaj Court Branch were students. Because students are friendly and willing to be part of my survey. But, most of the clients acted very busy and unwilling to take part in it and asked lots of personal questions. Among 10 sample clients, 3 were students, 2 were businessmen. 2 were homemakers, 1 was a teacher, 1 was a service holder and 1 was a retired government officer.

As Agrani Bank Limited is progressing its work on Green Banking to make the banking process better, is time-saving for customers".



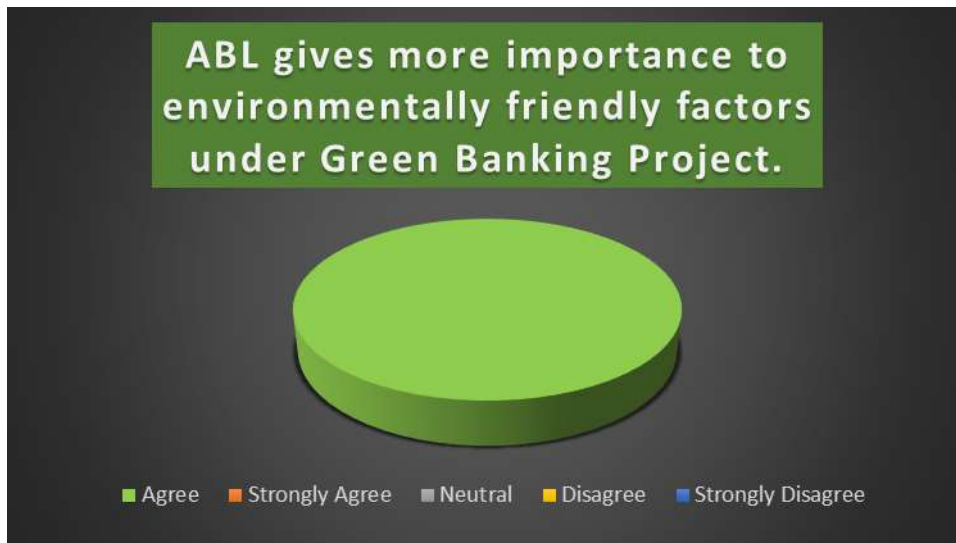
All the sample clients agreed on the statement that ABL is progressing on Green Banking to make the banking process better, and is time-saving for customers". Because they can make transactions on their own even at weekends through smartphones and they won't need to come to the bank for every transaction now and then.

Do you think Green Banking is easy to adjust the Agrani Bank Limited?



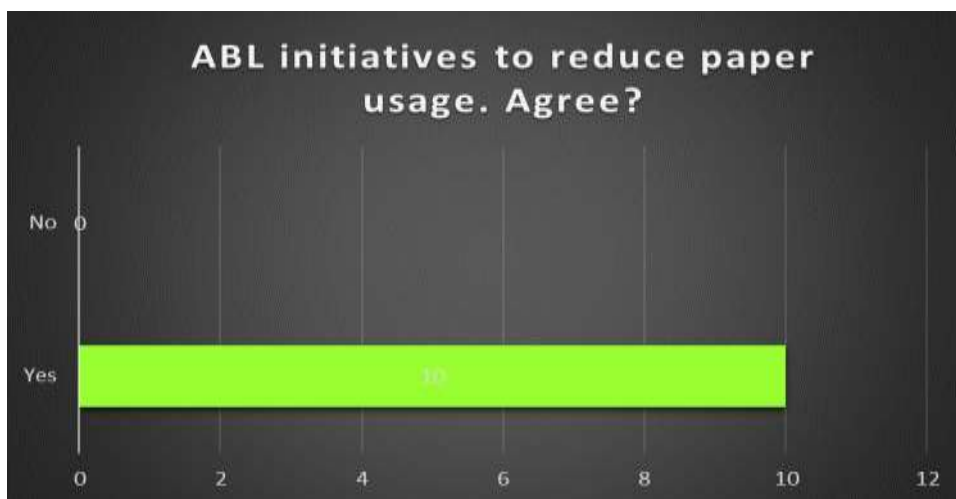
Here in this analysis, the people I have surveyed, the percentage of people who think it is easy to adjust stated Yes, and those who think it is not easy to adjust stated No. As technology is developing day by day and cashless banking is introduced in the modern era through the Agrani Smart App Service, that's why 100% of people said Yes, and 0% of people said No.

Under the Green Banking project, Agrani Bank Limited gives more importance to environmentally friendly factors like ecological gains.



All the sample clients agreed with the statement that under the Green Banking project, Agrani Bank Limited gives more importance to environmentally friendly factors like ecological gains. Because they are gradually promoting paperless banking.

“Agrani Bank Limited has initiatives to reduce paper usage and other waste materials”. Do you agree?



In this analysis, the sample clients agreed to the statement that “Agrani Bank Limited has initiatives to reduce paper usage and other waste materials”. When a client comes for any bank statement, the officers request the clients to open the Agrani Smart App on their

smartphones so that they can easily get the bank statements on their own through the Agrani Smart App Service, that's why 100% of people said Yes, and 0% of people said No.

**Agrani Bank Limited has environmentally friendly banking practices
(e-mail, internet, e-statements, online approval system, etc.)**

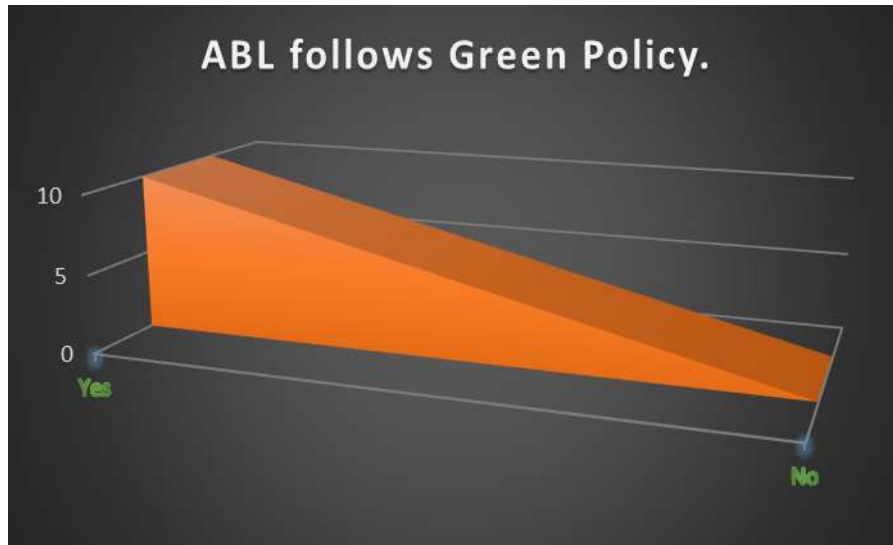


100% of the sample clients agreed with the statement that ABL has environmentally friendly banking practices". Because they get SMS in every transaction. Moreover, they can get their bank statements through their own Agrani Smart App even at weekends.

**Agrani Bank Limited uses a social and environmental management system
to evaluate all credit proposals.**



Agrani Bank Limited has an environmental or Green policy.



3.3.2) Findings of The Survey

Working at the Minhaj Court Branch of Agrani Bank Limited has given the study access to a more recent form of experience. Following data collection and analysis, the study has examined a few findings. These findings are entirely dependent on my personal opinion.

- ❖ The branch does not focus more on assessing alternative energy sources and conserving power via the use of solar energy.
- ❖ In large cities, there aren't enough ATMs with adequate solar energy backups.
- ❖ The amount of water, paper, etc. used at the bank's offices and branches is not tracked or maintained by the bank.
- ❖ The bank does not promote environmental rules compliance among its clientele or corporate establishments.
- ❖ The bank makes an effort to establish all of its branches following Green Banking standards. However, they nevertheless deviate greatly from these practices.

3.4) Summary & Conclusions

3.4.1) Summary

One of the nations most susceptible to climate change worldwide is Bangladesh. One may argue that Bangladesh's green banking policies fall short of expectations. Green banking is important in keeping with global growth and the fight against climate change. These days, green banking encompasses both awareness and implementation. The government ought to initiate the required actions to uphold current environmental laws and create suitable legislation to guarantee that the nation is pollution-free. In this sense, the Central Bank of Bangladesh can take the initiative. Entities in the community at large are required to do far more in the areas of investigation, corporate surveillance, and awareness-raising. Because consumer behavior and spending patterns play a major role in the development of green banking, Bangladesh has to make significant progress in the area of "Consumer Awareness." Governments, media outlets, non-governmental organizations, and banks will need to work together to bring about swift change among consumers and companies. The financial communities' efforts could not have much of an impact. It must take the required actions to uphold current environmental laws and create suitable legislation to guarantee that the nation is clean. In this way, the Bangladesh Central Bank can take the initiative. Organizations in broader society need to do far more in the areas of investigation, business monitoring, and awareness-raising. Because consumer behavior and spending patterns play a major role in the development of green banking, Bangladesh has to make significant progress in the area of "consumer awareness." Governments, media outlets, non-governmental organizations, and banks will need to work together to bring about swift change among consumers and companies. The financial communities' efforts could not have much of an impact.

3.4.2) Conclusions

Green banking practices don't hurt banks' bottom lines; greater attention should be paid to them right now. The required actions ought to be performed. It is imperative to establish guidelines and guarantee a widespread understanding of the significance of green banking. By constructing more energy-efficient branches, putting in place energy-efficient operating practices, providing staff mobility, supporting sustainable banking, and expanding its financing in environmentally sensitive businesses, really green banks will lessen their carbon footprint. Additionally, banks may help green organizations and raise funds for regional environmental projects.

3.5) Recommendations

One of the banks with the biggest potential in the banking industry is Agrani Bank Limited. Its vast portfolio of assets allows it to cover its liabilities, and the bank's management team is made up of knowledgeable bankers and managers at every level of the organization. Therefore, identifying the shortcomings of this branch is not a simple task. I would want to voice my personal view on the current procedures followed by the Minhaj Court Branch. To further enhance the quality of the service, the following actions might be implemented:

- ❖ The bank has to implement environmental risk management systems and green banking practices at a higher level.
- ❖ In larger cities, the bank could install more ATMs with suitable solar energy backups.
- ❖ The bank is responsible for maintaining its machinery and ensuring a proper communication system.
- ❖ The regulatory foundation for green banking states that Agrani Bank must either close its doors or make the required investments to comply with the norm, or focus on reducing pollution from paper, gas, and electricity.
- ❖ To reduce pollution and environmental risk, the bank may keep track of how much water, paper, power, and other resources are used by the offices and branches.
- ❖ The bank has to install an environmental governance-based culture throughout the company.
- ❖ The bank ought to imitate both national and international best practices.
- ❖ The bank may integrate credit risk management even further into the broader credit risk approach in the future.
- ❖ The bank must have a strong network for updating the data in the software.
- ❖ The bank may create an effective database for technological problems.

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Appendix A.

1. What is your name? *Aleya Begum*

2. What is your occupation? *Home Maker*

3. What is the range of your age?

- 20 - 39
- 40 - 59
- 60 - 69
- 80 - 99

4. As Agrani Bank Limited is progressing its work on Green Banking to make the banking process better, is time-saving for customers".

- Agree
- Strongly Agree
- Neutral
- Disagree
- Strongly Disagree

5. Do you think Green Banking is easy to adjust the Agrani Bank Limited?

- Yes
- No

6. Under the Green Banking project, Agrani Bank Limited gives more importance to environmentally friendly factors like ecological gains.

- Agree
- Strongly Agree
- Neutral
- Disagree
- Strongly Disagree

7. "Agrani Bank Limited has initiatives to reduce paper usage and other waste materials". Do you agree?

- Yes
- No

8. Agrani Bank Limited has environmentally friendly banking practices (e-mail, internet, e-statements, online approval system, etc.).

- Agree
- Strongly Agree
- Neutral
- Disagree
- Strongly Disagree

9. Agrani Bank Limited uses a social and environmental management system to evaluate all credit proposals.

- Yes
- No

10. Agrani Bank Limited has an environmental or Green policy.

- Yes
- No

1. What is your name? Selina Aktar
2. What is your occupation? Teaching
3. What is the range of your age?
- 20 – 39
 - ✓ 40 – 59
 - 60 – 69
 - 80 – 99
4. As Agrani Bank Limited is progressing its work on Green Banking to make the banking process better, is time-saving for customers".
- ✓ Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
5. Do you think Green Banking is easy to adjust the Agrani Bank Limited?
- ✓ Yes
 - No
6. Under the Green Banking project, Agrani Bank Limited gives more importance to environmentally friendly factors like ecological gains.
- ✓ Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
7. "Agrani Bank Limited has initiatives to reduce paper usage and other waste materials". Do you agree?
- ✓ Yes
 - No
8. Agrani Bank Limited has environmentally friendly banking practices (e-mail, internet, e-statements, online approval system, etc.).
- ✓ Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
9. Agrani Bank Limited uses a social and environmental management system to evaluate all credit proposals.
- ✓ Yes
 - No
10. Agrani Bank Limited has an environmental or Green policy.
- ✓ Yes
 - No

1. What is your name? *Syed Ashiqe Ramul*
2. What is your occupation? *Retired Government Officer*
3. What is the range of your age?
- 20 – 39
 - 40 – 59
 - ✓ *60 – 69*
 - 80 – 99
4. As Agrani Bank Limited is progressing its work on Green Banking to make the banking process better, is time-saving for customers".
- ✓ *Agree*
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
5. Do you think Green Banking is easy to adjust the Agrani Bank Limited?
- ✓ *Yes*
 - No
6. Under the Green Banking project, Agrani Bank Limited gives more importance to environmentally friendly factors like ecological gains.
- ✓ *Agree*
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
7. "Agrani Bank Limited has initiatives to reduce paper usage and other waste materials". Do you agree?
- ✓ *Yes*
 - No
8. Agrani Bank Limited has environmentally friendly banking practices (e-mail, internet, e-statements, online approval system, etc.).
- ✓ *Agree*
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
9. Agrani Bank Limited uses a social and environmental management system to evaluate all credit proposals.
- ✓ *Yes*
 - No
10. Agrani Bank Limited has an environmental or Green policy.
- ✓ *Yes*
 - No

1. What is your name? *Quazi Kamruzzaman*
2. What is your occupation? *Service Holder*
3. What is the range of your age?
 - 20 - 39
 - ✓ 40 - 59
 - 60 - 69
 - 80 - 99
4. As Agrani Bank Limited is progressing its work on Green Banking to make the banking process better, is time-saving for customers?
 - ✓ Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
5. Do you think Green Banking is easy to adjust the Agrani Bank Limited?
 - ✓ Yes
 - No
6. Under the Green Banking project, Agrani Bank Limited gives more importance to environmentally friendly factors like ecological gains.
 - ✓ Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
7. "Agrani Bank Limited has initiatives to reduce paper usage and other waste materials". Do you agree?
 - ✓ Yes
 - No
8. Agrani Bank Limited has environmentally friendly banking practices (e-mail, internet, e-statements, online approval system, etc.).
 - ✓ Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
9. Agrani Bank Limited uses a social and environmental management system to evaluate all credit proposals.
 - ✓ Yes
 - No
10. Agrani Bank Limited has an environmental or Green policy.
 - ✓ Yes
 - No

1. What is your name? *Jessica Sen*
2. What is your occupation? *Student*
3. What is the range of your age?
- 20 – 39
 - 40 – 59
 - 60 – 69
 - 80 – 99
4. As Agrani Bank Limited is progressing its work on Green Banking to make the banking process better, is time-saving for customers".
- Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
5. Do you think Green Banking is easy to adjust the Agrani Bank Limited?
- Yes
 - No
6. Under the Green Banking project, Agrani Bank Limited gives more importance to environmentally friendly factors like ecological gains.
- Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
7. "Agrani Bank Limited has initiatives to reduce paper usage and other waste materials". Do you agree?
- Yes
 - No
8. Agrani Bank Limited has environmentally friendly banking practices (e-mail, internet, e-statements, online approval system, etc.).
- Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
9. Agrani Bank Limited uses a social and environmental management system to evaluate all credit proposals.
- Yes
 - No
10. Agrani Bank Limited has an environmental or Green policy.
- Yes
 - No

1. What is your name? Makhein Marma

2. What is your occupation? Homemakers

3. What is the range of your age?

- 20 - 39
- ✓ 40 - 59
- 60 - 69
- 80 - 99

4. As Agrani Bank Limited is progressing its work on Green Banking to make the banking process better, is time-saving for customers".

- ✓ Agree
- Strongly Agree
- Neutral
- Disagree
- Strongly Disagree

5. Do you think Green Banking is easy to adjust the Agrani Bank Limited?

- ✓ Yes
- No

6. Under the Green Banking project, Agrani Bank Limited gives more importance to environmentally friendly factors like ecological gains.

- ✓ Agree
- Strongly Agree
- Neutral
- Disagree
- Strongly Disagree

7. "Agrani Bank Limited has initiatives to reduce paper usage and other waste materials". Do you agree?

- ✓ Yes
- No

8. Agrani Bank Limited has environmentally friendly banking practices (e-mail, internet, e-statements, online approval system, etc.).

- ✓ Agree
- Strongly Agree
- Neutral
- Disagree
- Strongly Disagree

9. Agrani Bank Limited uses a social and environmental management system to evaluate all credit proposals.

- ✓ Yes
- No

10. Agrani Bank Limited has an environmental or Green policy.

- ✓ Yes
- No

1. What is your name? Sabrina Hosen
2. What is your occupation? student
3. What is the range of your age?
- 20 - 39
 - 40 - 59
 - 60 - 69
 - 80 - 99
4. As Agrani Bank Limited is progressing its work on Green Banking to make the banking process better, is time-saving for customers".
- Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
5. Do you think Green Banking is easy to adjust the Agrani Bank Limited?
- Yes
 - No
6. Under the Green Banking project, Agrani Bank Limited gives more importance to environmentally friendly factors like ecological gains.
- Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
7. "Agrani Bank Limited has initiatives to reduce paper usage and other waste materials". Do you agree?
- Yes
 - No
8. Agrani Bank Limited has environmentally friendly banking practices (e-mail, internet, e-statements, online approval system, etc.).
- Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
9. Agrani Bank Limited uses a social and environmental management system to evaluate all credit proposals.
- Yes
 - No
10. Agrani Bank Limited has an environmental or Green policy.
- Yes
 - No

1. What is your name? Abu Saleh

2. What is your occupation? Businessman

3. What is the range of your age?

- 20 – 39
- 40 – 59
- ✓ 60 – 69
- 80 – 99

4. As Agrani Bank Limited is progressing its work on Green Banking to make the banking process better, is time-saving for customers".

- ✓ Agree
- Strongly Agree
- Neutral
- Disagree
- Strongly Disagree

5. Do you think Green Banking is easy to adjust the Agrani Bank Limited?

- ✓ Yes
- No

6. Under the Green Banking project, Agrani Bank Limited gives more importance to environmentally friendly factors like ecological gains.

- ✓ Agree
- Strongly Agree
- Neutral
- Disagree
- Strongly Disagree

7. "Agrani Bank Limited has initiatives to reduce paper usage and other waste materials". Do you agree?

- ✓ Yes
- No

8. Agrani Bank Limited has environmentally friendly banking practices (e-mail, internet, e-statements, online approval system, etc.).

- ✓ Agree
- Strongly Agree
- Neutral
- Disagree
- Strongly Disagree

9. Agrani Bank Limited uses a social and environmental management system to evaluate all credit proposals.

- ✓ Yes
- No

10. Agrani Bank Limited has an environmental or Green policy.

- ✓ Yes
- No

1. What is your name? *Jannatul Ferdous*
2. What is your occupation? *student*
3. What is the range of your age?
- 20 – 39
 - 40 – 59
 - 60 – 69
 - 80 – 99
4. As Agrani Bank Limited is progressing its work on Green Banking to make the banking process better, is time-saving for customers".
- Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
5. Do you think Green Banking is easy to adjust the Agrani Bank Limited?
- Yes
 - No
6. Under the Green Banking project, Agrani Bank Limited gives more importance to environmentally friendly factors like ecological gains.
- Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
7. "Agrani Bank Limited has initiatives to reduce paper usage and other waste materials". Do you agree?
- Yes
 - No
8. Agrani Bank Limited has environmentally friendly banking practices (e-mail, internet, e-statements, online approval system, etc.).
- Agree
 - Strongly Agree
 - Neutral
 - Disagree
 - Strongly Disagree
9. Agrani Bank Limited uses a social and environmental management system to evaluate all credit proposals.
- Yes
 - No
10. Agrani Bank Limited has an environmental or Green policy.
- Yes
 - No

1. What is your name? *Mahabub Alam*

2. What is your occupation? *Business*

3. What is the range of your age?

- 20 – 39
- 40 – 59
- ✓ 60 – 69
- 80 – 99

4. As Agrani Bank Limited is progressing its work on Green Banking to make the banking process better, is time-saving for customers".

- ✓ Agree
- Strongly Agree
- Neutral
- Disagree
- Strongly Disagree

5. Do you think Green Banking is easy to adjust the Agrani Bank Limited?

- ✓ Yes
- No

6. Under the Green Banking project, Agrani Bank Limited gives more importance to environmentally friendly factors like ecological gains.

- ✓ Agree
- Strongly Agree
- Neutral
- Disagree
- Strongly Disagree

7. "Agrani Bank Limited has initiatives to reduce paper usage and other waste materials". Do you agree?

- ✓ Yes
- No

8. Agrani Bank Limited has environmentally friendly banking practices (e-mail, internet, e-statements, online approval system, etc.).

- ✓ Agree
- Strongly Agree
- Neutral
- Disagree
- Strongly Disagree

9. Agrani Bank Limited uses a social and environmental management system to evaluate all credit proposals.

- ✓ Yes
- No

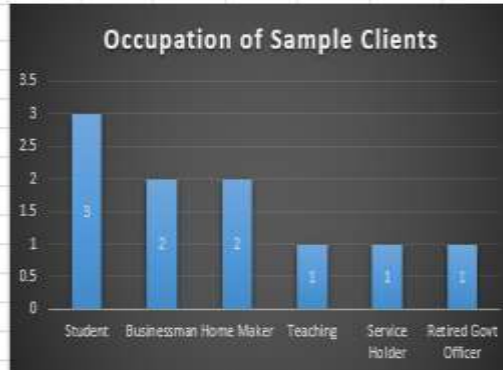
10. Agrani Bank Limited has an environmental or Green policy.

- ✓ Yes
- No

Survey Answers Representing in Graphs & Pie Charts on Green Banking Practices on Agrani Bank Limited:

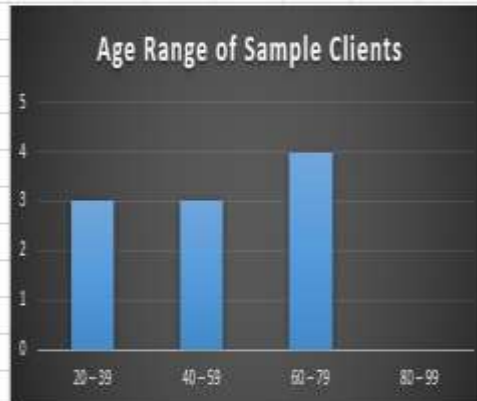
2. What is your occupation?

Occupation	Number of Clients
Student	3
Businessman	2
Home Maker	2
Teaching	1
Service Holder	1
Retired Govt Officer	1



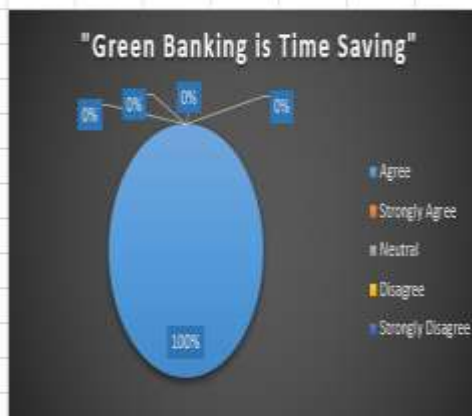
3. What is the range of your age?

Age Range	Number of Clients
20-39	3
40-59	3
60-79	4
80-99	0



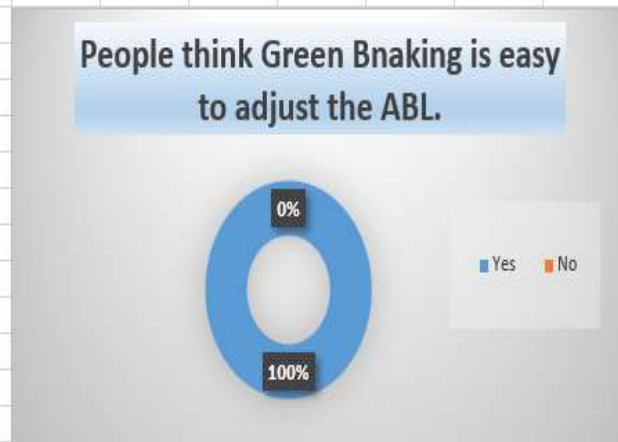
4. As Agrani Bank Limited is progressing its work on Green Banking to make the banking process better, is time-saving for customers".

Agree	100%
Strongly Agree	0%
Neutral	0%
Disagree	0%
Strongly Disagree	0%



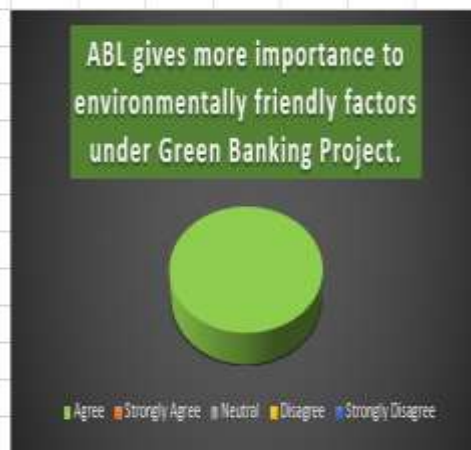
5. Do you think Green Banking is easy to adjust the Agrani Bank Limited?

Yes	10
No	0



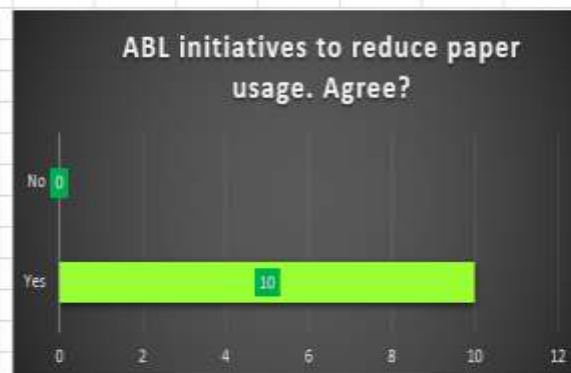
6. Under the Green Banking project, Agrani Bank Limited gives more importance to environmentally friendly factors like ecological gains.

Agree	100%
Strongly Agree	0%
Neutral	0%
Disagree	0%
Strongly Disagree	0%



7. “Agrani Bank Limited has initiatives to reduce paper usage and other waste materials”. Do you agree?

Yes	10
No	0



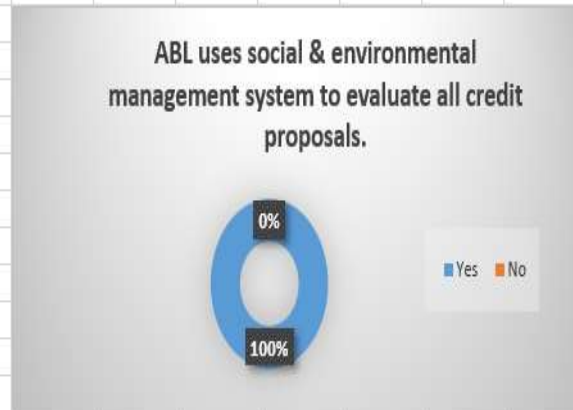
8. Agrani Bank Limited has environmentally friendly banking practices (e-mail, internet, e-statements, online approval system, etc.).

Agree	100%
Strongly Agree	0%
Neutral	0%
Disagree	0%
Strongly Disagree	0%



9. Agrani Bank Limited uses a social and environmental management system to evaluate all credit proposals.

Yes	10
No	0



10. Agrani Bank Limited has an environmental or Green policy.

Yes	10
No	0

