



Internship Report On



Janata Bank Limited

“Green Banking Practice in Bangladesh~ A study on Janata Bank Limited”

Submitted To:

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Green Banking

Years of untiring effort towards undertaking of sustainable activities for preserving the environment reflects our commitment for a better tomorrow

“Green Banking practice in Bangladesh~ A study on Janata Bank limited.”



Letter of Transmittal:

13th December,2018

Dr. Suman Paul Chowdhury

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Subject: Submission of Internship Report on “**Green Banking practice in Bangladesh ~ A study on Janata Bank Limited.**”

Sir,

It is my affluent pleasure and privilege to introduce you that I, Al- Fahima Akter Lina, want to submit my internship report, a mandatory part of internship program titled as “Green banking Practice in Bangladesh ~A study on Janata Bank Limited ICMH,branch” It is a matter of massive pleasure for me to have the opportunity to analyze the “Green Banking practice in Bangladesh”, vital areas of the bank. I am grateful to you for allowing me to carry out the internship in Janata Bank Limited and for your kind co-operation during my internship period. I have tried my level best to include the organizational history as well as the working process of Janata Bank Limited most importantly the overall banking process. I hope that the idea presented in the report will provide a clear picture about Green banking practice in Bangladesh.

I am thankful to all of those persons who gave me the information and gave me valuable advices. would like to mention that there might be some unintentional errors in the report. I hope that you will consider my shortcoming while you evaluate my paper. I am also able to provide you any sort of information connected to my internship report at any moment.

Your sincerely,

Al- Fahima Akter Lina

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BRAC Business School

BRAC University



Letter of Endorsement

The internship report Titled “Green Banking practice in Bangladesh~ A study on Janata Bank Limited” has been submitted to Dr. Suman Poul Chowdhury, Associate Professor of BRAC Business School for partial fulfillment of the requirements for the degree of Bachelor of Business Administration, major in Accounting from BRAC University on 13th December,2018 by Al-Fahima Akter Lina , ID:14104125, the report has been accepted and may be presented to the Internship Defense Committee for evaluation.

Any opinions and suggestions published in this report are entirely that of the author of the report. The university does not condone nor reject any of this opinion or suggestions.



Acknowledgement:

It is high time to express my deepest gratitude and humble submission to the Almighty Allah. I am also extremely grateful to Almighty Allah for giving me good health and providing with strength to be able to complete this report. But for whose support I would not be able to complete a huge task of preparing this report that is my supervisor **Dr Suman Poul Chowdhury**, PhD Associate Professor of BRAC Business School who enormously support and help with all the work. Without his support I can't be able to complete this task peacefully. I thank him from the bottom of my heart for giving me time from his busy schedule.

I also thanked to the JANATA Bank authority and also my branch manager **Md. Majibur Rahman Vhuiyan** (ICMH Branch), for helping me to learn about general banking and I also thanked to **Md. Abu Bakar Siddique** (executive officer) who gave me idea about working in the bank and also gave me some information about green Banking that give me some basic idea how I am carrying my work with that report withy patience. I wanted to cordially thanked to the senior officer of the branch, **Abdul Khaleque**, who thought me about the basic of cash outflow and inflow of the banking system. They basically give me all the basic information with the descriptive way to make a good conclusion about my specific topic.

Throughout my whole three months, I have been working basically on the general banking part, how the whole banking system being worked throughout banking transactions. Finally, I just want to thanked all the stuff of **ICMH branch, Matuail medical Dhaka**. all the employee of the bank who helped me with their precious idea, their support and their coordination throughout there Month. Not only that, they helped \me by providing books, journal, article, and sites to find out the basic idea to make this report effectively.



Executive Summary:

Sustainable development mainly works on human development process and also how nicely natural resources used for living peacefully in the world with a good environment. Basically, I choose a specific topic about sustainable development process based on that I gave a name of this topic that is very renewable nowadays with the bank **GREEN BANKING**, that means think green. And now one question arise why this is suitable for bank? The answer of the question is Bangladesh face a huge problem with the natural effect , each and every year Bangladesh face natural calamities each and every year, because of global warming the drought and other effect that is happen because day by day cutting down trees is increasing people are using fossil fuel and burning down trees and used for human helped, that can remove if we reduce the uses of papers and also save the environment ecologically by that and that's the whole idea about green banking think green save the world from using so many uses of paper and use technology as the modern age is said so.

Sustainable development also defines by allow the whole market work within cost efficient way.in the Bangladesh one of the basic financial intuitions and all the industrial activity that always run in the one place and also it calls the economic instruments for a country called BANKING sector. All the financial work can be run by a bank, for a country. All these good things there always a but and that is nowadays Bank faced some problem in the global market about the credit risk and liability risks because banks are the major stakeholder company over a country.it can happen because of changing environmental factors that affect mainly the quality of assets and also in the long run facing some problem about the rate of return. that's the reason bank should go green and work with a pro active way to take environment and all the ecological aspects as a part of their lending principles, that forces to industries to go investments on environmental management and use technology in an appropriate way. That create the importance of green banking that highlights the sustainable banking and development of Bangladesh.in the whole study of green banking I found it there is not much investments and not to take enough initiatives by the banks and all the



financial institutions on this valuable aspect of a country. We can suggest a major step by this institution should be taken to establish it.

This report titled “Green Banking practice in Bangladesh: A Study on Janata Bank Limited” covers the elementary concepts of Green Banking. It begins from ‘Introduction’ and ends till ‘Recommendation’ through some of its real-life applications. The literature review part is enriched with different definitions which will make the readers’ concept clearer than before on this topic. There is a visual display of the definition as well to make it better understand.

The report is divided into several parts. The first part of which contains introduction, the second part contains an overview of Janata Bank Limited, the third part contains introduction to Green Banking, the fourth part contains Green Banking of Banks in Bangladesh, the fifth part contains Green Banking of Janata Bank Limited, the sixth part contains the learning through tasks in Janata Bank Limited, the seventh part contains Analysis and Findings from the report and the eighth part contains recommendation and conclusion from the report. Janata Bank Limited has come up with some significant Green Banking activities that have been discussed in third, fourth, and fifth part. Finally, the report contains findings, recommendation and conclusion.



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Others:

- Annual report of Different publications of Janata Bank Limited
- Articles of different matters of Janata Bank Limited
- Different publications of the Janata Bank Limited
- Outlets of Bangladesh Institute of Bank Management
- Report on respective topics
- Respective sectors of foreign matter of the head office
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Chapter-01

Introduction



1.1	Introduction of the report
1.2	Personal Experience
1.3	Rationale of the study
1.4	Objectives of the report
1.5	Scope of the report
1.6	Methodology of the report
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1.1. Introduction of the report:

For living in a modern era nowadays, bank is essential matter to us, from the beginning of the world, people are used to save their money at home, with the civilization thinking is changed nowadays, and people have to live in modern society and for making life easier they are trying to invest money and make business and for effective business they expense lots of money and for transactions also, from that perception arising the banking industry. For living in modern civilization, the banking arising also for better environment, also for economic development purpose because of innovation of different type of technology the work of money market transactions also makes better movement it helps to make globalize advantage to take.

Nowadays because of civilization, bank plays a very significant role, among the business sector and in the industrialization for a country. The banks basically take deposit from the customers and based on that given a certain portion of interest on that, if that is a fixed deposit then the amount of interest is more and also by transaction of money market with the cashflow and outflow banks make profit on that. On the deposits of cash banks makes different type of interest system and different choices of account from the customer all the choices is common for every bank and their interest system is not fixed in every banking sector. Most importantly the management and facilities are varied from bank to bank.

Different type of burning word like deforestation, dissertation, soil erosion, flood, river bank erosion, rising sea level, arsenic contamination cyclones, evaporation increased, soil erosion, this type of disaster all time visit Bangladesh and this all are connected to make disaster that occurred naturally and changing the climate of the atmosphere. (Naim)

Increasing rate of climate change in our planet because of this devastating change in the world of this disaster in Bangladesh. All the era of the world, trying to reduce those changing and for that they were planned a system called” sustainable development”, mainly the purpose of sustainable development is to fulfill the need of the present and not to harm the future generation.

All the economic sector that effect sustainable development process in a bad way or in a good way many sectors in the whole process among them- the NGOs, corporate citizens, government that’s mainly plays a vital role for development. Among the ASIA pacific era, Bangladesh is one of the most crucial among them, affecting by climate change every year because of warming level of atmosphere is increasing day by day. Most important sector of economical area, banking sector, nowadays taking some initiative to mitigate the risk of



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climate change in this country which those sector that can affect by banking area, that can be a reason of environmental change, those type of problem can be erased by financial sectors. Banking activity like using so much of papers that increase the carbon di oxide across the country that causes global warming and another natural climate. So much using of papers and that increase deforestations among the country that's why banking industry focusing on electronic base activity rather than using papers. That process simply calls green bank. This activity is acquainted in banking sector with title of “**Green Banking**”. Nowadays every Banks do practice green banking to protecting the ruin environment. Janata bank is also an important part of this procession of green banking or sustainable development

1.2. Personal Experience

For a business graduate first, we have to gain knowledge by book and then other things that we only learn practically. Also, for completing business studies that is Bachelor of Business Administration (BBA), there should have some practical knowledge that have to experience. For the specific time being (there months/6 months), mainly, we the students get a time to learn something by practicing it, that we learn in the book, main target of internship is to learn knowledge practically through this time being. A student has to impose themselves in a particular organization and involve themselves into it, to build confidence, and also knowledge of working in a use of own hand by involving themselves. This is a basic need of every universities that the students get enough knowledge before their graduation. Basically, business students have to do this for university purpose. Here, in that we get the chance to build up a mind set about work that we earn from books, lectures, journals, seminar projects, all the theoretical knowledge that get into practical experience.

Janata Bank Limited provides a broad range of Green Banking activities on a whole to the society of the country. As I worked as an general banking intern in Janata bank, for more than there month I feel lucky myself I worked under such nice people, some people that name first come into my mind, **Md. Mizanur Rahman Vhuiyan**, Manager of Janata Bank limited (ICMH) branch, who treat me so good with work, he always help me to understand what I need to learn most for preparing myself for my upcoming life,

Another person who helped me with learning the loan system amd also give me some basic idea of Green Banking, **Md. Abu Bakar Siddique** (senior executive officer) another person



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who thought me loan advancement and also the slightly knowledge about bank cash inflow and outflow **Md. Mizan** (cashier officer).

The Description of general banking work that I did most is given below:

1. Communicate to the people who want to know about how they fill-up their form where to go for defunding the money, what is needed for filling a form where to sign the check.
2. Second month of my internship part, Senior executive officer who brought me to the cash department where from **Md. Mizan** who help me the most how the transaction is going on the whole Bank and also the outflow and inflow of the cash.
3. In the loan department section, I basically learn about the Green Banking since ICMH branch (Matuail) is situated in the rural type area, where most of the person want to self-employed (Green Banking), where I give some idea about loan and the interest about the Green banking.
4. Since, public bank are built from the beginning of banking business, and also, it's the old branch, fewer intern complete their internship here. For that reason, I mostly helped the employee who worked there.

The employee of the office was so polite that my there month of internship went so smoothly. And I am looking forward to work with them .my enthusiasm toward banking sector work is developed by that.

Personal development:

By practicing work practically not only gather knowledge but also personal development alos happen, through my work my vocabulary about banking sector word is increasing, some abbreviation that I can't never be known without joining there.

Communication skill: talking with people that give me experience and knowledge, how to handle transactions by talking with people, interactions with the senior employee and also their helpful speech that give me enough knowledge about the real life and towards the great future that built by their valuable thought that I never be forgotten throughout my whole life.

Punctuality: this specific branch manager who arrange a ceremony system for the intern who said, most punctual intern get a gift hamper and for that reason I always very punctual to my



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work his inspiration not only gave a reward but also gave n\happiness and also, I learn how important to be punctual in life

Teamwork: another important era I learn how to do best in the team-based work. Senior always gave us idea in the next level of life. A team leader, which type of quality a leader should need that I learn when I worked in the team.

All this personal development thing I can follow in my next period of life.

Critical observation: Janata Bank, a unity public bank sector that they want every single time to do the best and their all the employee of the department of this particular branch is so friendly. From the manager to the security guard who talked with everyone with polite way and also the officers who tried to solve each and every one problem and also most important discipline here the most valuable thing that I observe most

But there is always some information as an intern of this specific brand that I had to kept with me always secret and with my topic they are not able to give me all the information because of their security.

Origin of the study:

Talking about the origin of the study, it is mainly originated for the purpose of university requirements. Initial objectives of internship program to gather experience, that will help to make career efficiently. What is happened in organization, making a problem from this position and how to mitigate this problem, that can be a target for this study. Based on this issue we, the students have to make a report that is called internship report, that report based on this problem matters, what type of experienced gather from this organization that can also a major issue of that internship report. BRAC BUSINESS SCHOOL also, make an effort as per a BBA requirement, students of this department had to make this.

From the beginning of the BBA program we had to learn only the bookish knowledge, that give us an idea how to carry our life furthermore, but by three-month internship that give us a clear knowledge what we learn in business. I always used to prefer to develop my career



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throughout Banking site, and I decided to do my internship from Bank, I did my internship at JANATA Bank and learn about general banking, the whole banking basic idea at a glance. And also by researching bank I decided to work on GREEN Banking and how its work at Janata Bank.

1.3. Rationale of the Study:

Bank is a financial institution that have their own work process, first they collect the money from the consumers and based on that give some interests on that or take the interest from that also they are offering to lend money that called loan in the cash. bank basically work as a intermediary for a consumers, (money intermediaries) a dealer of a loans and debts.

For a successful BBA program, a study on a practical view should be attached with graduation and for making a life worthful it is necessary to do that study on a particular matter. For knowing actual business world with the reading material, authorities, faculties always try to give information on different purpose, internship report is one of them. It can a change a whole view of reading materials and give a student a real face of world by giving practical knowledge by doing sensible work

Regrading, banking industry, that become one step ahead rather than other sector of financial and economic institutions of Bangladesh. That basically make effort to reduce all those environmental factors that make afford to destroy a better life, banks are trying to find those by their actives, if one sector can find problem on that issue, than other sectors can also do this that can make a sustainable development to make.

In all the domestic type bank in the era of financial institution, Janata bank takes some major initiatives.in the present, the world become globalize, man makes to stable themselves into in it.to live in competitive world, we should take competitive advantage, I feel to join any banking sector program for my internship part because I feel that can help to make me better business-related person. Also, I can work on saving the banking industry through think all of this green project. that's the initiative purpose while choosing banking sector for gaining practical knowledge.

I had to organize a report under the direction of **Dr. Sumon Paul Chowdhury**, PhD of this course, Department of Business Administration, BRAC University. On the other hand, as an intern, I got the opportunity to perform my internship in the Janata Bank Limited. I was doing my internship to ICMH Corporate Branch (Matuail), Janata Bank limited. Three months practical experienced program.



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1.4. Objectives of the Study:

Main Objective:

Main objective of my study is to analyze Green Banking of Janata Bank Limited through practical exposures about “Green Banking practice in Bangladesh: A study on Janata Bank Limited” and another objective of research is to find out different banking sector’s services potentially as well as promotionally activity through Green Banking messages and marketing opportunities for the Janata Bank Limited along with all commercial bank of Bangladesh.

Specific Objectives:

- i. Understanding Green banking on a broader perspective is the main all of those.
- ii. To know how can a bank go green
- iii. To find out the advantages and disadvantages of greening a bank
- iv. To provide information about present condition of green banking in all over the world.
- v. To know about initiatives taken by BB to encourage green banking.
- vi. To find out about the future prospects of green banking.
- vii. To know when a bank can be called green bank or what kind of activities should be done by green bank.
- viii. The effect or impact of green banking in environment.
- ix. To show the relationship between banking activities and environmental changes.
- x. Make a list of banks operating on green banking principles both foreign and host banks.

1.5. Scope of the Study:

Green Banking, means to go green with the financial institutions, also its talk about sustainability through business practices, that’s why its globally acceptance as a standard. I have focusing my study, on the basis of investments banks financial institutions, development banks this all are benefitted for as a finding. All are outside of the scope of the discussion main issue is to g green through banking and financial institutions. And talking about more on sustainability issues and also environmental issues.

All the commercial bank information that mainly main part of survey result because of all the commercial bank is the most diversified market of financial institution nowadays and they are financial intermediaries also. (Banking onSustainability Development, 2007) commercial



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bank basically a great group of the survey, they can take it as a survey respondents and providing respective sample for analysis purpose. Result is obtained of the commercial banking sectors.

This study focusses on the below topic interest of Janata Bank Limited, green banking process:

- Janata Bank Limited Green Banking system.
- Green Banking situation of present time and the plan of the future.
- Responsibilities that followed for green banking and the structure of green banking for better environment. (Banking on Sustainability Development, 2007)
- Finding the proper efficiency of every areas of Janata bank Limited on the green banking system.

1.6. Methodology of the study:

The secondary sources of data is the main method of whole study. The Branch manager and the other employee of the bank who did not want to give the whole knowledge about their investment and also how they work on it. Not focusing on the secondary data, face to face interview about the executives and branch manager who provides some basics to gather some effective knowledge about this specific topic. Both type of methods qualitative and quantitative methods was applied more or less for preparing this report. Based on questioner as well as depend on the answer the analysis is done by different type of charts (bar chart, histogram, pie chart), this type of methods uses for analysis graphics purpose, Microsoft excel that help me to show the percentage of the information. In the whole report I was trying to give the attention to find the numerical data. But the whole report basically based on analytical source, because of not finding enough data from the interview.

Sources of data:

Annual report of Janata Bank 2017,16,15 That given the basic idea about Janata Bank also the annual meeting of the Bank, Branches description and brochures and the web sites that gives the whole idea about Janata Bank. Information that taken in the report purpose both came from secondary and primary sources.



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There are basically two type sources of Data:

Primary Sources:

The data collection has been found directly from the different sectors of Janata Bank head office (Motijheel) and also from the branch office- ICMH, Matuail Medical Dhaka, and Branch. This is called primary source of data. Face to face interaction is the main target for this report on this particular issue.

The primary sources are as follows:

- Trying to communicate with the respective employee of the bank.
- Talked the executives (senior) about the process, whether they are following it or not.
- They basically want to keep their idea so confidential that's why the quantitative resource or investments on the green banking couldn't be found properly.

Secondary Sources:

Annual report of different years, websites, books, article, journal, article of periodic matter are using for collecting of secondary data, the sources are;

- Website of Bangladesh Bank
- Janata bank limited published document in the websites.
- Own Janata Bank website.
- Foreign data from respective sectors of Bank and also from the head office
- Report on respective topics
- Articles of different matters of Janata Bank Limited.

1.7. Limitations of the Study:

About my observations about the whole bank authority, that they are very much confidential about their work and they didn't want to share the whole idea about the topic that I choose, for me this is the biggest disadvantage or limitations for me. Because of they did not want to share any idea I have to depend on secondary source of data like books, journal article. Any type of research of any topic that should need proper information first without information research



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can be incomplete or cannot be worked out so properly. Because of bank employee are accountable to the higher authority they are bound not to give any confidential information. Also, the officers who have not much idea about this topic clearly that also a biggest limitation for me. Because of privacy agreement of the authority, branch manager didn't share the future investment on the sustainable development also for making digital Bangladesh in the green banking which amount they invest on that particular topic and also the strategies they are following toward achieve this valuable topic. Another main information that is financial situations of the present time that cannot be shown to any stranger because of bank policy. Many employees who did not want to talk about my topic or answer any questions of the survey that is also a limitation.

Along with all this time limitations for Because of legal privacy policy for a bank can not disclosing all the basic information is the biggest limitations of this report. Nevertheless, with all the circumstances trying to avoid some of the limitations and making a good conclusion, the following limitation has been faced.

- Organization, that maintain, strict confidentiality to give financial information.
- Proper understanding of this matters needs proper and sufficient time to analyze, three months not to give enough time to understand it properly.
- Difficulty started when finding the information from the respective employee and seniors of the organization. They are bound to those ties because of legal agreements of their job.
- Non-availability of the most recent statistical data.
- The employee of the organization did not want to disclose the enough information to the interns or any other outsiders, they were committed to their agreement
- Lacking of experience, that makes a huge chance to having so many mistakes on report though I am trying my level best to mitigate those erasers
- Financial projection of this report is totally estimated base and for this it cannot match with the original one.
- Another basic limitation, not getting enough time and make a proper report based on such topic.



Chapter-02

Overview of the Bank



2.1	Background of the organization
2.2	Corporate information
2.3	Board of directors
2.4	Mission & Vision of the organization
2.5	Purpose of Janata Bank Limited As a Commercial Bank
2.6	Function of Janata Bank Limited as a commercial bank
2.7	Service of offerings/products of the bank
2.8	Reward and recognition
2.9	Number of branches
2.10	Corporate Social Responsibilities (CSR)



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2.1. Background of the Organization

Among the most renewable commercial banks, Janata Bank is one of the most renewable banks, in Bangladesh and it believes in its own progress like its tagline that carries their promises “A Committed Partner in Progress” by their slogan they are always ready to help with any type of financial situations. It is the second largest commercial bank and it holds its positions by doing financial activities of the country. First introduction of Bank, in Bangladesh with combining another two names of the bank that name was erstwhile United Bank Limited and Union Bank Limited, that two emerging names merged together and first introduced in East Pakistan (Bangladesh) and nationalized in 1972 and after that it is restricted to the name with the title limited company in 2007. Beginning of the establishment of this bank it contributes its valuable asset for the sake of development of the country for making sustainable development for the country. And also, it is trying to help to make a strong financial ground in Bangladesh so that the country will be able to run its country. Till 2017 annual final annual report, the statistics shows that it has 912 branches across the country and 4 of the branches outside the country United Arab Emirates. Janata Bank has their own Branch is called it is mainly a subsidiary Branch Janata exchange company SRL on Italy, not only it has their branches in Bangladesh but many other countries also have Janata Bank Branches, the quality has been spread-out all-over country by their significant effortless activities throughout all over the world. In 2019, Janata Bank wanted to launch a new operation about Islamic banking along with five branches all over the country and also for diversifying product in capital market they are going to launch Merchant Banking. Among the nationalized commercial bank, Janata bank is playing a major role to introduce ATM services.

- For being the verity of the service worldwide Janata Bank Have international banking through 873 branches and 4 overseas company and it has their own 1223 foreign correspondents.
- Employer, employee, staffs and all other members of Janata Bank Family there are 11,876 till 16th November 2018 (Annual Report, 201`7)
- Along with Board of Directors and Chairman there are fifteen (15) person who basically the head of the organization. Along with all the employees fifteen members make decisions for each and every aspects of any kind of job. Board of directors are also representing the both public and private sector
- For different purposes of job in the bank, there are three basic committee



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1. Executive committee
 2. Audit Committee
 3. Management committee
- Nowadays, by boosting export and import of the country, Janata Bank has earned a huge reputation and awarded from many area.

It has authorized its capital BDT 30,000 million, paid up capital around BDT 23,140 million that is increasing yearly compare with 2011 it increases its paid capital around TK 15000 million, statistics shows that in increases every year in 5th time more consecutively every year. And also retain surplus Taka 2,66,201.573 million. And reverse of Taka 14,125 million the bank has total asset of 778603.91 million 31st December 2017.



Janata Bank Limited

Green Banking Practice in Bangladesh

This is a clear organization background of Janata Bank Limited .and now the corporate information about the bank is given below.

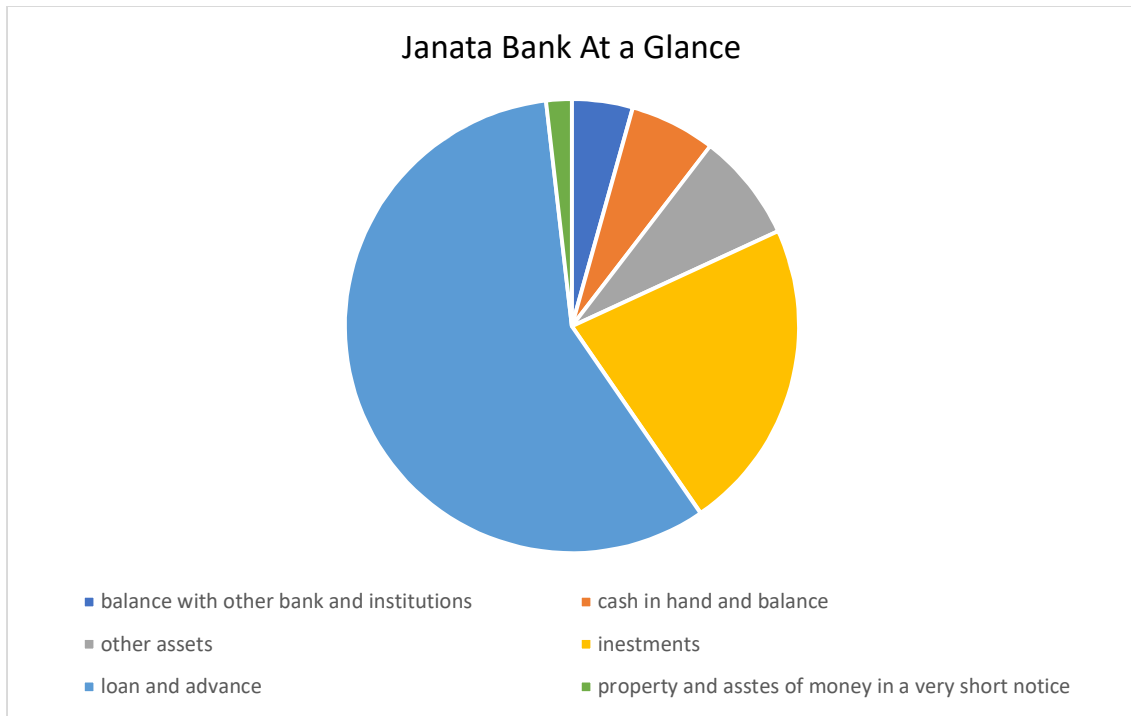


Figure: Janata Bank 2017((Annual Report, 201`7) (self-constructed)

The chart is all about the situation of current time of Janata bank, compare to 2016 the rate of loan and advancement is increased on the other hand the property and assets are increasing and also investment rate is increasing 2%.



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2.2. Corporate Information: (Janata Bank Limited, 2018) (Annual Report, 2017)

Head office of Janata Bank is mainly located on Dhaka City with 10 divisions and 38 department (Annual Report, 2017)

Name	Janata Bank Limited
Registered Address	JanataBhaban,110, Motijheel C/A,Dhaka–1000.Bangladesh
Legal Status	Public Limited Company
Date of Incorporation	21 May, 2007
Banking-License, (obtained)	31 May, 2007
Authorized Capital	BDT 30,000 Million
Paid up Capital	BDT 23,140 Million
Reserve	BDT 10823.01 Million
Retained surplus	BDT 5167.18 Million
Asset	BDT 345233.92 Million
Face value of per share	BDT 100 per share
Shareholding Pattern	100% Share owned by the Govt. of Bangladesh
Tax Identification No	011-200-2732
Vat Registration No.	9011050160
Domestic Network	
Number of Branch (Total)	893
Number of Urban Office	450
Number of Rural Office	444
Number of Divisional Office	10
Number of Area Office	47
Number of Regional Office	29
Number of Corporate Branch	89
Number of Authorized Branch	55
Overseas Network	
Number of Branch	04



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Location	UAE – Chief Executive’s office Obeid Sayah Al – Mansuri Building, Zayed the 1st Street (Electra Road), Post Box No 2, United Arab Emirates.
Subsidiaries	
Janata Capital and Investment Ltd.	Dhaka
Janata Exchange Company srl.	Italy
Numbers of Correspondent	1239
Departments	38
Numbers of Employees	More than 12(twelve) thousand
Number of Exchange House	77
Corporate Rating Status	
Entity Rating (2012)	A ⁺ in the long run AR-2 in the short run
As Government owned Bank	AAA in the long run AR-1 in the short run
Banking License (obtained from Bangladesh Bank)	31 May, 2007
Telex	675840 JBDBJ, 671288 JBHOBJ
Phone	PABX- 9560000, 9566020, 9556245-49, 9565041-45, 9560027-30.
Fax	88-02-9564644, 9560869
E-mail	md@janatabank-bd.com
Website	www.janatabank-bd.com
SWIFT Code	JANB BD DH



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2.3. Board of Directors:

The Board of Directors is composed of 9(nine) members headed by a Chairman. The Directors are representatives from both public and private sectors. The Bank is headed by the Chief Executive Officer & Managing Director, who is a reputed banker. According to (Annual Report, 2017), the director's name is given below,

“ Luna Shamsuddoha (Chairman)”

Members of the board of directors:

- Manik Chandra Dey
- Khondker Sabera Islam
- Md. Mofazzal Husain
- Masih Malik Chowdhury, FCS FCA
- A.K. Fazlul Ahad Selima Ahmad
- Mohammad Abul Kashem
- Md. Abdul Haque
- Md. Abdus Salam Azad FF, CEO & Managing Director



2.4. Corporate Vision & Mission of the organization:

2.4.1. Vision:

Janata Bank want to visualize themselves as a leading Bank in south Asia. And they want to make themselves as the effective Largest commercial Bank and also want to support socio-economic development of the country.



2.4.2. Mission:



Janata Bank always want to make strategic growth among the country that will happen by maintaining a strategy for growing simultaneously and delivering highest quality financial product and also the most important thing they have to believe “customer is the king” and have to give the best customer service for satisfying their desirability by their valuable management team as well as one step ahead to make a sustainable life of people.

2.5. Purposes of Janata Bank Limited as a Commercial Bank:

There are few purposes of Janata bank, some of those are given below. These are:

- **Making profit:**

Each and every organization always want to profit and this is their first priority Janata Bank do so and their first and foremost way to earn profit by collecting deposits from the customer and lending money through interest and that will count as an income and investing it to another area.



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- **Providing service and relation development:**

Making a good relationship with client bank make financial transactions

- **Collecting more deposit and money lending:**

Without depositing money and by that make transaction makes a Bank worthiness. Janata Bank always try to collect more deposit through collecting customers money.

- **Flourishing money flowing:**

Janata Bank increasing their flow of money by replacing currency by using different medium like check pay order bank draft letter of credit etc. while doing transactions and thus mainly increases the flow of currency for a bank.

Social Purposes:

Social purposes for making the environment healthy so that people of the country make their life beautiful. These are:

- **Creating savings:**

Janata Bank always offers different kind of savings, like school banking and other different variety of savings that make them to save for future and also the interest are more in Janat Bank for saving more days longer that basically emphasizing customer to deposit money over time.

- **Formation of capital:**

Collecting the savings from the customers that mainly the formation of capital.

- **Ensuring safety:**

Client always make money by working hard and they save it for future and they always think whether is the money safe it or not and Janata Bank always ensure it for their valuable client.



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■ Investment and Industrialization:

Janata Bank has some short, intermediate and long term investments through this investments and try to make profit for industrialization. In the country.

■ Employment facility:

Every bank makes profit whether their employee treated in a good way or not but Janata Bank always try to satisfy their employee first and also give them bonus and other facilities to make them enthusiastic about the work.

2.6. Function of Janata Bank Limited as a Commercial Bank:

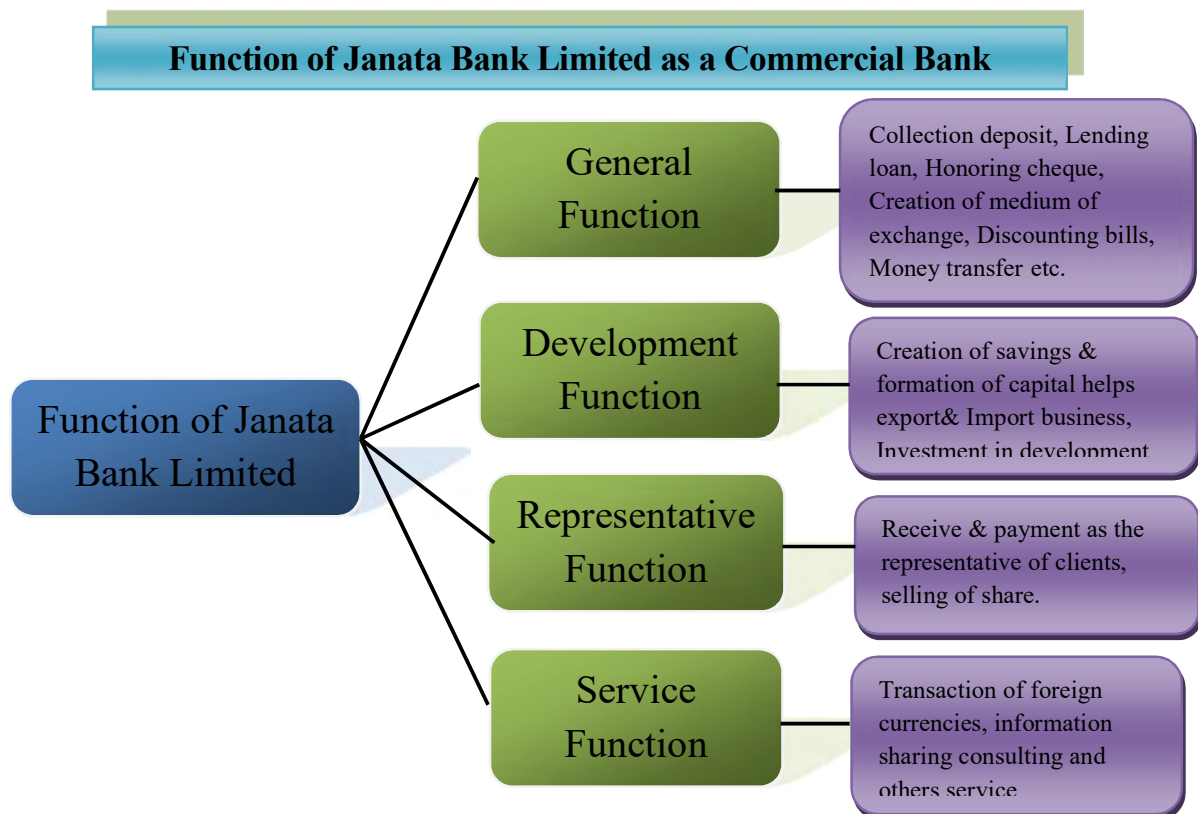


Figure-: Function of Janata Bank Limited (Sustainable Development, n.d.)



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2.7. Service offerings/ Products of the Bank :(Janata Bank Limited, 2018)

Providing all the service by this commercial bank to their clients mainly focusing on national interest and also for sustainable growth purpose. The major fields of its activities represented as below:

Deposit Products: (Janata Bank Limited, 2018)

- Deposit for current account.
- Deposit money for short time.
- Deposit Account: bank account for saving purpose for a long time
- Deposit for fixed account. (FDR)
- Currency for foreign deposit account.
- Saving account for monthly activities environment friendly products and technology, that is called monthly saving scheme.

They have some major scheme (special account):

- Double Deposit Scheme of Janata Bank.
- Monthly Profit Based Savings Scheme of Janata Bank.
- Savings Pension Scheme of Janata Bank
- Deposit Scheme of Janata bank
- Janata bank education saving scheme.
- For medical purpose, Janata bank given to their customer medical deposit scheme.
- Janata Bank Monthly Savings Scheme
- Janata Bank School Banking Savings Karjakram

Credits Products: (htt1)

- Term Loan
- Trade Finance
- Financing for importing purpose.
- Financing for exporting purpose.
- Financing for SME activities.
- For micro activities the card system.
- For the sake of agriculture and rural purpose, credit system.



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- Consumer satisfaction credit system for them also.
- Building home for security, there is home loan system.
- Loan for Merchant Banking

E-Service:

- Western union of money transfer that make the remittance in a speedy way.
- Online banking that possible by internet system.
- All the baking system through ATM.

ATM Operation:

- Debit card operations by card system.
- Salary in card system

2.8. Reward and Recognition:

Because of Janata bank outstanding performance the bank has been recognized nationally and internationally. (Janata Bank Limited, 2018) ((Annual Report, 201`7)

- ‘2013 performance excellence Award” by Citi Bank N.A
- Janata Bank limited wins “The Asian Banking &Finance wholesale Banking Awards (2016)
- Business Asia Most Respected Company Awards
- The Asian Banking and financing award
- International award as a “Bank of the year Award”
- ICMAB Best corporate award (2017)
- International award “Best Bank in Asia”
- Janata Bank Limited Receives ‘Asian Banking award 2005’ on credit scheme Handicapped People, (this one is the most renewable award in the whole time For Janata Bank)
- “The Bank of the Year 2015”- international award.
- “The bank of the year 2017”- this is also an international award that got by Janata Bank.



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2.9. Number of Branches:

SL.	Name	No.	No.
01.	Divisions of Head Office	10	Branches in Bangladesh 894
02.	Department of Head Office	44	Rural Branches 444
03.	Section of Head Office	07	Urban Branches 450
04.	Unit of Head Office	02	Overseas Branches 4
05.	Divisional Office	10	
06.	Area Office	47	
07.	Chief Executive's Office (Abu Dhabi)	1	Total Branches: 898

Table-: Number of branches ((Annual Report, 201`7)

2.10. Corporate Social Responsibilities (CSR):

Sustainable development is nothing but thinking about the present economy without harming the future. Development to meet the present needs, it means the present time people can meet their own needs without compromising about the future generation needs. For sustainability, people have to work on their progress for meeting the present need, they do have to make strategical plan and think about how to attempt any work without compromising about the future. That's the main aspects about the sustainable development.

People nowadays using so much paper type instrument that create future in a global warming s much tree are being cut down because of that, that can be harmful event for future generation. That's why the sustainability topic is arising, Janata bank is one of them who thinking over it time to time. Janata Bank has taken some necessary steps like think some sustainable plan, first they plan to set a goal about setting the environment and also with the minimum profit and also integrate a environmental friendly strategy in their core planning. A sustainable is possible by setting ethical behavior social justice and with environmental care. When an organization think about sustainability they should think about how well and without any losing of anything how a company make profit for their company and also Janata Bank who



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try to explore themselves economically and socially, this bank always thinks about environment whether the environment get the benefit by it or not. According to JBL reporting on sustainable banking their future plan is to make sustainable development in the long run for the sake of society sustainable long-term financial performance, ensuring positive and consistent employee performance and also the main aspects of making Green Banking that's their basic mission nowadays.

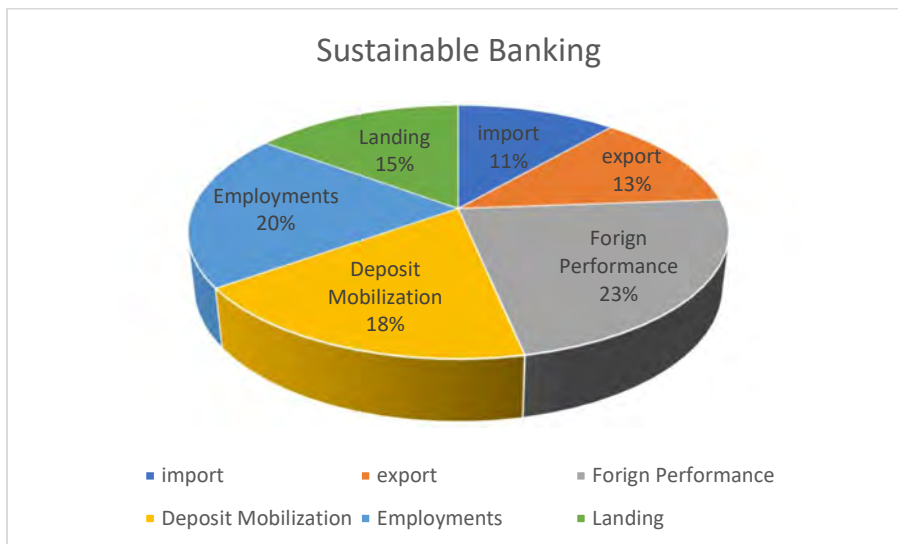


Figure: Sustainable Banking (Self Constructed)

For sustainable development, organization take some steps that are given below:

- Giving some afford on re-new ability and with learning how to live in current capacity for a long run time.
- Practicing those things that are secure for the environment make an eco-friendly environment for the sake of people.
- Social responsibility that should be practiced, such as trade fair, no animal testing and vegan product through GREEN BANKING process basically Janata have learned all that effective



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sustainability. Following all this guideline Janata Bank also helped other bank to make effective CSR in Bangladesh. Acting like being a promising Bank and by that Janata bank earned profit from those CSR activities.



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Chapter-03

Introduction to Green Banking



3.1	Problem Statement
3.2	Literature review
3.3	What is Green Banking
3.4	Why Green Banking
3.5	Definitions of Green Banking
3.6	Green Banking products
3.7	Green Banking and Bangladesh banking industry
3.8	Banks can play major role in



Problem Statement:

The most important thing first has to understand where from the idea came about green banking? For Bangladesh each and every day global warming is increasing because of the abuses of environment and the environ is polluted by deforestation and other ecological imbalanced and bank is somehow linked with the sustainable development, using the present needed and fulfilling the present need without damaging future that's is the sustainability that mainly possible by green banking. The statement basically arise while working there month in the office at Janata Bank ICMH branch, seeing that every employee f the organization doing their work by keeping all the entry by using paper and not keeping the entry in the computer by that the bank can be always lagging behind from private bank by not to being digitalize and not uses any electric thing in the office, green banking idea came from that moment. around 25 employee work in that little branch, if they using technology, they can easily finish the work and also time can be saved, and I also notices, because of less technology, one employee cannot finish his work properly and customer have to wait for long time as a result customer dissatisfaction can be increased that can affect the whole profit of the organization, transaction can be decreased by that. Also because of less employee, few people ca not be operated so many works in one time consequently the employee can be frustrated by that. Because of not to give importance to that process, all the banking process can be diminished. While finding all those problems and identifying this problem, the problem and also the solution of this topic arises and that is the statement of finding this problem.



Literature review:

- Sherman stresses (Key Differentiator of Green Choice Bank, Chicago):

“With green banking, what sets leaders apart from the rest is..how you invest back in the community, so we are trying to develop loan products and deposit products that reward good environmental choices”.

- Justin Pritchard (columnist, about com): “Green Bank is a bank focusing on sustainability. It is bank like others but they are to claim the "green banking” niche, and they hope to excel by serving companies and individuals interested in green business. For the most part, the bank will work with businesses that find ways to do more and use less”.

- According to Bangladesh Bank Green Banking statement, "We envision Bangladesh as a mature advanced economy in 2050, with levels of human development and technological advancement sufficient to place her among leading Asian nations in terms of financial prosperity as well as social and environmental responsibility."



3.1. What is Green Banking?

Sustainable development is emerged nowadays for development of the natural environment with the present benefit. To make the business cost in an effective way by working with this framework. One of the major economic instrument and economic agenda that influencing overall all the industrial activity at a moment all those financial institutions and that's is of course banking sector, that can affect the most for the banking system. Banking sector mostly affect the growth and development on the economy not only make profit but also quality and quantity of the growth of the industry that depends on mostly at the banking sector. The major economic activity for growth. It is one of the major sources of banking investments on any type of commercial project which is under the most effective economic activities. Socially responsible investment (SRI) that create the most crucial part for environmental factor that can bring the socio economic development. Banks are not directly polluter for an environment but bank are involving themselves or involving nowadays that can or will be a polluter in the future time.

“Environmentally friendly”. means the emission the environment problem and promotion of necessary steps to remove such hazards from the environment the process is called “emission & promotions”. (Banking on Sustainability Development, 2007). Using of energy, paper, water that impact internal environment of a Bank. Impacting the environment that are not physically related to their activities but it is fairly relative to their customer activities. Moreover, environmental impact of bank external activity is huge and it's difficult to estimate. Banking environment is basically risk management, environment of a bank also full of risk that takes to the environment to the higher earning profit because of higher risk management. Lending can be a one of the biggest responsibilities for a bank and bank should give the priority to that this method of finance can be called “GREEN BANKING”, make an afford by the bank to lending money by not to affect the environment.

In one-word green bank can be called the online banking sector, broadly defined, green bank is which type of way bank puts its money, which methods they basically use without harming the environment, whether a person open a savings account (current deposit), he should know where from the investment come and also bank are capable to make the interest and investment on other area or not. Green banking help to can help to get reduce the carbon footprint from the environment of consumer or the bank. Ideally green banking initiatives with online banking, such an example when a customer go online, the environment can free from using



paper and also it can be secured for a customer, that mean bank can be benefitted in both ways. Another example is like from the side of consumer,

General people who don't have the idea about green banking who thought that green banking and online banking is the same thing, but it is not in all point of view, in one word, it can be called Green banking but in broader perspective **GREEN BANKING** defined more, whether a consumer using saving account, current deposit account bank can be used your money, to go for investment, by knowing green banking the problem can be solved, whenever a consumer used his ger account he can use online or by phone messaging and not to use the paperwork, and also for better environment bank always have to think whether the idea is against the environment or not, then should approved the lending procedure further

Other example of what green bank report considers forms of green banking on the consumer side include,

- i. Green checking: Converting checking account to online banking.
- ii. Green money market account: Converting saving online account to online banking.
- iii. Green CDS: when opening any current account for a customer, rearward system should be announced for online banking.
- iv. Green loans: the project should be maintained ethically and environment based, not to mining any area, not to cut down trees, not to use fuels, not to use carbon footprint, that should be in the project or either disclose report.
- v. Green mortgage: Better ratio for energy efficient houses.
- vi. All the payments by consumer have to be in online methods.
- vii. Checking the account and get the rearwards from the bank.

Green Banking is not only ensuring the benefit to bank but also it is ensuring the asset quality that is improving through green banking.it is ensuring greening the industries. Banking and financial sector of all the industry mainly in the national economy because of their potential number of investors, green banking that makes the link between the economic development and environmental protection, concern about the quality of life that is the basic strategy in recent time for the banking institution.



3.2. Why Green Banking:

- Helping safeguard the planet from:
 - ▶ Changing weather pattern:
 - ▶ Cutting and burning so many trees that increases global warming, because of increasing global warming



The weather is changing frequently, that only causes the hazardless of environment.

- ▶ Rising greenhouse gas: using of so many fossil fuel, gas, coal mining in the forest that also caused to increase the greenhouse gas.
- ▶ Declining air quality: in all that greenhouse gas increases and also warming the air that consecutively takes to the quality of air, carbon- di oxide is increasing and oxygen are decreasing
- ▶ For ensuring green economic growth: nowadays world are facing twine challenge is expanding the economic growth with not to save the environment, it is addressing day by day the pressure of the global population and environmental problem when its talk about save the both then that is called green economic growth and basically green economic growth is the replacement of sustainable development. Not harming any natural asset and increasing the economic growth that basically called green economy.



3.3. Definitions of Green Banking:

3.3.1 In general focus:

Acting like a normal bank, Green Banking mean that take care of social and environmental factor. In one sentence it can be describe as an ethical bank that started to save the environment from the polluters and pollutions.

3.3.2 The broad focus:

Green Banking mainly refers to keep the environment green with all the economic activities across the country also the sustainable growth can decrease the greenhouse effect through the economic strategies, policy, decisions and all the activities that takes directly to the banking activities, business activities and in-house operational activities. It's something that take initiatives by the banks to omit it for the sake of saving the environment. Can be possible by reducing carbon footprints or by using the technology in a good way by improving operational activities gathering the knowledge of technology for economic growth and also it can change the mood of client habit.

3.3.3. Green banking & sustainable growth:

Green Banking Idea mainly come from sustainable development, sustain development gives us a an idea about meeting the needs of p[resent without harming the future, and Janata Bank laws try to do so to give the best effort to do this sustain development. Janata Bank take some necessary steps that removes the ecological imbalance and make the country better place to breathe, though they are not fully able to do so but they are trying most by using technology as the basic data entry system, they are trying to avoid the food print and also they give the highest customer involvement about every transaction also give some basic ideas to the customer where form the investments comes and given proper using of lending system for the future.

Meeting the needs of the present with enough resources for the future, that is called Sustainable development. The key to sustainable development is to ensure broad-based inclusive economic growth, with:

- By sustainable development for banking sector that is replaced by green banking the natural resources used can be promoted by this topic that is also related to sustainable



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development for a bank. Natural resources can be used in a positive way and not to destroy and save it

- Preservation of regenerating capacity of ecological system: ecological system can be regenerated using of technology, not to use of papers and footprint, online servicing that all can be part of regenerating the ecological system.
- Main concern of sustainable development is to avoid of risk from the environment for the future generation, using green banking for financial intuitions can help to achieve this.

3.3.4 Ideal benefits of green banking:

- Most important concern of the green banking system is to avoid the papers as much as possible and rely on online system and also it can be possible by making the transitions by electronic media. Because of less paperwork means less cutting down trees that saves the environment from global warming that mainly leads the most concern of Green Banking.
- Creating awareness among the people and have to understand the business people they have to know the consequences more using of paper work and encourage them to environmentally friendly business practice. Green banking thinking about lending the money to the customer that is really a proactive way to make eco-friendly environment into the banking system for future generation.
- When a customer awarded by a loan the ecofriendly banks mainly less the interest rate first also natural resources conservation underlining principles in a green bank when operating any loan from the financial intuitions.

3.4. Green Banking products:

From the beginning of the banking activities the work basically done with non-eco-friendly way in 20th century, it become famous with its ecofriendly behave of any transactions with the financial institutions. Mostly traditional bank has not much idea about the Green banking. But past few years the idea become so integrated part of the financial institutions. Not only some institutions take the initiative about this important matter but also the other corporate bank



serious about this aspect. They take some strategy how to succeed it and how to spread it all over the financial area. If one corporative bank takes the initiative like Janata Bank other corporate bank also influence by it and also get the motivation from one financial institution to another to make Green Banking effective. Long term growth prospects, asset management sustainability principles all due aspects are publishing in recent days. All the corporate bank has their own strategy but for this they invest a lot in all aspects. Variations and innovations are differing to each other, based on that service are divided into below banking sector

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

3.5. Green Banking and Bangladesh banking industry:

Bangladeshi climate is full of global warming day by day because of so much environmental change, the greenhouse effect is surrounding the full of atmosphere. The climate is deteriorating because of using the natural asset ineffective way/semi natural way/manufactured/processed/transformed resources. As a result drought, floods, earthquake always visit Bangladesh every year. The environment should need proper attention to improve this atmosphere problem, and also up-gradation for ensuring the better future for upcoming future generation. Increasing awareness who are basically use the most non-eco-friendly thing. The financial institution who are mostly use of paperwork and other situations that are creating because of financial sectors. Awareness about the climate change, how can effect of our future life should be a great sector of awareness and also urgent measurement of sustainable development should need for improving the condition.

Banking system that held a major economic side of the whole institutions of all the profit organization all the organization of different sector depends fully on banking sector for financial activities, that's why Bank can take the major responsibility to improve the environment by using,



- efficiency of energy uses,
- water consumption and
- waste reduction,
- say no to use the paper for work

By all those steps bank can significantly contribute to reduce all the problems about the environment among the era of industry.

3.6. Banks can play major role in

- Online Banking type products that environment friendly products that can offer by Banks.
- Different type of inspiring activities for customers about using green credit cards, green saving accounts & green checking accounts give them some idea about climate change and how its effect life and also how its effect the investments and lending decisions provide by bank.
(Millinnium Institute, n.d.) (Sustainable Development, n.d.)



- By promoting environment friendly initiatives that should take through adopting a set of principles and have to strict binding to maintain it, every financial institution, and industrialist.
- Thinking of Bangladesh perspective environment, all those activities that are harmful for the society have to erase or diminish such as different project(s),



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industry(ies), process(es), business(es) that can be harmful in the future or financially viable activities have to deduct from all the basic works'

- By innovative marketing of banking products there should be clean an atmosphere for the bank for both existing and potential clients.
- Not only increasing awareness between their own sector all the stakeholders and clients of the particular sectors have to develop the green banking and that should utilize through practicing and make the promotional effect for getting the positive vibes. and also use that for production purpose.
- Developing a proper attitude among the employees by motivating them and encouraging them to use eco-friendly produce in office while doing any work, such as using eco-friendly technology for completing any work.
- Bank basically sponsored some awareness program for creating awareness among the people for using products that are basically environment friendly and the blessings of the innovation technology that use in a positive way through practice of Corporate Social Responsibility (CSR) (Corporate sustainability, n.d.)



Chapter-04

Green Banking of Janata Bank



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4.1. Green Banking of Janata Bank Limited:

Green banking is nothing but normal banking system, that mainly consider only new is that they are adding some system into it, like environmental friendly nature, go online, green account, some major initiatives to make environment for better living place, which basically a mixture of all those thing, that called GREEN Banking, the banking system also called ethical banking system, they make an proper agenda to change the habitats in a better way, not only taking care of investment and profit from it JANATA BANK always try to work for people who lives in Bangladesh, for them they work depend on ethical way and work with, not to use so many paper while working, using the modern science in a better way to make life beautiful.in the ecofriendly way, growth of financial sector with ecofriendly way, and it called itself is a smart way to become proactive by thinking of future sustainability.it mainly need a huge change in the business economic and finance type problem.

World environment threats nowadays because of polluted area is increasing in a smooth way and also the rate of climate change is increasing. Climate change is rapidly increasing, that impact on forestry work, in water get polluted, unusual use of greenhouse gas, bio diversity, destroying of forests river water is polluted in a highest rate, mining the coal, and the most importantly, using natural resources in a bad way, that all cause of climate change and environmental pollution, mainly occurs because of that.

Because of water pollution, scarcity of water because of river channels, disposal of hospitals and also most importantly household work contamination, destruction of forest earth is filling with this type of hazards the environment of Bangladeshi environment is contaminated so much nowadays. By the prevention of environmental hazard, Janata Bank take some necessary steps to remove it from the society, because intentionally or unemotionally financial institution are connected with this matter of environmental hazards.

JBL, has played an efficient role in the banking sector on the economy of the country, related activities of economic development, somehow JBL is connected by doing the working process in the environment, it has no doubt JBL is always has some positive effect on the economy of Bangladesh, with that they are also a part of those environmental hazards and all. The bank authority now working on that by taking some initiative of this necessary and most important work to save the environment. They are now optimum of using natural resources like, using of paper is reducing in the banking work, sensible of using water, electricity and fuel.



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JBL is nowadays more careful about stakeholder's industrialist and also give idea and information's to all those employee and customers, about using of natural resources, the industrialist, consumers, stake-holders, whom are the most influential about those matters, authorities are trying to give them idea about the environmental matters and use the bank is a ethical way.

Objectives of Green Banking:

Core objective of JBL to first thinking about customer "Customer is the king for them", customer satisfaction then through them making investments, and profit and make the internal banking environment polluted free they are adopting environmentally friendly banking policy.

Policy Formulation and Governance:

Bangladesh bank board of directors who has been sanctioned a policy, about environmental protection that is GREEN BANKING policy, the policy is now implementing through the banking sector.

Green Banking Committee:

The audit committee of the board is mainly act as a green banking committee. The committee basically evaluate the banking sector on a basis of environment friendly banking policy their strategy is based on economic development and also sustainable development and all the board of directors approved all of those on an annually basis.

Green Banking Unit:

Deputy managing directors basically acting as a head of a department of green banking , the role of the committee is to formulation of green banking idea and establish it through their work and proper evaluation of those work. In a quarter basis, like in a year 3 times all the members of the board is sitting down and evaluate and implemented it.

Incorporation of Environmental Risk Management in Core Risk Management:

Janata bank making a proper guideline, about the negative effect of using environmental unfriendly model that can reduce the inhabitance the risk can be higher if the guideline is not followed, the baking reputation can be under the risk management system, environmental and climate change can be occur by the borrower who do not follow the prospective about the



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hazard and if the lending system is happened without knowing the work system of a lender or a borrower the risk of the reputation of a bank can be mitigate and also it effects on the remittance of an organization like Janata Bank. proper guideline made by Janata Bank so that people are not to come in the organization for borrowing or making any transactions in the bank. The guideline is approved by the organization board of directors.

In-House Environment Management:

In house environment is indicated clear indication that maintain Green Banking properly, also to maintain a Green Office some indication that are taken on that prosperity of this work-

- To prepare an inventory to make this effort efficiently, consumption of electricity, water in the office, consumption of paper and also the reduction of paper work and reducing the using of consumption of electricity on its different branches and policies.
- Measures have been taken to save electricity and water consumption.
- There is making a “Green office” for making efficiency of electricity, paper and water consumption and also have to give them idea about the recycling process in the whole office system.
- Different type of printed documents, for office management purpose have to be reduced to maintain a green office system. All circulars and emails and letters should sent thorough online and email and websites. inspiring not to use the printer to save the electricity and also to reduce the paperwork.
- They developed an online based system called OMIS & CDMS to collect all the necessary information for all the branches.
- Energy savings bulbs is being used nowadays instead of normal bulbs in all the offices of the bank.
- For saving electricity, they are using solar system instead of generator on the office.
- For packing goods and all other products should carry on jute bags instead of polybags to not being polluted the environment.



Budget Allocation:

In 2017 (till annual report 2017), Janata Bank has allotted, BDT 2,380 million in the banks, on those Green Banking projects has been distributed in Bank- BDT 1,682.42 million.

Green Financing:

Green financing that main perspective is to all those business activities and all strategy should be followed by renewable energy projects, clean water supply projects bio-gas plant , waste disposal plant is encouraged as a part of green financing projects to practices.

- Green financing is basically focused to give importance to Effluent- Treatment Plant and projects with ETP, solar panel, Hybrid Holfman Kilin (HHK) and also waste management plant etc. this type of green financing project that should be focused on that project.

(BDT in million)		
Projects	Number	Exposure
Projects having ETP	06	806.38
HHK project	04	771.08
Bio-gas plant	21	1.67
Solar Panel/renewable energy plant	31	2.39
Others (Zigzag bricks, Vermey compost)	66	100.90

Table-: Green Financing ((Annual Report, 201`7)

Online Banking:

Online banking basically means of practicing in green way the internet facility, technology must use on a significant way, online banking is the most powerful equipment that paying bills and all the transactions via online through internet medium. Customers can withdraw their bill and deposited the money through online for every respective bank. This is the easiest way to reduce the paperwork system and making sustained in overall banking sector. It also can reduce the paper cost; printing cost and all the postage expense saving gas and reduce the



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carbon emission. This bank mainly assures the quality of environment by making out of 897 branch they make 42 branches that fully running by online.

Mobile Banking:

For all those customer satisfaction JBL has conducted Mobile Banking system in an wide segment called “Ghore Ghore Sanchay Prokolpo” in one word, micro deposit project, mainly for those person, who have not enough time to make to come in this office premises , under Janata Bank , they have across 5,600 accounts operate through mobile banking.

Green Marketing:

Green Marketing means all those marketing efforts under awareness of environmental factors to take care and service for the customers have to through online system or whether any other system that should not affect the environment. like all those brand and advertising promotion effort not along with print media only the online media that can help that perception.

Training and Awareness:

Training and awareness not for the customers first for the employee of the organization , JB has their own training institute, where the trainee learn the employee about the effectiveness of environmental hazard and how its affect the environment of banking sector and also the overall environment, then the employee understand it clearly and focused on implement it properly. The trainee has the main focus to creating awareness not only the employee but also by giving advertising in media the consumer can be aware on those issue.

Climate Risk Fund/CSR activities:

JBL has made a fund for whether by any chance have any occurrence of climate change, that totally unpredictable that can be occurs any time, to mitigate this JBL create their own fund and use it on any occurrence. So, any type of flood, cyclone natural disaster hazards can be solved by this fund.

Disclosure of Green Banking Activities:

All this disclosure happened by the website of the Janata Bank, under this initiative, steps, projects that are under the eco friendly way and that have to supportive way of environment. This all disclosed are published in every year annual report.



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Management Approach to Green Banking:

Management of Janata bank mainly focused on those type of loan advancement system also those type of investment that are regulated with Green banking system. They are trying to give loan to increase sustainable advancement on green financing and also, they make some incentives on environment advancement for baking industry sectors. Their future plan is to solar planate system in its branches.

Compliance Status of Green Banking in JBL:

Issue	Compliance Status
Own green banking policy guidelines	Yes
Green banking committee	Yes
Green banking unit	Yes
Budget allocation	Yes
Incorporation of ERM in core risk management	Yes
In-house environment management	Yes
Introduction of green banking guide	Yes
Introduction of green finance	Yes
Introduction of green product	Yes
Creation of climate risk fund	Yes
Introduction of green marketing	Yes
Online banking	Yes
Employee training	Yes
Consumer awareness	Yes
Sector specific environmental policy	Yes
Green strategic planning	Yes
Setting up green branches	Under process
Disclosure and reporting of green banking activities	Yes

Table-: Compliance Status of Green Banking in JBL((Bank, 2017,31st)



Chapter-05

M_{ethodology} A_{nalys}is & F_{indings}



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6.1. Methodology

In the beginning of the report it said that, in this report I mainly used two types of methods to analyze the data, first one is

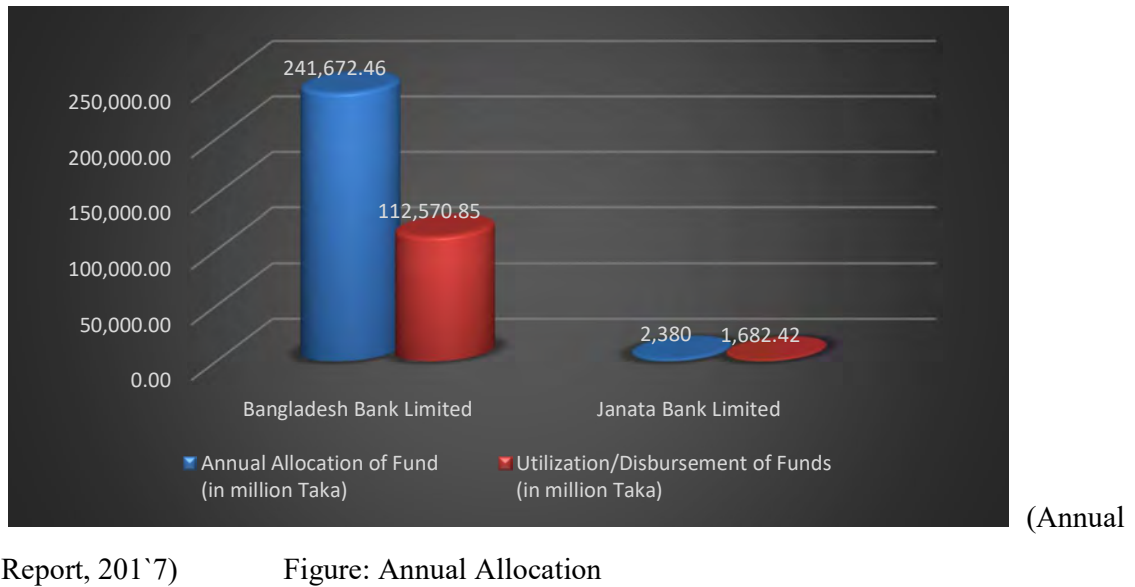
- Secondary Data
- Primary Data.

Basically, I am relying on secondary data most and also with that for primary data, talking with the whole office by maintaining some few questions, for the banking information I used secondary banking and also for the basic idea of green banking that takes from different websites by paraphrasing it. In the personal interview, I talked to 15 people in the office, who are employees of ICMH Branch, Mutual Medical, so my sample size is 15 for this study. 4 employees from the account opening department, one from loan advancement department, 3 from cash department, 3 from clearing department and 2 from money collection and 1 is a manager, who supports me cordially, by giving all the answers to the questions. Since the ICMH branch, one of the small branches, sample size is also so small for that. I made 10 questions, for each and every department in the bank the answers to all the questions showing in the pie chart, bar chart, histogram, statistical table and describe it later.

The authority of the bank does not want to share all the basic information about their investment and how they work on it, that's why I would take the analysis in a qualitative way rather than taking quantitative. The analysis goes with a derivative way, such as



Question 1: Comparing to Bangladesh Bank what percentage that sanction by it & is this percentage followed by Janata Bank?



The analysis of this answer is Bangladesh Bank, that given to sanctions to Janata bank to comparison with Bangladesh that has sanction the money but Janata bank did not follow the instruction, that really necessary for ecofriendly environment. In this part I have tried to make a comparison of Green Banking between Bangladesh Bank statement and Janata Bank. Bases of annual report 2017, JBL has allotted BDT 2,380 Million for overall annual budget that budget sanction by Bangladesh Bank to develop the part of Green Banking. Janata Bank showing only BDT 1680.42 million.



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Question 2: Compare between Bangladesh bank and Janata Bank about the disbursement of annual allocation on Green Banking,

Annual Allocation of Fund (in million Taka)		Utilization/Disbursement of Funds (in million Taka)	
Bangladesh Bank Report	Janata Bank Report	Bangladesh Bank Report	Janata Bank Report
241,672.46	2,380	112,570.85	1,682.42

(Annual Report, 201`7)

This is very clear picture about the disbursement and sanction between the two banks, Bangladesh not only give the money also giving the technology but disbursement of this is very low that shows clearly on the table.

Question 3: effective online banking process in the organization or not? (comparison to Bangladesh bank, since BB is the core bank of all banking sector)

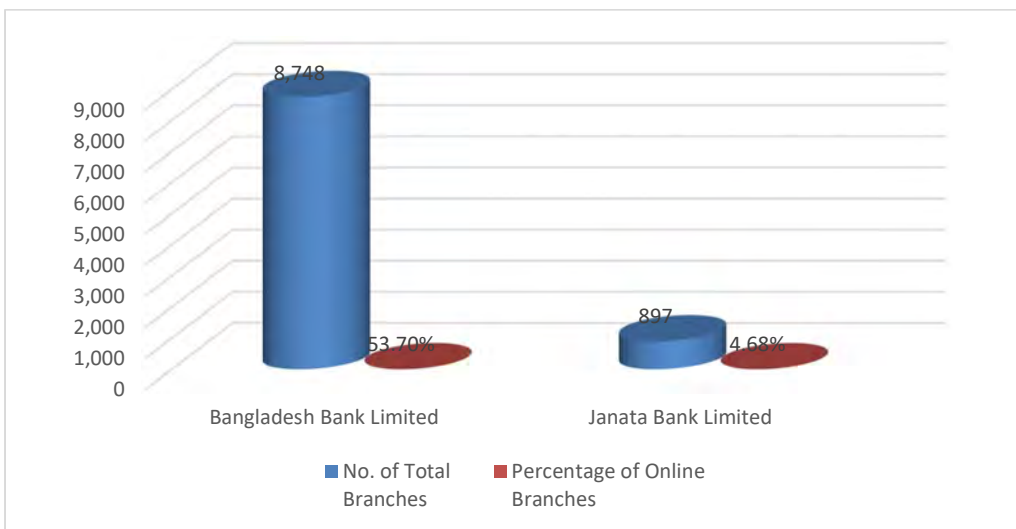
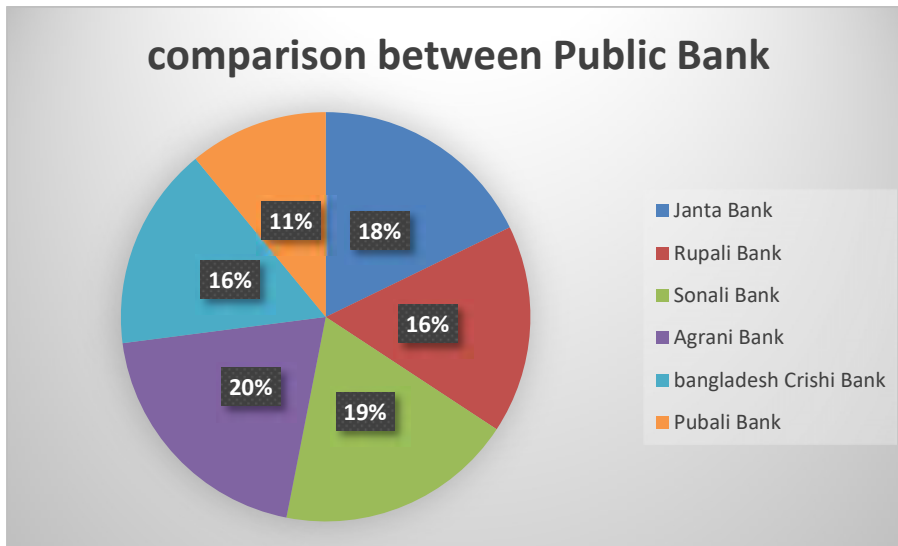


Figure: percentage of online banking Comparison

Analytically define it by the percentage, in the 897 branches in the whole country only 42 branches are leading the online banking in Janata bank that only 4.68% in a number, compare to Bangladesh Bank it is the 10th time less. That is highly dissatisfied for any financial institutions. Bangladesh Bank sanctioned depend on online banking, 3.68% but Janata Bank is in the 1.78%.

Question 4: Janata Bank position compare to the all public bank sectors and also with the financial sectors on Green Banking (all the commercial Banks)



(Customer satisfaction Compare to All Public Bank , 2014)

Figure: percentage of Green Banking process on Public Bank

This all the information showing that Janata Bank Is in the middle position of all banking sector in the country and the position of the Janata Bank is 52%, whether compare to Sonali Bank and Rupali Bank(58%, 55%), Janata bank is in the middle of all the public Bank sector, the reason can be not to work on it carefully while making any decision they always think economic benefit not to think about the social benefits.



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Question Number 5: comparing to public and private bank sector, the position of Janata Bank, (Customer satisfaction Compare to All Public Bank , 2014)

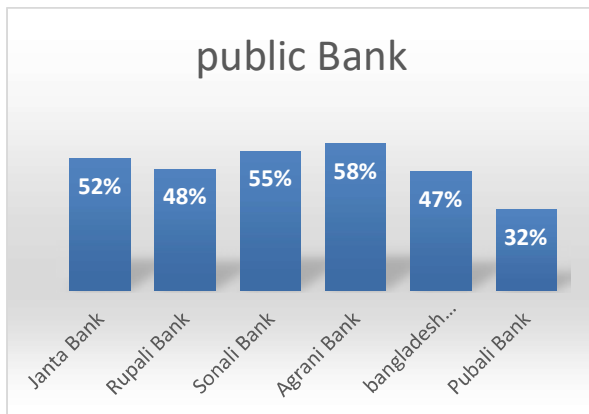
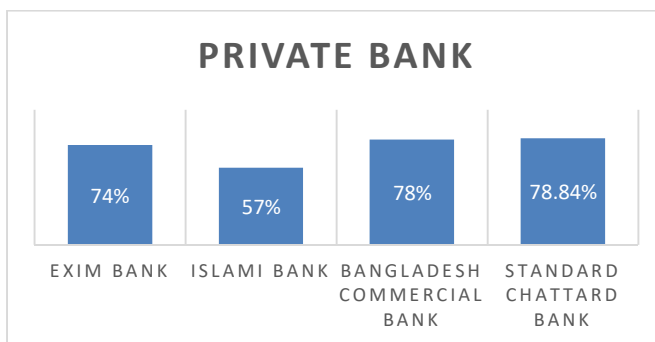


Figure: comparison between Private and public



By taking all the renewable public and private Bank, the report shown that there is a huge gap between public and private bank about the use of green banking process, because of so much using of ecofriendly way of environment, the profit and the position of private bank that is most sustainable. They are using technology in a good way, to stay on the market, rather than public Bank. Showing that Janata Bank is on the middle, 52% based on comparing only public, when comparing private and public Janata Bank is in the 3rd last position.



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Question Number 6: new employee recruitment over green Banking?

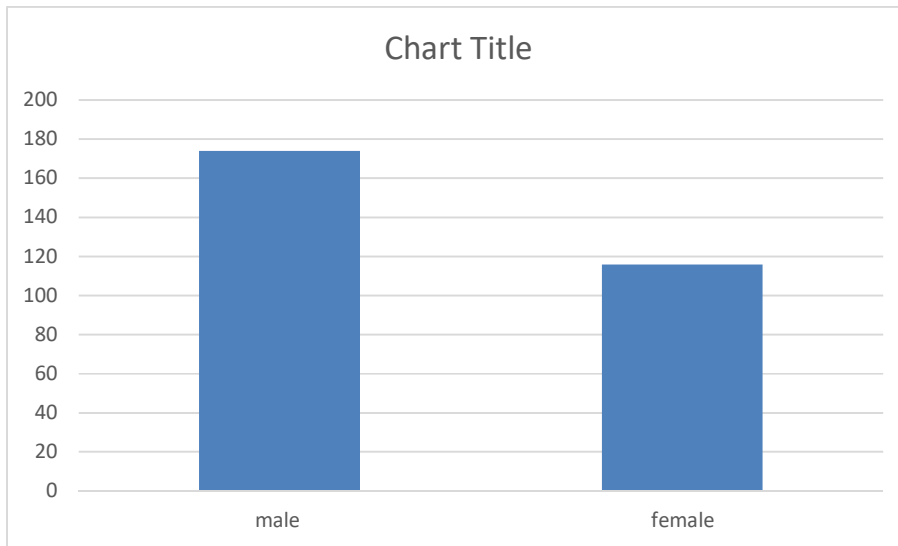


Figure: Recruitment

Recruiting new employee, 290 whom are having enough knowledge how to work on green banking and they are working in administrative department to console and knowing all of them about green banking, train all the people, for that the training expense is BDT 79.21million only for this green Banking Effort. Most effective way that can recur it something like recruitment policy that are very old of Janata Bank limited.



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To the customers,

I asked basically five question, about the knowledge of green banking to the customers, who came to the bank, - Sample size is 22,

Question 1: do you know about green banking?

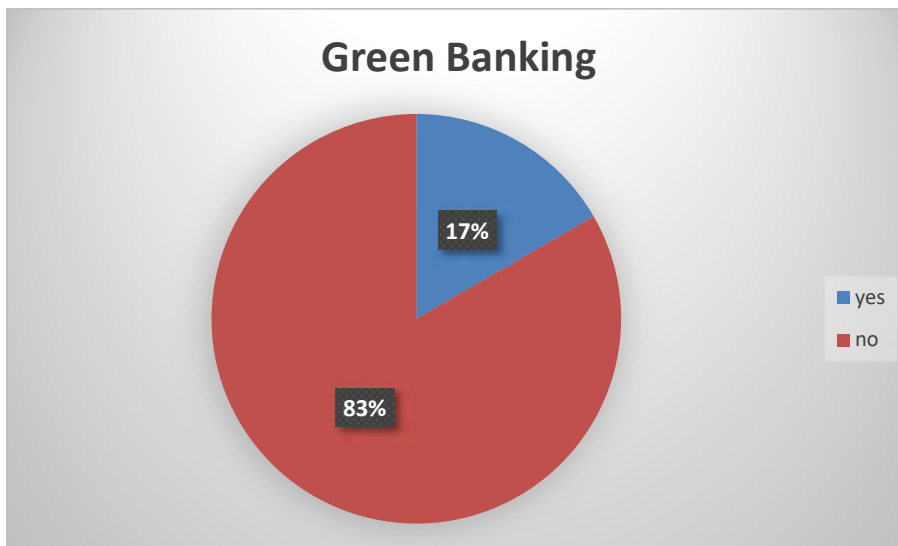


Figure: knowing Green Banking

This graph is not showing the full idea, mainly I personally talked with 22 people, among them 16 people have no clue what is that meaning and where it is come from only, few people have idea of this but they are not aware about how it works properly and also how does it affect the banking sector. Though the idea arrived, after twenty decades ,young people should have the idea of it, I basically asked that question to the young aged people, who came for account opening or any other work, most of the person did not have any clue about that.



Question number 2: Do you prefer use internet for a transaction purpose?



After asking this question most of the person answer yes they are using it but not for the transaction purpose, they only get a message but they don't understand it properly and they had to come Bank for this purpose, basically the idea is they are knowing day by day about that but because of proper utilization, they didn't get the main point of view.



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Question number 3: Do you prefer online Banking for security purpose rather than coming bank and handover to the Bank?

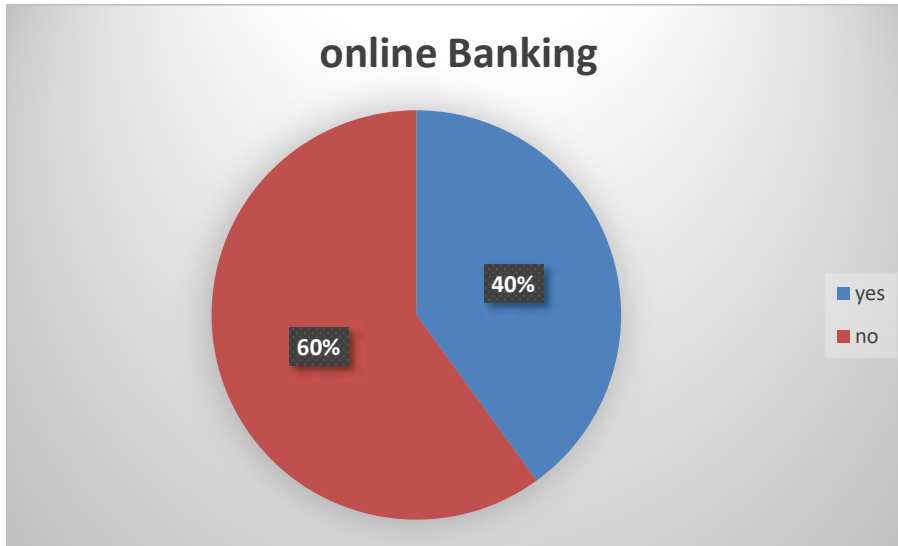
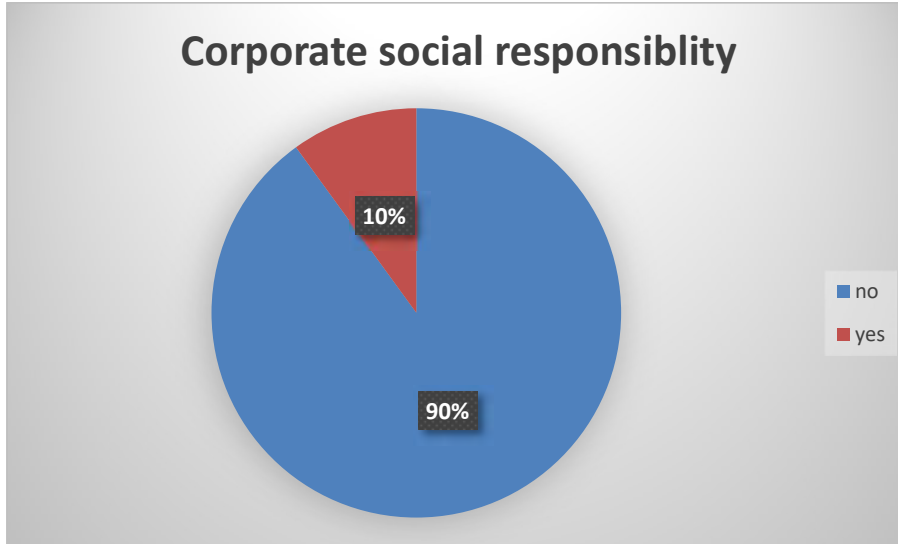


Figure: online Banking

Some of the people know about the benefit of the topic and they are hearing all the time but they are little bit afraid about the matter, whether their cash safe or not, that's why when I am asking about security purpose, 14 people said no they are not interested and other people said they are interested.



Question number 4: do you ever heard about anything about Corporate Social Responsibility?
And how does it work?



This question I basically asked when I met 4 industrialist and 3 business man, who have no idea about this CSR activities. That's the reason Janata Bank lagging behind in the modern world. Between these 7 people, 5 said no and 2 said yes, that's very disappointing for an organization to face this problem.



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7.2. Findings:

Findings is all about what I learned from the whole analysis system and how I can implement the percentage with word and also have to recommend it, First and foremost thing I have learned from this activity about green banking, the idea that is not clear for me, by analyzing it the clarification is there now, I can now know how it can help to make a sustainable safe environment for the future generation.. We can define green banking in short, an environment friendly banking. That is every decision of bank will be based on adequate thinking about consequences of their decision in environment.

1. First finding for me from the study is that, the money that provided by Bangladesh Bank and also the equipment does not use properly in the Bank.
2. When comparing between public and private, private always in the first position, because they utilize it in a decent way, and the employee of the bank have much idea how to implement it.
3. Recruitment policy are so damaged that in 897 branches, only 190 people in the administration department who handle green banking part.
4. People do not have much idea about online transaction and have not much idea how to use it
5. New aged people have better idea of implantation of this process. Even the meaning of corporate social responsibility knowing people are less in this sector.
6. The employee of the organization has no clue about corporate responsibility. They only busy to make a good image of investing or progress of making profit.
7. Adopting the banking works through electronic media and not to use the paper and online banking should be applied for each and every branch. Also recycling process of plastic and also efficient use of resources should be made.
8. Implementing of gender aspects should be more careful on it while addressing it should also be more careful processing system.
9. The main part of the bank recruitment system should be taken care by the authorities.
10. Equally attend all the communities' people should be consulted in a same way. Main target to the local communities first and then the other community.
11. By investing on social environment, the reputation also increasing of the bank.
12. By practicing of green banking sustainable development is also possible.



13. Since green banking is paperless banking millions of acres of trees will be saved hence it will be able to contribute reducing carbon and increasing oxygen. It will also contribute to prevent probable natural disaster.
14. Green banking practices around the world and also in Bangladesh.
15. Lack of available advertisement regarding green banking policy. People still don't know about the practices of green banking followed by JBL.
16. Maximum numbers of Employees of this branch are not aware about Green Banking.



Chapter-06

R

ecommendations and Conclusion



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Green Banking Practice in Bangladesh

8.1. Recommendations:

While financing any projects, Bank should keep following aspects in mind:

From my understanding, recommendation is basically what I found from the survey, from that I have to recommend something in my way, its cannot be a solution but helpful for particular aspects,

- First thing that I can found from whole study, when financing anything in the financial institutions that should be in eco-friendly way, because the project only represents to think green, that is only possible by taking care of environment.
- Financial institutions should asses the sensitive issues while investing any projects by vinicable groups and involuntary displacement etc. While working on projects, this should be evaluated based on taking care of environmentally areas including forests, grass lands, and natural habitats. . (Naim)
- Giving any loan to the significant people, the bank should identify whether the activity can harm the environment or not, if it is no then the loan should be approved.
- For staying in the market, Janata Bank should, invest the money for Green Banking and creating awareness among the people.
- Main target is to use the technology with a good way and invest in the environment without harming it, reducing paper work that reduces the deforestation and also have to assure not to use excess oil and bio-gas and also do not mining so much by harming the environment.
- Private Banks are always proactive and they know how to sustain it that's the reason they are in the top level, they utilize their time by using technology and expertise always ready to help the customers to satisfy them and know them about the sustainable development, Public bank should follow the criteria to stable in Market.
- Recruiting employee in a new way, who have more knowledge about technology and give them training to make them perfect about knowing them the sustainability.
- Online Banking should enrich by Janata Bank so carefully, only 42 branches have online connection that should be increased.
- Bank community increase ATM, online and internet service for increasing the green financing.
- Awareness among the employee by giving them training how to invest and for the consumers purpose, the employee should train them to handle the consumers.



- With all the awareness and everything that all should aware if the organization people are aware about this matter, so most importantly the awareness should on the people of the organization
- When given any loan to any organization or industrialist, they should give the proper project idea to the authorities of bank and bank employees are mainly make decisions based on the project report , the project report should be made by full of information depend on , whether they should take care of environment or not , on that basis the decision of given lending money should be sanctioned.

8.2. Conclusion:

Green is good for you and the planet. Banks are giving green loan and make enthusiastic the people towards sustainable deposits, paperless checking reward, that create people so curious about green financing. For betterment of the future green banking is getting spreading out all over the area. Banka and other financial institutions can take some necessary steps with the help of government to make a good environment are for people. Using online banking, through technology doing banking activities, less use of paperwork, less use of bio gas, fossil fuels all in one an eco-friendly way doing banking activities, this type of training should give to the employee so that they can give to the advice to the stakeholders, industrialist and also customer.



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Others:

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- Articles of different matters of Janata Bank Limited
- Different publications of the Janata Bank Limited
- Outlets of Bangladesh Institute of Bank Management
- Report on respective topics
- Respective sectors of foreign matter of the head office
- Unpublished data received from the Branch.

