An Internship Report

on

Corporate Social Responsibility Practices of Meghna Bank PLC

This report is submitted to the Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur for the partial fulfillment of the degree master of business administration (MBA) (Major in Finance)

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June, 2024

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Acknowledgment

It is a great opportunity for me to write about subject like “Corporate Social Responsibility Practices of Meghna Bank PLC” At the time of preparing this term paper I am gone through different books and websites which help me to get acquainted with new topics. I am actually focusing on those topics which are important for me to understand about this subject easily.

Firstly, I express my gratefulness to Almighty God who has enabled me to pursue my study.

I acknowledge with gratitude to my respective teacher and also my supervisor Associate Prof. Shanaz Parvin and my co-supervisor Ayrin Sultana Associate Professor who has always been sincere and helpful in making me, understanding the different system of legal research and conceptual problems in my report paper. Apart from me this report paper will certainly be immense importance for those who are interesting to know about this subject. I hope they will find it comprehensible.

I have tried hard and soul to gather all relevant documents regarding this subject. I don't know how far I am able to do that. Furthermore, I don't claim all the information in this report paper is included perfectly. There may be shortcoming, factual error, mistaken opinion which are all mine and I alone am responsible for those but I will try to give a better volume in future.

....
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المستقيم
AL-MUSTAQEEM
MEGHNA ISLAMIC BANKING

MEGHNA BANK
together we sail

<u>MGBL/HO/HRD/2024</u>
May 21, 2024

<u>TO WHOM IT MAY CONCERN</u>

This is to certify that Mr. Md. Ariful Islam, a student of MBA program at Hajee Mohammad Danesh Science and Technology University, Dinajpur is doing his Internship Program with Meghna Bank Limited at Chehelgazi Branch, Dinajpur since March 18, 2024.

We wish him every success in future endeavours.

Rashedul Alam
Head of Human Resources

Certificate of Supervisor

I, hereby declare that the internship report entitled “Corporate Social Responsibility Practices of Meghna Bank PLC” is a useful record of the internship work done by Md. Ariful Islam, Student ID No: 1703203, MBA in Finance, Department of Finance and Banking, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. This report represents an independent and original work prepared on the basis of primary and secondary data collected and analyzed by the candidate. This report has not been accepted for any other degree and is not concurrently submitted in candidature of any other degree.

This entire work has been planned and carried out by the candidate and my supervision and guidance. In my opinion, this report is sufficient in terms of scope and quality for the award of the degree of Masters of Business Administration (MBA) in Finance from Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200.

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professor
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Certificate of Co-Supervisor

I, hereby declare that the internship report entitled “Corporate Social Responsibility Practices Of Meghna Bank PLC” is a useful record of the internship work done by Md. Ariful Islam, Student ID No: 1703203, MBA in Finance, Department of Finance and Banking, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. This report represents an independent and original work prepared on the basis of primary and secondary data collected and analyzed by the candidate. This report has not been accepted for any other degree and is not concurrently submitted in candidature of any other degree.

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Student’s Declaration

I sincerely declare that the internship report entitled “Corporate Social Responsibility Practices Of Meghna Bank PLC” is a product of my own independent research worksand efforts, prepared under the supervision of professor Shahnaz Parvin Department of Finance and Banking, Faculty of Business Studies, HSTU, Dinajpur.
I further declare that this report is prepared by me to meet the academic requirement and any part or whole has not been submitted to any other University or Institution for any degree or any other purpose.

However, after all this, as a human being, I believe everyone is not beyond limitation. There might be problems regarding lack and limitation in some aspects and also some minor mistakes, such as a syntax error, a typing mistake, or a lack of information. I kindly request your understanding for any such mistakes and would greatly appreciate further clarification on these matters.

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Abstract

The concept of corporate social responsibility, or CSR, is no longer exclusive to industrialized nations; emerging nations like Bangladesh are increasingly paying more attention to it. In order to maintain economic viability and long-term sustainability in the cutthroat marketplace, company managers in Bangladesh have come to believe more strongly in recent years than ever before that they must run their companies in a socially responsible manner. Corporate social responsibility has grown inescapable in recent decades, and banks are not an exception in this regard. The scope of banks' CSR initiatives has significantly expanded. Since the 1950s, corporate social responsibility (CSR) has been the subject of much theoretical and empirical research. It is currently becoming more and more important, particularly in light of the globalization age and the effects of the ensuing global financial crisis. This report will scrutinize the practices of corporate social responsibility (CSR) by Meghna bank in Bangladesh and to assess the need to improve in corporate social responsibility by such organizations. The purpose of the study is to observe the framework of corporate social responsibility areas and contribution to those areas by the private and state-owned banks of Bangladesh. This study found that the contribution amount by Meghna banks to corporate social responsibility activities is very insignificant in proportion to their profit amount. This study suggests that a proper guideline by Government regarding corporate social responsibility contribution, involvement of large corporation in corporate social responsibility activities and mandating corporate social responsibility disclosures in the annual report will fulfill the intended goals of the corporate organizations and also ensure a successful and sustainable development of the society.

Key words: CSR, Meghna Bank, Bangladesh

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Chapter 1

Introduction

1.1 Prelude

The business community has long been interested in social issues. Corporate social responsibility, or CSR, is the term used to describe business practices used by organizations or firms that are morally and socially responsible. CSR can encompass a variety of endeavors, including collaborating with nearby communities, making socially conscious investments, cultivating connections with staff, clients, and their families, and taking part in environmental preservation and sustainability initiatives. Thus, CSR matters because it affects all facet of a business's operations, from procurement to aftercare. Welfare, nonprofits, and NGOs want to collaborate with businesses that are looking for workable solutions to common shared goals. Conscious consumers want to purchase goods from brands they know, believe in, and trust. Employees want to work for companies they respect and receive honor from. Reputable large investors want to support businesses they believe to be socially responsible. The study attempts to give a comprehensive overview of corporate social responsibility (CSR), including its development, especially in Bangladesh, the opportunities that resulted from CSR practice, and the difficulties that financial businesses in Bangladesh faced while putting CSR programs into effect over the past few decades, the concept of corporate social responsibility has expanded throughout all industries. The firm's financial performance is positively impacted by CSR initiatives, and the banking industry does not have performance or sustainability challenges. The banking industry is significant to the economy, and all transactions are now conducted entirely online.However, corporate social responsibility (CSR) is an investment that the banking sector needs to make in order to grow sustainably. It also offers a chance to close the "trust gap" between various shareholders and improves banks' reputations. (Gopinath & Irismargaret, 2019)

1.2. CSR Implementation in Banking Sector

CSR in the banking sector consists of the previously listed components: examination of the clients' risk factors. Therefore, bankers must comprehend the economic climate, adjust their marketing strategy with a prudent risk management system, identify customer concerns and adjust their level of satisfaction accordingly, and implement operational procedures to safeguard customers in order to remain competitive in the market and be socially responsible to their clients. (Gopinath & Meenakshi, 2019).

The idea of corporate social responsibility, or CSR, has been quickly expanding over the past few years throughout the entire world and all industries, including banking. This prominence results from the quickening pace of social development and globalization, which encourages all businesses, regardless of size or local focus, to consider corporate social responsibility (CSR) by enhancing social and environmental performance. (Qi Lai, 2006).

Qi Lai., (2006). Corporate Social Responsibility of SMEs in China: Challenges and Outlooks the desire for banks to practice corporate social responsibility, or CSR, has grown globally. These days, banks all around the world support health, cultural, educational, and environmental efforts by recognizing CSR.

As a result, corporate budgeting execution has made Corporate Social Responsibility (CSR) a significant priority. The goal of the survey is to find out about Meghna Bank CSR initiatives as well as staff awareness of these initiatives. In actuality, a number of studies have looked into the state of CSR in banks

1.3 CSR activity

activity integrated into business	•developing financial literacy and awareness, financial education •responsible, prudent lending, risk management •Fair and transparent financial services, handling of complaints	•helping disadvantaged clients to use banking services, products for clients with special needs •involvement and ethical treatment of stakeholders •providing financial support to social enterprises •financing environmental protection investments •developing the basic principles of financing sensitive sectors •combating money laundering, corruption and terrorism
Non-	•Volunteering to improve the living	•supporting disadvantaged people

business activities	environment •supporting disadvantaged social groups •supporting local communities •supporting sports •supporting NGOs •supporting culture and the arts	•supporting sports •supporting the arts, culture and science •supporting NGO's •mitigating environmental impacts (selective waste collection, office layout) •providing jobs, appropriate working conditions, equal opportunities

The idea of corporate social responsibility, or CSR, has been gaining traction in the banking industry and throughout the world in recent years. (Chaudhury *et al.,* 2011; Das, 2012; Omur *et al.*, 2012). This ubiquity results from the rapid pace of social development and globalization, which encourages all businesses, regardless of size, location, or nationality, to improve their social and environmental performance as part of their corporate social responsibility (CSR) efforts. (Qi Lai, 2006) Aside from the damaging effects of the global financial crisis and intense competition in the financial sector, the banking industry—which is one of the most vulnerable—plays a critical role in boosting the country's economy and guiding it toward fulfilling its CSR obligations. (Singh *et al.*, 2013)CSR varies throughout time, between industries, and between locations. (Richard Welford *et al.*, 2007).It's clear that CSR can benefit the banking industry greatly, even though academics and practitioners cannot agree on a definition of the term .Enhancing a bank's reputation and financial performance is crucial as it plays a crucial role in keeping existing clients and luring in new ones, ultimately improving the bank's financial standing. In Bowen's book "Social Responsibilities of the Businessmen," the word "CSR" made its formal debut in 1953. "The obligations of businessmen to pursue those policies, to make those policies, or to follow those lines of action that are desirable in terms of the objectives and value of our society" was how the notion of corporate social responsibility (CSR) was first introduced.

Additionally, CSR programs are likely to boost staff morale, which in turn results in increased output, better performance, (McGuire *et al.,* 1988). and fewer labor issues. In addition to these advantages, CSR has a favorable impact on banks, which can be examined in terms of the two main connections between CSR and bank reputation and financial performance

1.4 CSR practices

Banks are becoming more aware about CRS. As such, it encourages banks to support corporate social responsibility (CSR) initiatives that center around four key areas: the environment, society, the marketplace, and the workplace.

First, the most important tactic a bank may use in its CSR program is environment implementation (Hart, 1997; Levy & Egan, 2003). Banks do not seem to be involved in environmental issues because they do not, by nature, manufacture dangerous chemicals or release harmful pollutants into the environment. Furthermore, many banks recycle electrical and electronic equipment to safeguard the environment, even if it is the bank's responsibility to reimburse the environment (Persefoni Polychronidou *et al.,* 2013). Furthermore, banks are closely linked to economic activities that harm the environment through their lending policies. In summary, it is critical that the banking industry in every nation understand its social and environmental responsibilities (Gokce Akdemir Omur *et al.,* 2012.

Second, banks support the growth of CSR programs by contributing to society. It's true that banks are investing more in their CSR initiatives, but not at the same rate as their profits. Since its founding to the present, the Eurobank's engagement in education, culture, and sport has been the cornerstone of its social commitment (Eurobank EFG, 2012). Alam Shafiul et al. (2010) state that common corporate social responsibility (CSR) practices in the banking industry by various organizations are primarily focused on poverty alleviation, healthcare, education, charity activities, cultural enrichment, youth development, women's empowerment, and supporting sports and music. These practices are particularly prevalent in developing nations like Bangladesh.

Third, the banking industry can enhance its reputation and financial success with partners by implementing CSR initiatives linked to the marketplace (Frenkel & Scott, 2002).
A lot of institutions are interested in working in "the Green financial markets," which include managing environmental risk in the insurance and banking industries. According to Jane Nelson and the objectives of this program are to create environmentally friendly

venture capital and private equity funds, manage environmental risk, and screen for environmental issues in fund management and project financing.

Finally, because employees play such a significant role in the workplace, this is the area that banks want to concentrate on when conducting CSR initiatives. In order to draw in top talent and boost worker output, banks need to make improvements to their workplace.

1.5 Statement of the problem:

The primary issue is the difficulty in comprehensively evaluating the CSR activities of Meghna Bank PLC.Meghna Bank PLC lacks a well-defined and standardized framework for evaluating its CSR initiatives. This leads to inconsistencies in how CSR activities are planned, implemented, and assessed.Assessing the actual impact of CSR activities is complex. There is often a gap in selecting appropriate metrics and tools that accurately reflect the social, economic, and environmental benefits of the bank's CSR efforts.Transparent reporting of CSR activities and outcomes is a challenge. Meghna Bank PLC struggles with providing clear, consistent, and detailed reports that stakeholders can easily understand and trust.

Effective CSR requires adequate allocation of resources. Meghna Bank PLC often faces constraints in dedicating sufficient financial, human, and technical resources to sustain its CSR initiatives.Navigating the complex regulatory environment for CSR activities is another issue. Meghna Bank PLC must ensure compliance with local, national, and international regulations, which can be time-consuming and complicated.

1.6 Objectives

The objectives of this Study are as follows:

i. To determine the nature and extent of CSR practices in MGBPLC.
ii. To provide suggestions to ensure better CSR practices in MGBPLC.

1.7 Scope

When defining the scope of a study on Corporate Social Responsibility (CSR) for Meghna Bank, it is essential to tailor the research to the specific context of the bank, its stakeholders, and the banking sector. Here's an outline of a detailed scope for such a study. Understanding CSR within the context of the banking sector, particularly for Meghna Bank.Exploring how CSR practices are unique in the financial services industry compared to other sectors.Strategic Framework: Examining the bank's strategic framework for CSR, including key focus areas such as community development, environmental sustainability, financial inclusion, and employee welfare.Detailed analysis of how CSR strategies are implemented at different levels within the bank.Reviewing specific CSR programs and initiatives such as financial literacy programs, community investment projects, environmental sustainability efforts, and ethical banking practices.CSR Reporting Practices: Examining how Meghna Bank reports its CSR activities to stakeholders, including the use of sustainability reports, annual reports, and other communication channels. Transparency and Accountability: Assessing the transparency of CSR reporting and the mechanisms for accountability. Understanding the regulatory requirements for CSR in the banking sector in Bangladesh and how Meghna Bank complies with these regulations. Exploring ethical considerations and challenges faced by the bank in its CSR efforts.

1.8 Limitation of the study:

Though the report was prepared with highest level of dedication and sincerity, still it is not free from some drawbacks, like:

i. Time is a major obstacle here. It was very difficult for me to go through everything while preparing the report. Much information was overlooked though it was not the intension.

ii. Employees in the bank are immensely busy all the time with clients. Sometimes it is tough for them to find a break and provide assistance from their busy schedule even if they are willing to.

iii. Confidentiality is a major factor. Much information is not allowed to be given as it is a matter of secrecy. Any kind of misplacement of any information can cause the bank to face difficulties. Information if disclosed to the competitors, the bank can lose its competitive advantage.

iv. Lack of secondary data is another limitation.

v. Lack of sufficient previous year's information in an organized way is also an obstacle.

Chapter 2

Literature review

There is an increasing desire for accountability and transparency from both the public and private sectors (Ahmed, 2013). The goal of management in the past has been to survive and make money. These days, management is about controlling both financial and nonfinancial outcomes while being transparent and mindful of risk. Consequently, corporate financial success and corporate social responsibility (CSR) have gained equal weight. This study examines the Corporate Social Responsibility (CSR) activities of private commercial banks in Bangladesh, using Meghna Bank PLC. as a case study. Bangladeshi banks engage in CSR as a means of enhancing community ties and generating substantial financial gains. Chowdhury (2020) stated that Corporate Social Responsibility (CSR) is primarily about raising awareness of and taking action in support of environmentally sustainable societal development during the MRDI's lessons learned document launch ceremony. Banks' CSR initiatives not only raise the bar for themselves but also encourage other companies to act responsibly. Additionally, he discusses the advantages of corporate social responsibility (CSR), including how it can improve a company's reputation, boost its brand value, foster customer loyalty, inspire and retain employees, reduce risks associated with its own operations and supplier and client assessments, and qualify for tax breaks for socially and environmentally conscious business ventures. Rahman (2013), corporate social responsibility (CSR) has gained traction in our nation over the past few years and is now unquestionably seen as a crucial component of conducting business internationally.

According to Reed (2013), Bangladesh has a lot of potential for social and economic advancement but also a lot of obstacles to get past before it can be classified as a developed or developing nation. Obstacles include deficiencies in health, education, and the economy. Nowadays, the global business sector is aware that social responsibility extends much beyond the existing Bangladeshi practice of corporate social responsibility (CSR). According to CSR Centre (2012), in developing nations like Bangladesh, changes in the public and private sectors are being driven by the expansion of ethical business practices in North America and Europe. The private sector in Bangladesh is starting to realize that corporate social responsibility (CSR) is more than just charity; it gives businesses the chance to expand into new markets both domestically and internationally,

forge new connections in the supply chain, and, most importantly, guarantee long-term profitability and sustainability. In addition, these chances help the private sector accomplish the Millennium Development Goals (MDGs). Accordingly, this research explains corporate social responsibility (CSR), takes into account how CSR first emerged in Bangladesh, and offers some reasons why CSR is a sound business decision in addition to addressing employee and community welfare and building communities in many ways. According to Robbins (2011), the majority of executives think that
Profits can be increased through CSR. They are aware that CSR can increase consumer respect for their business, which can increase revenue, foster employee loyalty, and draw in stronger candidates for the company. Moreover, CSR initiatives that address sustainability-related concerns may reduce expenses and boost productivity.

2.1 Overview of the company

Meghna Bank PLC, a fourth-age bank, started procedure on May 9, 2013. The result line of Meghna Bank, "Together We Sail," embodies the bank's commitment to adding to the improvement of a dynamic and stable country. For the initial ten months of activities, the bank has started to profit from its different and innovative client accommodating administrations and items. It offers all types of business banking administrations, as well as rules and guidelines gave by Bangladesh Bank now and again, to buyers at all degrees of society, as per the Bank.

Company Act 1991's necessities. Meghna Bank is a new, moderate, and serious bank that adds to the country's financial development. The bank is expertly run, involving current data advances in each space of its business, to give more noteworthy client experience, higher seriousness, and better yields on speculation. The bank ought to be recognized as a backer of the youthful regardless creating banking area; Meghna Bank forcefully participates in banking and promoting efforts to draw in additional future clients. Clients have additionally answered emphatically to the bank. Meghna Bank is demonstrating different administrations like others business Bank. Those administrations are

Loan: they give individual loan, express loan, home loan, specialist's loan and vehicle loan. For individual loan they give 50000 to 500000 relying upon the inspiration of the client. For express loan, this loan can be taken out by anybody or some company. The loan aggregate can't surpass $5 million, and the EMI will endure somewhere in the range of 36 and 60 months, contingent upon the loan sum. A home loan is for experts and finance managers who need to purchase a house need to purchase a condo, a house, or a home of some sort or another. In this market, Meghna Bank is offering 5 lakhs to 1.2 crore. Specialist loan is just for the specialist. They are giving 2lac to 10lac in this loan region. This loan is for experts or individual who are purchasing vehicle by taking loan from the Bank. The loan sum is 5lac to 40lac, which is, really relies upon client.

Credit Card: Meghna Bank offers two different credit cards. Meghna visa gold and silver credit cards are the two choices. For the silver card, the petitioner should have a month to month pay of something like 20000 takas, and for the gold card, the candidate should have a month to month pay of no less than 50000 takas.

Credit Enhancement services: execution ensure is a type of bank ensure used to get it between a client and a worker for hire. It keeps the specialist or government element from monetary. Harms made by a worker for hire's disappointment convey. This assurance is given by Meghna Bank in the interest of their client. This is normally a 100% edge, as proven by head office.Letter of credit is the bank given a commitment for the merchant that the cash would be paidto the exporter's bank. The administrative center of Meghna Bank is answerable for giving allure letters to chief branches.

Clearing services: On the off chance that a customer has a record with Meghna Bank and furthermore has a record with another bank. In the event that they are giving a check from one more bank to Meghna Bank, the other bank sends it to Bangladesh Bank, and Bangladesh Bank sends it to the next bank, which really takes a look at all elements of the check and sends the equilibrium to the client account assuming it is straightforward and right.

Account administrations: Meghna Bank is demonstrating various sorts of account administrations. Customer can undoubtedly open an account in the Bank as per their requirements. They are advertising

1. Current account: The ongoing account is the most well-known and generally utilized type of account. Cash can be removed all of a sudden, and there is no prize on this account, obviously.

Customers who are keen on this account can undoubtedly open one with Meghna Bank by introducing a photograph, a copy of their NID card, the chosen one's specifics, and a copy of their service bill.

2. Bank account: Meghna Bank is additionally offering a few kinds of investment account administrations with alluring loan.

3. Pay Account: It is only for their in-house staff who work at the Bank. They're In this account, compensation is stored.

4. Senior Citizen Account: Meghna Bank is offering senior resident account to their clients who are over 50 years of age. In this account, the financing cost is 4%.

5. Youthful Star's Account: This type of account is accessible from Meghna Bank for youngsters (age 10-18). The guardians open this kind of account for their kids. This account likewise accompanies a check card.

6. Sreyoshi Account: This account is just for ladies. The principal advantage of this account is all charges are half.

7. Meghna Salary account: This account is for an organization that needs to pay its laborers' pay rates through the bank. The compensation was paid in the interest of the organization by Meghna Bank. This account, in any case, requires at least 25 specialists to open. All types of bank accounts are qualified for 4% premium. Anybody can open a bank account by showing the important documentation, for example, an image, a copy of their TIN endorsement, a copy of their electric bill, etc. A coordinated effort and corporate account are both being opened by the bank. Clients should give additional documentation to open particular sorts of accounts

2.2 Vision and mission

Vision- To be perceived as a fundamental Institution for the unbanked through passionate support in the monetary consideration process.

Mission- To be among the best specialist co-op in the business by guaranteeing total customer fulfillment using innovation, amazing skill and nursing

2.3 Core values-

- To stay, consistently, a totally consistent monetary establishment and a mindful corporate resident.

- To guarantee supported development of the Institution and meet the ideal substantial as well as immaterial assumptions for the Shareholders.
- Customer needs customer care and customer fulfillment to be key to all our working

exercises.

- To cultivate a solid workplace and a wonderful in-house culture all together that Meghna Bank is considered

2.4 Elective Ideas

There are five elective ideas under which associations plan and do their showcasing key:

The creation idea:

The possibility that shoppers will incline toward items those are accessible and profoundly reasonable.

The item idea:

The possibility that shoppers will incline toward items that offer the most in quality, execution, and elements and the association ought to in this way give its energy to making ceaseless item upgrades.

The selling idea:

The possibility that shoppers won't buy enough of the company's items except if it embraces a huge scope selling and advancement exertion.

Promoting idea:

The promoting the board reasoning that holds that accomplishing hierarchical objectives relies upon knowing the necessities and needs of target advertises and conveying the ideal fulfillment better than contenders do.

The cultural promoting idea:

A rule of edified showcasing that holds that an organization ought to go with great promoting choices by considering customer’s needs, the organization's prerequisites, buyer's long runs interests. MGBPLC treats its liabilities as a dependable corporate in a serious way. It thinks about Corporate Social Obligation to be an interest in the public eye and its own future, as opposed.

2.5 SWOT analysis

SWOT examination is only investigation and understanding of Strength, Weakness, Opportunity and threat. Around here, I find some strength, weakness, opportunity and threat of the Meghna Bank. SWOT examination of Meghna Bank.

Strengths:

• Strong image- MGBPLC has established itself as a strong corporate bank with customer's
trust. It has successfully created a benchmark with its strong corporate image and identity.

• Qualified supervisory group-The current supervisory group of Meghna bank is so much qualified, dedicated and expert in their job. They are always concerned about employees' problems, welfare, also their performance. They give the proper guidance to the employees to reach the targeted objective of Meghna bank.

• Better workplace- The work environment is very safe and sound for the employees. There is no culture of racism, bullying. One helps another colleagues for any problem. There are a very good ventilation system, clean washroom, great view.

• High Monetary liquidity -The liquidity of Meghna Bank is high. Meghna Bank is enough capable of repay the debts, loans or other monetary liabilities.

Weakness:

• Discrepancy in administration- Meghna bank has started its journey a few years ago. So that there is also different type of limitations and discrepancy in administration and authorities.

• Higher interest rate- the interest rate for loan of Meghna bank is higher than it's another competitive privates banks which is not really good for the bank.

• Limited ATM booth and branches- Meghna bank has a little amount of branches and ATM booth in the country. Meghna bank has only 47 branches in 16 districts and 8 ATM booth in 8 district which is really limited comparative to another competitive private banks.

- Scarcity of promotional operations- Meghna bank is not concentrating that much on their promotional activities such as they don’t have enchanting offers what other competitive banks.

Opportunities:

- Promising services- Meghna bank is trying to provide good and faster services to customers which is really creating a good image and great opportunity for future of Meghna bank.

- New skilled manpower- Meghna bank is hiring new hardworking, skilled and promising employees which is really good and creating new opportunities for bank.

- More digitalized framework- Meghna bank is increasing the digitalized works which is smarter than before and saving time .It creates a huge opportunity for Meghna bank future growth.

Threats

- Similar administration of other competitors- The other competitor private banks of Meghna bank regulates the same kind of administration and policy which create more pressure and competition and threats for Meghna bank.

- Restrictions of Bangladesh Bank-Bangladesh bank determines some rules and regulations for private banks .which is also applicable for Meghna bank and it creates different limitations for Meghna bank to work smoothly.

- Scarcity of consumer trust- The customers have some trust issues on new private banks because of the higher interest rate ,strict policy, lengthy process of service etc. which also affects the growth of Meghna bank.

2.6 Porters five forces analysis

1. Contest in the Industry

The first of the Five Forces alludes to the quantity of contenders and their capacity to undermine an organization. The bigger the quantity of contenders, alongside the quantity of comparable items and administrations they offer, the lesser the force of an organization. Providers and purchasers search out an organization's opposition on the off chance that they can offer a more ideal arrangement or lower costs. On the other hand, when serious contention is low, an organization has more noteworthy ability to charge greater costs and set the terms of arrangements to accomplish higher deals and benefits.

2. Capability of New Entrants into an Industry

An organization's power is likewise impacted by the power of new participants into its market. The less time and cash it costs for a contender to enter an organization's market and be a viable contender, the more a laid out organization's position could be fundamentally debilitated. An industry with solid boundaries to passage is great for existing organizations inside that industry since the organization would have the option to charge more exorbitant costs and haggle better terms.

3. Force of Suppliers

The following component in the Porter model tends to how effectively providers can drive up the expense of data sources. It is impacted by the quantity of providers of key contributions of a decent or administration, how exceptional these data sources are, and the amount it would cost an organization to change to another provider. The less providers to an industry, the more an organization would rely upon a provider.

Thus, the provider has more power and can drive up input expenses and push for different benefits in exchange. Then again, when there are numerous providers or low exchanging costs between rival providers, an organization can keep its feedback costs lower and improve its benefits.

4. Force of Customers

The capacity that clients need to drive costs lower or their degree of force is one of the Five Forces. It is impacted by the number of purchasers or clients an organization that has, how huge every client is, and the amount it would cost an organization to track down new clients or markets for its result.

5. Threat of Substitutes

The remainder of the Five Forces centers around substitutes. Substitute labor and products that can be utilized instead of an organization's items or administrations represent a threat. Organizations that produce labor and products for which there are no nearby substitutes will have more ability to build costs and lock in great terms. At the point when close substitutes are free, clients will have the choice to do without purchasing an organization's item, and an organization's power can be debilitated.

Chapter 3

Methodology

This Report used secondary data. Data collected from Meghna Bank PLC 2018 to 2023.Variables used in the study Net Profit After Tax(NPAT) have been considered as dependent variable whereas Expenditures is CSR Social Welfare (SW),Education(EDU), Health and Hygiene (HH) and Environmental Protection (EP) have been considered as independent variables.

Hypothesis Develop

The following hypotheses have been formulated:

H1: There is a positive and significant relationship between CSR Expenditure in Education and Net Profit After Tax.

H2: There is a positive and significant relationship between CSR Expenditure in Health and Net Profit After Tax.

H3: There is a positive and significant relationship between CSR Expenditure in Social and Net Profit After Tax.

H4: There is a positive and significant relationship between CSR Expenditure in Sports and Net Profit After Tax.

H5: There is a positive and significant relationship between CSR Expenditure in Environment and Net Profit After Tax.

$$Y = a + \alpha 1\beta 1 + \alpha 2\beta 2 + \alpha 3\ \beta 3 + \alpha 4\ \beta 4 + \alpha 5\ \beta 5$$

Chapter 4

Results and Discussion Analysis

Table 4.1: Coefficients (Education)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	4.546	6.076		.748	.496	-12.323	21.415
	Education	1.027	.802	.539	1.280	.270	-1.200	3.254

a. Dependent Variable: Net Profit After Tax

Table 4.2: Coefficients (Health)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	-32.775	42.435		-.772	.483	-150.592	85.043
	Health	6.807	6.492	.464	1.048	.354	-11.218	24.831

a. Dependent Variable: Net Profit After Tax

Table 4.3: Coefficients (Social)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound

1	(Constant)	18.969	15.494		1.224	.288	-24.048	61.986
	Social	-1.166	2.418	-.234	-.482	.655	-7.878	5.547

a. Dependent Variable: Net Profit After Tax

Following are the data management outcomes for the equation for multiple linear regression models in a (Coefficient) table, Column Unstandardized Coefficient, Section B

Y = a + α1β1 + α2β2 + α3 β3+ α4 β4+ α5 β5

Y =4.546+(0.539) β1+(0.464) $\beta2_{+(-.234)}$ β3+(.195) β4+(-.905) β5

In addition, the coefficients of regression result for the Education (β1) of .539 indicates that Education increases the Corporate social responsibility relationship. The regression equation acquired is comprehensible by stating the constant amount is 4.546, indicating such as the Corporate Social Responsibility will always be worth 4.546 should the values of Sports, Environmental Protection, Social Welfare, Health and Hygiene, Education be presumptively equal to zero

Additionally, the Health (β2) has a regression coefficient level of 0.464. That is to say that the Corporate social Responsibility is increased by Health. Social (β3) have a regression coefficient level of -.234. It implies that the Corporate Social Responsibility is Negatively impacted by Social. Sport (β4) has a regression coefficient level of .195. That is to say that the Corporate social Responsibility is increased by Sport. Environment (β5) has a regression coefficient level of -.905. That is to say that the Corporate social Responsibility is Negatively Impact by Environment.

Table 4.4: Coefficients (Sport)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	8.178	9.177		.891	.423	-17.302	33.658
	Sport	.791	1.993	.195	.397	.712	-4.742	6.323

a. Dependent Variable: Net Profit After Tax

Table 4.5: Coefficients (Environment)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	26.133	3.646		7.167	.002	16.010	36.257
	Environment	-12.992	3.062	-.905	-4.243	.013	-21.494	-4.490

a. Dependent Variable: Net Profit After Tax

Table 4.6: Descriptive Statistics

	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Net Profit After Tax	11.63016550	6.519049825	.044	.845	3.143	1.741
Education	6.9005580	3.42293545	-2.323	.845	5.466	1.741
Health	6.52384000	.444684482	-.151	.845	-1.738	1.741
Social	6.2959183	1.31069221	-.196	.845	-1.820	1.741
Sport	4.3662408	1.60443850	.225	.845	-.918	1.741
Environment	1.11633000	.453875865	-.208	.845	-1.530	1.741

Here we see that under Education (β1) Mean, standard deviation, Skewness, and kurtosis all have positive values. Under Health (β2) only Skewness statistics have a negative value, under Social (β3) Skewness statistics and kurtosis statistics have a negative value. as Sport(β4)kurtosis statistics have a negative value .and lastly Environment((β5) with the bank same as β3. We say that in the Corporate Social Responsibility of Meghna Bank, some are acceptable or positive relations and some are negative or rejected.

Table 4.7: Correlations

		Net Profit After Tax	Education	Social	Health	Environment
Net Profit After Tax	Pearson Correlation	1	.539	-.234	.464	-.905*
Education	Pearson Correlation	.539	1	-.468	.613	-.369
Social	Pearson Correlation	-.234	-.468	1	-.380	-.129
Health	Pearson Correlation	.464	.613	-.380	1	-.153
Environment	Pearson Correlation	-.905*	-.369	-.129	-.153	1

*. Correlation is significant at the 0.05 level (2-tailed).

Here, we see that in the correlation matrix, all independent variables variables Sports, Environmental Protection, Social Welfare, Health and Hygiene, Education & dependent variable Net Profit After Tax relationship with the bank are positively and negatively correlated with each other.

Table 4.8: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	61.740	1	61.740	1.638	.0.001[b]
	Residual	150.750	5	37.688		
	Total	212.490	6			

a. Dependent Variable: Net Profit After Tax

b. Predictors: (Constant), Sports, Environmental Protection, Social Welfare, Health and Hygiene, Education

The F-test findings indicate that the significance is .001 and the F count is 1.638. The fact that F count 1.638> F table 2.37 indicates that the variables Sports, Environmental Protection, Social Welfare, Health and Hygiene, Education all have an impact on the variable NPAT relationships with the variable. Either jointly or separately .001 is the significance value.

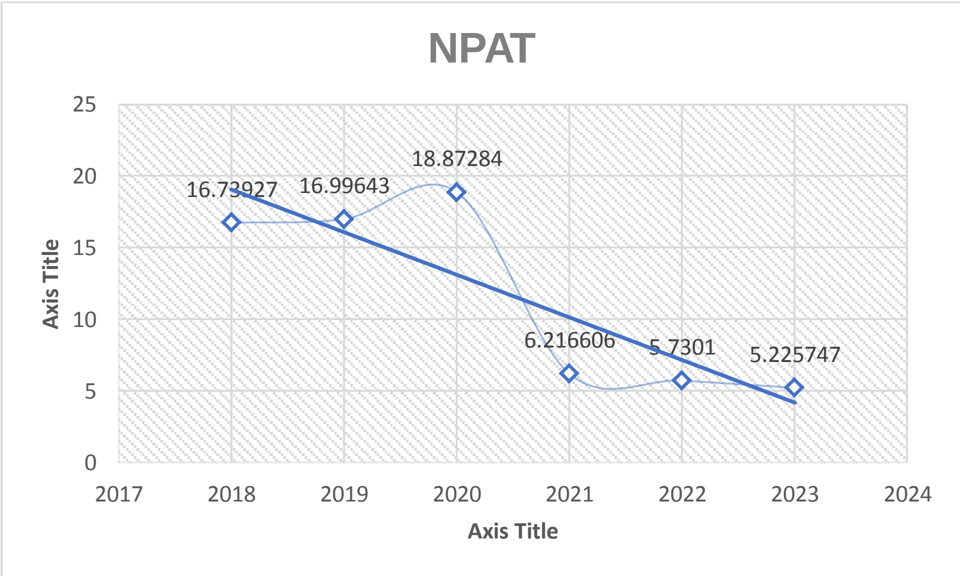

Figure 4.1: Net profit After Tax (2018-2023)

Trend Analysis: From the provided data, it seems that NPAT fluctuates over the years. There's a noticeable increase from 2018 to 2020, followed by a slight decrease in 2021 and 2022. This could indicate fluctuations in business performance or changes in economic conditions. Standard Deviation: This measures the dispersion of NPAT values around the mean. It gives us an idea of the volatility in profits. Range: This represents the difference between the highest and lowest NPAT values. It provides insight into the variability of profits over the years

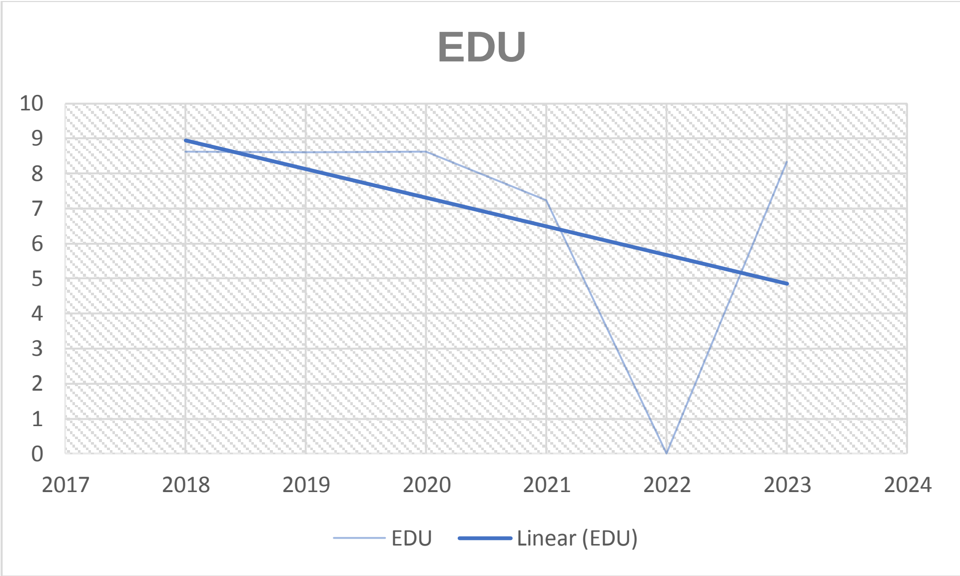

Figure 4.2: Education (2018-2023)

Trend Analysis: From the provided data, it appears that EDU expenditures fluctuate over the years. There's a noticeable fluctuation from 2018 to 2021, with a value of 0 in 2022, indicating a potential anomaly or change in spending behavior. Standard Deviation: This measures the dispersion of EDU expenditure values around the mean. It gives us an idea of the volatility in spending. Range: This represents the difference between the highest and lowest EDU expenditure values. It provides insight into the variability of spending over the years.

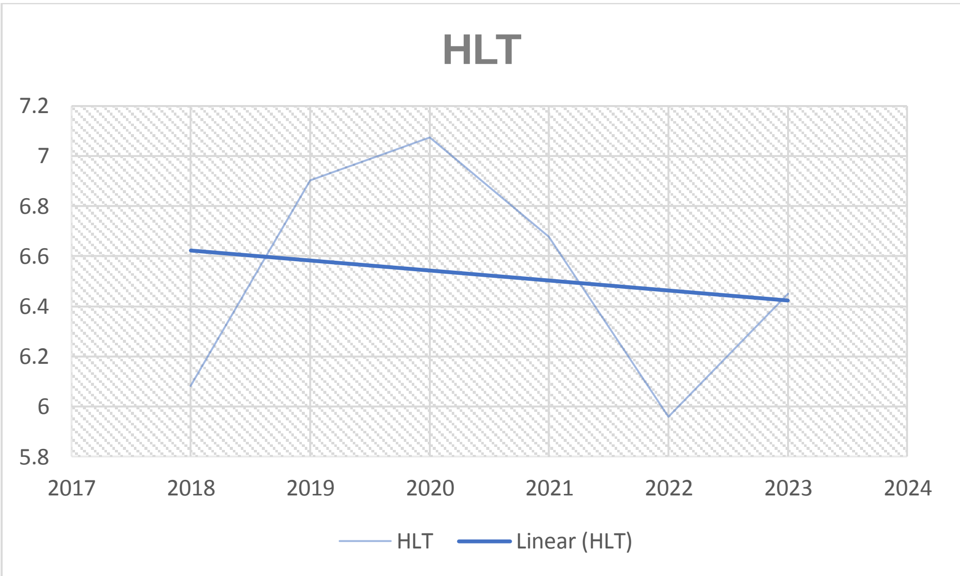

Figure 4.3: Health (2018-2023)

The HLT value shows a general increase from 2018 to 2020, peaking in 2020.There is a notable decline from 2020 to 2022, indicating a possible period of challenges or decreased performance in whatever HLT represents.The value rebounds in 2023, suggesting recovery or improvement. The increase from 2018 to 2020 could be due to improved conditions, better performance, or effective strategies that enhanced HLT.The decline from 2020 to 2022 might indicate adverse conditions, challenges, or inefficiencies that negatively impacted HLT.The increase in 2023 suggests that corrective measures, recovery efforts, or favorable conditions have contributed to improving HLT. A line graph can help visualize these trends more clearly. Let's plot the data to get a better sense of the changes over the years.

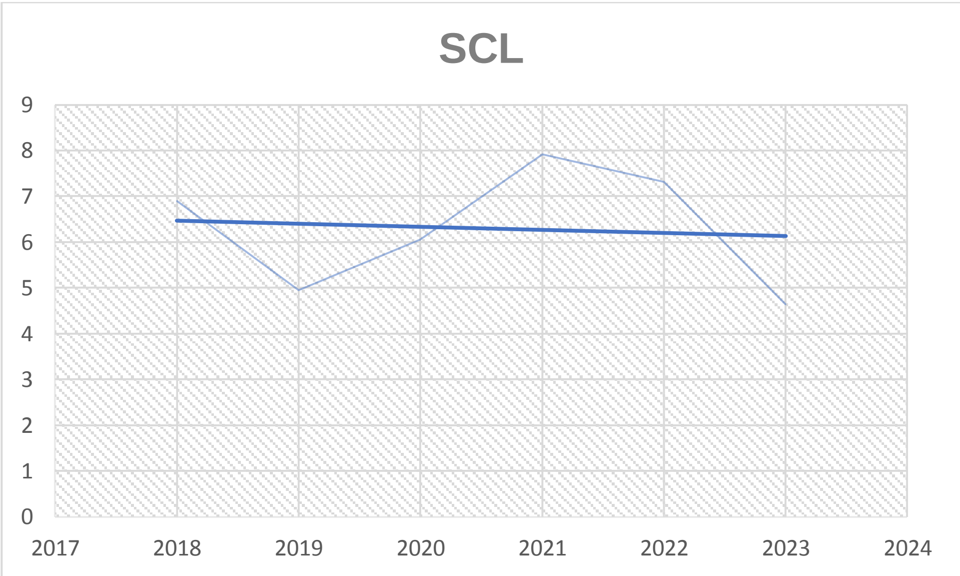

Figure 4.4: Social (2018-2023)

The SCL value shows a notable decrease from 2018 to 2019. A rebound occurs from 2019 to 2020, followed by a significant increase in 2021.There is a slight decline from 2021 to 2022.A sharp decline occurs again from 2022 to 2023. The decrease from 2018 to 2019 could indicate challenges or reduced performance affecting SCL.The increase from 2019 to 2021 suggests improvements or favorable conditions that boosted SCL. The slight decrease in 2022 might indicate minor setbacks or stabilization.The significant drop in 2023 could point to major challenges or changes impacting SCL negatively.

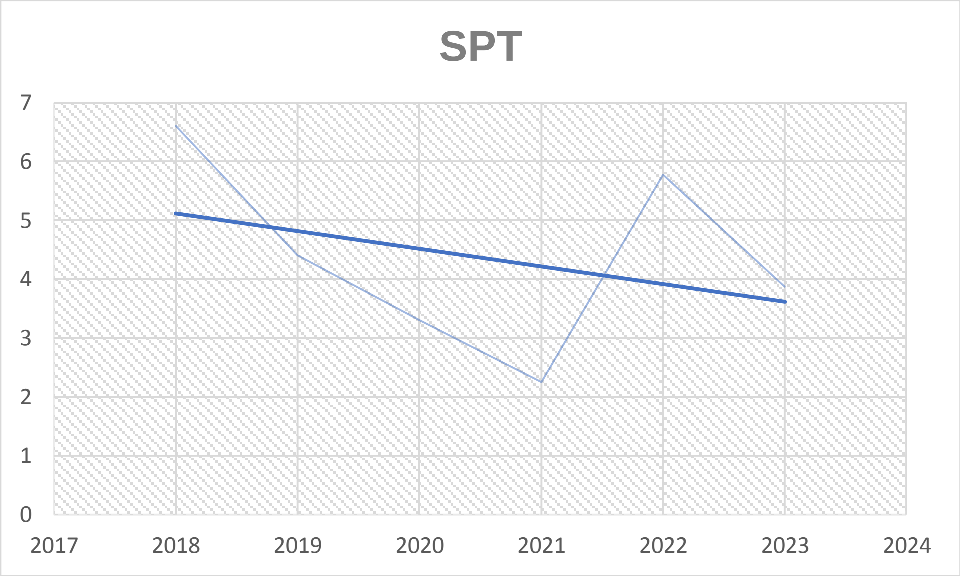

Figure 4.5: Sports (2018-2023)

The SPT value shows a significant downward trend from 2018 to 2021.There is a dramatic increase in SPT from 2021 to 2022.The value decreases again from 2022 to 2023, though not as sharply as in the earlier years. The decline from 2018 to 2021 indicates potential ongoing challenges or deteriorating conditions impacting SPT.The sharp increase in 2022 suggests a significant recovery or improvement in conditions.The subsequent decrease in 2023 might indicate volatility or temporary setbacks after the previous year's improvement

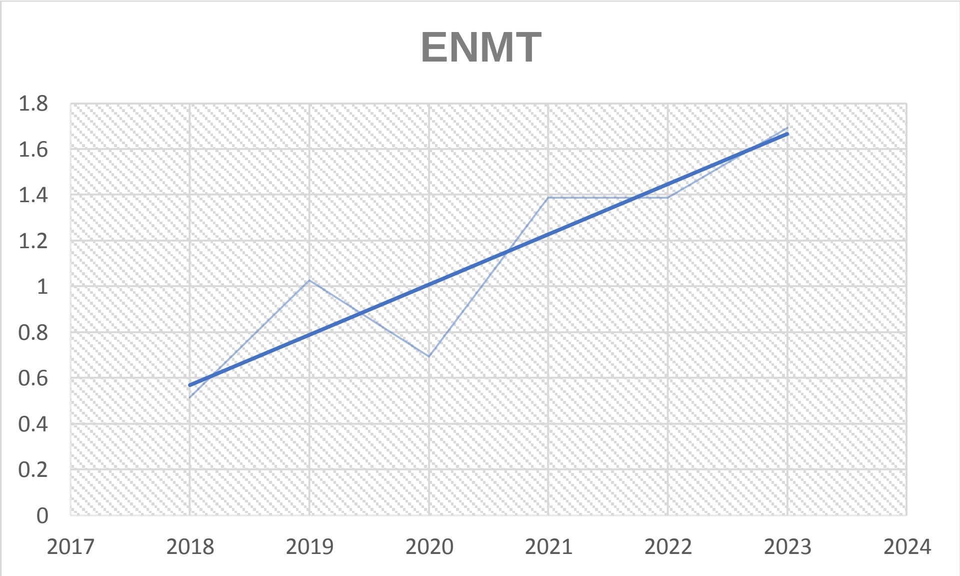

Figure 4.6: Environment (2018-2023)

The ENMT value shows significant variability over the years.There was a notable increase from 2018 to 2019, followed by a decrease in 2020.The value doubled from 2020 to 2021 and remained stable in2022.There was a moderate increase from 2022 to 2023. The increase from 2018 to 2019 suggests improvements or favorable conditions impacting ENMT. The decrease in 2020 could indicate challenges or unfavorable conditions.The significant increase from 2020 to 2021 indicates a strong recovery or improvement.The stability in 2021 and 2022 suggests consistent performance.The increase in 2023 indicates further improvement or positive developments.

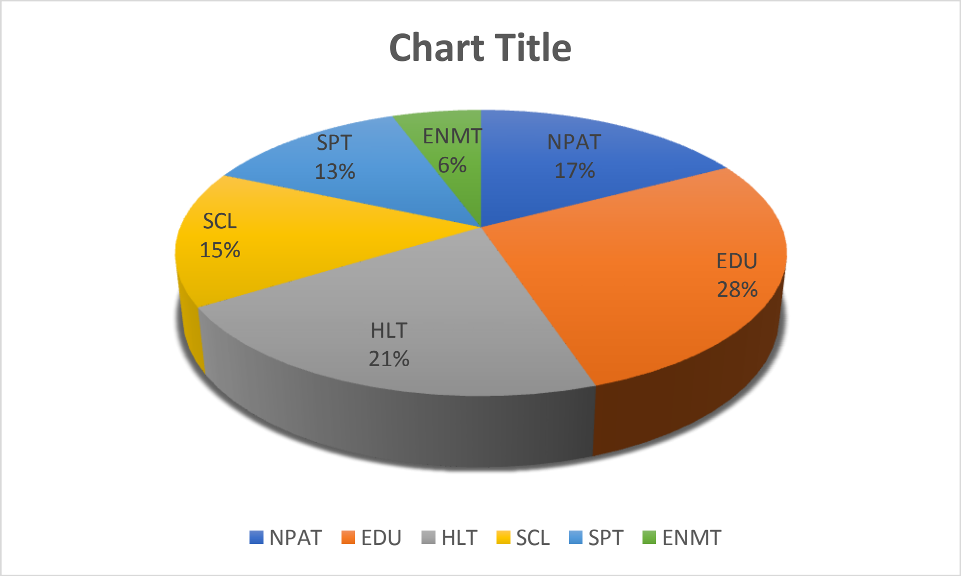

Figure 4.7: percentages of corporate social responsibility of Meghna Bank PLC

The pie charts show the percentages of corporate social responsibility of Meghna Bank PLC. In the year 2018 to 2023. The least to the corporate social responsibility of Meghna Bank PLC, while Education is the most significant sector. And the lowest segment sector is made by Environment. NPAT (Net Profit After Tax): This category constitutes the largest portion of the total values.EDU (Education): Despite having some zero values, it still holds a significant portion of the total (Health): This category holds a considerable share of the total values. SCL (Social): It has a significant but slightly smaller proportion compared to NPAT, EDU, and HLT. SPT (Sports): This category holds a moderate share of the total values. ENMT (Entertainment): It has the smallest proportion among all categories. In the pie chart, you would see larger slices for NPAT, EDU, and HLT, followed by SCL, SPT, and ENMT with progressively smaller slices. This visual representation helps in understanding the relative importance of each category in the overall distribution of values.

Hypothesis Testing

H1: There is a positive and significant relationship between CSR Expenditure in Education and Net Profit After Tax**.**

The Coefficients value 1.027 which indicates that there is a positive effect of Expenditure in Education on profitability. The p value .270 is greater than .05 which indicates that there is an insignificant effect of Expenditure in education on profitability. Thus there is a positive and insignificant relationship between CSR Expenditure in Education and Net Profit After Tax.

Thus, the hypothesis is rejected.

H2: There is a positive and significant relationship between CSR Expenditure in Health and Net Profit After Tax.

The Coefficients value 6.807 which indicates that there is a positive effect of Expenditure in Health on profitability. The p value .354 is greater than .05 which indicates that there is an insignificant effect of CSR Expenditure in Health on profitability. Thus there is a positive and insignificant relationship between CSR Expenditure in Health and Net Profit After Tax.

Thus, the hypothesis is rejected.

H3: There is a positive and significant relationship between CSR Expenditure in Social and Net Profit After Tax**.**

The Coefficients value -1.166 which indicates that there is a negative effect of CSR Expenditure in Social on profitability. The p value .655 is greater than .05 which indicates that there is an insignificant effect of CSR Expenditure in Social on profitability. Thus there is a positive and insignificant relationship between CSR Expenditure in Social and Net Profit After Tax.

Thus,the hypothesis is rejected.

H4: There is a positive and significant relationship between CSR Expenditure in Sports and Net Profit After Tax**.**

The Coefficients value .791 which indicates that there is a positive effect of CSR Expenditure in Sports on profitability. The p value .712 is greater than .05 which indicates that there is an insignificant effect of CSR Expenditure in sports on profitability. Thus there is a positive and insignificant relationship between CSR Expenditure in sports and Net Profit After Tax.

Thus, the hypothesis is rejected.

H5: There is a positive and significant relationship between CSR Expenditure in Environment and Net Profit After Tax**.**

The Coefficients value -12.992 which indicates that there is a negative effect of CSR Expenditure in Environment on profitability. The p value .013 is less than .05 which indicates that there is an significant effect of CSR Expenditure in Environment on profitability. Thus there is a negative and significant relationship between CSR Expenditure in Environment and Net Profit After Tax.

Thus, the hypothesis is rejected.

Chapter 5

Findings and Suggestions

5.1 Findings

In the domain of CSR operations, Meghna Bank PLC has launched new projects in compliance with Bangladesh Bank Guidelines. MGBPLC took part in the financial advocacy MGBPLC has also undertaken a number of CSR projects. For CSR efforts in areas where the government has given its approval, MGBPLC may be eligible for a tax refund. Also, MGBPLC's CSR initiatives greatly contribute to improving the company's reputation. Meghna Bank PLC has made significant strides in its CSR endeavor's. MGBPLC is paying for its CSR expenses out of its own pocket. There isn't a distinct organization set up as a foundation or trust that is funded by contributions from the bank's CSR budget to undertake CSR expenses.

5.2 Suggestions

Based on the evaluation of different aspects of the CSR practices of Meghna Bank PLC, the following recommendations have been made:

• MGBPLC needs to set up a separate foundation or trust in order to pay for CSR expenses and oversee CSR operations effectively.

• MGBPLC should view public relations and exercise CSR as the primary brand image crisis communications function and give it special considerations within its marketing and communications strategy formulation and execution.
• CSR should be given to the areas which are approved by NBR to receive tax benefit.

• MGBPLC can profit financially from CSR initiatives. Compared to advertising, those strategies are more effective and less costly.

• MGBPLC has the financial means to hire CSR staff members, and as such, they should be trusted to create compelling content, execute impactful CSR initiatives, and organize press releases that are compelling enough to garner media interest. Additionally, by doing this, the information gap will be reduced and real CSR expenditure reporting would be guaranteed.

Chapter 6

Conclusion, Policy Implications and Future work

6.1 Conclusion

Corporate social responsibility has become a key idea in development discussions in recent years. Businesses can address social and environmental concerns impacting human development by integrating corporate social responsibility (CSR) as a strategic investment into their core business strategy, management tools, and operations. CSR is an investment, not an expense. As a result, companies that implement CSR will be able to reduce risk associated with uncertainty while also making a positive impact on society. CSR may make a significant contribution to the community's development in Bangladesh. Meghna Bank PLC has generally taken the initiative to carry out CSR activities in compliance with Bangladesh Bank Guidelines, but the bank should adhere to the guidelines exactly. Due to a lack of funding, it is difficult to properly execute CSR in our nation; thus, MGBPLC should give priority to CSRs that would reduce poverty and support the government's efforts to meet the Millennium Development Goals. MGBPLC can attain sustainable development as a long-term objective by implementing appropriate green baking policies, hiring CSR staff, and showcasing appropriate CSR initiatives.

The study's conclusions may be useful instruments for Meghna Bank's corporate social responsibility (CSR) initiatives. It is imperative that additional research be done in the near future on the problems associated with social responsibility programs that make use of more bank and financial education. To fully address all concerns pertaining to corporate social responsibility, more research must be done. In such cases, the greater the sample size, the easier it will be for the researcher to obtain the necessary data from participants

6.2 Policy Implications

This study provides a concept about the determinants of Meghna Bank Of CSR disbursement over the last 6 years which will be useful for the bank . This study will provide insight not only Meghna Bank but also will be useful for banking sector as well as other financial institution of Bangladesh. It will be useful for both the manufacturing and no manufacturing industry

6.3 Future work

This study is prepared based on only 6 years data of Meghna Bank PLC. Further study can be done in more details with the data of more than 6 years with others bank and make comparison among them. Finally, this study uses only secondary data. Therefore, it is consulted for future researchers to study the determinants of Meghna Bank PLC Corporate social Responsibility by using primary data or the mixture of primary and secondary data. Future researchers can use more independent variable for better work.

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