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CORPORATE SOCIAL RESPONSIBILITIES OF COMMERCIAL BANKS IN INDIA WITH SPECIAL EMPHASIS TO SBI

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ABSTRACT

Corporate Social Responsibility is the mechanism through which the corporate organisations have executed their philanthropic vision for social welfare. Commercial banks in India also have their own corporate social responsibility towards society. Now banks in India lead to divert their available resources to do more social responsible activities, to attract more and more customers. Most of the commercial banks social responsible activities include supporting education, supporting healthcare, supporting sanitation, livelihood creation and assistance during natural calamities like floods/droughts etc. SBI is the largest bank in India with refers to its deposits, advances, profit, branches and employees etc. At the time of formation of SBI in 01.07.1955 it has only 477 branches with Rs 1 crore net profits, now it has 16333 branches all over India with Rs 13102 crore net profits during the FY 2014-2015 (SBI-various annual report). This figures show that SBI is more socially responsible than any other banks in India with refers to its rural branch expansion, financial inclusion programmes and financial literacy etc. The main objective of the paper is to examine the corporate social responsibilities of commercial banks in India with special emphasis to SBI.

KEYWORDS

commercial banks, corporate social responsibility, rural branch expansion, social and community welfare, financial literacy.

INTRODUCTION

Corporate Social Responsibility it is also called corporate conscience, corporate citizenship or responsible business; it is a corporate self-regulation policy of a company or an organization. The concept of Corporate Social Responsibility is not a new term; it is also used in all most all the major industries in the world. So every firm are socially responsible to societies in the form of economic, legal, ethical and discretionary (or philanthropic responsibilities). The main aim of Corporate Social Responsibility is to develop sustainable livelihoods to the society. So the Corporate Social Responsibility voluntary activities performed by the company to enhance economic, social and environment in a sustained manner.

The World Business Council for Sustainable Development in its publication 'Marketing Good Business Sense' by Lord Holme and Richard Watts used the following ignition on Corporate Social Responsibility.

"Corporate Social Responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of the work force and their families as well as of the local community and society at large."

All most all industries in the world are now doing these socially responsible activities to improve their reach and accessibilities. So in this Corporate Social Responsibility environment the commercial banks in India are not an exceptional one.

PYRAMID OF CORPORATE SOCIAL RESPONSIBILITY

The Pyramid of Corporate Social Responsibility is a new definition to Corporate Social Responsibility developed by Archie. B. Carroll, he is a Professor Emeritus in the Terry College of Business, University of Georgia. In this pyramid a company has four types of responsibilities to its society. The responsibilities are in the form of

1. Economic Responsibilities
2. Legal Responsibilities
3. Ethical Responsibilities
4. Philanthropic Responsibilities

1) ECONOMIC RESPONSIBILITIES

The first and important responsibility of a company to its society refers to running the business unit in a most economical manner.

2) LEGAL RESPONSIBILITIES

The second responsibility is to obey the laws implemented by the society as well as the concerned governing organizations.

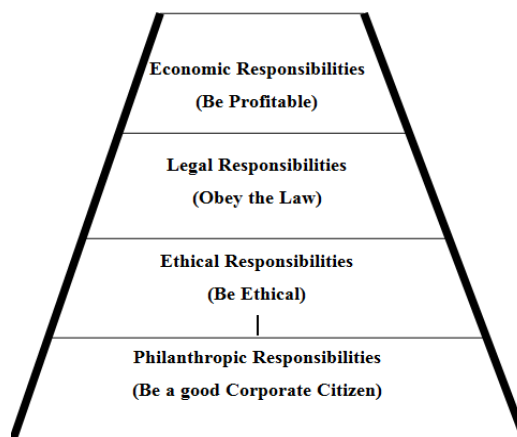
3) ETHICAL RESPONSIBILITIES

The third responsibility is ethical responsibility. It is also relate to the legal responsibility of the organization. That is to do what is right even when business is not compelled to do so by law.

4) PHILANTHROPIC RESPONSIBILITY

The fourth responsibility is the philanthropic responsibility. It is also called discretionary responsibility. It is best described by the resources contributed by corporations towards social, educational, recreational and cultural purposes.

FIG: 1

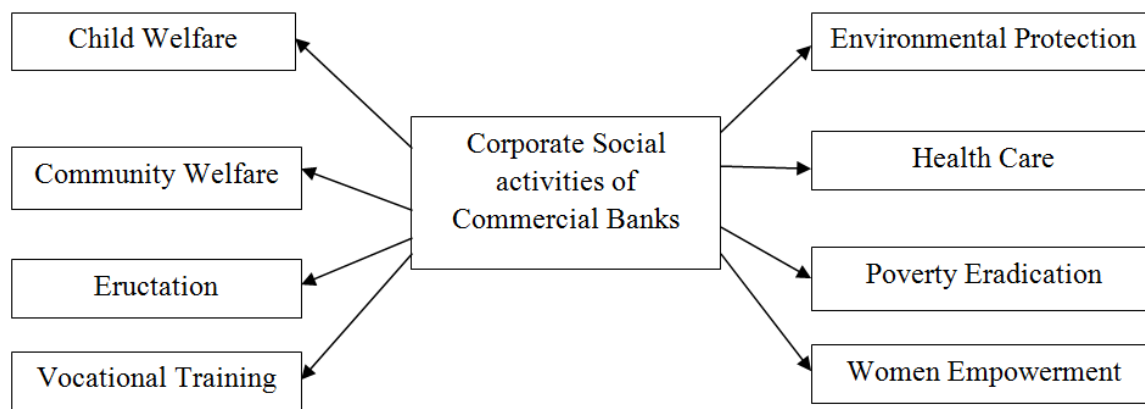


Source: Archie. B. Carroll (1996)

COMMERCIAL BANKS AND CORPORATE SOCIAL RESPONSIBILITY

Commercial banks are one of the major financial institutions in our financial system. In India commercial banking operations are divided into Scheduled Commercial Banks (included in the IInd Schedule of the Reserve Bank of India Act 1934) and non-Scheduled Commercial Banks. The Scheduled Commercial Banks consist of Private Sector, Public Sector and Foreign banks. At present India has 171 commercial banks are operating (As per Branch Banking Statistics RBI). India like a vast country the financial services are mostly accessed through commercial banks. Now all most all commercial banks in India are doing their own Corporate Social Responsibility activities to attract new customers. The major key area of Corporate Social Responsible activities undertaken by commercial banks are Child Welfare, Community Welfare, Education, Environmental Protection, Health Care, Poverty Eradication, Rural Development, Vocational Training, Women Empowerment, Protection to Girl Child and Employment Generation etc.

FIG. 2: CORPORATE SOCIAL RESPONSIBLE ACTIVITIES OF COMMERCIAL BANKS



STATE BANK OF INDIA AND CORPORATE SOCIAL RESPONSIBILITIES

Responsiveness to needs of the society and responsibility to meet those social needs is integrated in the ethics of State Bank of India. Corporate Social Responsibility is not an isolated practice or initiative of the bank but Corporate Social Responsibility included or come up with entire business activities. Banks Corporate Social Responsibility touches millions of people all over the country. The Corporate Social Responsibility activities are practiced by SBI since 1973, under the community service banking covering various social, environmental and welfare activities. During the financial year 2014-15 the bank spends about one percentage of the previous year's net profit for Corporate Social Responsibility activities. The Corporate Social Responsibility budget of the State Bank of India during the FY 2015 was Rs: 109 crores. Against this budget the actual CSR spend about amounts to Rs: 115.80 crores during the financial year 2015.

Focus areas of SBI's Corporate Social Responsible activities are

- Supporting Education
- Supporting Health care
- Supporting Sanitation
- Livelihood Creation
- Assistance during natural calamities like floods/ droughts etc.

In addition to this rural branch expansion activity, financial literacy programme and green banking initiatives are also considered in the nature of Corporate Social Responsibility activities.

CATEGORY WISE CLASSIFICATION OF CSR OF SBI

TABLE: 1 SOURCE SBI ANNUAL REPORT 2014-15

Category	Amounts(in crores)
Supporting Health Care	28.56
Supporting Education	4.20
Supporting Sanitation	13.64
Vocational Training/ Livelihood	24.24
Natural Calamities	4.00
Others	4.16
Total	115.80

1. SUPPORTING EDUCATION

Technology is an inevitable part of modern educational system. So the banks provided large number of computers to schools with underprivileged children. For this programme bank spend about Rs: 7.21 crores during the financial year 2015. The bank also supports the educational activities by way of providing furniture, scientific instruments and accessories and donation of large number of school buses/ vans for the benefit of physically or visually challenged children and children belonging to economically weaker sections of the society.

2. SUPPORTING HEALTHCARE

To provide quality healthcare services to those belonging to underprivileged and economically weaker sections of the society and also to respond to the needs of quick shifting of critical patients to hospitals, bank has donated 79 ambulances during the FY 2015. Major spending of the bank under supporting health care activities is assigned to Cancer detection and Prevention.

3. SUPPORTING SANITATION

In order to support Swachh Bharat Mission the bank supported reputed NGOs for the construction of toilets in needy schools especially girls' schools under Swachh Vidyalaya Campaign. During the financial year 2014-15 the bank has donated about Rs: 13.64 crores for the construction of 435 toilets in 398 schools in nine districts in India.

4. LIVELIHOOD CREATION

In order to improve the skill of the rural youth the bank has provided an infrastructure support of Rs: 21 crores to 24 Rural Self Employment Training Institutes (RSETs). At present 117 RSETs are being operated by the bank, which is the highest number of RSETs established by any commercial banks in India.

5. SBI YOUTH FOR INDIA

SBI Youth for India is a unique Indian rural fellowship programme initiated, funded and managed by State bank of India in tie up with reputed nongovernment organizations in India.

6. GREEN INITIATIVES

State bank of India do number of activities to enhance the sustainability of the environment and cutting down on consumption of paper, Bank release its annual report only in the form of Electronic Annual Report to reduce paper consumption of the bank. Some of the important green initiatives undertaken by the bank are

- Wind based power projects
- Installed solar ATMs, introduced Green Channel Banking (paperless banking)
- Construction of green building, waste water treatment plants.
- Constructing recycling plants in SBI residential quarters.
- Over 54000 SBI Group ATM and Cash Deposit Machines (CDMS) ensure reduced consumption of paper at Branch.
- Committed to finance renewal energy projects.
- Tree plantation programme.
- Rain water harvesting projects etc.

7. RURAL BRANCH EXPANSION

As on March 2015 the branch network of SBI reached 16333, of which 66% of branches are concentrated in rural and semi-urban areas. At the time of formation of SBI it has only 477 branches and all most all branches of SBI are concentrated in urban areas and the bank only will have focused on class banking activities. After the nationalization of SBI bank will shifted their operations to class banking to mass banking activities. The main objective behind the nationalization of SBI on 01.07.1955 is to expand the banking operations all over India. So the rural branch expansion process of SBI reveal banks social commitment towards society.

8. FINANCIAL LITERACY

The main aim of imparting financial literacy and facilitating effective use of financial services by common man, SBI has set up 212 Financial Literacy Centers (FLCs). During the Year 2014-15, a total of 20966 financial literacy campaign programmes are conducted villages across India through Financial Literacy Centers (FLC's)

NUMBER OF OUTDOOR TRAINING CONDUCTED BY SBI**TABLE 2: SOURCE SBI ANNUAL REPORT 2014-15**

Year	No. Training Conducted
2011-12	556
2012-13	2723
2013-14	7913
2014-15	28879

The above Corporate Social Responsible activities of SBI reveals the banks ethical relationship with society.

CONCLUSION

Now Corporate Social Responsibility is a part of any kind of business activities. In this rapidly changing environment society is a part and inevitable components of every organization, without social support from the part of the society an organization cannot survive in the industry. So banks like a financial institution cannot survive without a full support from the part of society. In order to gain the support from the public the commercial banks in India also develop there on strategies to Corporate Social Responsibility in the form of supporting education, supporting healthcare, supporting sanitation, livelihood creation and assistance during natural calamities like floods/droughts etc. So SBI has their own strategies to Corporate Social Responsibility for supporting the society. Normally SBI spend about 1% of its net profit for social responsible activities every year.

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