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ABSTRACT

Change is the need of hour for survival in all spheres. The world has seen much focus on Economic progress and mankind has made giant steps in its journey through time. Today's business is all about being green. Climate is most complicated issue the world is facing. The banks can play an important role between economic growth and environmental protection. The banking of this kind is termed as "Green Banking". It means combining technology and changing client habits in banking business. Green banking practices will be useful not only for environment but also lead to cost reductions in banking activities. To reduce the external carbon emissions, bank should finance green technology and pollution reducing projects. Various financial services adopted by green business are banks, credit card companies, insurance companies, consumer finance companies, stock brokerages and investment funds. Banking sector for great banking has its own significance. The main objective of this paper is to know about the methods taken by the banking sector and conduct a SWOC analysis about the banking sector regarding green banking activities. Green banking is comparatively a new concept. It helps in reducing the use of paper, power and energy. This paper tries to find out the ways to Go Green through 'Green Banking'.

KEYWORDS

environmental protection, green banking.

INTRODUCTION

The world has seen much focus on economic progress and mankind has made giant steps in its journey through time. The side-effects of the development process have, however, also been equally enormous—loss of biodiversity, climatic change, environmental damage, etc. Environmental issue such as, restoration of nature's face of beauty have also become more important as the world has progressed economically.

Green banking is a pro-active way of energy conservation and environment protection. The prime benefit of the green banking approach is the protection of the natural resources and the environment. Green banking avoids paper work to the optimum level and focuses on electronic transactions like use of ATM, mobile banking, online banking etc for various banking transactions by the customers. Electronic transaction not only aids towards sustainability but also provides convenience to the customers as well as to the banks. Less paperwork means less cutting of trees. For implementing eco friendly business, banks should adopt environmental standards of lending as it improves the asset quality of the banks.

Banks hold a unique position in an economic system that can affect production, services, business and other activities through their financing activities and thus may contribute to removing polluted environment. The banks should go green and play a pro-active role to take environmental and ecological aspects as part of their lending and investment principle, which would direct industries to go for mandated investment for environmental management, use of appropriate technologies and management systems.

GREEN BANKING

"Green banking means promoting environmental friendly practices and reducing your carbon footprints from your banking activities."

FEATURES OF GREEN BANKING

- Automation and online banking
- Social safety and security
- Consider risk factors regarding environmental conditions while providing loans
- Sustainable and green growth
- Implements Environmental Due Diligence (EDD)
- Reduces cost and energy

FIG. 1



REVIEW OF LITERATURE

Jha & Bhome (2013) in their paper entitled A Study of Green Banking Trends in India studied the green banking initiatives taken by the public sector bank in India and the way of go green by green banking. The main objective of the paper is to know green banking sector and checks the awareness of employees, associates and the public about the green banking concept. Further the study suggested that interest on loan should be less for green project then normal rate of interest and companies can increase their profitability by recycling of waste generated. They should stress upon green mortgage loan, green credit card and online banking. Amitabh Mishra, B R Kumar and Dharam Bir Singh, 2013 "A study of Gaps in Service Quality at a leading Private Sector Commercial Bank in Greater Noida". The study concludes that account holders were relatively more dissatisfied with the service quality dimension, assurance with a high weighted gap score of 0.21, followed by reliability, responsiveness, empathy and tangibles and weighted gap scores of 0.20, 0.21, 0.08 and 0.05, respectively. Such a study is useful in determining the weak areas of a banks service where immediate steps are necessary. If such deficiencies are ignored, it may lead to loss of reputation

Bihari (2011) clarified that banks should consider before financing a project whether that project is environment friendly or not and has any future implication on environment in future. As a part of the society it is banks' corporate social responsibility.

Khawaspatil, S.G. and More, R.P. (2013), in their research article concluded that in spite of a lot of opportunity in green banking and RBI notifications, Indian banks are far behind in implementation of green banking. Only few banks have initiated in this regard. There is a lot of scope for all banks and they can not only save our earth but also transform the whole world towards energy consciousness. Banks must educate their customers about green banking and adopt all strategies to save earth and build banks image.

Dharwal, Mridul and Agrwal, Ankur (2011), in research article on "Green Banking: An Innovative initiative for Sustainable Development" concluded that Indian banks need to be made fully aware of the environmental and social guidelines to which banks worldwide are agreeing to. As far as green banking is concerned, Indian banks are far behind their counterparts from developed countries. If Indian banks desire to enter global markets, it is important that they recognize their environmental and social responsibilities.

Bihari, Suresh Chandra (2010), in his research article analyzed the social responsibility of banking sector. He concluded that the role of banks in controlling the environmental damage is extremely important. As per relatively indirect nature of their environmental and social impacts, banks need to examine the effects of their lending and investment decisions. Incorporating environmental and social criteria into business decision making can reduce the adverse impacts of operating activities. Financial institutions can do a lot to assist efforts for corporate social responsibility and achieve sustainability.

According to RBI 2014, green banking is to make internal bank processes, physical infrastructure and IT infrastructure as effective and efficient as possible, with zero or minimal impact on the environment.

Ginovsky (2009) had emphasized that in order to implement ecologically friendly practices, banks should launch new banking products which promotes the sustainable practices and also needs to restructure their back office operations.

NEED AND IMPORTANCE OF THE STUDY

Today environmental sustainability is an important issue and green banking is a step in this regard. Hence, there is a need to study the green banking trends in Indian banks. Technological innovation in banking services is an opportunity to differentiate nature market. The technological innovation includes ATM, internet banking, mobile banking etc. Now a day's banking automation services is indispensable in order to obtain efficiency to provide basic financial needs.

SCOPE OF THE STUDY

The objective of this research article is to study Green banking trends in India. The survey was conducted both primary data and secondary data. The study identifies the SWOC analysis. The reason for choosing this topic is to identify the steps necessary to adopt green banking. To provide suggestions for improving the green banking services of banks in India.

OBJECTIVES

1. To study concept of 'Green Bank'
2. To identify the steps necessary to adopt Green Banking
3. To conduct SWOC analysis of green banking practices of the Indian banks.
4. To offer suggestions for improving the Green Banking services of banks in India.

HYPOTHESIS

Hypothesis provides a direction to the research. Hence, to achieve the objectives of the present study following Hypotheses will be made.

H₀ = There is significant trends in the green banking.

RESEARCH METHODOLOGY

The study mainly includes literature review from secondary data. The secondary data sources include reports of the respective banks and other relative information published on the banks and other internet sites, annual reports, sustainability reports, company's official websites, newspapers, magazines, internet and commercial banks websites, etc. Additionally, different working papers, journals and articles have been pursued enriching the literature of the study. The collected data are analyzed in the perspective of progress and adequacy of green banking activities in Indian banks. The study also includes the primary data collection through personal visit to the bank and in-depth interviews of the branch managers.

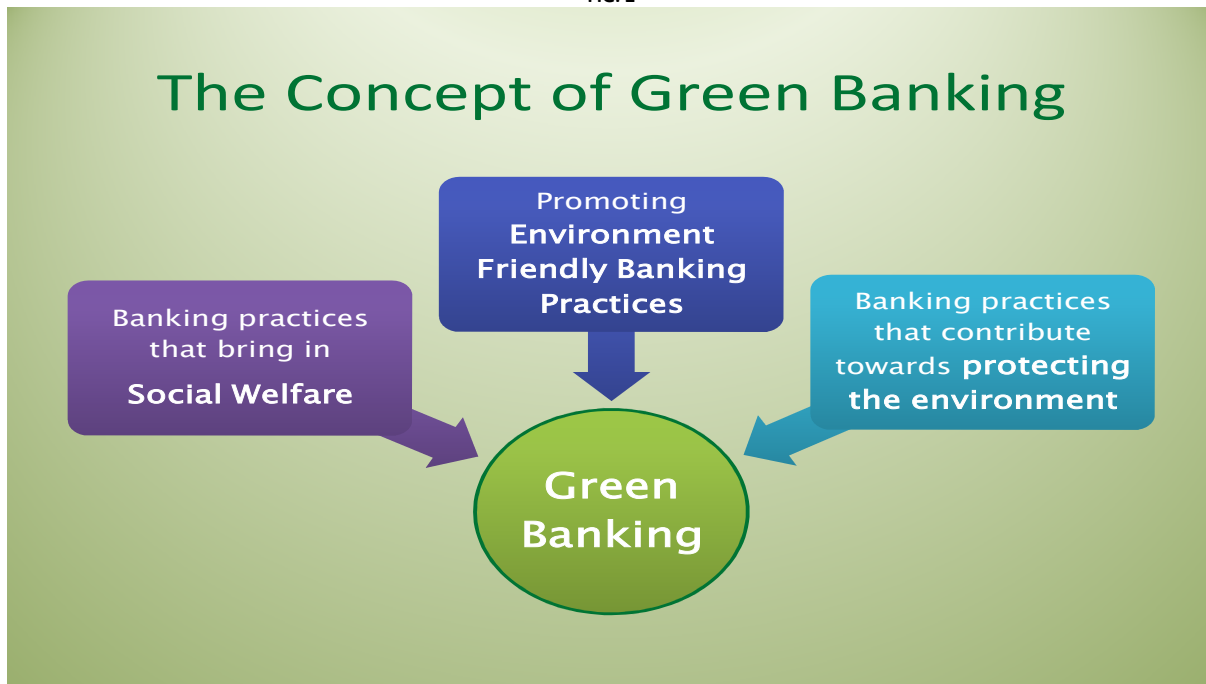
LIMITATIONS OF THE STUDY

- The study is limited to Bangalore City only.
- It was difficult to know whether the respondents are truly given the exact information.
- Respondent's preferences and opinions are supposed to change from time to time.

GREEN BANKING

Green Banking means eco-friendly or environment-friendly banking to stop environmental degradation to make this planet more habitable. This comes in many forms. Providing innovative green products: using online banking instead of branch banking, paying bills online instead of mailing them, purchasing green mortgage, opening up of CDs, green credit cards and money market accounts at online banks instead of large multi-branch banks or finding the local bank in your area that is taking the biggest steps to support local green initiatives. Green Banking is also a multi-stakeholders' endeavor where banks have to work closely with government, NGOs, International Financial Institutes (IFIs)/International Government Organizations (IGOs), Central Bank, consumers and business communities to reach the goal.

FIG. 2



BENEFITS OF GREEN BANKING

Paperless banking can be adopted as almost all banks in India are computerized or operate on a core banking solution (CBS) creating awareness to bank people about environment by bank can help to brighten the image of the bank. Provision of loans with financial concession for environment friendly products and projects can be an excellent idea for green banking. Moreover, following certain environmental standards for lending will make business owners to change their business to environment friendly which is good for future generations. Major benefits of green banking are listed below:-

1. AVOIDS PAPER WORK

Paperless banking almost all banks in India are computerized or operate on a core banking solution (CBS). Thus there is ample scope for the banks to adopt paperless or less paper for office correspondence, audit, reporting etc. these banks can switch over to electronic correspondence and reporting thereby controlling deforestation.

2. CREATING AWARENESS TO BUSINESS PEOPLE ABOUT ENVIRONMENT

Many NGOs and environmentalists are propagating environment consciousness among the public in general by arranging awareness programs and organizing seminars etc. Banks may associate themselves by sponsoring such programs. Besides, many corporate bodies are organizing similar program in their own line of business such as "free pollution check program" organized by a car manufacturer. Banks may tie with such corporate. These will help to brighten the image of the bank.

3. LOANS AT COMPARATIVELY LESSER RATES

Banks can also introduce green bank loans with financial concessions for environment friendly products and projects such as fuel efficient vehicles, green building projects, housing and house furnishing loans to install solar energy system etc.

4. ENVIRONMENTAL STANDARDS FOR LENDING

Banks follow environmental standards for lending, is really a good idea and it will make business owners to change their business to environmental friendly which is good for our future generations.

GREEN BANKING PRODUCT

➤ Green Loans

A green loan means giving loans to a project or business that is considered environmentally sustainable.

➤ Green Mortgages

Green Mortgages refers to type of mortgage that provides you a money-saving discount or a bigger loan than normally permitted as a reward for making energy efficient improvements or for buying a home that meets particular energy efficiency standards.

➤ Green Credit Cards

Green credit cards in the form of environmentally friendly rewards or using biodegradable credit card materials or promoting paperless banking, credit cards are going green.

➤ Green Saving Accounts

In case of Green saving accounts, banks make donations on the basis of savings done by customers. The more they save, the more the environment benefits in form of contributions or donations done by banks.

➤ Mobile banking and online banking

Mobile banking and online banking are the new age banking forms include less paperwork, less mail, and less travel to branch offices by bank customers, all of which has a positive impact on the environment.

GREEN BANKING OFFERS THE FOLLOWING BENEFITS

- Green banking avoids paper work and makes use of online transactions such as Internet banking, SMS banking and ATM banking. Less paper work means less cutting of trees.
- Green ethical banks adopt environmental standards for lending which would benefit future generations.
- Green banks give more importance to environmental friendly factors like ecological gains thus interest on loan is comparatively less.
- Free electronic bill payment services.
- Online account opening form for opening green account.
- Cash back will be credited to all new customers, opening "green accounts".

STEPS IN GREEN BANKING

From the empirical study, it is found that following are some of the steps that can be taken for going green in banking:

1. GO ONLINE

Online banking is the developing concept in young and corporate India. Online banking helps in additional conservation of energy and natural resources. Online Banking includes: a. Paying bills online, b. Remote deposit, c. Online fund transfers and d. online statements. It creates savings from less paper, less energy, and less expenditure of natural resources from banking activities. Customers can save money by avoiding late payments of fees and save time by avoiding standing to queues and paying the bill from home online.

2. USE GREEN CHECKING ACCOUNTS

Customers can check their accounts on ATM or special touch screens in the banks. This can be called as green checking of account. Using a green checking account helps the environment by utilizing more online banking services including online bill payment, debit cards, and online statements. Banks should promote green checking by giving some incentives to customers by giving higher rate of interests, waiver or discount in fees etc.

3. USE GREEN LOANS FOR HOME IMPROVEMENTS

The Ministry of Non-renewable Resource in association with some nationalized and scheduled banks undertook an initiative to go green by paying low interest loans to the customers who would like to buy solar equipment's. Before you undertake a major home improvement project, study if the project can be done in an eco-friendly manner and if you might qualify for a green loan from a bank Green loan are perfect for energy-saving project around the house.

The new Green Home Loan Scheme from SBI, for instance, will support environmentally friendly residential projects and offer various concessions.

4. POWER SAVINGS EQUIPMENT'S

Banks can directly contribute to controlling climate change and as an initial step they intend to start a campaign to replace all fused GSL bulbs, in all owned premises offices and residential. Banks can also make a feasibility study to make rain water harvesting mandatory in all the Bank's owned premises. In December 2009 Indusind Bank inaugurated Mumbai's first solar-powered ATM as part of its 'Green Office Project' campaign titled 'Hum aur Hariyali'.

5. USE GREEN CREDIT CARDS

Some of the banks introduced Green Credit Card. The benefit of using a green credit card is that banks will donate funds to an environment-friendly non-profit organization from every rupee you spend on your credit card to a worthwhile cause of environment protection.

6. SAVE PAPER

Bank should purchase recycled paper products with the highest post-consumer waste content possible. This includes monthly statements, brochures, ATM receipts, annual reports, newsletters, copy paper, envelopes etc. Whenever available, vegetable-based inks are used instead of less environmentally friendly oil-based inks.

7. USE OF SOLAR AND WIND ENERGY

Using solar and wind energy is one of the noble cause for going green. State Bank of India (SBI) has become the first bank in the country to venture into generation of green power by installing windmills for captive use.

8. MOBILE BANKING

Mobile banking is tricky. On the one hand, it is great to have the ability to check balances, transfer funds or pay bills from your phone. On the other hand, it saves time and energy of the customers. It also helps in reducing use of energy and paper of the bank. Most of the Indian banks introduced this paper-less facility.

GREEN BANKING - A SWOC ANALYSIS

An analysis of strengths weaknesses opportunities challenges (SWOC)

STRENGTHS

- Green banking practice save time of customer as well as bank also.
- It reduces the cost of bank operation and cost to the customer too.
- Transition can be done any time and at any place.
- By financing in solar energy and wind energy program the bank is reducing carbon footprint from the environment.
- Quality customer practice password in green banking practice take time.
- Lack of knowledge among the employee has been noticed.
- There are some geographical barriers for the implementations of green banking practices.
- All banks are not coming equally for the practice of green banking.
- Problem of security is always with green banking practices.

OPPORTUNITIES

- People are becoming more computer literate so it's easy to start green banking practice and grape the customer toward the activities.
- Most of the customer are using ATM card only. So it is a time to start all the initiatives for green banking practices.
- Mobile banking and internet banking is increasing day by day so it's a time to spread the green banking practice.

CHALLENGES

- It's a new concept and customer will take time to adopt this.
- Green banking requires a technology which will highly costly.
- It requires renewable and recycling technique which is costly.
- Data protection is another challenge for the adoption of green banking.
- Bank employees need training for all this practice.

STRATEGIES

So following strategies are important for the banking sector:

- Bank should change their daily routine work through the paper less banking, online banking, mobile banking, mass-transportation system etc.
- The bank should start investment in low carbon producing technology and should develop new sustainable development programs to reduce the carbon footprint from the environment.
- Green banks should promote environmental consciousness, social responsibility and good governance by themselves. They should ensure efficiency in using space, water, energy, paper, etc., in its offices and branches
- Bank should adopt go green mantra by this method bank could reduce the carbon footprint from the environment.
- Creating awareness
- Assess different processes to be green
- SMART Green Goals i.e. Specific, Measurable, Attainable, Realistic, and Timely
- Encourage, motivate, and energize the workforce
- Monitor the progress
- Publicize your endeavors towards being green

FINDINGS

The findings of the study are as under:

- ▶ Basically Green banking avoids as much paper work as possible and rely on online/ electronic transactions for processing so that we get green credit cards and green mortgages. Less paperwork means less cutting of trees.
- ▶ It also involves creating awareness to banking business people about environmental and social responsibility enabling them to do an environmental friendly business practice.
- ▶ Green Banking as a concept is a proactive and smart way of thinking with a vision for future sustainability.
- ▶ There is an urgent need to create awareness and follow green banking in today's business world of innovative technologies so as to make our environment human friendly.

SUGGESTIONS THAT CAN BE ADOPTED BY BANKS TO ENCOURAGE GREEN

Some suggestions for the banks to encourage green banking are:

- Construct a Website and Spread the News
- Educate through the Bank's Intranet and Public Website.
- Set up outlets to promote green business
- Social Responsibility services done by banks
- Carbon footprint reduction by energy consciousness.
- Carbon footprint reduction by mass transportation.
- Impart education through E-learning Programmes.
- Green banking if implemented sincerely opens up new markets and avenues for product differentiation. In India there has not been much initiative in this regard by banks and financial institutions.

CONCLUSIONS

Banks are responsible corporate citizens. Banks believe that every small „GREEN“ step taken today would go a long way in building a greener future and that each one of them can work towards better global environment. „Go Green“ is an organization wide initiative that is moving towards banks, their processes and their customers.

- Reduce Paper Work
- Create Environment Awareness
- Save the Earth

Green banking helps in saving energy and water consumption and also appraises banks in the eyes of environment supporting customers.

As far as green banking is concerned Indian banks are far behind their counterparts from developed countries. If Indian banks desire to enter global markets, it is important that they recognize their environmental and social responsibilities. But, today, many Indian banks are making efforts to “Go Green” through offering various green products and services to their customers and taking initiatives in their day to day business operations for the environmental concerns. These include-online banking, mobile banking, ATM, Electronic fund transfers, Green mortgages, Green credit card, use of solar and wind energy, recycling of paper, Green buildings etc. But still there is a long way to go.

Indian banks need to set their near term and long term green goals, develop their green strategies and execute their greening activities in a phased manner.

This concept of “Green Banking” will be mutually beneficial to the banks, industries and the economy. Not only “Green Banking” will ensure the greening of the industries but it will also facilitate in improving the asset quality of the banks in future.

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