

Role of Green Banking In Making India a Cashless & Green Country

Sonal Agarwal ¹, Neha Yajurvedi ²

¹ *Research Scholar, NICE School of Business Studies,
Shobhit Institute of Engineering and Technology (Deemed to-be-University), Meerut, India.*

² *Associate Professor, NICE School of Business Studies,
Shobhit Institute of Engineering and Technology (Deemed to-be-University), Meerut, India.*

Email: ¹ sonal.agarwal04@gmail.com

Abstract

In the present scenario of globalization everybody in the society is becoming more and more concerned about natural environment, environment conservation, restoration of resources that's why business organization and corporations have started modification of their working so there will be a reduction in pollution and increase in green clean environment so they also contribute in making a sustainable future for business and upcoming generations. With all other sectors banking sector also come forward to join Go Green mission to ensure the eco-friendly practices are running.

Green banking is a combination operational and digital banking with ethical banking means earlier manual transactions are now operated digital, ethically which saves time, energy and resources. These days banks are promoting environmentally friendly practices to change customer's older banking habits by introducing online bills payment, transfer of funds and so many other options are there. This study conducts to understand the role of green banking in promoting cashless transaction with the help of primary and secondary data. Coming to the findings of study it is necessary to create more and more awareness among rural and urban India both, implement and follow green banking practices as much as possible to ensure sustainable and healthy environment.

Keywords: Green Banking, Environment friendly practices, Paperless banking, e-banking, online bill payment.

I. INTRODUCTION

Banking services are most important economic activities for economic growth of a country. Because banks provide economic assistance to different corporate sectors of the country so now a days after green banking concept banks promote businesses which are following green operational activities in their businesses. Green banking is a combination of environmentally friendly practices to reduce pollution and carbon emissions. Green banking's eco-friendly practices refer to online banking instead of branch banking, online banking payments of bills and taxes, e-transactions of funds; online account opening and so many other. Earlier transactional banking uses the lots of paper due to which large amount of carbon released

during printing but e-banking tries to reduce paper printing by recording data digitally now a days SMS banking, alerts, OTP system timely upgrade your account details step by step via phone, e-mails and messages. Externally banks directly indirectly connected with every business organization that's why banks promoting eco-friendly business in the society for sustainable future. Banks introducing attractive schemes to aware business house about eco-friendly practices in their organization.

As global warming is not a problem of one nation it's a world-wide concern since last few decades so every nation implementing various strategies to reduce pollution, carbon emission from the environment to make it green and

clean. In other words, we can say that today's most of the organizations around the world is following "Go Green" mantra to follow eco-friendly practices. To make this step successful green banking explores the areas of opportunity to set up usage of less paper, online transactions, green branches with more facilities to provide assistance to eco-friendly projects which help in reducing the carbon emissions.

Thus, the banks should go-green and play an active role to promote environmentally friendly aspects as a part of their lending principle which forces industries mandatory make their investment for environmental managements, upgrade their machineries and tools with new modern eco-friendly technology, implement possible facilities to reduce the pollutants. In India still so many organizations yet not took such initiatives so the banking sector which playing an intermediary role between economic development and environmental protection are authorized to promote environmentally sustainable and socially responsible investment which termed as green finance.

Green finance is the major part of green banking which gives good contribution towards efficient resources and low carbon industries. Banking sector plays crucial role in promoting sustainable environment and socially responsible investment for commercial projects which are most important economic activities for economic growth. Environmental impact of banks are not directly connected to banking activities but with their customer's activities because banks can be defined as the activity which accept and safeguard the money owned by customers and lending out to others to earn profit. Beside this these days banks are providing retail services like Debit card, Credit Card, Internet banking, ATM, Online transfer of payments and bills, online account opening facility, mobile banking and so many others are yet to come in India.

Green Banking Products & Services

1. Green cards: -In the field of green banking products, banks launch various

cards like credit card, debit card linked to environmental activities. Such card promotes cashless transactions in the market which saves paper. The green cards come up with various offers like a% offer to charity or NGO on card payment so indirectly you are also making donation, cashback offers, some more discount on selected cards, etc.

2. Green car loans: - With low rate of interest banks come up with many green car loans which encourages the purchase of fuel-efficient cars among the customers which will be very much helpful in reduction of pollution from fuels.
3. Green commercial Infrastructure loan: - Environment protection is the basic responsibility of every human being because without clean and green environment we can't imagine about sustainable future. When we are talking about green vehicles, eco-friendly business projects so why not green buildings, bank designed attractive loans in favor to start green commercial buildings which consumes less energy, reduce the wastage and less pollution than traditional buildings.
4. Green Mortgages: - this facility designed to help the individual customer to get the lower interest rate on green loans than market rate. This loan basically attracts those purchases new energy efficient homes, invest in energy efficient appliances and also to those who shifts their traditional business into energy efficient and less pollutant releasing businesses.
5. Green Reward Checking Account: -In this customer awarded by bonus rate for going green payment options. Customers can earn highly rewards on checking account when they fulfill monthly requirements including electronic statement, online bill payments, usage of credit and debit

cards and so many other green banking options so we can attract more and more customers to go for eco-friendly banking services and earn high rewards in return.

Steps taken by banks towards Green Banking in India

1. Online banking: - go online is very useful these days. By this customer can check balance any time anywhere, payments of bills, transfer of funds without visiting the branch and also made remote deposits. This is also known as paperless banking use to reduce expenditure of banks, save energy and also reduce the usage of paper in all banking activities.
2. Internet Banking: - Used as an electronic payment system that enables customers to operate all financial transaction with the help of websites and portals operated by financial institutions. It's all saves time and energy of customers and reduce the public pressure of work station. It is conducted in retail banking, virtual banking and so many.
3. Green loans for home improvement: - Any customer who is interesting in purchase of eco-friendly product for their home like solar heater, solar inverter, many more to come, banks provide help by financing the equipment at very low interest rate which makes the customers happily to make purchases.
4. ATM: - Automated Teller Machine which is known as an electronic banking outlet which helps the customers to carry out basic transactions without the help of a bank assistance. Earlier ATM only allow basic facility to withdraw the cash and check account balance but now a days complex machineries come with accept the cheques, deposits, credit card payments and report account

information. To access these advanced features who have to be a member of the bank.

5. Use of solar and wind energy: - solar and wind energy are never ending sources of energy and also non-pollutant so these are an efficient source to become green entity. In India, SBI was the first bank to invest and promote the solar plants and wind energy plants, now a days many more banks investing in these field.
6. Power Saving Appliances: - Banks should use less power consumption equipment like CFL bulbs, censored machineries and other innovative technologies which saves or consumes less power to contribute towards environment sustainability.

II. LITERATURE REVIEW

Chaurasia (2014) assessed that green banking combines various means like operational, technological and social habit of clients in terms of banking business as it is required to favor the save earth from climatic changes and their side effects. As all around the world banks are major source to provide leadership to renovate the economic system for making environment sustainable. This paper highlights the major benefits challenges, opportunities, strategies are adopted by green banking.

Gupta (2015) attempted to find out the various initiatives taken by various banks and conduct a SWOC analysis regarding green banking activities. The analysis based on hypothesis i.e. awareness among the customers towards green banking. Samples collected from various branches in mandi district of Himachal Pradesh, paper suggested that banks should follow a new routine via paperless banking, online banking, mobile banking. Banks must promote environmental consciousness and good governance among all to save the nature and its resources.

Naidu & Paramasivam (2015) found in their study based on going trends towards green banking in India through which they deeply study about green banking its services and

products, importance towards the environment sustainability, conservation of natural resources, better utilization of available resources and so many other details. They mentioned various methods with benefits to adopt the green banking in daily life transactions to save time, energy and resources. Conclude with the positive effects of green banking which are helpful in the growth of financial system as well as for businesses.

Sahoo & Singh (2016) attempted to highlight how green banking is a new concept for Indian Banking sector and facing challenges to become a successful practice among the customer's daily routine. They mentioned various prospects to assure the safety and security while using as it is a common practice in developed nations like USA. They studied about various strategies formulated by different Indian banks to start up the green banking to reduce the carbon footprints, wastage of paper and better utilization of natural resources. They used structured questionnaire to collect the data and use various test to prove their designed hypothesis.

Malliga & Revathy (2016) examined the customer awareness on green banking in Theri District which they select few private banks from each they choose so respondents on random basis to filled up the questionnaire which is based on customer awareness towards green banking. This paper highlights the various products and services of green banking, also done a swoc analysis of green banking. In their survey they made various findings including age factor, gender, education, income and such factors responsible for usage of green banking beside this bank employees training and knowledge also very much important for the successful execution of the green banking services.

Jayadatta & Nitin (2017) attempted to highlight the opportunities, challenges, initiatives and avenues for green banking in India. This paper tries to highlight the importance of green banking in banking sector to reduce the carbon emission wastage of paper and how we can bitterly utilize the environmental resources as

due to global warming, increasing pollution and so many unhealthy hazards to environment make it necessary to think positively towards green practices to make environment sustainable so we can create a better future for ourselves and our upcoming generation. Study includes different initiatives taken by various banks towards green practices internally and externally to promote the green banking.

Crasta & Giridhar (2017) highlighted the customer's attitude towards green marketing practices by Indian banks with the help of data collection by a questionnaire and analyzed by using t-Test and chi-square test. They designed the hypothesis based on awareness level, age and education related with the attitude towards access of green banking. After analysis they find it that due to various reasons and factors customers are divided into a ratio few are actively using green banking few are not aware and few are aware but due to fear and lots of instruction not using this service. So in conclusion they suggest banks need to be active to design various programs, sessions to aware their customers effectively to use green banking services.

Dr. Gobinda Deka (2018) conducted a study to know customer's perception and perspective on the adoption and usage of green banking practices introduces by the banks in the state of assam, study includes the SWOC analysis of green banking practices also frame the hypothesis to check the feasibility with available customers in the present context. Researcher designed a questionnaire to collect the data, and use SPSS to analyses the collected data. He recommends the awareness required among both in bank employees as well as customer methods of operation must be easy and customers need to be conscious while using these services.

Shantha (2019) attempted the study the customer's intention to use green banking products in Sri Lanka to collect the data, designed a structured questionnaire to highlight how green banking products and services are convenient and beneficial for the customers. In her survey she finds customers intentions to use

green products, trust over green services, their safety and security are independent variables so banking officers needs to aware them with positive and significant effect. As success of every service sector is depend upon the customer's trust and satisfaction so we need to be very careful while serving them.

Agarwal and Yajurvedi (2021) conducted the study on Initiatives taken by Banks in favor of green banking in India with an objective i.e., the role of green banking in sustainable development and to identify the various practices introduced by various banks. The data collected from secondary sources which highlights that different Indian bank take various steps to introduce green banking practices in India. The conclusion made that banks are eagerly taking various steps to introduce the green banking practices in India and also trying their best to educate and aware their customers so much as to educate and aware their customers so as much as possible customers opt the green banking practices in day to day life for bill payments, remote deposits, transfer of funds, green mortgages and loans regarding business and property.

Agarwal and Yajurvedi (2021) highlighted a paper related to emerging trends in banking sector with customer awareness towards green banking area of study was Jaipur, their they have a scope to conduct their study among well educated people fairly known with digitalization, UPI, Block chain, Fintech companies, AI, Mobile banking, Point of Sale, Online Banking and their benefits. As India is still a developing economy so people are still have so many doubts while opting new technology that's why green banking also facing some challenges. Study framed a hypothesis and data collected from primary as well as secondary data both. As study concludes with that metro cities people have good knowledge about green banking practices and its benefits but still some social issues like hacking, connectivity issue of server, cloning of cards cause fear in customer's heart. But green practices like green loans and mortgages (for business, property, vehicles), green a/cs and

deposits, using cards for payments and earn beneficiary points attracts more and more customers towards them.

Role of Information Technology in Banking Sector

1. As all businesses are facing tough competition same as banking sector also facing tough competitive environment. In this situation, to survive and grown up, banks are also adopting latest technologies which are perceived as processed resources that help as a learner and provide flexible structure to cope up with fast changing market scenario.
2. Adoption of IT worked as a tool which helps in reduction of cost and physical burden over the bank, also help in effective communication with associated people and business.
3. IT helps in development of standardized products and services, good market structure, reduction of wastage of resources (man, money and power), develop the techniques to control risks and give a better platform to intermediaries to reach diversified market globally.

Benefit of Green Banking

1. It enables the anytime banking to their customers, because managing funds is most important in present scenario in 24hours*7days.
2. It enables their customers anywhere banking, now customers need not to rush for anywhere banking, now customers need to rush for every services to their banks, easily manage balance enquiry, issue instructions request for services, transfer of funds from anywhere in the world.
3. Easy cash withdrawal is possible from any branch ATM.
4. Provides psychological convenience benefit to their customers.

5. It gives online payment facility includes payment of bills, taxes, shopping and etc.
6. Reduces the burden of customers to visit physically to branch for enquiries and statements.
7. Online banking is an effective medium of promotion of various schemes of the banks, worked as effective marketing tool.

Initiative related to Green Banking taken by Indian Banks

➤ SBI

1. First bank was to launch paperless banking at their branches in 2010-11, replacing traditional paper-based banking.
2. SBI also launched wind energy projects in different parts of country.
3. Voluntary participate in the carbon disclosure project through which SBI branches launch different environmentally sustainable initiatives in all over the country.
4. SBI joined hands with EXIM bank too provide loan too Spain based company to start up the solar plants in various parts of the country.

➤ PNB

1. They conduct audit of electricity in their branches to conserve energy and maintained a spread sheet to know the impact of green initiatives taken by different branches.
2. Green cards also started by their branches regarding green banking initiatives towards environmentally sustainable.
3. Framed various guidelines for the projects based on environmental sustainability financed by banks.
4. Bank had organized a huge campaign of Tree-Plantation drive in different cities.

5. ATMs, Debit Cards, Mobile Banking, etc are also green banking initiatives quickly started by banks.

➤ Canara Bank

1. They started various green banking initiatives for their customers like mobile banking, internet banking and so on.
2. Implemented the solar powered ATMs in various rural areas also using bio-metric machines for entry.
3. Ask for NOC issued by state or central pollution control board from businesses against the emicton of toxic pollutants from their manufacturing units.

➤ AXIS Bank

1. First bank following reduce, reuse and recycle the usable stationary in their bank premises.
2. Started the collection of dry waste from all of their branches and converted into usable notebooks and notepads.
3. They started first online publication of their annual reports for their subscribers.

SWOC Analysis of Green Banking

Strength

1. It saves time and energy of customers as well as bank employees.
2. Helps in reduction of cost of operation for both banks as well as customers.
3. Transactions can be done anytime anywhere.
4. Reducing the carbon footprints from the environment by launching solar and wing energy plants.

Weakness

1. Lack of knowledge among employees and customers has been noticed as failure of green banking in various areas.

2. There are some geographical barriers found for the execution of healthy green banking practices.
3. All banks (public, private, rural, cooperative) are not participating equally and actively in practicing the green banking.
4. Safety and security also subjected as important factor due to which various people factor due to which various people still not trusting green banking services.

Opportunities

1. Today's people are very much fond of computer literacy so its easy to teach them green banking and its benefits during their sessions.
2. Earlier ATM was very much popular among customers but now a days due to social distancing it's a good situation to introduce various green banking services among their customers.
3. Passion of good mobile handset with high speed internet speed is also gives a better platform to start up various green banking facilities like mobile banking and internet banking.

Challenges

1. Customers needs time to accept this new concept in their daily routine.
2. Green banking is a technology-based operation so it needs high amount for maintenance.
3. Customer's data security is the prime and biggest challenge for the adoption of green banking.
4. Bank staff must need a good training for participating green banking.

Research Gap

Green Banking is an effective eco-friendly tool that has the efficient power to increase the customers satisfaction as well as improve the banks performance and efficiency. After review of many literatures, it reveals that various researchers carried their studies on various

aspects of green banking in different manners in various cities. But in Bulandshahr district no one attempt the study based on green banking. So present study attempts to fill this gap.

Need of the study

An environmental sustainability and eco-friendly products & services are as important factor around the world, in this green banking also playing a vital role. So it necessary to study how green banking fruitfully implementing the eco-friendly set up, what necessary steps taken by banks to promote green banking.

Scope of the Study

Indian Banks (public & private) has started various green banking practices around us for customers easiness, for environment sustainability and also for reducing the cost of services and wastage of resources. It is quiet hard to study the all initiatives taken by all banks in Bulandshahr district but with in this limited time, present study carried to analyzed the role of green banking in making cashless and green India. The study will evaluate the perception of randomly available customers and opinion of employees of Canara bank, SBI, Axis bank.

Objectives of the Study

The primary objective is to study the role of green banking towards cashless transactions for which we can judge the success and failure of the green banking. To study the customers perception toward green banking we select few private and public Indian banks according that following objectives are framed: -

1. To study the awareness of green banking products and services among the customers.
2. To access the customer's connectedness with green banking products and services.

III. RESEARCH METHODOLOGY

The research methodology to collect the required information for this study is primary as well as secondary data including websites, journal, research papers and articles. The

primary data collected via structured questionnaire with convenient sampling among the customers of Bulandshahr banks', out of which 100 respondents dully filled with 92% of response rate.

Study Area

The study has been applied in the Bulandshahr to found the level of awareness and usage of green banking services among customers.

Method of sample collection

Random and convenient sampling was used in the study.

Statistical tools used

The collected data analysed with the help of SPSS software. Tools like Chi-square test and T-test were used to analysed the level of awareness regarding green banking services.

Hypothesis Testing&Interpretation

Hypothesis 1:

H₀: There is no significant relationship between the awareness and unawareness of the green banking products and services among their customers.

H₁: There is a significant relationship between the awareness and unawareness of the green banking products and services among their customers.

Green Banking Products/Services	Yes	No
Automated Teller Machine (ATM)	96	04
Internet/Online Banking	82	18
Mobile Banking (SMS Banking)	22	78
NEFT/RTCG	63	37
Online Saving A/c (green saving account)	06	94

Green Loans	11	89
Green Mortgages	03	97
Remote Deposit	06	94
Green CD's	09	91

Two-Sample assuming equal variance (t-Test)

	Yes	No
Mean	22.5	77.5
Variance	1023.81	1023.81
Observations	11	11
Pooled Variance	1023.81	
Hypothesized Mean Diff.	0	
Df	23	
T stat	-5.12	
P (T<=t) one-tail	0.00	
T critical one-tail	1.72	

Interpretation: -The above table shows unfavorable result towards the awareness of green banking products and services among the customers. According to the table p-value is 0.00 which interpreted as H₁ is having a significant relationship between awareness and unawareness of the green banking products and services. Hence, it's resulted that there is very less awareness about the green banking products and services.

Hypothesis 2:

H₀: Age and Education of the customers significantly doesn't influence the access of green products and services.

H₁: Age and Education of the customers significantly influence the access of green productsand services.

Analysis for Age & Education with access to green products and services:-

Access with	Age			Education		
	χ^2 <i>obtained</i>	χ^2 critical value	Result	χ^2 <i>obtained</i>	χ^2 critical value	Result
Unaware about advanced skills to use green banking channels offered by bank.	627.34	25.19	H ₀ Reject	582.43	25.19	H ₀ Reject
My bank must provide me technological idea to use green banking channels to feel free to use.	575.25	25.19	H ₀ Reject	665.25	25.19	H ₀ Reject
Green banking offers me to conducts the transaction any time anywhere.	775.25	25.19	H ₀ Reject	995.12	25.19	H ₀ Reject
Uninterrupted server problem makes me feel easily while doing online transaction.	14.16	25.19	H ₀ Accept	4.75	25.19	H ₀ Accept
Green banking offers a secured path for transferring money to another bank account.	979.02	25.19	H ₀ Reject	675.14	25.19	H ₀ Reject
Green banking saves a lot of time and energy while making any transaction.	18.12	25.19	H ₀ Accept	19.65	25.19	H ₀ Accept

Interpretation

For age with access of green banking products and services: - The above table interpret the result as age has a significant relation with knowing advanced skills about using green banking channels, green banking's anytime anywhere flexibility also attracts the more and more customers but issues related to server problem, long procedure which may be time consuming have a dependency when the dependency of chi-square test is run at 5% significance level.

For Education with access of green banking products and services: - The chi-square test for significance dependency is run between accessibility and education factor at the 5% level. The above table shows the education levels is dependent on knowing advanced skills to use green banking, need just as idea related

to technological terns also saves time by anytime anywhere banking.

IV. FINDINGS

1. According to demographic data male respondents are come in majority including married and unmarried constitute almost highest majority out of which only 4%-5% are found less literates, rest are found to be graduates and educated. Mostly are salaried in comparison to business.
2. Respondents have great knowledge and interest towards ATM but less knowledgeable towards other green banking products and services. They only deal with ATM, NEFT/RTGS and online payment methods.

3. Green banking is a term known to be technological based banking and easy to use with the help of android handsets and cheaper internet services so it is said that customers are connected fairly with green banking transactions.
4. Accessibility of green banking is very much dependent over the education, accessibility of technology, initiative taking capability to use and follow online procedures which all comes from level of education.
5. Variable of connectedness like knowledge of special skills to operate green banking products, technical know-how, safety impact and so many other related things like online issues, time consumption, server interruption may also affect the green banking products and services usage.

V. SUGGESTIONS

1. The banks have to increase more promotional activities related to awareness of green banking products and services like side effects of green house and its impact on lives so how green banking helps to improve in reduction of pollutants and their effects.
2. Banks must be sharing information with customers and also invite their suggestions so it will help both side, increases the customer awareness and banks also receive some innovative ideas for future.
3. Banks put hardest efforts in online banking process now few more efforts are required so customers must ensure that online transactions are safe, time saving and hazard free.
4. Banks organize various camps related to loans and other schemes, same manner they have to organize some camps, workshops to educate their customers regarding green banking practices.
5. Banks also upgrade their branches and their employees with the help of training and workshops with the green banking

practices so they must have ample knowledge to teach their customers.

VI. CONCLUSION

The study intends to know the role of green banking practices in making India green and clean with the help of cashless transactions. As per the obtained results we analyse that green banking practices are very much effective to reduce pollution and pollution related working but for 100% success the customers must be educated and aware about green banking practices. For which attract and educate all age grouped people including male and female, working and non-working. People very much familiar about ATMs, RTGS/NEFT, online/mobile banking (specially bill payments) but deposits and so many other products and services.

In the favor of customer's connectedness towards green banking customers must assure about their rights and safety of transaction and information. Customers must feel that they are opting hazard free services (no fear of down server or hacker). So customers also create word of mouth for green banking practices with their family members, relatives and friends. At last, still green banking having a great scope in a country like India as people are still in a mode to opt changes with time and in technology so Indian banks must focus more on good strategies to make this program successful and make Indian green and clean with the help of cashless transactions.

REFERENCES

1. Chaurasia, A.K. (2014). Green banking practices in Indian banks. JOMASS, 1(1), 41-54.
2. Girmakar, S. (2018). Green banking in India: a study for sustainable development. <http://www.iises.net/proceedings/doi:10.20472/EFC.2018.010.010>
3. Gopi, S. (2016). A study on the impact of green banking in environmental protection. IJARIE, 1(4), 382-388.
4. Jha & Bhome. (2013). A study of green banking trends in India. International

- monthly Referred Journal of Research in Management & Technology, II, 127-132.
5. Kandavel,D. (2013). Green banking initiatives of commercial banks in India. SIT Journal of Management, 3(2), 213-225.
 6. Katyal & Nagpal.(2014). Role of green banking in sustainable development of India. International journal of 3600 Management review, 2(1).
 7. Singh,S. (2016). Green banking practices & their impact to reduce stress in public sector banks. Indian Journal of Applied Research, 6(4), 294-296.
 8. Trehan,R. (2015). Green banking in India. Journal of Poverty Investment & Development, 14, 27-33.
 9. Yadav,R&Pathak,G.S. (2013). Environmental sustainability through green banking: a study on private and public sector banks in India. OIDA International Journal of Sustainable Development, 6(8), 37-48
 10. Kavitha S.Vadrale&Katti, V. P. (2016). Green banking initiatives by Indian public and private sector banks.
 11. Singhal, K. Singhal, K. & Monika Arya, M. (2014). Green banking: An overview, Asian Journal of Multidisciplinary Studies. 12 (6), 196-200
 12. Neyati Ahuja (2015). Green Banking in India: A Review of Literature. International Journal for Research in Management and Pharmacy. Vol 4, Issue 1.
 13. Janakiraman, R. & Karthikeyan, S. (2016). A Study on Green Banking in India- An Overview. Indian Journal of Research, 5 (10), 346-348
 14. Ritu (2014). Green Banking: Opportunities & Challenges. International Journal of Informative & Futuristic research. 2(1), 34-37
 15. Ruchi Trehan (2015). Green Banking in India. Journal of Poverty, Investment and Development. 14, 28-32
 16. Sonal Agarwal & Neha Yajurvedi (2021). A study on initiatives taken by banks in favour of Green Banking in India. Shodh-Sarita.8(29), 106-111
 17. Agarwal & Yajurvedi (2021). Emerging trends in banking sector with customers awareness towards green banking. (An Empirical study in Jaipur). Kanpur Philosopher.8(3), 157-168