

“A Empirical Study On Customer Awareness About Adaptability Of Green Banking In Bangalore”

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ABSTRACT

Sustainable development have become crucial facet in today's world due to climatic change, Emission of Green house gases such as burning of fossil fuel, thick haze and smoke, deforestation which is termed as Global Warming. Research studies indicate that weathering parameters influence strongly i.e., 67% compared to other factors like soil and nutrient management ^[1]. Economic growth directly chained with environment and Economic growth is robustly supported by the Banks. Banks have a responsibility to protect environment. As they are functioning for societal welfare they have to emphasis on green and clean atmosphere.

Green banking is a new concept of banking where in all other activities of banking remains the same, but extra protection is given on sustainability environmental protection through paperless banking ^[2]. This paper studies the awareness level of Green Banking with a set of people in Bangalore city. Factorial analysis has been used to analyze the data.

Keywords: Sustainable Development, Green Banking Climatic Change, Green House Gas, Economic Development.

Introduction

Green Banking, as defined by Institute for Development and Research Technology, is an umbrella term referring to practices and guidelines that make banks sustainable in economic, environment, and social dimensions. It aims to make banking processes and the use of IT and physical infrastructure as efficient and effective as possible, with zero or minimal impact on the environment ^[3].

Green banking is an environment-friendly banking practice that promotes their customers to reduce the carbon footprint through their banking activities. The Indian Banks Association defines it as “Green Bank functions like a normal bank along with considering the social and environmental factors for the protection of the natural resources”^[4]. According to RBI (IDRBT, 2013), green banking is to make internal bank processes, physical infrastructure and Information Technology effective towards environment by reducing its negative impact on the environment to the minimum level^[5].

The main objective of Green banking is Sustainable Development by using the available resources that not only meet the human needs of present and future generation but also conserve the environment.

Sustainable development has been defined "Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. It contains within it two key concepts:

- The concept of needs, in particular the essential needs of the world's poor, to which overriding priority should be given; and
- The idea of limitations imposed by the state of technology and social organization on the environment's ability to meet present and future needs."

Sustainable Development is often described as being built on three, equally important foundations or pillars:

Pillar 1: Social Development

To have a sustainable future, the needs of people must be met equally. Needs are things like access to food, suitable housing, medical care, and sanitation.

Pillar 2: Environmental Protection

Planet Earth has a limited amount of resources. We all need clean air, clean water, and land to live on that also is productive enough to provide good quality food for all. Sustainable human activities look to protect the Earth's environment to make sure it is not damaged for future generations.

Pillar 3: Economic Development

People throughout the world deserve the best standard of living that is sustainable. Improving medical care, sanitation, education, and enabling people to support them with a good standard of living requires the generation of wealth by economic activity. Sustainable economies also need to be competitive in a world market.

In the document, known as the Intended Nationally Determined Contributions (INDCs), the Indian government said it would reduce carbon emissions relative to its GDP by 33% to 35% from 2005 levels by 2030, reports the Associated Press. India also pledged that 40% of the country's electricity would come from non-fossil fuel-based sources, such as wind and solar power, by 2030^[6].

Green Banking focus:

Paperless Banking:

Financial institutions are looking for a new way to accomplish their operations, they are transforming to digitalization, so it is also termed Digital Banking. In current scenario, customers choose and switch, based on convenience, quality of services and price, they essentially looking for 'Banking without boundaries'.

Cashless Banking:

Cashless banking comprise Banking cards, USSD, AEPS, UPI, Mobile Wallets, Banks pre-paid cards, point of sale, Internet Banking, Mobile Banking, Micro ATM. Cashless Banking is also termed as e-Banking or Virtual banking it is a transfer of digital information between transacting parties. Earlier the financial transactions were conducted with money in the form of physical bank notes or coins.

Reducing Carbon footprint:

TD Bank, may also go carbon neutral, which means they reduce energy consumption and purchase offsets, in the form of verified emission reduction, that are equivalent to the energy they are unable to conserve^[7].

A carbon footprint is the mark left on the earth's climate through everyday activities, such as driving and using electricity. It is most often expressed in pounds or metric tons of carbon dioxide (CO₂). Carbon dioxide, along with methane and nitrous oxide, are greenhouse gases (GHG) and make up most of carbon footprint, Greenhouse gases, both natural and manmade, are gases in the atmosphere that affect the temperature of the earth.

Yes Bank has taken necessary steps to control carbon footprint like,

- Improve key resource efficiency, such as usage of electricity, fossil fuel, paper and water.
- Conserve natural resources by adopting the "3-R" (reduce, reuse and recycle) approach towards prevention of pollution and disposal of waste, especially electronic waste, in line with regulatory requirements or industry best practices.
- Source renewable energy for greening the bank's operations.

- Set, monitor and review the overall Environmental Management System (EMS) objectives and targets on an ongoing basis towards achieving continuous improvement in environmental performance on digital platforms
- Promote 'green procurement' to influence sustainable sourcing of product and services^[8].

Socially Responsible Investment:

Sustainable, responsible and impact investing (SRI) is an investment discipline that considers environmental, social and corporate governance (ESG) criteria to generate long-term competitive financial returns and positive societal impact.

The market size of sustainable, responsible and impact investing in the United States in 2016 is \$8.72 trillion, or one-fifth of all investment under professional management^[9].

Through a survey and research undertaken in 2016, the US SIF Foundation identified^[10]:

- \$8.10 trillion in US-domiciled assets at the beginning of 2016 held by 477 institutional investors, 300 money managers and 1,043 community investment institutions that apply various environmental, social and governance (ESG) criteria in their investment analysis and portfolio selection.
- \$2.56 trillion in US-domiciled assets at the beginning of 2016 held by 225 institutional investors or money managers that filed or co-filed shareholder resolutions on ESG issues at publicly traded companies from 2014 through 2016.

Research Design:

Objective of the Study:

- To know the awareness level of the concept of Green Banking among Customers in Bangalore.
- To analyze the factors influencing Green Banking.
- To determine factors influencing green banking
- To analyze the Green Banking initiatives taken by Banks.

Research Gap:

From past 40 years the global warming, industrialization is escalating, people are overlooking about sustainability, which made the researchers to focus on this particular topic.

Need for the Study:

The need for the study mainly arises because of change in climatic conditions which leads to increase in carbon footprint, due to which economic growth will slow down.

Banks play a pivotal role in Economic growth by taking necessary steps, where the paper made an attempt to spot the endeavor made by the banks under the canopy of Green Banking, which works on cashless banking, paperless banking, sustainable development and reducing Carbon footprints in Environment.

Research Methodology:

The data was collected mainly from primary source of information through questionnaires and secondary data was collected from websites, magazines, newspaper articles and previous research study done in this field.

Primary data: The study was conducted with the use of primary data which was collected through structured questionnaire given to the Bank customers around Bangalore city. Convenient sampling method was used. It was targeted to interact with 100 respondents ultimately. It was possible to collect the information from 88 respondents.

Secondary data: The paper also took the help of secondary data like various websites, newspaper articles, journals and study done by the researches in past.

Limitations of the study:-

- The study was conducted by using specific sampling method. The people who are not a part of the study will make a significant impact on the result of the study.
- In some cases the respondents were deprived of certain banking services in their locality which is also a part of limitation of study.
- In the study sample size is limited due to time constrain.

Data Analysis and Interpretation:

- Demographic profile of the Respondents

Table: 1 Age

	Frequency	Percent	Valid Percent	Cumulative Percent
>50	8	9.1	9.1	9.1
18-30	65	73.9	73.9	83.0
Valid 31-40	5	5.7	5.7	88.6
41-50	10	11.4	11.4	100.0
Total	88	100.0	100.0	

Table: 2 Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Female	48	54.5	54.5	54.5
Valid Male	40	45.5	45.5	100.0
Total	88	100.0	100.0	

Table:3 Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Business/Profession	8	9.1	9.1	9.1
Employee	34	38.6	38.6	47.7
Valid House Wife	7	8.0	8.0	55.7
Student	39	44.3	44.3	100.0
Total	88	100.0	100.0	

Table: 4 Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Graduation	33	37.5	37.5	37.5
Metric	2	2.3	2.3	39.8
Valid Post Graduation	50	56.8	56.8	96.6
Post Metric	3	3.4	3.4	100.0
Total	88	100.0	100.0	

A question was asked with the respondents to know in which the respondents have operated most, the data showed 32 of the respondents have most in the Debit Card and only few have operated in NEFT, Credit Card, Paytm and so on.

The analysis finds that only few are familiar with the E-Banking activities.

Operated most

	Frequency	Percent	Valid Percent	Cumulative Percent
Credit card	3	3.4	3.4	3.4
Debit card	32	36.4	36.4	39.8
Debit card, Credit card	1	1.1	1.1	40.9
Debit card, Credit card, M-Banking	1	1.1	1.1	42.0
Debit card, Credit card, M-Banking, Paytm	1	1.1	1.1	43.2
Debit card, M-Banking	3	3.4	3.4	46.6
Debit card, M-Banking, Paytm	2	2.3	2.3	48.9
Debit card, Paytm	5	5.7	5.7	54.5
M-Banking	3	3.4	3.4	58.0
NEFT	6	6.8	6.8	64.8
NEFT, Credit card, M-Banking	1	1.1	1.1	65.9
NEFT, Debit card	5	5.7	5.7	71.6
NEFT, Debit card, Credit card	1	1.1	1.1	72.7
NEFT, Debit card, Credit card, M-Banking, Paytm	2	2.3	2.3	75.0
NEFT, Debit card, Credit card, Paytm	4	4.5	4.5	79.5
NEFT, Debit card, E-Lobby, Paytm	1	1.1	1.1	80.7
NEFT, Debit card, M-Banking	2	2.3	2.3	83.0
NEFT, Debit card, Paytm	5	5.7	5.7	88.6
NEFT, RTGS, Debit card	1	1.1	1.1	89.8
NEFT, RTGS, Debit card, Credit card	1	1.1	1.1	90.9
NEFT, RTGS, Debit card, Credit card, M-Banking, E-Lobby, Paytm	1	1.1	1.1	92.0
NEFT, RTGS, Debit card, Credit card, M-Banking, Paytm	3	3.4	3.4	95.5
Paytm	1	1.1	1.1	96.6
RTGS	1	1.1	1.1	97.7

RTGS, Debit card, Credit card	1	1.1	1.1	98.9
RTGS, Debit card, Credit card, E-Lobby, Paytm	1	1.1	1.1	100.0
Total	88	100.0	100.0	

• **Factor Analysis Result:**

Factor analysis has been used to analyse the Awareness level of Green Banking, which reduces a large number of variables into a smaller set of variables (also referred to as factors). Exploratory Factor analysis allows to explore the main dimensions to generate a theory, or model from a relatively large set of latent constructs often represented by a set of items^[10]. This technique was pertinent to the study to explore and explain about the various factors involved in the study.

Test adequacy of Sample

Prior to the extraction of the factors, several tests should be used to assess the suitability of the respondent data for factor analysis. These tests include Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity. The KMO index, in particular, is recommended when the cases to variable ratio are less than 1:5. The KMO index ranges from 0 to 1, with 0.50 considered suitable for factor analysis. The Bartlett's Test of Sphericity should be significant ($p < .05$) for factor analysis to be suitable.

Test hypothesis regarding interrelationship between the variables.

Null Hypothesis (H0): There is no statistically significant interrelationship between variables affecting the Green Banking.

Alternate Hypothesis (H1): There may be a statistically significant interrelationship between variables affecting Green Banking.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.688
Approx. Chi-Square	197.596
Bartlett's Test of Sphericity	Df
	66
	Sig.
	.000

Normally, $0 < KMO < 1$

If $KMO > 0.6$, the sample is adequate.

Here, $KMO = 0.688$ which indicates that the sample is adequate and we may proceed with the Factor Analysis.

BARTLETT'S TEST OF SPHERICITY

Taking a 95% level of Significance, $\alpha = 0.05$

The p-value (Sig.) of $.000 < 0.05$, therefore the Factor Analysis is valid

As $p < \alpha$, we therefore reject the null hypothesis (H_0) and accept the alternate hypothesis (H_1) that there may be statistically significant interrelationship between variable.

Cumulative Percentage of Variance and Eigenvalue > 1 Rule

The initial components are the numbers of the variables used in the Factor Analysis. However, not all the 12 variables will be retained. In the present research only the 4 factors will be extracted by combining the relevant variables. The Eigen values are the variances of the factors. The total column contains the Eigen value. The first factor will always account for the most variance and hence have the highest Eigen values. The next factor will account for as much of the left over variance as it can and the same will continue till the last factor. The percentage of variance represents the percent of total variance accounted by each factor and the cumulative percentage gives the cumulative percentage of variance account by the present and the preceding factors. In the present research the first 4 factors explain 59.532% of variance.

The rotation sums of the squared loading represent the distribution of the variance after the Varimax rotation with Kaiser Normalisation. The Varimax rotation tries to maximize the variance of each of the factor.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.047	25.389	25.389	3.047	25.389	25.389	1.971	16.424	16.424
2	1.633	13.606	38.995	1.633	13.606	38.995	1.846	15.387	31.811
3	1.411	11.755	50.750	1.411	11.755	50.750	1.782	14.854	46.665
4	1.054	8.782	59.532	1.054	8.782	59.532	1.544	12.867	59.532
5	.895	7.458	66.990						

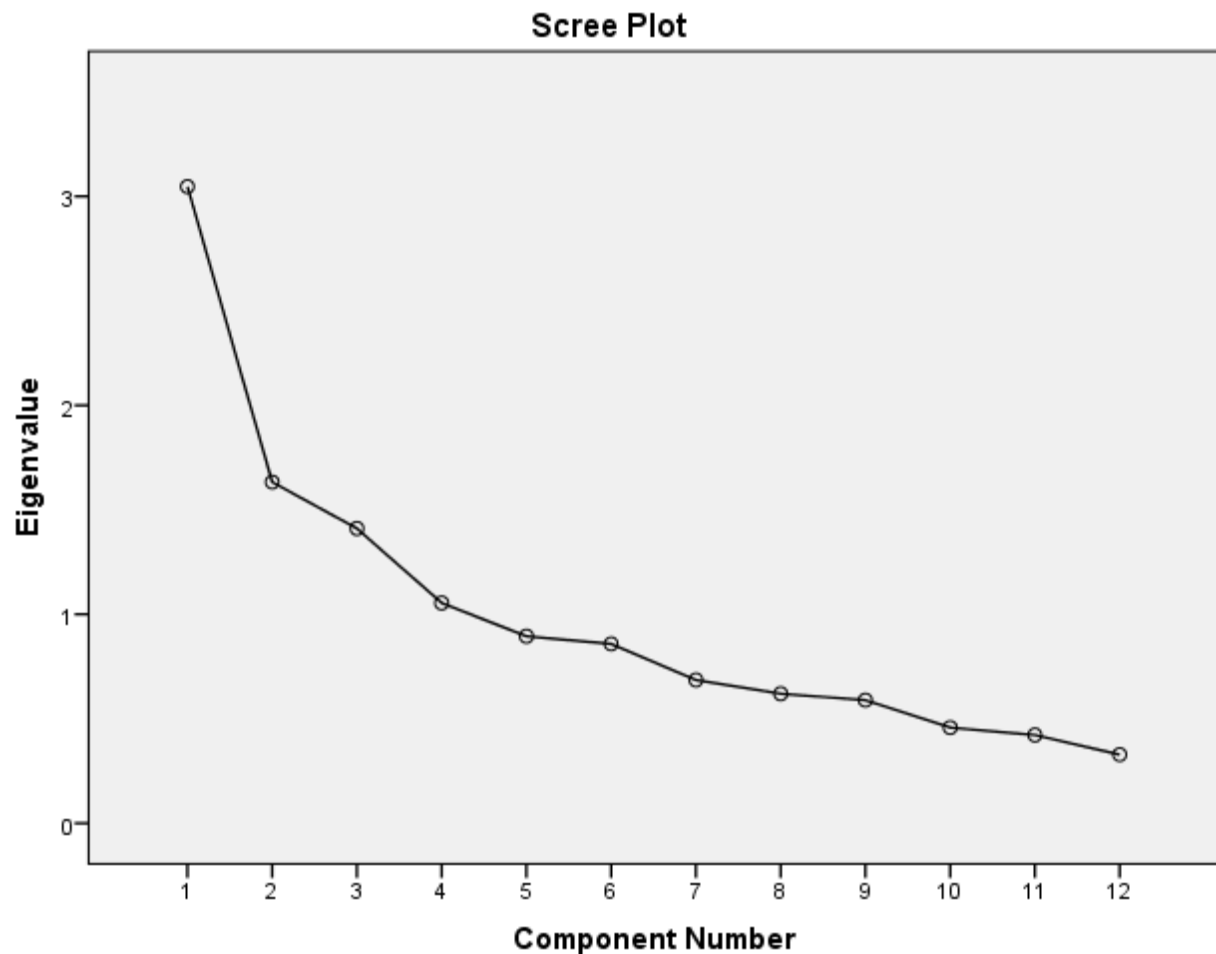
6	.858	7.152	74.142						
7	.686	5.714	79.855						
8	.620	5.165	85.020						
9	.589	4.908	89.929						
10	.458	3.815	93.744						
11	.422	3.518	97.262						
12	.329	2.738	100.000						

Extraction Method: Principal Component Analysis.

On the basis of Varimax Rotation with Kaiser Normalisation, 4 factors have been extracted. Each factor is constituted of all those variables that have factor loadings greater than 0.5. 12 variables were clubbed into 4 factors.

SCREEN PLOT

The screen plot graphs the Eigen value against the each factor. We can see from the 12 variables used in the study. These 4 extracted factors influences Green Banking to an extent of 59.532%. This explains over two-third of the graph that after factor 4 there is a sharp change in the curvature of the screen plot. This shows that after factor 4 the total variance accounts for smaller and smaller amounts.



IDENTIFICATION OF THE CORE FACTORS

The Rotated Factor Matrix represents the rotated factor loadings, which are the correlations between the variables and the factors. The factor column represents the rotated factors that have been extracted out of the total factor.

These are the core factors, which have been used as the final factor after data reduction. According to the grouping of the factors, each group of factors is named which will represent the grouped factor and represent the factors.

Rotated Component Matrix^a

	Component			
	1	2	3	4
Paperless_Banking	.629	-.223	.261	.251
Cashless_Banking	.670	.314	-.057	-.236
@_Carbon_footprint_Environment	.715	-.146	.147	.283
Sustainable_Development	.708	.221	.030	-.143
EBanking_easy_operate_	-.046	.251	.230	.669
safe_Operating_EBanking	-.019	.854	.109	.069
reduce_Operating_Cost	.161	.754	.260	.250
relationship_ES_GB	.142	.323	.202	.632
NPA_reduce_by_loans_environment_startups	.045	.341	.340	-.596
Environmental_friendly	-.056	.055	.721	.098
Carbon_footprint_reduce_by_Policies	.202	.159	.618	.204
mandatory_policy_	.138	.135	.705	-.053

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.

The above matrix gives the correlation of the variables with each of the extracted factors. Usually, each of the variables is highly loaded in one factor and less loaded towards the other factors. To identify the variables, included in each factor, the variable with the value maximum in each row is selected to be part of the respective factor. The values have been highlighted in each of the rows to group the 12 variables into 4 core factors. Thus, after rotation, Factor 1 accounts for 16.424% of the variance; Factor 2 accounts for 15.387% of the variance; Factor 3 accounts for 14.854% of the variance and Factor 4 accounts for 12.867% of the variance. All the 4 factors together explain for 59.532% accounts for Awareness level of Green Banking.

NAME OF THE FOUR CORE FACTORS:

The variables that have been included into each core factor have been named as under: -

TABLE 8 : NAME OF THE FIVE CORE FACTORS

Factor	Variables Included	Name of the Factor
1	• Paperless Banking • Cashless Banking • Reducing Carbon footprint • Sustainable Development	Factor 1
2	• Safe operating in E-banking • Reduce operating cost • Reduce NPA	Factor 2
3	• Environmental safety • Carbon footprint reduce by policies • Making Mandatory Policies	Factor 3
4	• E-Banking easy operate • Relationship between Environmental and green banking	Factor 4

CONCLUSIONS OF FACTOR ANALYSIS:

The Factor Analysis has thus identified 4 core factors that affect Green Banking. They can be categorized as under: -

Factor 1	Factor 2	Factor 3	Factor 4
• Paperless Banking • Cashless Banking • Reducing Carbon footprint • Sustainable Development	• Safe operating in E-banking • Reduce operating cost • Reduce NPA	• Environmental safety • Carbon footprint reduce by policies • Making Mandatory Policies	• E-Banking easy operate • Relationship between Environment and green banking

The above factor can be discussed as under:

Factor: 1 Green Banking Activities

This factor particularly enlighten basically on Paperless banking, cashless banking, reduce Carbon footprint and on Sustainable development will have significant contribution on Green Banking. The first factor contribute 16.424% of variance to the green banking, hence it is necessary to have a operations on the green banking activities which will have positive impact on environmental sustainability.

Factor: 2 Operations and NPA

This factor have contribution of 15.387% towards Safe operating in E-banking, Reduce operating cost, Reduce NPA, the study explain the more safety given to E-Banking activities it has positive impact on NPAs and operating cost will also reduce. And the banks has to grant more loans to Environmental based startups by that the NPAs of the bank will reduce.

Factor: 3 Policies and Environmental sustainability

The banks has to implement Green banking policies in all the banks which will play a pivotal role in reducing carbon footprint which is hazardous to the environment, banks support a lot to economic development in the country. Where it contribute 14.854% variance to the variables.

Factor: 4 Relationship between environment and Green banking

Green banking completely works on environmental sustainability which has a contribution of 12.867% to its variable, both the variables are very important for bank and environment sustainability.

Objective: 4

- To analyze the Green Banking initiatives taken by Banks.

Many Banks have taken initiative for going Green.

YES Bank

YES BANK has been able to establish the right alliances and amplify its sustainability impact both within and outside the organization. Through Responsible Banking YES Bank as pronged 4 approach frameworks 'Promote, Invest, Engage, and Collaborate & Monitor'.

Yes Bank consider that climate change is an chance for the economy to shift onto the corridor of low-carbon and inclusive growth, due to which YES Bank id addressing a 360 degree approach to mainstreaming climate action.

YES LEAP

Innovating on the RBI's BC model, YES LEAP (Livelihood Enhancement Action Program) is the Bank's innovative version of the Self Help Group (SHG) Banking Linkage program^[12].

YES LEAP is currently partnering with 31 BC partners, to provide comprehensive financial services to SHGs in 260 districts in India, and reaching out to over 20 lakhs predominantly rural households.

YES bank also focuses on YES kisan dairy plus, advantageous for both small milk producers as well as the large dairy buyer. YES SAHAJ is an innovative, low-cost, micro-ATM leveraging technological innovations within existing principles of mobile banking.

MICROFINANCE INSTITUTIONS GROUP

MFIG's product suite includes Term Loan Facilities, loan syndications and, rated capital market loan products like pool securitization, bonds, commercial paper and pass through certificates.

YES MONEY

YES MONEY operates on the custom-built multiplatform Remittance Knowledge Bridge which synergizes India's vast spread of hyper-local family owned stores into being full-fledged, secure BC partners of the Bank towards meeting the remittance needs of millions of unbanked and under-banked population in India^[13].

GREENING INDIA'S NATIONAL HIGHWAYS

In 2016, YES undertake a CSR commitment to 'Adopt a Green Highway', under the NGHM initiative. The Bank would develop green corridors along the Mumbai-Nashik-Pimpalgaon Highway.

SBI Bank

Social agenda is via our Corporate Social Responsibility (CSR). We have a seven-member CSR Committee to steer the activities and provide directions, and CSR runs through our entire business paradigm.

The Bank's CSR budget for 2015-16 was Rs 131 crore, against which the actual CSR spend was Rs 143.92 crore^[14].

Focus Areas of CSR Activities

- Education

- Healthcare
- Sanitation
- Livelihood creation
- Assistance during natural calamities such as floods and drought

Environment Sustainability

Measures taken SBI to reduce carbon footprint

1. Installed solar ATMs
2. Introduced Green Channel Banking (paperless banking) at branches. Over 59,000 SBI Group ATMs and Cash Deposit Machines (CDMs) have reduced consumption of paper.
3. A recycling plant housed at the basement of SBI Bhavan converts waste generated in the building into compost. The compost is then used at the headquarters and the residential quarters of the Bank.
4. Tree plantation drive is periodically undertaken during monsoon across all Circles; more than 4,50,000 trees planted during the last 3 years.
5. Rainwater harvesting projects have been implemented in a number of our buildings across India.

AXIS Bank

Promote environmental sustainability and equitable growth through sustainable lending practices Reduce impacts on environment on account of own operations by actively managing our environmental footprint and supporting customers to make 'green banking' choices



'Pratham' is our strategic initiative aimed at large scale transformation by re-engineering several processes across retail and wholesale verticals of the Bank aimed at enhancing customer experience and reducing operational risk. Digitisation is key enabler for success of 'Pratham'^[15].

Conclusion:

In the study 88 respondents have reverted back to the questionnaire out of which 65 of them belong to the age category of 18-30, which shows youths are having good knowledge about the topic. And many of them operating in paperless and cashless transaction.

From the analysis it may be concluded that most of the respondents i.e., 36% are using Debit card for their banking operations, rarely people use RTGS, E-lobby, paytm and other mode of transaction, which tells more awareness has to be build amongst people. Paperless Banking, Cashless Banking, Sustainable development and Reducing Carbon footprint belongs to factor 1 in factorial analysis many respondents strongly agree all the variables contribute to the environmental sustainability.

Many banks like Yes Bank, SBI, AXIS Banks have taken many initiatives to up bring green Banking activities, but RBI has to work on making green banking policies as a mandatory operations in all the banks, with that respect Bangladesh has implemented successfully in all the banks. Which has set a bench mark.

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