



Strategic Green Banking Practices of State Bank of India – A Review

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Abstract

The banking sector has a proud legacy of significant contribution over India's overall development. National development can be achieved through the economic prosperity, social ethics and environmental responsibility. Recently, the word 'sustainability' has been associated with the concept of Social responsibility, Environmental Management and Business Sustainability. Sustainability cannot be achieved not only through the isolated advantage of Profit but also through the integrated consideration of Plant and People. This led to the implementation of triple bottom line performance, i.e. incorporation of three dimensions of performances like social, environmental and economical.

In recent, there has been a paradigm shift in the outlook of financial institutions, especially banks in relation to environmental management. While the financial sector is considered to have relatively low carbon footprints, it has shown the way to other sectors by taking the lead on sustainability. A large number of banks and financial institutions are globally looking to minimize the environmental footprint of their own operations. In this regard, the concern for environmental sustainability by the banks has given rise to the concept of Green Banking. Green Banking is the practices of normal banks give consideration to environmental sustainability. These are Paperless Banking, Cashless Banking, Eco system Financing, Energy Management, etc. The green products and practices invented by banks keep ethical value as the prime principle of the banking sector. The proposed study made an exploratory approach to identify the role of SBI in the field of Green Banking. The work identified that, the environmentally responsible banking practice is in the infancy stage. Therefore, the study suggested that, there is, essential to have a Principle system to maintain green banking for balanced development.

Keywords: Green Banking, Paperless Banking, Cashless Banking, Environmental Project, Energy Management, Green Building, Green Bond Framework.

Introduction

State Bank of India (SBI) is a Public Sector Bank and Financial Service Organization in India. "It is a Government Owned Corporation with its headquarters in Mumbai, Maharashtra. Over the past few years, SBI's interventions in the digital space have increased multi-fold and the Bank has been incorporating new technologies on a continuous basis into its products and services" (SBI S. R., 2017-2018). While digital banking has several benefits associated with it, the positive impact is reduction of paper consumption. It is very important to maintain environmental sustainability and ecological balance. Therefore, the banks have adopted the technique of Green Banking, mainly paperless banking, resource efficiency measures, reduction of energy consumption, management of waste generation, etc. The Internet Banking, Mobile Banking and Tab banking are collectively called as Paperless banking. In-house renewable energy generation capacity, installation of solar power plants and ATMs, Green Loan, Green Project financing, etc. are the main green initiatives taken by State Bank of India.

Green Banking- The Concept

Green Banking practices are normal banking activities carrying by considering the sustainable needs of the environment. According to Indian Banks Association (IBA, 2014) "Green Bank is like a normal bank, which considers all the social and environmental / ecological factors with an aim to protect the



environment and conserve natural resources”. Green Banking is the coordination of different activities like, Paperless Banking, Resource Management, Green Financing, Energy Saving Practices, and Green Investment etc. These practices and procedure mainly for avoiding carbon emission and protect the environmental sustainability and Eco system.

Methodology and Database

This study is descriptive in nature. The paper is prepared with the help of Secondary data collected from the SBI Annual Report and SBI Sustainability Report for the period of 3 Years from 2015 to 2018 (2015 is the year, when Sustainability Report has prepared first) and Books dealing the subject and relevant articles.

Objective of the Paper

The main objective of the paper is to review the Green Banking Initiatives of SBI during 2015-2018.

SBI Initiatives in Green Banking- An Overview

Paperless Banking

Internet Banking

“India is rapidly advancing towards becoming a first world nation and today it is focusing on new opportunities such as Digital India, Smart Cities, Bharat Net, etc. As a result, Indians are increasingly using Internet, Social media and their smart phones do their banking. At SBI, they have to bring banking to the fingertips of their customers”. (SBI A. R., 2017-2018).

The web portal of SBI, provides for individual customers to operate their accounts from Anywhere and Anytime by avoiding the restriction of geographical boundary and time. It is a platform provided all the normal banking activities and value-added services with the help of desktop and internet connection.

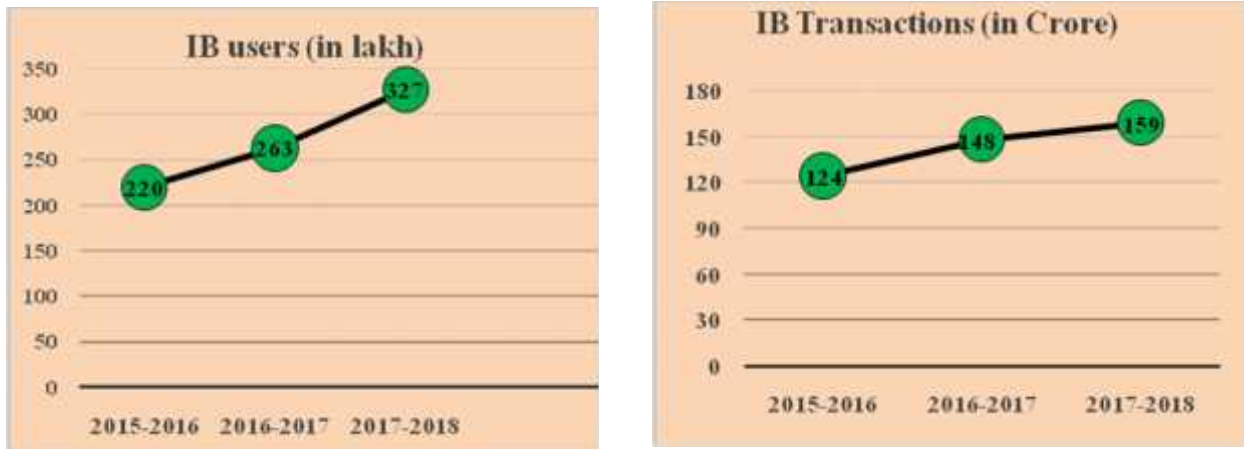
Normal Banking Activities	Value Added features
Transfer funds to own and third-party accounts	Online Ticket Booking for travel by Road, Rail and Air
Group Transfers to accounts in State Bank Group	SBILIFE, LIC and other insurance premium payments
Inter Bank Transfers to accounts with other Banks	Online Shopping and instant recharge features.
A suite of completely online deposit products (Fixed, Recurring, Flexi, Tax Saving etc.)	SBI and other Mutual Fund Investments
IMPS Funds Transfer	Utility bill payments
Western Union Service	Tax Payment - Income, Service, State Govt
Credit beneficiary accounts using RTGS/NEFT feature	SBI and other Credit Card dues payments
Generate account statements	Online Application for IPO
Request for - Issue of Demand Draft, opening of new accounts, closure of Loan Accounts, Issue of Cheque Book, etc.	Customs Duty Payment and Online Share Trading (eZ-trade@SBI)

Source: SBI Annual Report



Performance Analysis of Internet Banking

Figure 1: Internet Banking Users (in Lakh) and Transactions (in crore)



Source: SBI Annual Report

Internet banking solutions identify various payment, fund transfer, e-auctions, e-tendering requirements of the retail and corporate banking customers. It is highly secure and cost-effective channel has processed 159 crores transactions during FY2018, and the addition 35% of new Internet banking users have registered over the previous year. In 2017, there is an increment of 13% of user registration in internet banking and it has enabled over 140 crores transactions. This cost-effective channel has authorized more than 124 crores transactions during 2016, and achieved the growth of 38% of new customer registration over the previous year.

Mobile Banking

Mobile banking functionalities of the bank focused the customers to enhance their convenience, reduce cost and time, and maintain strong relationships with the bank. Superiority in customer experience and trust in bank have helped the gradual increase in mobile banking transactions. The following functionalities are available:

1. Funds transfer (within and outside the bank).
2. Immediate Payment Services (IMPS).
3. Enquiry services (Balance enquiry/ Mini statement).
4. Cheque book request.
5. Demat Enquiry Service.
6. Bill Payment (Utility bills, credit cards, Insurance premium), Donations, Subscriptions.
7. Mobile /DTH Top up.
8. M Commerce (Merchant payments, SBI life insurance premium).

Mobile Applications- Main Mobile Application and Its Uses Are

1. **State bank Anywhere:** - This mobile banking application provides a wide variety of features include Inter/ Intra bank funds transfer (NEFT/RTGS/IMPS/UPI), opening of fixed deposit accounts, management of beneficiaries, Aadhaar linking, voice assisted banking, e statement subscription, etc.
2. **SBI Pay (BHIM):** -“It is a Unified Payments Interface based-app provides the convenience of transferring funds across different Bank accounts through multiple modes (Virtual Payment Address, Bank Account Number, IFSC and scanning QR Code), making it a truly inter-operable offering. 184 lakh users have registered on the SBI UPI



system and transactions amounting to ‘68,000 crore have been successfully processed’.
(SBI A. R., 2017-2018)

- 3. SBI Buddy:** - This is the mobile wallet introduced by SBI, allows the user to send and receive money. The Buddy card (virtual debit card) can use to make payments, withdraw cash, etc. The wallet has facilitated over 563 crores transactions during the years. It was a remarkable growth in the emergence of Fintech companies to introduce such kind of facilities for the banking customers.
- 4. YONO:** - The YONO, ‘You Only Need One’ integrated digital platform, offers banking and other financial products along with access to India’s largest B2C market for customers to meet their day to day needs like, Fashion, Travel & Hospitality, Health, Entertainment etc. The customer can use the YONO App & website, to assimilate all the products & services from SBI bank account, SBI Card, SBI Mutual Fund, SBI Life Insurance, SBI General Insurance and SBI Securities.

Growth Analysis of Mobile Banking

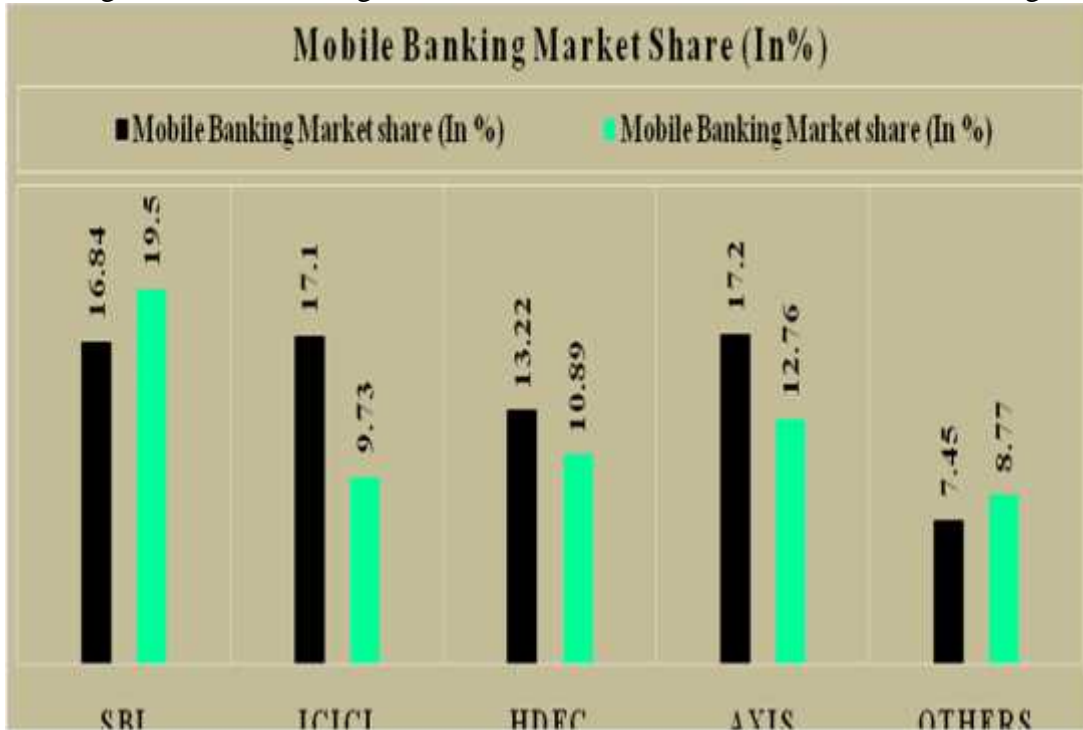


Source: SBI Annual Report

SBI has retained the number one position in the Mobile banking growth, facilitated 2706 lakh of transactions over the year 2018. It has seen gradual growth in value of transactions during the same year.



The value of transaction grew over 2016 to 2018 at 8% and the number of transactions by 6.4%. It is clear that, the usage of mobile banking transaction will make a tremendous reach in the digital target.



Source: SBI, Annual Report

The bank's mobile banking services offers low cost, real time banking service maintained with high security and customer convenience. The Bank has leaped to the number one position in terms of value of transactions with a market share of 19.5% and no. of transaction with 18.84%. The market share of value of transaction is doubled than other banks like ICICI, AXIS, etc. It has made because of astronomical growth in all facets of mobile banking application than other banks.

TAB Banking

Tab banking is a new digital innovative idea to provide the banking processes in an easy and convenient manner. The services are;

- 1. Savings Bank Account Opening:** SBI has launched Tab Banking services for opening savings bank accounts using Tab in Offline Mode. Banking Staff will complete all account opening formalities by using tab, including taking photograph, uploading of KYC documents. Thereafter the account opening details are loaded in CBS platform and the account number will be advised to customer.
- 2. Home And Auto Loan In-Principle Approvals:** In-principle sanction of Housing Loan/ Auto loan can be possible through TAB APP. The team of banking staff will visit the customer's place to collect their KYC details, particulars of income, details of the proposed loan, details of security on their tab. Based on the data provide, advised loan of application will provide after cross verification by the Bank. It has contained the cost of project, EMI amount, Loan Amount, etc.
- 3. The Digital Inspection Application (DIA):** "Digital inspection application (DIA) Tab Apps for recording the pre-sanction and post-sanction inspections of the customers are available for 7

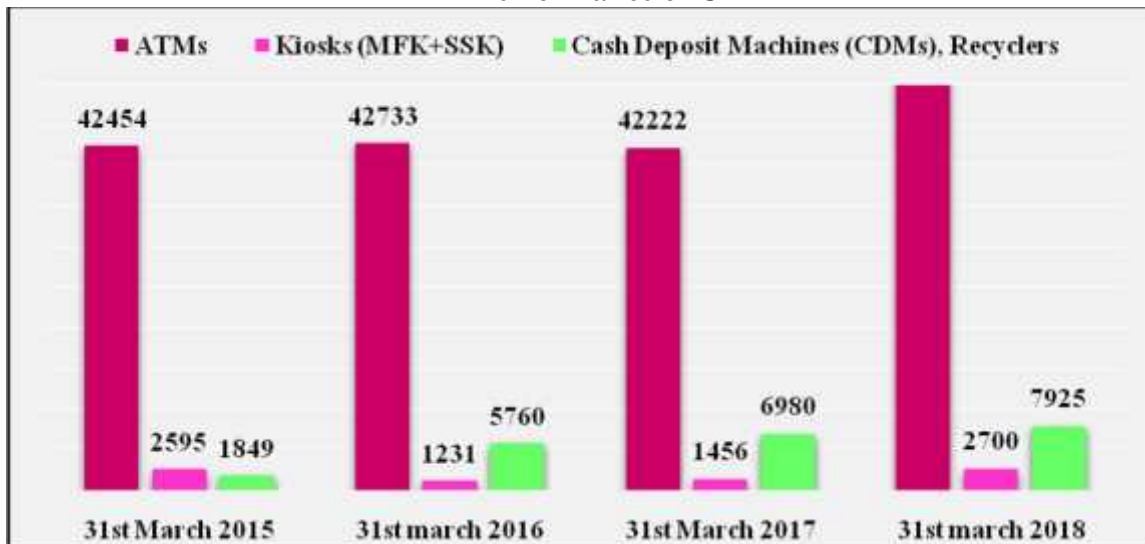


products. DIA is integrated with IOS, CBS and HRMS where the customer data is pre-populated and field staff needs to capture the photographs of borrowers, collateral, factory, stock etc. with the date, time and geo-coordinates. The inspection reports are automatically mailed to the field staff in their EMS mail IDs. The application also has auto reminders for upcoming post-sanction inspections, stock and insurance expiry dates”. (SBI A. R., 2016-2017)

Customer Experience Excellence Project (CEEP)

This project introduced for looking an assertive step in the field of digitization through Anytime Channels. This project is introduced in different branches equipped with Anytime channel as ATM, CDM/ Recycler, SWAYAM for Passbook Printing, Electronic Drop Box and Internet Enabled PCs. The main objective of this project is Integrated Queue Management System (QMS) to manage crowds and ensure proper customer services. A Customer feedback Tab is provided in these branches to collect feedback from customers regarding CEEP. It has been rolled out in more than 5000 branches which are equipped with Self Services Machines. Customer Excellent service experience is measured on the basis of Real time monitoring and Branch choreography.

Performance of CEEP



Source: Annual Report, SBI

ATMs, CDMs/ Recyclers

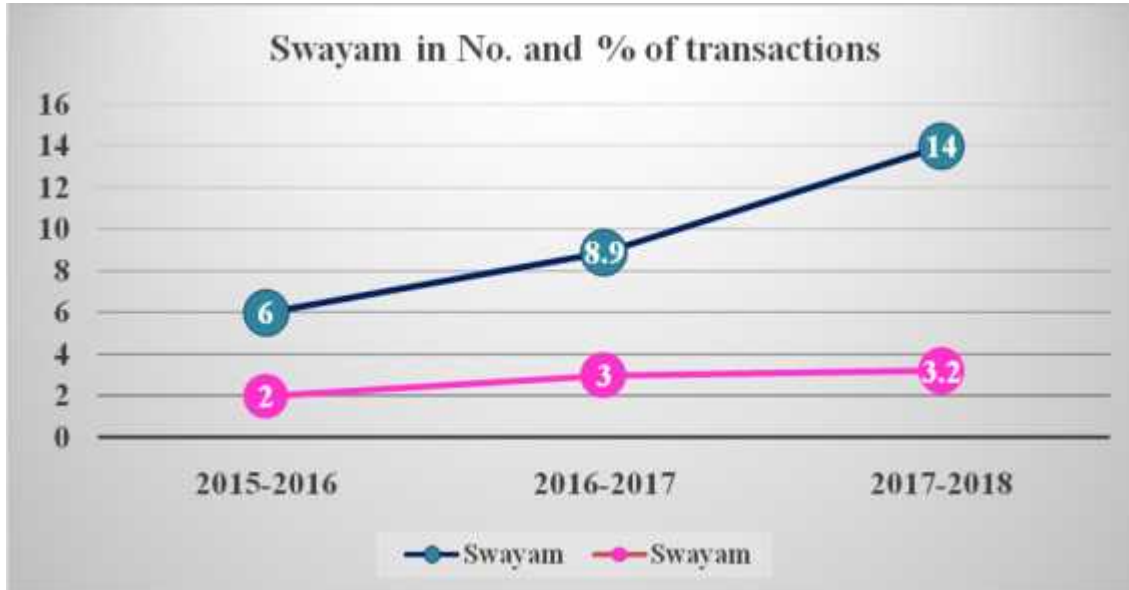
The bank has one of the largest ATM networks in the world with 59541 ATMs, including Cash Deposit Machines as on 31st March 2018. In the previous year 2017, it was 42222, and then bank has installed new ATMs with improved features and technology. There is tremendous growth in the installation of CDMs/Recyclers over the year 2018 to provide more service than ATMs in 24x7 bases. Nearly 78% of transaction of banks is routed through Anytime channel is converted into an average of 1 crore transaction per day. ATM channel made several technological advancements during the FY2018.

1. Debit Card Management System (DCMS), it has prompted to dealing with various customer requests related to linking/delinking, blocking/unblocking etc.
2. Identification of Green PIN.
3. Disabling ATM receipt printing at customer option.
4. Quick cash facility enabled to withdraw cash in shortest time.
5. IMP-Instant Money Transfer.



SWAYAM: Barcode Based Passbook Printing Kiosks

The bank rose more than 14000 SWAYAMs (Barcode based Passbook Printing Kiosks) at its branches and e-lobbies/Intouch. This technology can use by the customers to print their passbook by using barcode technology. On an average of 3.2 crore transactions per month are recorded in the Kiosks during the year 2018.



Source: SBI Annual Report

Sbi In touch

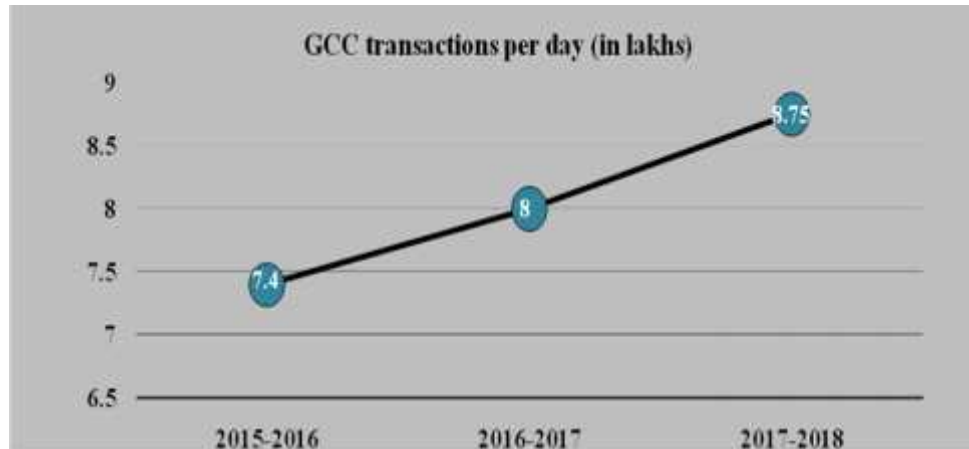
SBI is in the direction of setting up of high-tech branches equipped with state-of-art of digital technology. Here the customers can transact in a self- service mode. The main goal of setting Sbi INTOUCH is to create ‘Physical’ market place within these branches, to offer self-service banking services. It has provided a variety of services like Account opening by using AOK, Debit Card Printing Kiosks, Cash Deposits, Personal loan segment, Financial counseling from experts through hi-definition Audio Video conferencing service, Quick Photo Debit Card, etc. At present the Bank has 262 Sbi INTOUCH branches cover more than 148 districts.

Green Channel Counter (GCC)

The Bank had launched ‘Green Channel Counter’ facility on State bank Day (01.07.2010)at 57 selected branches of the Bank across the country. Green Channel Counter is an innovative step taken by the bank towards traditional way of paper-based banking in a limited way, to card based paperless ‘Green Banking’ for reduction of paper usage as well as saving of transaction time. It has provided wide variety of services like deposit, withdrawal, funds transfer within the bank up to 40,000 per transaction, registration of mobile number for mobile banking services and Demand Draft (DD) issuance. GCC facility has rolled out at all retail branches as on March 2016. It is a POS terminal installed at counters and done transaction by swiping ATM-cum-Debit Card followed by PIN validation. “At the IBA Banking Technology Awards – 2010, SBI won the “Best Customer Initiative” Award for the Green Channel Counter”. (www.sbi.co.in) GCC provides customers with simple, secure and quick way of daily transactions, by no need of remembering 11-digit account number or carry Pass book, filling pay in slips/ withdrawal forms, etc.



“It is a counter manned by a Teller where a Transaction Processing Device (TPD), similar to a POS machine, is attached to the terminal. Customer swipes the Shopping cum Debit Card, selects a particular transaction and enters the amount and the PIN. Post authentication, the transaction gets transferred to the Teller’s terminal that enters denominations of cash to be paid / received, then pays / receives cash and completes the transaction. The Customer is provided with a printed receipt generated from TPD. This receipt is much smaller than traditional voucher. Moreover, as only one receipt is printed per transaction, there is zero paper wastage” (www.sbi.co.in)



Source: SBI Annual Report

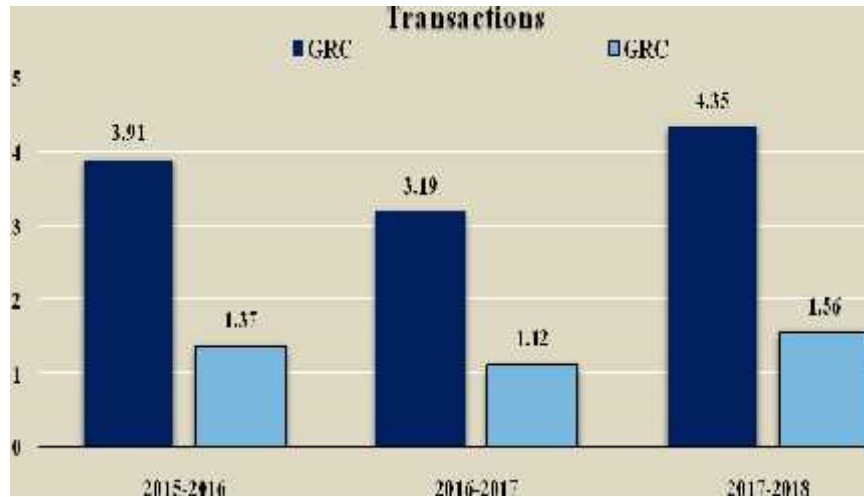
During the year 2015-2016, on an average 7.40 lakh transactions are being routed through GCC every day. The percentage of GCC transactions is 27.6% of the total transactions as on March 2016. Coming in the next year, the daily transactions increase to 8 lakh which is much more than that of the previous year. In the last year it has gradual growth of 8.75 lakh in GCC transaction per day.

Green Remit Card

Green Remit Card is an initiative toward paperless banking, especially for migrant depositors who send regular remittance to their dependents. The card can be mapped to the single account number of the beneficiary and money can be remitted by swiping the card at the counter. Here money can be deposited using GRC through GCC, CDMs and Recyclers.

Salient Features of Green Remit Card

1. **Types and Nature of card:** It is a simple Magnetic stripe card without PIN targeted Non- Home Cash Deposit Transactions to be routed Green Channel Counter (GCC) or CDM.
2. **Eligibility:** All customers (remitters), particularly non-account holders can remit money to a SB account to the beneficiary account those has to be an SBI account.
3. **Deposit Limit:** Transaction limit is Rs.25000/- per transaction subject to a monthly cap of Rs.100000/-
4. **Service Charge:** It includes the charge of card and use of GCC/CDM.
5. **Transaction Through GRC:** Remitter can visit any GCC branch or CDM to deposit cash to the predetermined SB account, then card swiped and confirm the particulars of accounts.



Source: SBI Annual Report

The figure presented that, 3.91 crore transactions were carried out through GRC during the FY2016, and the average daily transactions increased to 1.37 lakhs. But in the next financial year 2016-2017, the daily transaction was decreased to 1.12 lakhs, over its 3.19 crore total transactions. During the last year, the total transaction was increased to 4.35 crores and an average of 1.56 lakhs transactions being routed through GRC daily.

Green PINs

Green PIN is a step of Green Initiative towards paperless banking during the year February 19, 2016. It is the easy and convenient way to generate Debit Card PIN by using different paperless channel like ATM, Internet Banking, Mobile Banking, IVR and Bank's Contact Centres. It is beneficial both employees and customers by avoiding physical custody of PIN in the branch as well as a physical visit at the branch for PIN collection.

During February 19, 2016 announced the launch of Green PIN. In the year 2016-2017, more than 1.67 crore PINs were generated through paperless banking channels. It has increased to 5.15 crore PINs generation over the year 2017-18.





Energy Management

The bank's all efforts to conserve energy and minimize carbon footprints through the innovative ideas of energy management practices. Energy efficiency measures are promoted for all their establishments with the help of in-house renewable energy generation capacity also. The bank achieved largest renewable energy lending portfolio in the Indian Banking Sector. The bank has rolled out several steps in order to control energy consumption.

Energy Management Practices	Year		
	2015-2016	2016-2017	2017-2018
Saving Electricity Consumption	28%	40%	67%
Deployment of power management tools	Less than 60	100 branches	All branches up to March
Installation of windmills	3 numbers	6 numbers	10 numbers
Solar panel on Corporate Centre rooftop	43	100	178
Solar ATMs	950	1150	1200
Investment in Renewable Energy	280 projects	320 projects	512 renewable energy projects of 10,290 MW capacity
Renewable energy capacity	13 MW	21 MW	25 MW (Save 30 Crores)
In-house Energy Efficiency Initiatives	Switchover to Led lights, Installation of star rated ACs, and solar powered water heater	LED lights and Energy Efficient ACs.	Replacement of CFL fixtures with LED lights and split AC's with a VRV HVAC systems.

Source: SBI, Sustainability Report

During the year 2015-2016, the bank has spent 4.78 crores for the acquisition and maintenance of solar products like power plants, lamp, water heater, etc. The aggregation of windmill capacity was 15MW captive use of clean power installation. The bank has reduced overall consumption of energy usage of in-house activities of banks. In recognition of the leading role in renewable energy financing, the Bank received the Outstanding Performance Award-2015 for the Govt. of India.

FY2016-2017, energy saving initiatives has enabled the Bank to save 40% of power consumption from in-house banking practices. The bank has installed many more windmills and solar Panels, Solar ATMs, etc. beyond in-house practices, bank periodically undertaken tree plantation to offset Green House Gas emissions.

During FY 2017-18, the Bank focused for environmental intervention which contributed to achieving carbon neutrality. "Carbon Neutrality" is a phase used to define the actions taken by business, organizations, and even individuals to remove an equivalent volume of carbon dioxide from the atmosphere as they contributed to it". (SBI S. R., 2017-2018). These focus areas include investing in renewable energy, adopting the use of energy efficient technology, implementing energy saving initiatives and reducing the cost of waste generated. SBI has sanctioned 24,741 crores for renewable energy projects and 125 crore for solar projects.



“Energy generated through these renewable sources is solely for captive use by SBI’s various offices and branches across the country, reducing their carbon emissions by a considerable amount. For example, the installation of a 62.5 KV solar plant for SBI's Global Information Technology Centre (GITC) building has enabled the Bank to consume 25,183 KWH as of 31st March 2018 and save Rs. 3,52,566 in the process” (SBI S. R., 2017-2018).

Currently the bank has the largest renewable energy portfolio in the case of financial lending. During this year, a clear-cut sustainable banking road map has prepared. Sustainable banking can be in two streams, managing in-house banking operations and helping out-house activities in sustainable matters.

Waste Management

Waste management is another green agenda of SBI. Different kind of waste is produced by banking premises like dry, wet and e-waste. Dry waste is minimized by proper awareness programmes conducted. The wet waste is transferred to bio-digester/ recycling plant for decomposition and resulting compost is used in bank’s residential headquarters. Approximately 3,00,000 water bottles costing Rs.15 lakhs are curtailed by its use in the year 2017-2018. The e-waste generated is disposed through authorized vendors only.

Green Building

IGBC, the Indian Green Building Council was formed with a vision to marshal the green building movement in India. SBI is founding member of IGBC, has obtained green building certification under various categories of reduction of energy, water consumption, etc. for undernoted buildings.

Sl. No.	Name of the building	Green Building Rating	Category
1	SBI, Nerul Colony	Platinum	Residential Housing Society
2	State Bank Academy Gurugram	Platinum	Existing Green Building
3	Sate Bank Staff College, Hyderabad	Gold	Bank’s Training College
4	State Bank Institute of Management, Kolkata	Gold (Provisional)	Green Building

Source: SBI, Sustainability Report (2016-2017)

“As of 31 March2018, the Bank has received LEED certifications for another five of its office buildings across India, including its corporate office at SBI Bhavan”. (SBI S. R., 2017-2018)

Green Initiative in Corporate Governance

This initiative mainly includes communication with shareholders in Electronic modes, Dematerialization of physical forms of shares, etc. The various benefits are: -

1. “Immediate transfer of securities. No stamp duty on transfer of securities.
2. Reduction in risks associated with holding securities in paper form such as theft, damage due to fire, wear & tear etc., bad delivery in settlement process, fake / forged securities etc.
3. Change in address recorded with Depository Participants gets registered electronically with all companies in which investor holds securities eliminating the need to correspond with each of them separately.
4. Transmission of securities is done by Depository Participants eliminating correspondence with companies.



5. Holding investments in equity, debt instruments and Government securities in a single account;
6. Automatic credit into demat account, of shares, arising out of bonus/ split/consolidation/ merger, etc.” (SBI A. R., 2017-2018).

Green Bond Framework

Green bonds are created to fund projects that have positive environmental or climate benefits. SBI's Green Bond Framework has the purpose to draw a road map to issue Green Bonds and use to proceed of Green Projects. This framework is constructed in accordance with Climate Bond Framework developed by Climate Bonds Initiatives (CBI). The framework serves the eligibility criteria, requisite transparency of Green Projects. All projects recognized under this framework sanctioned by the competent authority shall be reckoned for allocation under Green Bond Proceeds. The proceeds from Green Bond will be allocated to projects for those areas of Renewable Energy, Low Carbon Buildings, Industry and Energy-Intensive Commercial (Energy efficiency products, energy efficiency processes, energy efficient appliances and data centers), Waste & Pollution Control (Recycling facilities, waste to energy), Sustainable Transportation Projects (Projects aiming at low energy or low emission transportation systems and infrastructure, including electrical vehicles, electrified mass transit projects).

Any project to be counted under Green Bond shall be cleared by Green Bond Committee as per the eligibility criteria discussed and it will be labeled in Core Banking Solution (CBC). “The overall portfolio position under Green Bond shall be monitored quarterly by the GBC. Any changes to the overall portfolio considered under the Green Bond or removal and addition of individual projects for the Green Bond portfolio shall have to be cleared by the GBC”. (SBI, 2017).

1. “The labeling mechanism is CBS/ Loan Life Cycle Management System (LLMS) / Management Information System (MIS) for existing projects/accounts earmarked under Green Bonds. The label will qualify abstraction of the details of Green Portfolio including loan account number, Borrower name, use of proceeds, sanctioned amount, amount of loan drawn and outstanding, loan maturity and other necessary information so that the aggregate of issuance proceeds and use or allocation of proceeds can be recorded on a real time basis.
2. The Green portfolio will be regularly updated in order to track assets refinanced or repaid and new loans earmarked for the proceeds.
3. Unallocated proceeds will be invested or allocated in Money market Instruments, Government securities, as deemed fit by the bank.
4. The Bank will report the Use of Proceeds for each green bond issued through a separate section in the Bank's Annual Sustainability Report”. (SBI, 2017).

Other Practices

1. Conducted tree plantations across various Circles.
2. Maintained parks and gardens within city limits.
3. Donated battery-operated vehicles.
4. Reducing water consumption and Installation rain water harvesting.
5. Managing the quantity of waste generated, especially plastic and e-waste.
6. Creating awareness on the importance of environmental sustainability.
7. Concessional interest rates for renewable energy projects.
8. SBI has given commitment to Govt. of India to finance viable renewable energy projects worth Rs 81,600 crore over the five-year period (2015-2020).
9. SBI is a signatory to the Carbon Disclosure Project (CDP) and has been reporting there under since 2012.



10. Establishing of the 'Social, Environmental Management System Plan' (SEMSP) to evaluate the environmental and social risk of borrowers.
11. Set SMART (Specific, Measurable, Attainable, Realistic, and Timely) green goals as the internal targets to reduce your carbon footprint along with timelines. Develop criteria for measuring progress towards the goals.
12. Setting Online Webinars.
13. Banks offer at reduced processing fee to customers who purchases homes in LEED (Leadership in Energy & Environmental Design) certified building.

Conclusion and Suggestions

An empirical analysis of Strategic Role of State Bank of India on Green Banking shows that the products and practices of green banking have been developed since last two years. Whenever banking sector keeps their attention to practice paperless banking, green cards, green channel, green financing and green investment undoubtedly it will result balanced environmental sustainability for the near future. It will protect our nature from the hazardous situations facing today. It is beneficial not only for the environmental sustainability, but also for the economic development. By the introduction of green banking products and practices, economic prosperity can assure through the growth of banking sector.

The bank should start more and more investment in low carbon producing projects and should develop new sustainable development programs to reduce the carbon footprint from the environment. Banks must organize training programs and proper guidance on environmentally responsible practices to their employees and staff. The programme may be continued as a regular one in future. The Bank can adopt Environmental accounting, Climate accounting, Cloud computing and Energy Auditing Practices for promoting the green banking activities.

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