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Advancing Sustainable Finance and Investment

UNDER THE GUIDANCE OF
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11

CHAPTER -1

INTRODUCTION

1.1 Introduction

The topic of advancing sustainable finance and investment encompasses a multidimensional approach towards achieving financial goals while concurrently addressing environmental, social, and governance (ESG) concerns. In recent years, there has been a notable surge in global awareness regarding the impact of financial activities on sustainability factors, driven by growing concerns over climate change, social inequality, and corporate governance issues.

This master's thesis aims to delve into the intricate landscape of sustainable finance and investment, examining both its theoretical underpinnings and practical applications. It seeks to explore the following key aspects:

Conceptual Framework

The thesis will begin by establishing a comprehensive conceptual framework, elucidating the principles and objectives of sustainable finance and investment. It will delve into the evolving definitions and interpretations of sustainability within the financial sector, highlighting the integration of ESG criteria into investment decision-making processes.

Market Dynamics

An in-depth analysis of current market trends and dynamics will be conducted to understand the evolving landscape of sustainable finance. This includes examining the growth of sustainable investment vehicles such as green bonds, ESG-focused funds, and impact investing, as well as assessing the motivations driving investors towards sustainable assets.

Regulatory Environment:

The thesis will also explore the regulatory landscape surrounding sustainable finance and investment. This involves analyzing the role of government policies, international agreements, and regulatory frameworks in promoting sustainability within the financial sector, and evaluating their effectiveness in driving meaningful change.

13

Financial Performance and Risk Management

One crucial aspect of sustainable finance is assessing its impact on financial performance and risk management. The thesis will investigate empirical evidence on the financial performance of sustainable investment strategies compared to traditional approaches, examining factors such as risk-adjusted returns, volatility, and long-term resilience.

Stakeholder Engagement and Corporate Responsibility

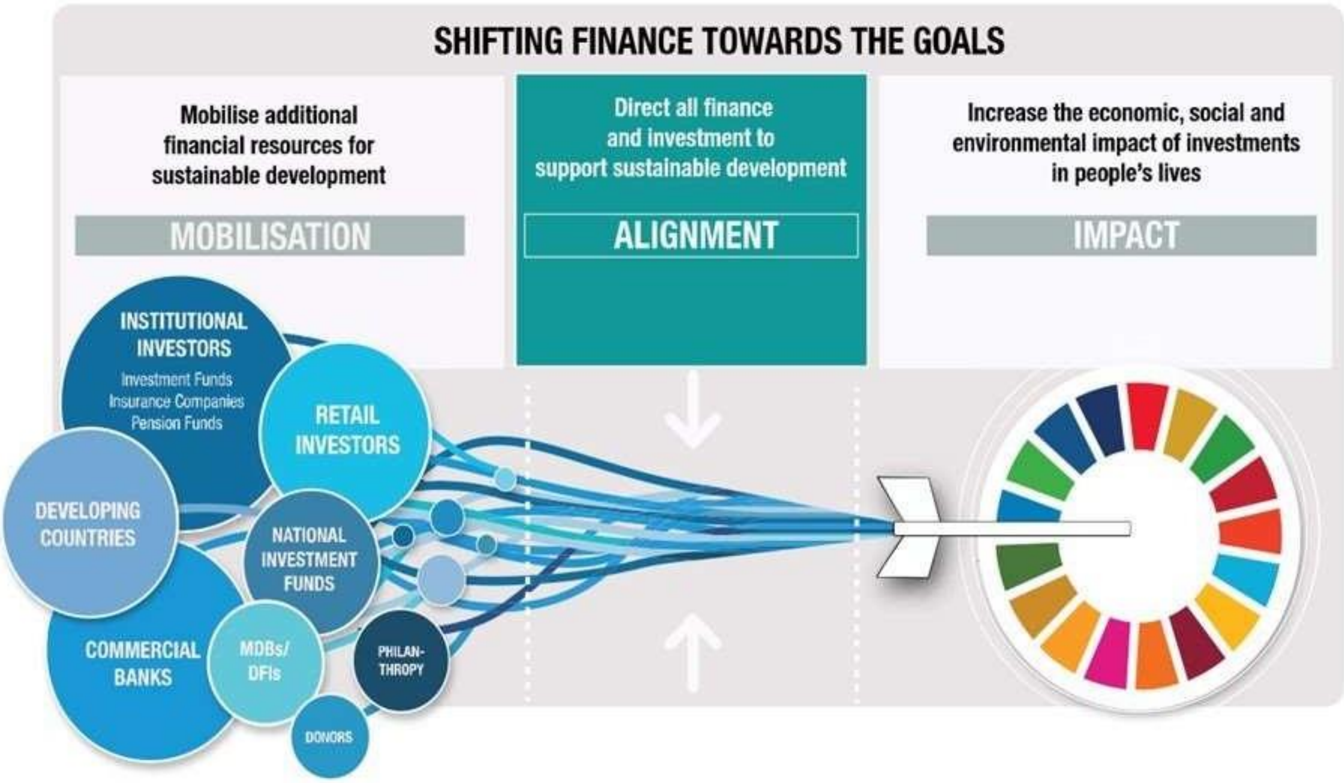
Sustainable finance goes beyond financial metrics to incorporate broader stakeholder interests and corporate responsibility. The thesis will explore the role of stakeholder engagement in promoting sustainable practices among corporations, financial institutions, and other market participants, and assess the effectiveness of various engagement strategies.

Challenges and Opportunities

Lastly, the thesis will identify the key challenges and opportunities facing the advancement of sustainable finance and investment. This includes barriers to adoption, such as data limitations, measurement issues, and conflicting stakeholder interests, as well as emerging trends and innovations that could drive further progress in this field.

By critically examining these dimensions, this master's thesis aims to contribute to the ongoing discourse on sustainable finance and investment, providing valuable insights for policymakers, practitioners, and researchers alike. It seeks to offer actionable recommendations for advancing sustainability objectives within the financial sector, ultimately fostering a more resilient and equitable global economy

Figure 1:



1.2 Features of Advancing Sustainable Finance and Investment

Advancing sustainable finance and investment involves a range of features that distinguish it from traditional financial practices. Here are some key features:

1. **Integration of Environmental, Social, and Governance (ESG) Criteria**: Sustainable finance incorporates ESG factors into investment decision-making processes. This involves assessing the environmental impact of investments (such as carbon emissions or resource usage), considering social aspects like human rights and labor practices, and evaluating governance structures and ethical behavior within organizations.

2. **Long-term Value Creation**: Unlike short-term profit maximization, sustainable finance focuses on generating long-term value for investors, society, and the environment. Investments are evaluated not only

15

based on financial returns but also on their contribution to sustainable development goals and their ability to mitigate risks associated with environmental and social challenges.

3. **Risk Management and Resilience**: Sustainable finance emphasizes the identification and management of environmental, social, and governance risks. By integrating ESG factors into risk assessments, investors can better understand and mitigate risks related to climate change, regulatory changes, reputational damage, and other sustainability issues, thus enhancing portfolio resilience.

4. **Innovative Financial Instruments**: Advancing sustainable finance has led to the development of innovative financial instruments tailored to address specific sustainability challenges. These include green bonds, social impact bonds, sustainability-linked loans, and ESG-themed investment funds. These instruments channel capital towards projects and companies that promote sustainability objectives.

5. **Stakeholder Engagement and Transparency**: Sustainable finance emphasizes stakeholder engagement and transparency throughout the investment process. This involves engaging with diverse stakeholders, including investors, companies, governments, civil society organizations, and communities affected by investment activities. Transparency in reporting and disclosure practices enables stakeholders to assess the environmental and social impacts of investments accurately.

Overall, advancing sustainable finance and investment involves a holistic approach that integrates financial considerations with environmental, social, and governance factors to promote long-term value creation, risk management, stakeholder engagement, and transparency.

1.3 Advantage of Advancing Sustainable Finance and Investment

Advancing sustainable finance and investment offers a multitude of advantages, which extend beyond financial returns to encompass environmental, social, and governance (ESG) benefits. Here are some key advantages:

1. **Risk Mitigation**: Integrating ESG factors into investment decisions helps identify and mitigate various risks associated with environmental degradation, social unrest, regulatory changes, and governance issues. By considering these factors, investors can build more resilient portfolios that are better equipped to withstand unforeseen challenges and market fluctuations.

2. **Long-Term Value Creation**: Sustainable investments are often geared towards generating long-term value for investors, society, and the environment. By supporting initiatives that promote sustainability, investors contribute to the preservation of natural resources, the enhancement of social well-being, and the creation of a more equitable and prosperous future.

3. **Competitive Advantage**: Companies that adopt sustainable business practices and demonstrate strong ESG performance tend to enjoy a competitive advantage in the marketplace. They attract socially conscious consumers, investors, and employees, leading to enhanced brand reputation, customer loyalty, and talent acquisition. This, in turn, can translate into improved financial performance and market positioning.

Overall, advancing sustainable finance and investment offers a range of advantages that go beyond financial returns, including risk mitigation, long-term value creation, competitive advantage, innovation, regulatory compliance, stakeholder engagement, portfolio resilience, and positive societal and environmental impact. By harnessing the power of finance to promote sustainability, investors can align their interests with those of society and the planet, creating a more prosperous and resilient future for all.

1.4 Disadvantage of Advancing Sustainable Finance and Investment

While advancing sustainable finance and investment offers numerous benefits, there are also some potential disadvantages and challenges associated with this approach. Here are some key considerations:

1. **Perceived Trade-Off with Financial Returns**: One common concern is the perception that sustainable investments may yield lower financial returns compared to traditional investments. Critics argue that prioritizing sustainability objectives may come at the expense of maximizing financial performance, particularly in the short term. However, emerging evidence suggests that sustainable investments can be competitive or even outperform traditional investments over the long term.

2. **Limited Investment Opportunities**: In certain sectors or regions, the availability of viable sustainable investment opportunities may be limited. For example, some industries with high environmental or social impact, such as extractive industries or certain emerging markets, may have fewer options for sustainable investment. This can pose challenges for investors seeking to align their portfolios with sustainability goals while maintaining diversification and risk management.

3.**Data Limitations and Measurement Challenges**: Assessing the environmental and social impact of investments can be complex due to data limitations, inconsistent metrics, and measurement challenges. ESG data quality and availability vary across companies and industries, making it difficult for investors to

1

accurately evaluate and compare sustainability performance. This lack of standardized reporting and transparency can hinder effective decision-making and risk assessment.

While these disadvantages pose challenges for advancing sustainable finance and investment, they also present opportunities for innovation, collaboration, and regulatory reform. Addressing these challenges requires concerted efforts from policymakers, investors, corporations, and civil society to overcome barriers, enhance transparency, and promote genuine sustainability impact. By addressing these concerns, sustainable finance can fulfill its potential to drive positive environmental, social, and economic outcomes while delivering competitive financial returns.

1.5 Evaluation

The evaluation of advancing sustainable finance and investment involves assessing its effectiveness, impact, and implications across various dimensions. Here are key aspects to consider:

1. **Financial Performance**: Evaluate the financial performance of sustainable investments compared to traditional investment strategies. This involves analyzing risk-adjusted returns, volatility, and correlation with broader market indices over different time horizons. Assess whether sustainable investments have delivered competitive financial returns while considering factors such as sectoral allocation, market conditions, and investment objectives.

2. **Environmental Impact**: Assess the environmental impact of sustainable finance and investment initiatives. Measure the contribution of investments to mitigating climate change, reducing resource consumption, promoting biodiversity, and addressing other environmental challenges. Consider metrics such as carbon emissions avoided, renewable energy capacity installed, water saved, and waste diverted from landfills.

Overall, the evaluation of advancing sustainable finance and investment requires a comprehensive and multidimensional approach that considers financial, environmental, social, governance, regulatory, ethical, and adaptive aspects. By systematically assessing these dimensions, stakeholders can gain insights into the effectiveness, challenges, and opportunities of sustainable finance initiatives, ultimately driving progress towards a more resilient, equitable, and sustainable future.

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NEED AND RATIONAL OF THE STUDY

Studying advancing sustainable finance and investment is crucial for several reasons:

1. **Addressing Climate Change**: Sustainable finance and investment play a pivotal role in funding projects and initiatives aimed at mitigating climate change. By allocating capital towards renewable energy, clean technology, and sustainable infrastructure, these investments contribute to reducing greenhouse gas emissions and transitioning to a low-carbon economy.

2. **Managing Environmental Risks**: Environmental degradation poses significant risks to businesses and economies. Studying sustainable finance equips individuals with the knowledge and tools to assess and manage environmental risks in investment portfolios, ensuring long-term financial stability and resilience.

3. **Promoting Social Responsibility**: Sustainable finance goes beyond environmental considerations to encompass social and governance factors as well. Studying this field helps foster socially responsible investment practices that support human rights, labor standards, and community development, promoting positive societal impacts alongside financial returns.

Overall, studying advancing sustainable finance and investment is essential for driving positive environmental and social change while also achieving financial goals in a rapidly changing global economy.

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CHAPTER 2

REVIEW OF LITERATURE

S.NO	TITLE	FINDINGS
1.	Introduction to Sustainable Finance	Exploring the concept of sustainable finance and its role in addressing environmental and social challenges.
2.	Evolution of Sustainable Investment	Tracing the historical development of sustainable investment strategies and their integration into mainstream finance.
3.	Financial Performance of Sustainable Investments	Analyzing empirical studies on the financial performance of sustainable investments compared to traditional investments.
4.	Impact Investing	Examining the principles and practices of impact investing, which seeks both financial returns and measurable social or environmental impact.
5.	ESG Integration	Discussing the integration of environmental, social, and governance (ESG) factors into investment decision-making processes.
6.	Green Bonds	Reviewing the growth of green bonds as a financing instrument for environmentally sustainable projects.
7.	Socially Responsible Investing (SRI)	Investigating the strategies and approaches of socially responsible investing, including screening criteria and shareholder advocacy.
8.	Regulatory Landscape	Analyzing the regulatory frameworks and policy initiatives promoting sustainable finance at national and international levels.
9.	Climate Finance	Exploring mechanisms for financing climate mitigation and adaptation projects, such as carbon markets and climate-focused funds.
10.	Corporate Sustainability Reporting	Reviewing the evolution of corporate sustainability reporting standards and their impact on investment decision-making.
11.	Sustainable Development Goals (SDGs)	Examining the alignment of sustainable finance and investment practices with the United Nations Sustainable Development Goals. 1

12.	Stakeholder Engagement	Discussing the importance of engaging stakeholders, including investors, companies, and communities, in advancing sustainable finance goals.
13.	Risk Management	Investigating approaches to integrating environmental and social risks into traditional financial risk management frameworks.
14.	Financial Innovation	Reviewing innovative financial products and instruments that support sustainable finance objectives, such as green bonds, social impact bonds, and green equity.
15.	Measuring Impact	Evaluating methodologies for assessing and measuring the social and environmental impact of sustainable finance initiatives.
16.	Behavioral Finance	Exploring the role of behavioral biases in investment decision-making and their implications for sustainable finance strategies.
17.	Capacity Building	Discussing the importance of building institutional capacity and expertise in sustainable finance among financial institutions, policymakers, and investors.
18.	Green Banking	Reviewing initiatives by banks and financial institutions to integrate sustainability into their lending, investment, and risk management practices
19.	Technology and Innovation	Examining the role of technology, such as blockchain and artificial intelligence, in advancing transparency, efficiency, and accountability in sustainable finance.
20.	Future Directions	Speculating on emerging trends and future directions in sustainable finance, including the potential impact of geopolitical shifts, technological advancements, and societal changes.

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CHAPTER 3

OBJECTIVES & RESEARCH METHODOLOGY

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OBJECTIVE OF THE RESESRCH

Research on advancing sustainable finance and investment typically aims to achieve several objectives:

- Partnerships and Collaborative Initiatives: Facilitate partnerships and collaborative initiatives between public and private sector actors, academia, civil society organizations, and other stakeholders to drive collective action and scale up sustainable finance efforts.
- Ethical and Governance Considerations: Examine ethical and governance considerations in sustainable finance, including issues related to greenwashing, transparency, accountability, and fiduciary duty, and develop best practices and standards to ensure integrity and trust.
- Policy Advocacy and Thought Leadership: Engage in policy advocacy and thought leadership to promote the adoption of sustainable finance principles and practices among policymakers, regulators, investors, and other stakeholders, and drive systemic change towards a more sustainable financial system.

By pursuing these objectives, research on advancing sustainable finance and investment contributes to building a more resilient, inclusive, and environmentally sustainable financial system that supports long-term economic prosperity and societal well-being.

RESEARCH METHODOLOGY

3.1 The Research Design Used for the Study

Designing a research study on advancing sustainable finance and investment requires careful consideration of the research objectives, methodology, data sources, and analytical techniques. Here's a suggested research design:

Methodological Approach Selection: Choose an appropriate methodological approach based on the research questions and objectives. Common approaches include:

- Quantitative Analysis: Use statistical techniques to analyze large datasets and quantify the relationship between sustainable finance practices and financial performance.

- Qualitative Analysis: Conduct interviews, surveys, or case studies to explore stakeholders' perceptions, motivations, and barriers related to sustainable finance and investment.

- Mixed-Methods Approach: Combine quantitative and qualitative methods to provide a comprehensive understanding of the research topic, leveraging the strengths of both approaches.

3.2 Area of the study

The area of the study is in **Noida City** and data collected by various age groups in different area.

3.3 Sample Size

The sample size comprises of different types of users at different age groups level. The sample of **100 respondents are** taken into account for the study.

3.4 Method of Data Collection

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The study based on primary data and secondary data. We have use the survey method for collecting the data and finding the best result.

Primary Data

Primary data and information on a first-hand basis. It's taken with the help of personal observation.

Primary Data Collected By:

- Questionnaire

Secondary Data

Secondary Data is collected by:

- Research paper
- The internet
- Newspapers
- Web sites

3.5 Research methodology

- **Research design**
  - **Types of research**
    Descriptive research
  - **Target population**
    Population having facilities
  - **Area of study**
    Noida

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- **Data collection**
  - **Method of data collection**
    Survey- E-mail with the help of Google docs
  - **Tools of data collection**
    Questionnaire
  - **Type of data collection**
    Primary data
- **Sampling design**
  - **Sample size**
    100 respondents
  - **Sampling technique**
    Convenience sampling
  - **Analysis tools**
    Data Visualization

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Chapter-4

DATA ANALYSIS AND INTERPRETATION

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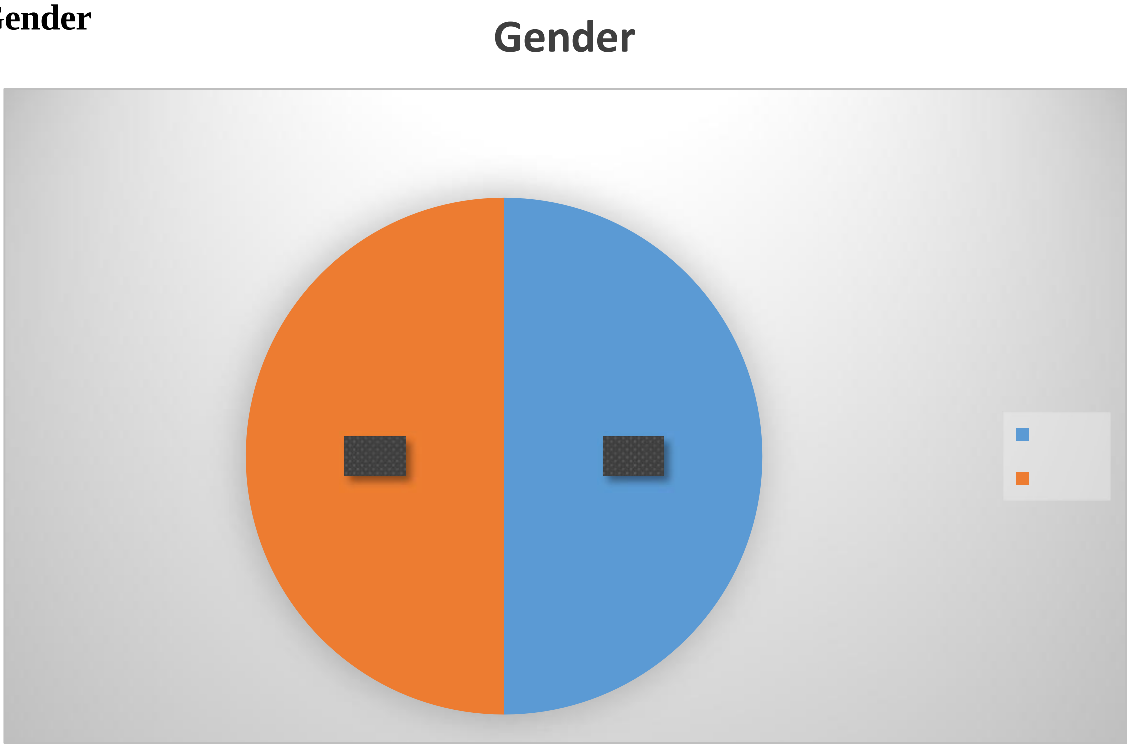
Objective 1:

Figure 2:

Demographic analysis of respondents

a) Gender



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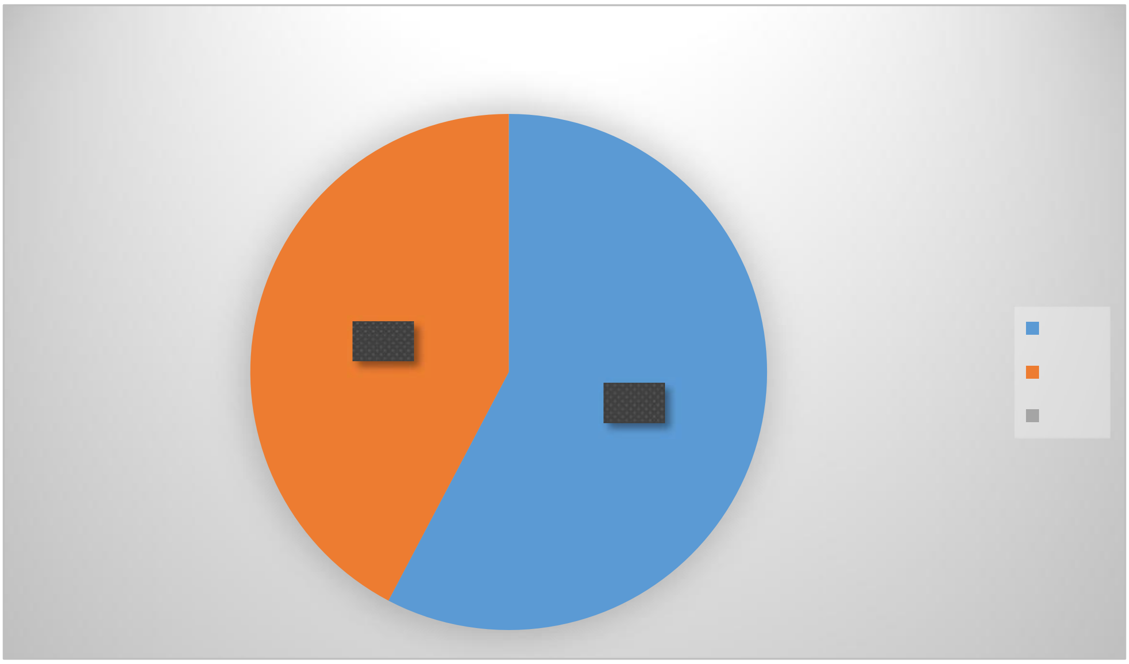
b) Age

Age



INTERPRETATION

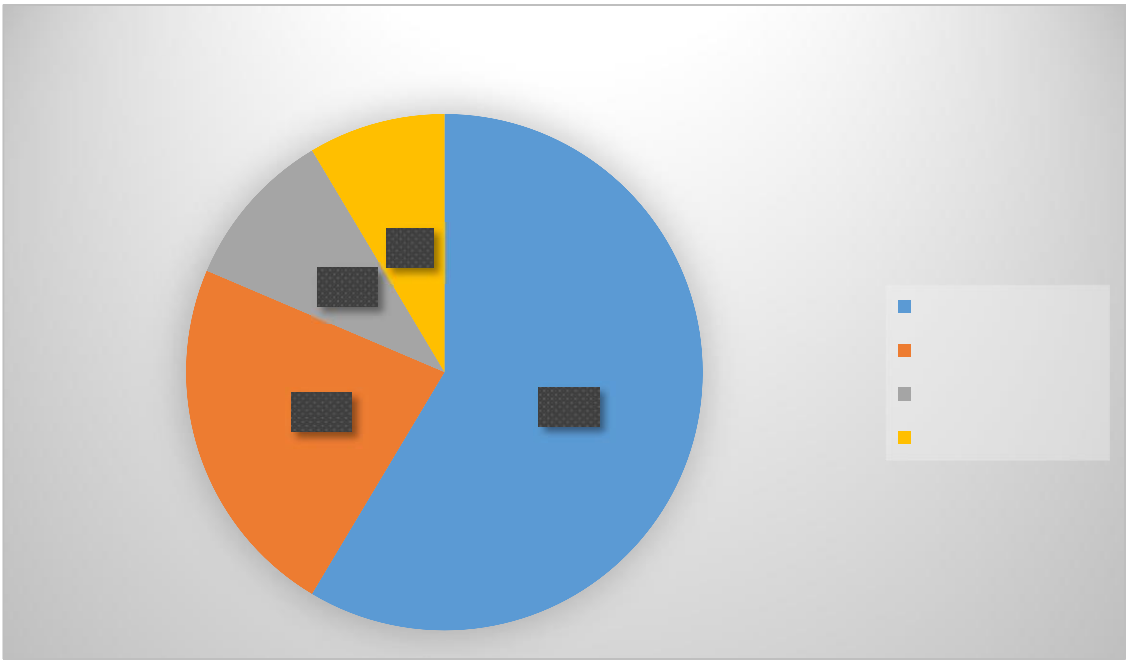
The above chart clearly describes, out of 100 respondents, 50% of the respondents are male and 50% of the respondents are female.

58% were in the age group of 16-25years, 42% were 26-45 years in the age group, 0% were 46-65 years in the age group, and non of the respondents were above 65years in the age group. .

2

Volume: 08 Issue: 04 | April - 2024 SJIF Rating: 8.448 ISSN: 2582-3930

c) How familiar are you with the concept of sustainable finance ?



INTERPRETATION

This chat portrays that, out of 100 respondents, 58% respondent are very much familiar with advancing sustainable finance and investment, 23% respondent are some what familiar, 10% Respondent are not very familiar, 9% Respondent are not at all familiar 0% Respondent are using Airtel money, 7.7% Respondent are using cash mode which is shocking because the effect of pandemic most of the people using e wallet more for the social distancing as online payment mode.

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International Journal of Scientific Research in Engineering and Management (IJSREM)
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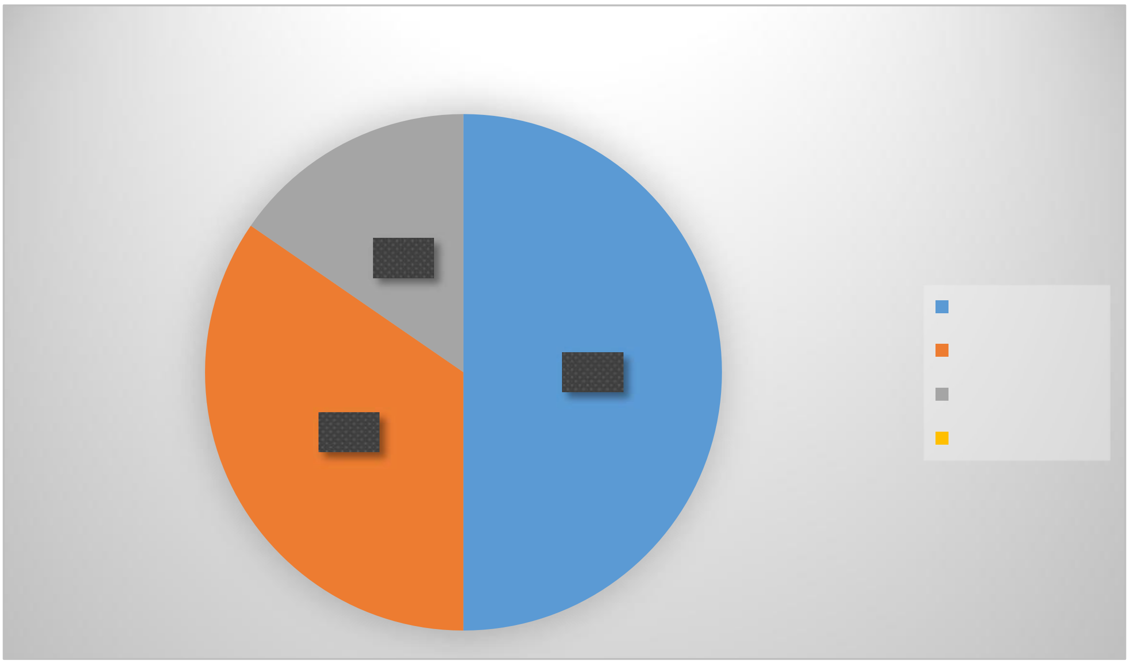
d) Have you or your organization adopted any sustainable investment practice ?



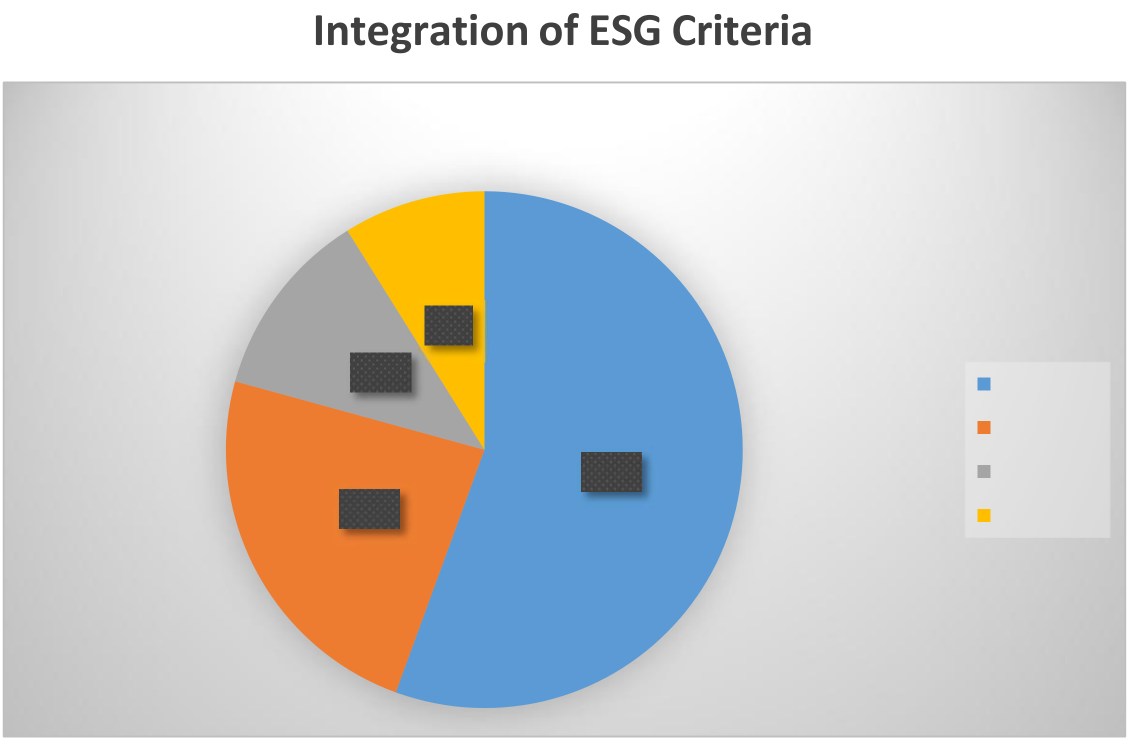
INTERPRETATION

This chat portrays that, out of 100 respondents, in which 50% respondent parent are using the sustainable investment practice , on the other hand the 35% respondent parent are not using the sustainable investment practice and the traditional practices and some other practices are used by 15% of the respondents .

2

International Journal of Scientific Research in Engineering and Management (IJSREM)
Volume: 08 Issue: 04 | April - 2024 SJIF Rating: 8.448 ISSN: 2582-3930

e) **To what extent do you consider environmental , social, and governance (ESG) criteria in your investment decisions?**

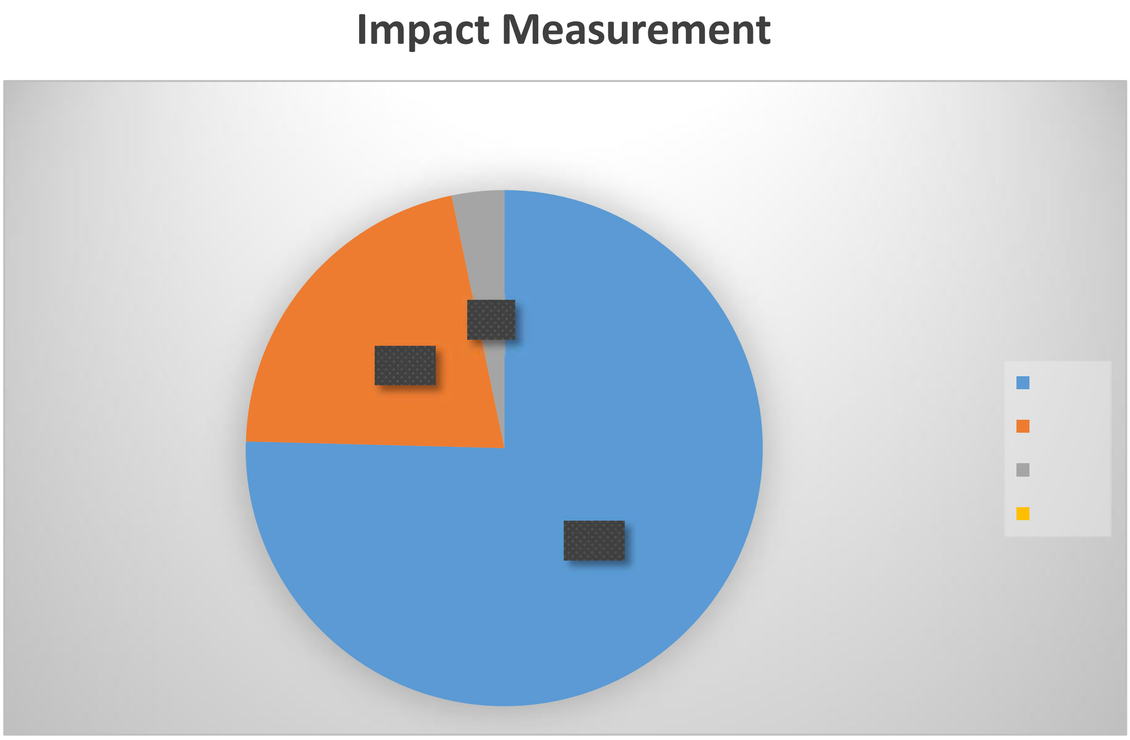


INTERPRETATION

This charts portrays that, out of 100 respondents, 55% of the respondents consider environmental , social, and governance (ESG) criteria in your investment decisions, 24% of the respondents somewhat consider environmental , social, and governance (ESG) criteria in your investment decisions , 12% of the respondents not much consider environmental , social, and governance (ESG) criteria in your investment decisions, 9% of the respondents not at all consider environmental , social, and governance (ESG) criteria in your investment decisions

Volume: 08 Issue: 04 | April - 2024 SJIF Rating: 8.448 ISSN: 2582-3930

f) How do you perceive the financial performance of sustainable investments compared to traditional investments?



INTERPRETATION

This chart portrays that, out of 100 respondents, 76% of the respondents find sustainable investment better than traditional investments 21% of the respondents find sustainable investment similar to traditional investments , 3% of the respondents find sustainable investment worse than traditional investments

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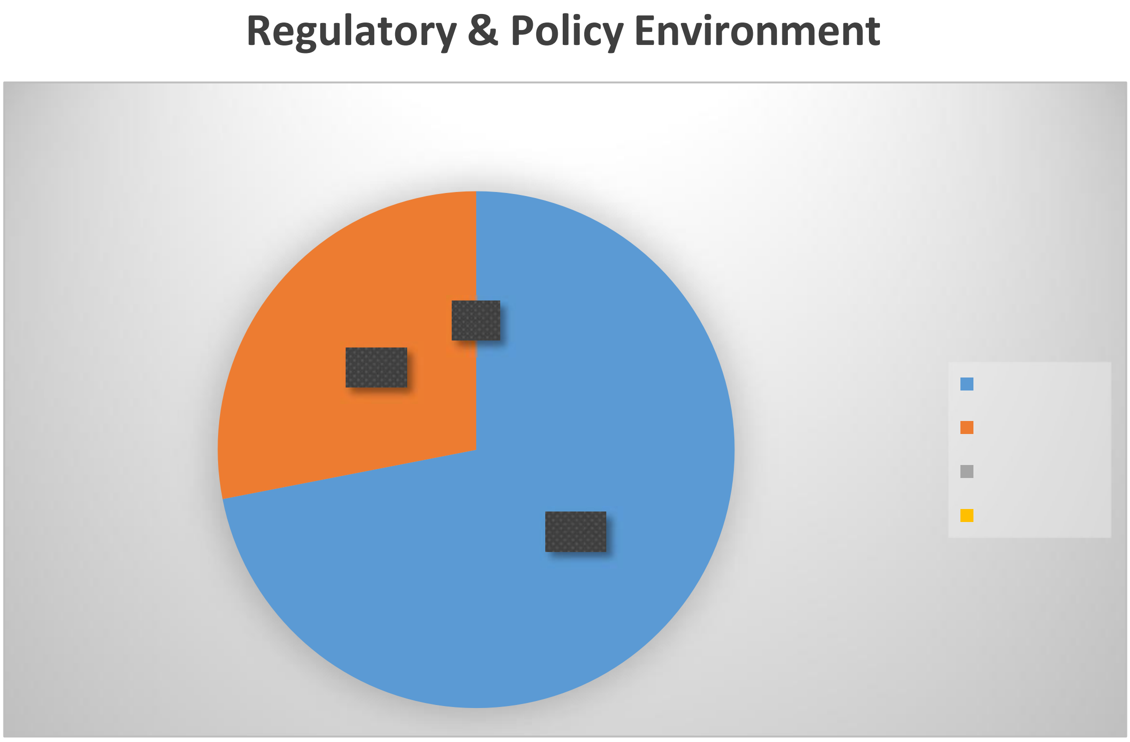
Volume: 08 Issue: 04 | April - 2024 SJIF Rating: 8.448 ISSN: 2582-3930

g) **How do regulatory** or policy frameworks influence your approach to sustainable finance and investment**?**



INTERPRETATION

This chart portrays that, out of 100 respondents, 72% of the respondents have positive influence of sustainable finance & investment, 28% of the respondents have negative influence of sustainable finance & investment & 0% respondents do not have any influence .

2

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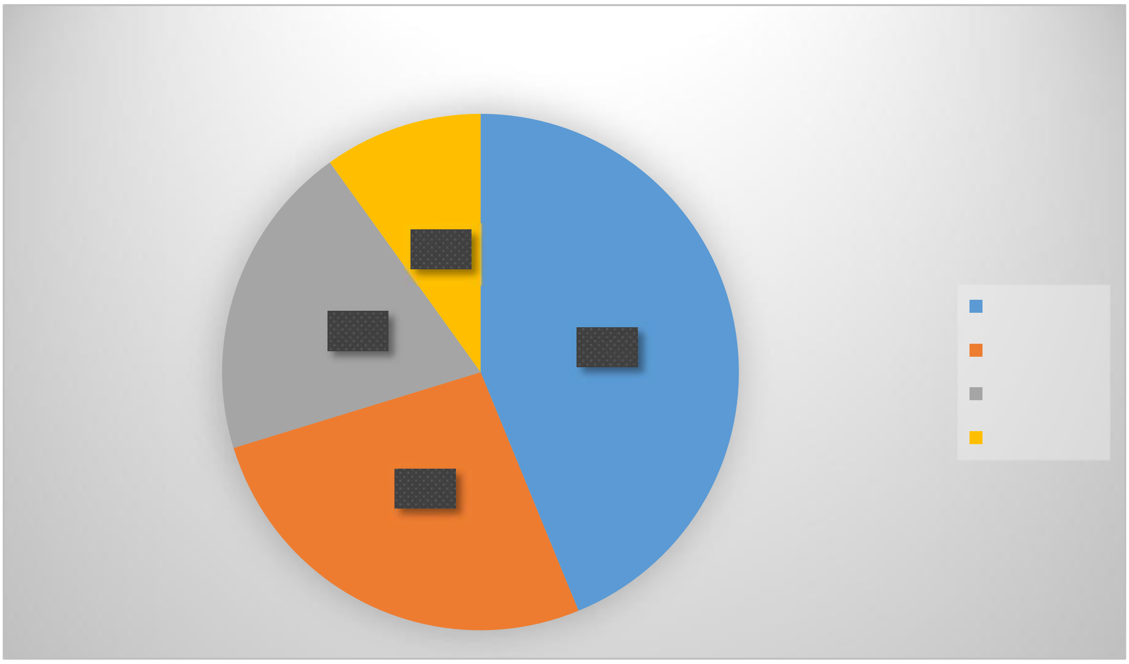
Volume: 08 Issue: 04 | April - 2024 SJIF Rating: 8.448 ISSN: 2582-3930

h) To what extent does your organization collaborate with other stakeholders on sustainable finance initiative ?



INTERPRETATION

This chart portrays that, out of 100 respondents, only 44% of the respondent's organizations extensively collaborate with other stakeholders on sustainable finance initiative, 26% of the respondent's organizations moderately collaborate with other stakeholders on sustainable finance initiative, 20% of the respondent's organizations minimally collaborate with other stakeholders on sustainable finance initiative and 100% of the respondent's organizations do not collaborate with other stakeholders on sustainable finance initiative

All the above responses are true and genuine.

Chapter 5

CONCLUSION AND FINDINGS

3

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Volume: 08 Issue: 04 | April - 2024 SJIF Rating: 8.448 ISSN: 2582-3930

CONCLUSION

In conclusion, our research on advancing sustainable finance and investment highlights the growing awareness and adoption of sustainable practices within the financial sector. Despite challenges such as regulatory barriers and integration complexities, there is a clear recognition of the importance of environmental, social, and governance (ESG) factors in investment decision-making. The perceived financial performance of sustainable investments is generally positive, with increasing interest from investors and stakeholders. Looking ahead, collaborative efforts, regulatory support, and innovative solutions will be critical in advancing sustainable finance to address global sustainability challenges effectively. Overall, our findings underscore the significant potential of sustainable finance to drive positive environmental and social impact while generating financial returns, paving the way for a more resilient and inclusive financial system.

FINDINGS

Here are the key findings in brief from our research on advancing sustainable finance and investment:

1. **Growing Awareness**: There is a noticeable increase in awareness and understanding of sustainable finance and investment practices among stakeholders in the financial sector.

2. **Adoption of Sustainable Practices**: Many organizations have begun to adopt sustainable finance initiatives, driven by factors such as stakeholder pressure, risk mitigation, and potential financial returns.

3. **Integration of ESG Factors**: Environmental, social, and governance (ESG) factors are increasingly being integrated into investment decision-making processes, although challenges remain in effectively measuring and assessing their impact.

4. **Financial Performance**: Sustainable investments are perceived to have competitive or superior financial performance compared to traditional investments, bolstering the case for sustainable finance adoption.

5. **Regulatory Influence**: Regulatory frameworks play a significant role in shaping the adoption and implementation of sustainable finance practices, with supportive policies incentivizing investment in sustainable projects.

6. **Collaboration and Partnerships**: Collaboration between various stakeholders, including financial institutions, governments, NGOs, and corporates, is crucial for advancing sustainable finance initiatives and driving systemic change.

7. **Future Outlook**: Despite challenges, there is optimism regarding the future of sustainable finance, with anticipated trends including increased innovation, regulatory support, and broader adoption of sustainable investment strategies.

These findings highlight the momentum behind sustainable finance and its potential to drive positive environmental and social impact while delivering financial returns, signaling a promising future for the field.

RECOMMENDATIONS

Here are some recommendations in brief based on our research findings on advancing sustainable finance and investment:

1. **Enhance Education and Awareness**: Invest in educational initiatives to increase awareness and understanding of sustainable finance practices among financial professionals, investors, and policymakers.

2. **Strengthen Regulatory Support**: Develop and implement supportive regulatory frameworks that incentivize sustainable investments, including tax incentives, disclosure requirements, and standardized reporting guidelines.

3

International Journal of Scientific Research in Engineering and Management (IJSREM)
Volume: 08 Issue: 04 | April - 2024 SJIF Rating: 8.448 ISSN: 2582-3930

3. **Promote Collaboration and Partnerships**: Encourage collaboration between financial institutions, governments, NGOs, and other stakeholders to scale up sustainable finance initiatives and drive systemic change.

4. **Integrate ESG Considerations**: Integrate environmental, social, and governance (ESG) factors into investment decision-making processes through the development of robust measurement tools, training programs, and incentives for ESG integration.

5. **Innovate Financial Products**: Foster innovation in financial products and instruments that support sustainable finance objectives, such as green bonds, impact investment funds, and sustainable lending mechanisms.

These recommendations aim to support the advancement of sustainable finance and investment practices, fostering a more resilient, inclusive, and environmentally sustainable financial system.

 | www.ijsrem.com DOI: 10.55041/IJSREM32647

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APPENDIX

I am the student of GALGOTIAS UNIVERSITY, preparing a project report on Behavior towards "Advancing Sustainable Finance & Investment"

Questionnaire

Name : ………………………….

Email : ………………………….

Age: 1) 16-25 ...... 2) 26-45…… 3) 46-65……. 4) above 65……

Gender: 1) male ……… 2) female …. 3) Prefer not to say

Educational Background : ……………………

Occupation : …………………..

Years of Experience in Investment/Finance :- ………

OPTIONS WERE COULD SELECTED BY PEOPLE

Strongly Disagree (SD); Somewhat disagree (SWD); Disagree(D); Neutral(N); Agree(A); Somewhat agree (SWA); Strongly Agree (SA)

How familiar are you with the concept of sustainable finance ?	Very Familiar	Somewhat Familiar	Not Very Familiar	Not at all Familiar
Have you or your orgainsation adopted any sustainable investment practices ?	Yes	No	Kind off	Only Traditional
To what extent do you consider environmental , social and governance (ESG)N criteria in you investment decision ?	Very Much	Somewhat	Not Much	Not at all

3

How do you perceive the financial performance of sustainable investments compared to traditional investments ?	Better	Similar	Worse	
How do regulatory and policy frameworks influence your approach to sustainable finance and investment?	Positively	Negatively	No Influence	
To what extent does your organization collaborate with other stakeholders on sustainable finance initiative ?	Extensively	Moderately	Minimally	Not at all

Your sincerely

SANYA BEDI

3