

Examining the Relationship Between Green Banking Practice and Environmental Sustainability in India

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ABSTRACT:

Green banking has emerged as an important initiative in the banking sector to promote environmentally responsible practices and support sustainable development. In India, banks are increasingly adopting green banking practices such as paperless banking, green loans, energy-efficient operations, and financing environmentally friendly projects. The primary objective of this study is to examine the relationship between green banking practices and environmental sustainability in India. The study explores how banking institutions contribute to environmental protection by reducing carbon footprints, encouraging digital transactions, and funding green projects such as renewable energy and eco-friendly infrastructure. The research is based on primary and secondary data collected from customers and banking professionals to understand awareness, adoption, and perception of green banking initiatives. Statistical analysis is used to evaluate the impact of green banking practices on environmental sustainability. The findings indicate that green banking initiatives play a significant role in reducing environmental degradation and promoting sustainable financial systems. However, the level of awareness among customers regarding green banking services remains moderate. The study concludes that increasing awareness, technological advancement, and supportive government policies can further strengthen green banking practices in India. Adoption of green banking can significantly contribute to environmental sustainability while enhancing the long-term growth and responsibility of the banking sector.

Keywords: Green Banking, Environmental Sustainability, Sustainable Development, Digital Banking, Green Finance, Carbon Footprint Reduction, Renewable Energy Financing, Banking Sector in India.

INTRODUCTION:

Environmental degradation, climate change, and resource depletion have become major global challenges in recent decades. These environmental issues have increased the need for sustainable development practices across all sectors of the economy, including the banking and financial sector. Banks play a crucial role in economic development because they mobilize financial resources and allocate funds to various industries. As a result, their policies and practices can significantly influence environmental sustainability. The concept of green banking has emerged as an important strategy to promote environmentally responsible banking operations and sustainable financial practices (Upadhyay & Kurmi, 2025). Green banking refers to banking activities that encourage environmentally friendly practices and reduce the carbon footprint of banking operations. It involves adopting digital banking services, reducing paper usage, promoting energy-efficient infrastructure, and financing environmentally sustainable projects such as renewable energy, waste management, and eco-friendly infrastructure (Deka, 2022). These practices aim not only to minimize

environmental impact within banking operations but also to encourage customers and businesses to adopt sustainable practices.

In India, the adoption of green banking practices has gained momentum due to increasing environmental awareness, regulatory initiatives, and technological advancements in the financial sector. The Reserve Bank of India (RBI) has taken several steps to promote sustainable finance, including the introduction of frameworks for green deposits and encouragement of financing projects related to renewable energy, clean transportation, and biodiversity conservation (Reserve Bank of India, 2023). Such initiatives motivate banks to integrate environmental considerations into their lending, investment, and operational strategies. Green banking practices in India include services such as online banking, mobile banking, electronic statements, green loans, and financing environmentally sustainable projects. These initiatives help reduce paper consumption, energy usage, and operational costs while promoting environmentally responsible financial activities. Studies indicate that green banking practices positively influence banks' environmental performance and contribute to sustainable economic development (Gulzar et al., 2024; Thapliyal et al., 2025). Furthermore, green banking is closely linked with the concept of environmental sustainability, which focuses on meeting present economic and social needs without compromising the ability of future generations to meet their own needs. By supporting green investments and environmentally responsible projects, banks can play a significant role in promoting sustainable development and reducing environmental risks.

Therefore, examining the relationship between green banking practices and environmental sustainability is essential to understand how financial institutions contribute to environmental protection and sustainable growth in India. This study aims to analyze the impact of green banking initiatives on environmental sustainability and evaluate the level of awareness and adoption among banking customers and institutions. The findings of this research will help policymakers, banks, and stakeholders develop effective strategies to strengthen green banking practices and promote sustainable development in the Indian banking sector. In recent decades, environmental issues such as climate change, global warming, deforestation, and pollution have become major concerns for governments, industries, and financial institutions worldwide. Sustainable development has therefore become an important goal for many countries, including India. Sustainable development refers to economic growth that meets present needs without compromising the ability of future generations to meet their own needs. In this context, the banking sector plays a significant role in promoting environmentally responsible practices by directing financial resources toward environmentally sustainable projects and activities (Kumar & Prakash, 2019).

Green banking is an emerging concept in the banking industry that focuses on promoting environmentally friendly banking practices and reducing the environmental impact of financial activities. It involves adopting policies, technologies, and financial products that support environmental sustainability while improving operational efficiency. Green banking encourages banks to reduce paper consumption, use energy-efficient technologies, promote digital transactions, and finance projects that contribute to environmental protection (Bose, Khan, & Monem, 2021). Product Profile of Green Banking. Green banking products and services refer to financial services that promote environmentally friendly practices and reduce the environmental impact of banking operations. Banks offer various green products and services to support sustainable development and encourage customers to adopt eco-friendly financial activities.

1. Online Banking: Online banking allows customers to perform banking transactions through the internet without visiting bank branches. It helps reduce paper usage and transportation emissions, thereby contributing to environmental sustainability.

2. Mobile Banking: Mobile banking enables customers to conduct financial transactions using smartphones or mobile applications. It promotes digital transactions and reduces the need for physical documentation and paper-based processes.

3. E-Statements: E-statements are electronic bank statements sent through email instead of printed paper statements. This initiative helps reduce paper consumption and supports environmentally sustainable banking practices.

4. **Green Loans:** Green loans are financial products offered by banks to support environmentally friendly projects such as renewable energy installations, energy-efficient buildings, electric vehicles, and sustainable agriculture.
5. **Green Credit Cards:** Some banks offer green credit cards that encourage environmentally responsible spending. A portion of the transaction value may be used to support environmental projects such as tree plantation or renewable energy development.
6. **Renewable Energy Financing:** Banks provide financial assistance for renewable energy projects such as solar power plants, wind energy projects, and hydroelectric power generation. These investments contribute to reducing dependence on fossil fuels and promote clean energy.
7. **Paperless Banking:** Paperless banking involves minimizing the use of physical documents by adopting digital records, electronic signatures, and online application systems. This practice significantly reduces paper consumption and environmental waste.
8. **Carbon Credit Financing:** Banks may finance projects that generate carbon credits through environmental initiatives such as afforestation, renewable energy, and pollution reduction programs.

Problem statement

Environmental declination, climate change, and adding carbon emigrations have come serious global challenges affecting sustainable development. In response to these environmental enterprises, colorful sectors are espousing environmentally responsible practices to reduce their ecological impact. The banking sector, being a major contributor to profitable development through backing conditioning, plays an important part in promoting sustainable development. In recent times, the conception of green banking has surfaced as an effective approach to encourage environmentally friendly fiscal practices and reduce the environmental impact of banking operations.

Green banking involves the relinquishment of eco-friendly banking practices similar as paperless deals, digital banking services, energy-effective structure, and backing environmentally sustainable systems like renewable energy and green structure. These enterprise aim to reduce the carbon footmark of banking conditioning and promote environmental sustainability. numerous banks in India have introduced green banking enterprise similar as online banking, mobile banking, e-statements, and green loans to support sustainable development.

OBJECTS OF THE STUDY

1. To identify the colorful green banking practices espoused by banks in India.
2. To assay the position of mindfulness among guests regarding green banking products and services.
3. To estimate the impact of green banking practices on environmental sustainability.
4. To study guests' perception and relinquishment of green banking services.

HYPOTHESIS OF THE STUDY

For the exploration content "Examining the Relationship Between Green Banking Practices and Environmental Sustainability in India," the following suppositions can be formulated

Null thesis(H₀)

H₀: There's no significant relationship between green banking practices and environmental sustainability in India.

Indispensable thesis(H₁)

H₁ There's a significant relationship between green banking practices and environmental sustainability in India.

Fresh suppositions(Optional for Detailed Analysis)

H₂ There's a significant relationship between client mindfulness of green banking and the relinquishment of green banking services.

H₃ Green banking practices have a positive impact on environmental sustainability.

H₄ Digital banking services similar as online banking and e-statements significantly reduce paper consumption and support environmental protection.

LITERATURE REVIEW:

The conception of green banking has gained significant attention in the banking sector as fiscal institutions decreasingly fete their part in promoting environmental sustainability. Experimenters have stressed that banks can impact environmental protection by supporting environmentally responsible investments and enforcing sustainable functional practices. According to **Biswas(2011)**, green banking encourages fiscal institutions to borrow eco- friendly programs and promote sustainable development through responsible lending practices. also, **Bahl(2012)** emphasized that green banking involves espousing environmentally friendly technologies and fiscal products that reduce the environmental footmark of banking operations.

The relationship between green banking and commercial social responsibility has also been explored by colorful experimenters. **Sharma and Choubey(2018)** stated that green banking enterprise strengthen the social responsibility of banks while enhancing their commercial character. also, **Kumar and Prakash(2019)** anatomized green banking practices in India and concluded that environmentally responsible fiscal conditioning can contribute to sustainable profitable development.

RESEARCH METHADODOLOGY:

Exploration methodology refers to the methodical process used to collect, dissect, and interpret data in order to achieve the objects of the study. It provides a structured approach to conducting exploration and ensures the trustability and validity of the findings. For the present study named “Examining the Relationship Between Green Banking Practices and Environmental Sustainability in India,” the following exploration methodology has been espoused.

Data Collection Instrument: A structured questionnaire is used as the main tool for collecting primary data. The questionnaire includes different types of questions similar as-

- yea/ No questions
- Multiple- choice questions
- Five- point Likert scale questions(explosively Agree to explosively Differ)

These questions help in assaying the perception and mindfulness of repliers regarding green banking practices.

Research Design: The study follows a descriptive exploration design to examine the relationship between green banking practices and environmental sustainability. Descriptive exploration helps in understanding the current position of mindfulness, perception, and relinquishment of green banking services among bank guests.

Population of the Study: The population of the study refers to the entire group of individualities from whom the experimenter intends to collect information for the exploration. For the present study named “Examining the Relationship Between Green Banking Practices and Environmental Sustainability in India,” the population consists of bank guests who use banking services and have access to green banking installations similar as online banking, mobile banking, e-statements, and digital deals. For this exploration, 150 bank guests were named as the sample population using an accessible slice system to gather applicable information regarding their mindfulness, perception, and operation of green banking practices.

Testing Unit: These slice units include guests from both public sector and private sector banks who have knowledge, experience, or exposure to green banking products and services. The repliers may belong to different demographic groups similar as scholars, salaried workers, business persons, and tone- employed individualities. Each replier named for the study represents one slice unit, and their responses help the experimenter dissect the mindfulness, perception, and relinquishment of green banking practices and understand how these practices contribute to environmental sustainability.

Sample Size: For the purpose of this exploration, 150 repliers were named to gather information regarding their mindfulness and operation of green banking practices.

Slice system: The study uses the convenience slice system to collect responses from bank guests. This system is used because it allows easy access to repliers within a limited time and cost.

Data Analysis ways: The collected data is anatomized using statistical tools similar as chance analysis, tables, and maps. These ways help in interpreting the responses and understanding the relationship between green banking practices and environmental sustainability.

Compass of the Study: The study focuses on understanding the mindfulness, relinquishment, and perception of green banking practices among bank guests in India and assaying how these practices contribute to environmental sustainability.

Statistical Tools and ways: Statistical tools and ways are used to dissect and interpret the data collected during the exploration process. These tools help the experimenter present the data in a meaningful way and draw valid conclusions from the study. For the present exploration named “Examining the Relationship Between Green Banking Practices and Environmental Sustainability in India,” the following statistical tools and ways are used for data analysis.

1. Chance Analysis:- Chance analysis is used to present the collected data in the form of chances. It helps in understanding the distribution of responses given by the attesters. This system is useful in analysing demographic details analogous as age, gender, education, and awareness of green banking practices.

2. Tabulation:- Tabulation involves presenting the collected data in the form of tables. It helps organize large amounts of data in a regular manner and makes it easier to understand and interpret the responses.

3. Charts and Graphs:- Charts and graphs analogous as bar charts and pie charts are used to visually represent the data. These graphical donations make the analysis easier to understand and help in comparing different responses.

Data Analysis and Interpretation: Data analysis and interpretation involve organizing, recapitulating, and examining the collected data to identify patterns, connections, and trends. In this study, data was collected from 150 repliers through a structured questionnaire to examine the relationship between green banking practices and

environmental sustainability in India.

GENDER:

Gender	Respondents	Percentage
Male	82	54.7%
Female	68	45.3%
Total	150	100%

Interpretation: The below table shows that 54.7 repliers are manly and 45.3 are womanish. This indicates that both manly and womanish repliers shared in the check and handed their views regarding green banking practices and environmental sustainability.

AGE:

AGE GROUP	RESPONDENTS	PERCENTAGE
18 – 19 yrs	20	13.3%
30 – 40 yrs	72	48%
41 – 50 yrs	36	24%
Above 50 yrs	22	14.7%
TOTAL	150	100%

Interpretation: The table shows that the maturity of repliers(48) belong to the 20 – 30 times age group, indicating that youthful grown-ups are more active druggies of banking services and digital banking installations. About 24 of repliers are progressed between 30 – 40 times, while 14.7 are over 40 times. Only 13.3 of repliers are below 20 times. This indicates that the study substantially reflects the opinions of youthful and middle-aged banking guests.

OCCUPATION:

OCCUPATION	RESPONDENTS	PERCENTAGE
Student	20	13.3%
Professional working	72	48%
Business	36	24%
Homemaker	22	14.7%
Total	150	100%

Interpretation: The below table shows the occupation of the respondents included in the study. Out of the total 150 repliers, the maturity of respondents(48) are professional working individualities, Around 24 of the respondents are engaged in business, 13.3 of respondents are scholars, 14.7 of respondents are homemakers.

Are you aware of the concept of green banking?

AWARNESS	RESPONDENTS	PERCENTAGE
YES	110	73.5%
NO	40	26.5%
TOTAL	150	100%

Interpretation: The below table shows the position of mindfulness of green banking among the repliers. Out of the total 150 repliers, 110 repliers(73.5) are apprehensive of green banking practices, while 40 repliers(26.5) are not apprehensive of green banking.

Is green banking practice beneficial for the environment?

BENEFICIAL	RESPONDENTS	PERCENTAGE
Disagree	0	0 %
Neutral	50	50%
Agree	80	80%
Strongly Agree	20	20%
Total	150	100

Interpretation: The below table shows the respondents’ opinion regarding whether green banking practices are salutary. Out of the total 150 respondents, none of the respondents(0) dissented, about 50 respondents expressed a neutral opinion, Meanwhile, 80 respondents agreed, 20 respondents explosively agreed that green banking practices are salutary.

Which green banking service do you use the most?

SERVICE	RESPONDENTS	PERCENTAGE
Mobile banking	80	80%
Internet banking	20	20%
UPI/ digital payments	50	50%
Total	150	100

Interpretation: The below table shows the types of green banking services used by the repliers. Out of the total 150 repliers, mobile banking is the most generally used service, with 80 repliers(80%) using it. In addition, 50

repliers(50%) use UPI or other digital payment styles, On the other hand, 20 repliers(20%) use internet banking.

What is main benefit of green banking?

BENEFIT	RESPONDENTS	PERCENTAGE
Convenience	60	60%
Cost reduction	20	20%
Environmental Protection	30	30%
All of the Above	40	40%
Total	150	100

Interpretation: The below table shows the perceived benefits of green banking practices among the respondents. Out of the total 150 respondents, 60 respondents(60) believe that green banking provides convenience, about 20 respondents(20) stated that green banking helps in cost reduction, 30 respondents(30) believe that green banking contributes to environmental protection, 40 respondents(40) named “ All of the Above”.

What are biggest challenges in green banking implementation?

CHALLENGES	RESPONDENTS	PERCENTAGE
Lack of awareness	30	30%
Technology issues	80	80%
Customer resistance	20	20%
High cost	20	20%

Total	150	100
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Interpretation: The below table shows the expostulations faced in espousing verdant banking practices among respondents. Out of the grand 150 respondents, technology effects are linked as the major challenge, with 80 respondents indicating that technological cases similar as penurious internet connectivity, 30 respondents buy that lack of mindfulness is a challenge, alluding that some customers are still not completely grassed about verdant banking services, 20 respondents stated client defiance as a challenge, indicating that some individualities prefer traditional banking styles, 20 respondents buy that high cost is a challenge, which may carry the cost of technology, bias, or internet services needed to pierce digital banking platforms.

Terminations of the Study: Every exploration study has certain terminations that may affect the compass and conception of its rulings. The present-day study titled “Examining the Relationship Between Green Banking Practices and Environmental Sustainability in India” also has some terminations which are described below.

- 1. Restricted Sample Size:** The study is grounded on responses collected from 150 respondents only. A larger sample size could give more accurate and dependable effects.
- 2. Restricted Geographical Area:** The data for this exploration was collected from respondents in a restricted geographical area. thus, the rulings may not completely represent the opinions and geste of bank customers across the exclusive country.
- 3. Time Constraint:** The study was conducted within a restricted time period. Due to time constraints, it was n't practicable to collect data from a larger number of respondents or cover further banking institutions.
- 4. Reliance on Respondents' Opinions:** The exploration relies substantially on the responses given away by the participants through the questionnaire. The delicacy of the effects depends on the honesty and understanding of the respondents.
- 5. Restricted Mindfulness of Repliers:** Some respondents had limited knowledge about green banking practices, which may have told their responses and affected the common rulings of the study.
- 6. Restricted Variables Considered:** The study substantially focuses on green banking practices and environmental sustainability. Other procurators that may impact green banking relinquishment, similar as government programs or technological structure, were n't examined in detail.

Research rulings and issues: The rulings of the study are grounded on the dissection and interpretation of data collected from 150 respondents descrying their mindfulness, preference, and perception of verdant banking practices and their jolt on environmental sustainability in India. The major rulings of the study are offered below

- 1. Maturity of Respondents are working out Professionals** The study shows that 48 of respondents are working out professionals, which represents the largest group sharing in the exploration. Business persons regard for 24, students for 13.3, and housekeepers for 14.7.
- 2. High position of mindfulness of Green Banking** The study reveals that 73.5 of respondents are apprehensive of green banking practices, while 26.5 are n't apprehensive. This indicates that utmost guests have knowledge about green banking services similar as movable banking, internet banking, and digital deals.
- 3. Positive Preference for Green Banking Services** The rulings show off that 73.5 of repliers prefer green banking services, while 26.5 do n't prefer them. This suggests that a maturity of guests are glad to borrow environmentally friendly banking practices.

4. Mobile Banking is the utmost habituated Green Banking Service Among nonidentical verdant banking services, movable banking is the most generally exercised indulgence, followed by UPI and digital disbursements, while internet banking is exercised by a lower proportion of repliers.

5. Convenience is the Major Benefit of Green Banking The study indicates that 60 of repliers buy that luxury is the main asset of verdant banking, while others fete advantages similar as cost reduction and environmental security. Some repliers also buy that verdant banking provides all these advantages together.

6. Technology Issues as the Major Challenge The study identifies technology- related cases as the biggest challenge, with 80 of repliers indicating difficulties related to technology, similar as internet connectivity and specialized knowledge.

7. Green Banking Contributes to Environmental Sustainability utmost repliers either agree or explosively agree that verdant banking practices are salutary and contribute to environmental security by reducing paper operation and encouraging digital deals.

CONCLUSION:

The present-day study named “ Examining the Relationship Between Green Banking Practices and Environmental Sustainability in India ” leveled to dissect the mindfulness, preference, and jolt of verdant banking practices on environmental sustainability. Grounded on the data collected from 150 repliers, the study provides precious perceptivity into the part of verdant banking in promoting environmentally responsible fiscal conditioning.

The rulings of the study disclose that a maturity of repliers are apprehensive of verdant banking practices and prefer utilizing verdant banking services similar as movable banking, internet banking, and digital payment systems. Among these services, movable banking and digital disbursements are the most generally exercised, indicating the growing acceptance of digital banking technologies among guests. These services support reduce paper operation, save time, and make banking deals more accessible. The study also highlights that guests fete several advantages of verdant banking, especially luxury, cost reduction, and environmental security. utmost repliers buy that verdant banking contributes to environmental sustainability by promoting paperless deals and reducing carbon copy emigrations associated with traditional banking conditioning.

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