

GREEN BANKING SERVICES

A Roadmap Revolutionizing Banking Industry



Dr. Sakshi Roy
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PREFACE

The contemporary banking sector is witnessing unprecedented challenges and opportunities in the wake of environmental degradation, climate change, and the global pursuit of sustainable development. In this context, the concept of green banking has emerged as a critical paradigm, reshaping the role of financial institutions beyond traditional profit-maximization models. Banks, as custodians of public trust and as significant allocators of financial resources, are uniquely positioned to influence sustainable practices and ensure that economic progress is achieved without compromising ecological balance.

This book, *“Green Banking Services: A Roadmap Revolutionising Banking Industry”*, is born out of my doctoral research, carefully restructured and enriched for a wider readership. It endeavours to provide a systematic exploration of the philosophy, principles, and practices of green banking while examining its relevance in both developed and emerging economies. Through a blend of conceptual frameworks, empirical insights, and policy perspectives, the book attempts to present a roadmap that not only demonstrates the potential of green banking but also outlines strategies for its effective integration into mainstream financial systems.

The volume is organised to cover the historical evolution of green banking, the regulatory and institutional mechanisms supporting its adoption, global best practices, and the implications for stakeholders in the Indian banking industry.

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Dr. Sakshi Roy is an academican and researcher in the fields of commerce, management, and Business Mathematics. With over a decade of teaching experience across reputed institutions, she is currently serving as a Lecturer at the Indira Gandhi Institute of Cooperative Management, Lucknow. She holds an MBA in Finance and Marketing, has qualified the UGC-NET, and is completed her Ph.D. from Integral University, Lucknow.

Her research interests include green banking, financial services, and consumer behavior, with several publications in national and international journals and has also been entitled to a patent. She has also co-authored the book *Financial Mathematics*. Blending sustainability with business mathematics and finance, she bridges academia and practice to inspire innovative solutions in banking and management.



Dr. Uzmi Anjum is a dynamic and dedicated academican with over 14 years of combined experience in academia (13 years) and industry (1 year). She is an alumna of Aligarh. Muslim University and currently working as Associate Professor at Integral Business School, Integral University, Lucknow. With a passion for teaching, research, and knowledge dissemination, she has established herself as a committed scholar and mentor, contributing extensively to the fields of International Business, Organisational Behaviour, and Management Information Systems with several books and publications in reputed journals. Beyond her academic achievements, Dr. Anjum has been actively involved in student leadership, cultural committees, and mentoring. Her journey reflects not only a strong academic orientation but also a commitment to holistic student development and institution building.

About the Book

This book holds significant value for scholars, practitioners, and policymakers engaged in the fields of banking, finance, and sustainability. By systematically exploring the philosophy and practice of green banking, it bridges the gap between theoretical frameworks and real-world applications. The inclusion of global best practices, regulatory perspectives, and country-specific experiences—particularly in the Indian context—makes the work a comprehensive guide for those seeking to understand and implement sustainable financial services.

By emphasizing both the challenges and opportunities of green banking, the book underscores its relevance in shaping a resilient, responsible, and future-ready financial ecosystem. Thus, it is not only a scholarly contribution but also a practical resource that can inspire meaningful change in the global banking landscape.



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