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Notice for the PhD Viva Voce Examination

Ms Deepthi S Pawar (Registration Number: 2090007), PhD scholar at the School of Commerce, Finance and Accountancy, CHRIST (Deemed to be University), Bangalore will defend her PhD thesis at the public viva-voce examination on Monday, 29 April 2024 at 11.00 am in Room No. 044, Ground Floor, R & D Block, CHRIST (Deemed to be University), Bengaluru - 560029.

Title of the Thesis : **Environmental Reporting Practices:
Evidence from Indian Commercial Banks**

Discipline : **Commerce**

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The members of the Research Advisory Committee of the Scholar, the faculty members of the Department and the School, interested experts and research scholars of all the branches of research are cordially invited to attend this open viva-voce examination.

Place: Bengaluru
Date: 17 April 2024


Registrar

ABSTRACT

The last decade has witnessed increasing concern towards the environment due to the ravages inflicted on them by mankind. With the concept of sustainable development perpetually growing over the years, global institutions have been acknowledging their other duties towards the society, and have been integrating environmental practices into their strategic framework to significantly contribute to the sustainable bandwagon. However, since the financial crisis of 2008, it has been found that banking institutions have become active participants in fostering environmental sustainability. Also, due to the increased awareness and pressure from the stakeholders, these institutions have been reporting their environmental initiatives and practices in their bank reports and websites.

The extensive review of the literature reveals that there are hardly any studies that have been carried out in the Indian context, pertinently in the banking sector. Therefore, considering this as a major research gap, the present study aims to comprehensively evaluate the environmental reporting practices of selected commercial banks in India for the period from 2011 to 2022. This study follows an explorative and descriptive research design, with a deductive research approach. However, this research is based on secondary data, and adopts both qualitative and quantitative research methods. Following the judgmental sampling technique, the sample of the study consists of thirty public and private commercial banks in India. The content analysis technique has been adopted to extract environmental information from bank reports and websites using the developed environmental reporting index. The independent sample t-test is used to compare the environmental reporting performance of public and private-sector commercial banks. This study analyses the relationship between environmental reporting and bank-specific characteristics using the Pearson correlation coefficient analysis. Furthermore, the panel data regression analysis is used to study the influence of environmental reporting on the financial performance of banking institutions in India.

The findings of the study reflect that commercial bank in India are in the initial stages of incorporating and reporting their environmental initiatives and practices. However, an increasing trend in these reporting practices has been found during the study period. The results confirm that private-sector banks in India have adopted additional proactive environmental measures than public-sector banks. Supporting this, the findings of the independent sample t-test also reveal significant differences in environmental reporting practices between public and private-sector banks. However, the findings of the Pearson correlation coefficient reflect a significant association of environmental reporting with the bank's age and its ownership structure. Furthermore, the results reveal that the weak environmental reporting practices of banking institutions in India do not significantly influence their financial performance. The findings of this study present insightful implications for both theory and practice, particularly for financial institutions of emerging economies.

Keywords: *Sustainable development, Environmental reporting, Banking sector, Legitimacy theory, Stakeholder theory, Content analysis, Financial performance.*

Publications:

1. Pawar, D.S. and Munuswamy, J. (2023), "Does environmental reporting of banks affect their financial performance? Evidence from India," *International Journal of Bank Marketing*, doi: 10.1108/IJBM-12-2022-0545.
2. Pawar, D.S. and Munuswamy, J. (2022), "The linkage between green banking practices and green loyalty: A customer perspective", *Banks and Bank Systems*, Vol. 17 No. 3, pp. 201–212, doi: 10.21511/bbs.17(3).2022.17.