



Impact of Banking Sector on the Sustainable Development of India

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Abstract: Countries are changing their approach because of turbulence in environmental issues like weather shocks, climate change, the cost of fossils and fuels to basic infrastructure and industrial planning, a desire to design more feasible, strong pathways to economic growth, and are taking effective steps for the same. The main purpose of this article is to identify how Indian banks are responding to environmental climatic changes and to provide an overview of their action in view of adopting green banking, challenges, awareness, drivers, gaps, etc. via a structured questionnaire supported by secondary data, and reports published.

IndexTerms – Green Banking, Banking, Environment.

I. INTRODUCTION

As it is known from Organization to organization, the approach to green and sustainable banking varies. Green banking as a term covers several different areas, but in general, it refers to how environmentally friendly your bank is, and how committed to green policies these institutions are. Many banks are considering this problem and taking action as required, as green initiatives flourish across the globe. Green banking is like a normal bank, which considers all the social and environmental/ecological factors with the aim of protecting and conserving the natural resources of the environment. It is also called an ethical bank or a sustainable bank. With an additional and extended agenda toward taking care of the Earth's environment/habitats/resources, the same authorities are controlling them. In the wake of the financial crisis, a new type of bank is budding.

II. OBJECTIVE

The main objective of this paper is to deeply understand how Indian banks are responding to environmental turbulence and to provide an overview of their action in view of green banking adoption, awareness, drivers, challenges and gaps.

III. REVIEW OF LITERATURE

This section gives an overview of the research studies conducted in India and abroad in the field of green initiatives and sustainable development. Amaeshi Kenneth M. et al in their paper titled "Financial Exclusion and Strategic Corporate Social Responsibility: The Main Reasons and Challenges Faced by Indian Banks are

- 1) Majority of banks identified 'Risk of failure of business to peers
- 2) Lack of RBI mandates as the main barrier to adopting sustainability
- 3) Unavailability of skilled employees
- 4) Insufficient budgets to train employees
- 5) Complex reporting frameworks.

IV. CONCLUSION

In comparison to their global peers, Indian banks have largely been slow in responding to sustainability concerns and issues, despite their exposure to associated risks and the opportunity to create new business avenues. To face the colossal face of sustainability issues, the current preparedness of banks is not adequate. Some policy recommendations of the Reserve Bank of India (RBI) have a way forward to addressing gaps and thereby mainstreaming sustainability among banks in India. Indian-based operating PSBs are ill-prepared as far as sustainability issues are concerned as per the survey results. The majority of banks identified 'Risk of failure of business to peers' and lack of RBI mandates' as the main barriers to adopting sustainability. The unavailability of skilled employees, complex reporting frameworks, lack of adequate budgets to train employees, and lack of interest shown by customers and investors also are the reasons identified by them.

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Personal Information Management: An overview

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Abstract: In today's world every organization is using Information Communication Technology to utilize their resources to the optimum level. Organizations are changing with time and have huge information available and information management is an important task. Those organizations that do not keep up with change will become unstable, with long-term survivability in question. Individuals are also dependent on ICT for managing their information and technology tools are part and parcel of life. Individuals are also worried about their information management. Even though many tools are there at their service, proper utilization of tools is important. Personal Information Management popularly known as PIM is the buzzword today. PIM tools are helping individuals with their personal and professional growth. In this paper, we tried to take an overview of PIM.

IndexTerms – Information Management, Personal Information Management (PIM), ICT.

I. OBJECTIVE

- 1) To study the need & scope of Personal Information Management.
- 2) To study the usefulness of Personal Information Management Tools.

II. METHODOLOGY

This study is based on secondary data. Data has been collected mainly from websites, journals, periodicals, and reference books.

III. INTRODUCTION

The collection and management of information from one or more sources and the distribution of that information to one or more audiences is called Information management (IM). This involves people who have a stake in or a right to that information. Management means the organization of and control over the structure, processing, and delivery of information.

The practice and study of the activities people perform to acquire, organize, maintain, and retrieve information for everyday use is called Personal information management (PIM).

IV. REVIEW OF LITERATURE

Stephen Lackey (2009) states in his conclusion that Personal Information Management has long been seen as burdensome and application-specific, particularly in the context of Mobile ICT.

Karl Voit, Keith Andrews, and Wolfgang Slany (2009) state that Users are comfortable with their application environment and want to keep it that way. Any new software solution has to integrate into the current environment as smoothly as possible. Such tools should not seek to radically change user behavior in one

stroke, but rather to bring to pass a gentle evolution. Special interfaces and special software layers requiring additional user interaction are not being accepted by ordinary users.

V. THE STUDY

Files, file maintenance, and the life cycle management of paper-based files, other media, and records were used as Information Management throughout the 1970s. In the field of data maintenance starting in 1970 with the proliferation of information technology, the job of information management took on a new light. Information management has become a complex process that was much easier earlier and can be performed by anyone. The theory behind it became necessary as the understanding of the technology involved. Also, as the use of electronic media is used widely for information storage, it has become more and more difficult.

In today's world where information was regularly spread across computer networks and by other electronic means, network managers, in a sense, became information managers. Hardware and software task complexity was found to be increased for those individuals. A large expense for many organizations is consumed to use the latest tools available, as information management has become a powerful resource.

In short, information management entails retrieving, organizing, acquiring, and maintaining information. Improving information management practices is a key focus for various organizations, across both the private and public sectors.

Personal information management (PIM) is the study and practice of the activities people perform to organize, acquire, maintain, and retrieve information for everyday use. PIM is a growing subject as we all strive for better use of our limited personal resources of time, money, and energy, as well as greater workplace efficiency and productivity.

Professionals need to do multiple jobs based on the personal information in their day-to-day life, like CA, lawyers, Doctors, and Architects maintain their daily schedule based on prior appointments. Professionals do their work by taking decisions, giving suggestions based on their experience, studying case studies, and related prior work done by them or someone else. Professionals do most work based on stored information. Doctors and Pathologist do diagnoses by their knowledge and experience. All these tasks need to maintain information.

Applications

Personal Information Management is applicable in many areas such as - Medical profession, Finance Sector, Educational Sector, etc.

Tools

Personal information for an individual may contain - Personal notes, Address books, Lists (including task lists), Significant calendar dates (Birthdays, Anniversaries, Appointments, and meetings), Reminders, Emails, instant message archives, SMS, etc.

A Personal Information Management (PIM) Tool is a type of application software that functions as a personal organizer. A PIM tool's purpose is to facilitate the tracking, recording, and management of certain types of "personal information".

There are a number of tools available for managing personal information, Different devices and applications often come with their separate ways of storing and organizing information.

Some PIM tools include

1) **Cinta Notes** is a free Microsoft Windows personal information manager that allows basic personal note-keeping. It provides a way to store and retrieve text collected from other documents or websites.

2) **Google Calendar** is a Google-offered free time-management web application. It became available on April 13, 2006. In order to use the software, users are required to have a Google Account.

3) **Yahoo! Calendar** is a Yahoo! Offered web-based calendar service. It can read calendar events and feeds syndicated from sites that make use of the published calendar programming interfaces. Users can also use a free Yahoo! ID in order to use the software when users are not having a Yahoo! Mail account.

Better Personal Information Management promises to bring broad social benefits:

- Within organizations, better PIM can help to achieve better employee productivity. Better PIM also indicates that employees have a clearer understanding of their needs and their information. Such an understanding can also facilitate better group information management and better teamwork.

- Progress in PIM is evidenced not only by better tools, but they are also by new teachable strategies of information management which are direct relevance to education programs of information literacy.
- The working memory (the number of things they can keep in mind at one time) generally decreases as people ages. Better PIM can translate to compensating strategies and tools of support.

Regardless of your special circumstances, better PIM certainly benefits you.

VI. CONCLUSION

Information is a source of learning. But unless it is organized, processed, and available in the right format to the right people, it is a burden, not a benefit. PIM tools can be fruitful for professionals for their professional and personal growth. They can definitely prove to be time-saving instruments that contribute to efficiency and effectiveness. PIM study is necessary to understand the issues associated with it in the current era.

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