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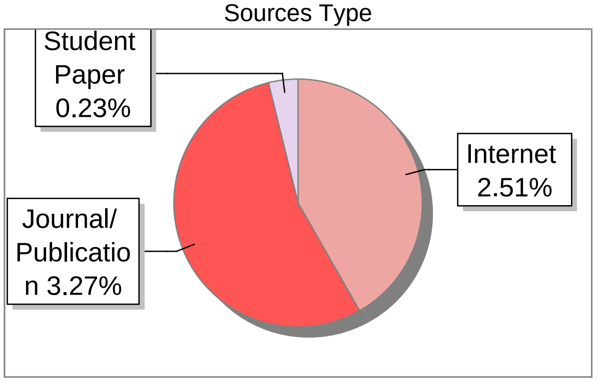

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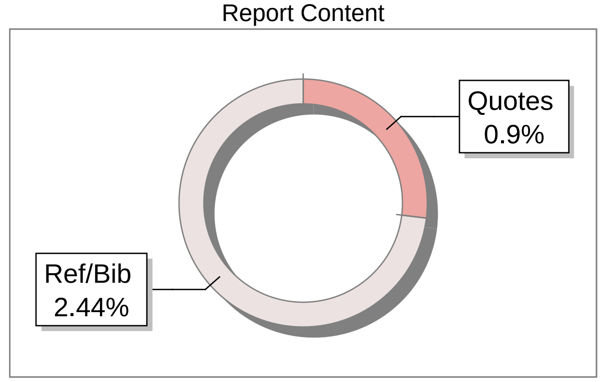

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"GREEN BANKING: IMPORTANT FOR FUTURE SUSTAINABLE DEVELOPMENT IN BANKING SECTOR"

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1. ABSTRACT :

Banks are often regarded as the foundation of the economy, making it crucial for them to transition from outdated methods to contemporary banking practices. In today's global context, with the looming threat of climate change, environmental preservation has become a significant concern. Green Banking represents these modern practices, focusing on both economic development and environmental protection. It aids the environment by encouraging eco-friendly practices and minimizing the carbon emissions associated with banking operations through the provision of various green financial products to the public. This study seeks to explore the implementation of green banking practices.

KEWORDS :
Green banking, sustainable devlopment, Environment,Green economy

2. INTRODUCTION :

Global industrialization has increased population requirement and wants which has led to pursuit of these goals which have come to represent wealth and the growth of an economy.

Financial institutions actively promote eco-friendly banking practices through their internal operations and the numerous financial goods and services they offer the nation's economy and sustainable development significantly reduce carbon emission.

India is hugely populated country traditionally Indians have been hugely dependant on its natural resources and forest growth of industry and population highly effected on green environment

3. OBJECTIVES OF THE STUDY :

- To analyse importance of green finance in banking sector.
- To analyse the impact of green finance on sustainable banking in India.
- To analyse different challenges for green finance in India.

4. METHODOLOGY OF THE STUDY :

This study will be based on secondary data because this paper shows future importance of green financing so, data could not assume.

6. REVIEW OF LITRATURE :

1) Mr. Nigamananda Biswas (2011)

Conducted study on " Sustainable Green Banking Approach : The Need Of The Hour" in this paper researcher observed not entirely Indian banks have not yet embraced the "equator principle" a set of environmental and social standards that 62 banks and financial institutions globally have signed up for. No Indian bank have adopted these principles even for record keeping purposes. There is clear lack of awareness about the equator principle of India. The disinterest among Indian consumers is due to bank failure to declare their commitment to environmentally and socially responsible practices. Indian banks need to be fully informed about the environmental and social guidelines that banks world wide agreeing to committing to these guidelines will be sustainable financial burden for banks, implementing policy measures and initiatives to promote green banking in India is urgently needs. The banking and financial sector should contribute to sustainable development. Regarding green banking Indian banks are lagging and it is crucial to address this for the nation's sustainable growth.

2) Shala Katyal & Dr. Shafali Negpal (2017)

Conducted study on "Role Of Green Banking In Sustainable Development Of India" in this paper researcher observed that disastrous impact of recent storms, floods,droughts and excessive heat that many people have experienced around the world, motivate us to think seriously about global warming and its impacted to do whatever we can to address this problem a good thing is that there is now greater awareness and growing commitment to address environment problem we face financial institution and banks in particular have an important role to play in this context by contributing to the creation of a strong & successful low carbon economy in future, business with higher carbon footprint would be seen as a riskier business and banks may keep themselves away from financing such business and would look for financing new technology solution that capture or reduce carbon emission thus, the green banking will definitely benefit to the banks, industries and environment whole.

3) Neeru Kapoor, Dr. Meenu Jaitly and Rishi Gupta (2016)

Conducted study on "Green Banking : A Step Towards Sustainable Development" in this paper researcher observed where globalization has heighten competition, industries and companies are susceptible to strict public policies, significant lawsuits, or consumers boycotts. This situation could impact bank and financial institutions ability to recoup their investment returns. Therefore, banks should adopt a proactive approach by incorporating environment and ecological consideration into their lending criteria, compelling industries to invest in environment management appropriate technologies and management system. Ultimately, it is evident that banks in India are progressing towards sustainability through social banking and innovative service operations and offerings.

4) **Shahid Samad Khan & Shafi Ullah Jan (2016)**

Conducted study on "Green Banking With Reference To Sustainable Development" in this paper we have attempted to study green banking to protect our environment from climate change and other serious threats it's important for banking regulators to introduce clear policies that support the adoption of green banking to contribute to environmental preservation and sustainble devlopnment. IBS can implement various GB intensives these include conserving nurtured resources, reducing carbon emission, using green ATMS promoting Eco friendly marketing and investments, adopting branch less banking using green transportation, embracing digital communication and factoring environmental risks into credit decision IBS also supporting tree plantation, developing carbon risks, issuing green souk and constructing sustainable building are also value steps.

5) Syed Asim Ali Bukhari, Fthyah Hashim and Azlam Awan (2023)

Conducted study on " Green Banking: A strategy For Attainment Of UN Sustainable Development Goals 2030" in this paper we studied the world is grappling with numerous problems stemming from unsustainable behaviour from majority of the stakeholders. The need of the time is a collaborative,holistic and sincere commitment from all the stakeholders towards the creation of an environmentally and socially sustainable ecosystem banks are the backbone of any economy and the business strategy adopted by banks will in turns shape the management strategies of the connected industries green banking adoption can lead countries towards the development of zero carbon economies and attain target of the Paris agreement and UN SDG 2030. green finance schemes under the umbrella of green banking can be launched for green IT infrastructure, Eco friendly vehicles. Integration of green banking and UN-SDGS can result in a win win situation for all concerned stakeholders since each of the various UN-SDGS offers a huge investment potential for the global banking industry. The banking industry can play an important role in financing through various green incentives.

7.GREEN BANKING :

Green banking refers to environmentally responsible banking practices that promote sustainable development and reduce the carbon footprint of financial institutions. Key aspects of green banking include:

1.Sustainable financing: Providing loans and investments for eco-friendly projects, renewable energy initiatives, and businesses with strong environmental practices.

2.Paperless operations: Encouraging digital transactions, online banking, and e-statements to reduce paper consumption.

3.Energy-efficient infrastructure: Implementing energy-saving measures in bank buildings and branches, such as LED lighting and solar panels.

4.Green products: Offering eco-friendly financial products like green bonds, carbon credits, and sustainability-linked loans.
5.Environmental risk assessment: Incorporating environmental factors into credit risk evaluation and investment decisions.
6.Carbon footprint reduction: Implementing strategies to minimize the bank's own carbon emissions and environmental impact.
7.Stakeholder engagement: Educating customers, employees, and partners about sustainable practices and environmental responsibility.
8.Regulatory compliance: Adhering to environmental regulations and reporting standards set by governing bodies.
9.Green technology adoption: Utilizing energy-efficient IT systems and promoting digital banking solutions.
10.Corporate social responsibility: Supporting environmental causes and participating in community-based sustainability initiatives.

By adopting these practices, banks can contribute to environmental conservation while also improving their reputation and attracting environmentally conscious customers.

8. GREEN BANKING RELATION WITH SUSTAINBLE DEVLOPMENT :

Green banking plays a crucial role in promoting sustainable development through various practices and initiatives:

1.Sustainable financing: Banks provide loans and investments for eco-friendly projects, renewable energy initiatives, and businesses with strong environmental practices, fostering sustainable economic growth.

2.Environmental risk assessment: Incorporating environmental factors into credit risk evaluation and investment decisions helps mitigate potential environmental risks and promotes responsible business practices.

3.Green products: Offering eco-friendly financial products like green bonds, carbon credits, and sustainability-linked loans encourages businesses and individuals to adopt sustainable practices.

4.Energy-efficient operations: Implementing energy-saving measures in bank buildings and branches, such as LED lighting and solar panels, reduces the overall carbon footprint of the banking sector.

5.Paperless operations: Encouraging digital transactions, online banking, and e-statements reduces paper consumption and associated environmental impacts.

6.Stakeholder engagement: Educating customers, employees, and partners about sustainable practices and environmental responsibility raises awareness and promotes sustainable behavior.

7.Carbon footprint reduction: Implementing strategies to minimize the bank's own carbon emissions contributes directly to climate change mitigation efforts.

8.Green technology adoption: Utilizing energy-efficient IT systems and promoting digital banking solutions reduces resource consumption and improves operational efficiency.

9.Regulatory compliance: Adhering to environmental regulations and reporting standards ensures banks contribute to national and international sustainability goals.

10.Corporate social responsibility: Supporting environmental causes and participating in community-based sustainability initiatives helps address local environmental challenges.

These practices collectively support sustainable development by:

- Channeling financial resources towards environmentally friendly projects and businesses
- Encouraging sustainable practices among clients and stakeholders
- Reducing the environmental impact of banking operations
- Promoting awareness and education about sustainability issues
- Supporting the transition to a low-carbon economy
- Aligning financial sector activities with broader sustainability goals

By integrating environmental considerations into their core business strategies and operations, green banking practices contribute significantly to sustainable development across economic, social, and environmental dimensions.

9.HOW GREEN BANKING IS IMPORTANT FOR FUTURE SUSTAINBLE DEVLOPMENT:

Green banking plays a crucial role in future sustainable development by:
1.Promoting environmentally-friendly practices:
- Encouraging eco-friendly investments
- Supporting renewable energy projects
- Financing energy-efficient technologies

2.Risk management:
- Assessing environmental risks in lending decisions
- Incorporating sustainability criteria in credit evaluations

3.Resource conservation:
- Implementing paperless banking
- Reducing energy consumption in operations

4.Sustainable finance:
- Offering green loans and bonds
- Developing sustainable investment products

5.Stakeholder engagement:
- Educating customers on sustainable financial practices
- Collaborating with regulators on green policies

6.Carbon footprint reduction:
- Setting emission reduction targets
- Investing in carbon offset projects

7.Circular economy support:
- Financing recycling and waste management initiatives
- Promoting sustainable supply chain practices

8.Social responsibility:
- Supporting community development projects
- Investing in social impact initiatives

9.Transparency and reporting:
- Disclosing environmental impact
- Adhering to sustainability reporting standards

10.Innovation in financial products:
- Developing green credit cards
- Creating sustainability-linked loans

By integrating these practices, green banking contributes to economic growth while addressing environmental and social challenges, aligning with sustainable development goals.

9. NEED OF THIS GREEN FINANCE IN BANKS :

Green finance in banking is crucial for several reasons:

1. Environmental sustainability: Banks can direct funds towards eco-friendly projects, reducing carbon emissions and promoting sustainable development.
2. Risk management: By incorporating environmental factors into lending decisions, banks can mitigate risks associated with climate change and environmental degradation.
3. Regulatory compliance: Many countries are implementing regulations requiring banks to consider environmental impacts in their operations and investments.
4. Market opportunities: Green finance opens new business avenues, such as financing renewable energy projects or sustainable infrastructure development.
5. Reputation enhancement: Banks engaging in green finance can improve their public image and attract environmentally conscious customers and investors.
6. Innovation promotion: Green finance encourages the development of new financial products and services tailored to sustainable initiatives.
7. Long-term value creation: Investing in environmentally sustainable projects can lead to long-term economic benefits and stability.

8. Global responsibility: Banks play a crucial role in mobilizing capital for addressing global environmental challenges and meeting international climate goals.
9. Stakeholder expectations: Investors, customers, and employees increasingly expect banks to demonstrate environmental responsibility.
10. Economic resilience: Green finance can help build a more resilient economy by supporting sectors less vulnerable to environmental risks.

10.FUTURE RESEARCH SCOPE :

Future studies on green banking might concentrate on several areas:

1. Creating uniform metrics to evaluate and compare the environmental impact and sustainability initiatives of banks
2. Investigating new green financial products and services, such as climate-linked bonds or loans tied to sustainability
3. Examining the long-term economic advantages of green banking practices for financial institutions
4. Evaluating the effectiveness of regulatory frameworks in encouraging green banking initiatives
5. Exploring the role of technology, including block chain and artificial intelligence, in improving green banking operations
6. Measuring the impact of green banking on reducing carbon emissions and addressing climate change
7. Analyzing consumer behavior and preferences related to green banking products and services
8. Assessing the potential of green banking to aid the transition to a circular economy
9. Investigating the incorporation of environmental, social, and governance (ESG) criteria into credit risk assessment models
10. Exploring how green banking can promote sustainable development in emerging economies
11. Analyzing the connection between green banking practices and the financial performance of banks
12. Examining the potential of green banking to tackle biodiversity loss and ecosystem degradation.

11. CONCUSION :

In an ever-evolving market economy where globalization has heightened competition, industries and companies are susceptible to strict public policies, significant lawsuits, or consumer boycotts. This situation could impact banks and financial institutions' ability to recoup their investment returns.

Therefore, banks should adopt a proactive approach by incorporating environmental and ecological considerations into their lending criteria, compelling industries to make necessary investments in environmental management, appropriate technologies, and management systems. If implemented earnestly, green banking can serve as an effective preventive measure for polluting industries that bypass other institutional regulatory mechanisms. The banking and financial sector should be aligned with sustainable development, as Indian banks and financial institutions are lagging. It is crucial for Indian banking systems to adhere firmly to the Equator Principles—guidelines that incorporate environmental sensitivity alongside financial parameters when funding projects. Ultimately, it is evident that banks in India are progressing towards sustainability through social banking and innovative service operations and offerings. The sample analyzed here clearly demonstrates this point. This trend is apparent in both public and private sector banks. It has been observed that both types of banks have embraced service innovation as part of their future banking strategy, continuously evolving into customer-centric and service-oriented institutions. Furthermore, innovation is not confined to product or process innovations but extends to business model innovation, operational innovation, market innovation, and, importantly, paradigmatic innovations.

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"IMPACT OF DEMONETIZATION ON FUND BASE AND NON FUND BASE INCOME COMPARTIVE STUDY OF SELECTED PUBLIC AND PRIVATE BANK IN INDIA"

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1. ABSTRACT :

The announcement of demonetization on November 8, 2016, marked a significant turning point in India's economic landscape, particularly affecting the functioning and income structure of banks. This study titled **"Impact of Demonetization on Fund-Based and Non-Fund-Based Income: A Comparative Study of Selected Public and Private Banks in India"** aims to analyze the extent and nature of changes in income patterns of selected banks in the post-demonetization period.

Fund-based income, primarily derived from interest on loans and advances, witnessed a temporary boost due to a surge in deposits. In contrast, non-fund-based income—comprising fees, commissions, and service charges—reflected banks' operational agility, particularly in adapting to digital banking and increased service transactions. The study reveals that **private sector banks** demonstrated greater adaptability and were quicker in leveraging opportunities in non-fund income streams, while **public sector banks** experienced structural and operational constraints.

By comparing financial data from selected public and private banks before and after demonetization, the study provides insights into how different types of banks responded to the policy shift. The findings highlight the importance of **income diversification**, **technological infrastructure**, and **strategic readiness** in strengthening banks' resilience against sudden economic disruptions.

2. **KEWORDS :** Public banks, Demonetization ,Private banks, Interest income, Non interest income

3. INTRODUCTION :

The Government of India's abrupt withdrawal of ₹500 and ₹1,000 banknotes on November 8, 2016, known as demonetization, was a watershed moment in the fight against black money, counterfeit money, and corruption. This action had far-reaching effects on all areas of the economy, especially the banking industry, which was essential to the management of the deposit and currency exchange procedure. The incident caused major disruption to banking operations, customer behavior, and cash flow.

In the banking industry, income is generally divided into fund-based income, which consists of interest generated on loans and advances, and non-fund-based income, which includes commissions, fees, and other service charges. Non-fund-based income is a reflection of the bank's success in providing financial services such as guarantees, letters of credit, remittances, and consulting, whereas fund-based income is directly related to credit activity and monetary policy.

Due to variations in operational models, clientele, digital readiness, and strategic emphasis, the effect of demonetization on these income streams differed between public and private sector banks. In contrast to private sector banks (PVBs), which are more focused on technology and services, public sector banks (PSBs) have a strong rural presence and rely on conventional banking. As a result, they encounter various challenges.

The goal of this research is to compare the impact of demonetization on the fund-based and non-fund-based incomes of a sample of Indian banks in the public and private sectors. It assesses the near- and medium-term shifts in income patterns, examines the banks' operational and policy-level reactions, and identifies lessons for upcoming financial upheavals.

This study aims to expand our overall knowledge of the banking industry's resilience, revenue diversification, and the efficacy of demonetization as a structural reform instrument by analyzing financial data from before and after demonetization.

4. OBJECTIVES OF THE STUDY :

- To study the impact of demonetization on fund base income of selected public banks.
- To analyse the impact of demonetization on fund base income of selected private banks.
- To know the impact of demonetization on non fund base income of selected public banks.
- To study the impact of demonetization on non fund base income of selected private banks.

5. METHODOLOGY OF THE STUDY :

This study will be based on secondary data because this paper shows the impact of fund base and non fund base income after demonetization and the data source of this study was taken from bank official websites, journals, articles, RBI reports.

6. REVIEW OF LITRATURE :

1) Dr. Kishore Kumar Das and Smt. Amayeeka Moharana (2018)

Conducted study on “Non-Fund Based Income In Indian Banking Sector: A Comparative Case Study” in this paper we have attempted to study the data, when viewed in this way, leads to the conclusion that ICICI Banks make a greater contribution .At 21%, the proportion of non-fund based income to overall income. Only 11% of IDBI Banks have this ratio. This indicates that over a fifth of the overall revenue of ICICI Banks originates from non-fund-based sources. Non-fund-based revenue comes from non-fund-based operations. Therefore, the ratio of non-fund based income to Income from funding also indicates that the ICICI Banks operating in have made improvements to their non-fund-based operations. India compared to IDBI Banks. This demonstrates the superior services offered to customers. increases in Higher profitability, larger fluctuations in profits, and a tendency toward noninterest income are all correlated. for the typical commercial bank, the risk-return tradeoff deteriorated during certain periods. The Commercial banks get their revenue from interest and non-interest sources. It is evident that the growth of the traditional interest income industry is constrained by a relatively stable population. Additionally, the noninterest income business is becoming a more and more competitive market.The primary method for maintaining and raising the overall income level that has been experienced by international banks. Commercial banks can see an increase in their total income level through a variety of non-interest sources. Major deregulation and consolidation have changed the banking sector over the last two decades. fast technological development in financial markets, communications infrastructure, and the flow of information. Competition between banks, nonbanks, and financial marketplaces was encouraged by deregulation, where there had been none previously before. Many banks embraced the new in response to these competitive threats and possibilities. technologies that significantly changed their manufacturing and distribution methods and led to a significant increase in output rise in revenue from sources other than interest. Numerous additional banks, on the other hand, have persisted with conventional banking. techniques that give a lower priority to non interest income.

2) Thirupathi Gadaboina (2016)

Conducted study on “A Study On Trends Of Non Interest Income In Private Sector Banks With Special Refers To Select Bank” in this paper researcher observed that based on these criteria the study found interest income is always Falling as a result of interest rate deregulation and non-interest income is increasing. Among the noninterest income components, commodity exchange and brokerage saw a significant portion while The exchange transaction saw only a small portion. And it's advised that the bank should as well Focus more on bank exchange transactions, with its elements other incomes must be Should be required by the regulator for all banks so that it is visible. Can be called as measure to update the activities to improve the business of the bank. Moreover, every branch manager must conduct a survey in his territory on the promise of Operating a firm to generate other income in that specific region.

3) Gojiya Hasu P (2020)

Expressed in their paper titled “A Study Of The Fund Based And Non-Fund Based Income With Reference To Selected Public Sector Banks And Private Sector Banks In India” in this paper we seen The banking sector is essential to the public and business. Bank plays most important role in The Indian economy. In terms of PNB bank performance, public sector banks are engaged in sound, fund-based operations, and interest rate policy but poor performance of non-funded activities. As a result, the PNB bank is working to improve.Non-fund based activity performance rather than raising non-fund based revenue. When CANARA bank

The bank's non-fund based performance is strong, but its interest rate policy needs to be reviewed. Try to enhance the interest rate strategy of the bank. When the private sector

In terms of AXIS bank performance, the sector banks have a strong mix of fund-based and non-fund-based income. As a result, INDUSLAND bank is attempting to raise the bar for its financial and non-financial operations action-based activity.

4) Dr. A. K. Sing and Samir Dubey (2015)

Conducted study on “A Comparative Study Of Non-Fund Based Income Of Indian Private Sector Banks And Foreign Banks Operating In India” in this paper we seen identify Based on observations of the yearly accounts of banks in the Private Sector Foreign and domestic banks in operation. In India, one might argue that there is essentially The sources did not differ in any meaningful way of the banks' non-fund-based income. But because the foreign banks requires adherence to Indian legislation. international system for financial reporting and they are therefore more detailed. disclosure standards. The contrary is true, though. The majority of Indian banks are regulated by the Indian banking firms and the RBI act their disclosure standards, guidelines, are

liberal. When the subject of contribution of income that isn't derived from funds to total income

When it arrives, it is seen that the Foreign The contribution ratio for banks is higher, at total income compared to income that is not derived from funds 32 percent of that. At Banks in the Private Sector. This ratio is merely 20% of the total. This suggests that about a third of all the income of Foreign Banks comes from sources that are not based on funds. Income derived from non-fund-based sources and fund-based sources The income ratio of the foreign banks comes from

on average, up to 50%. 25% of the population is in the same situation. In the case of private sector banks. This discloses that foreign banks generate non-fund-based income equal to half of the income from the fund. This is a sign of providing superior customer service. Income that isn't based on funds comes from Activities not funded. The ratio of fund-based income to non-fund-based income is thus Income also implies greater non-fund. Foreign Banks' business activities

working in India.

5) Swati Gupta (2018)

Conducted study on "Impact Analysis of Demonetization on Key Sectors of the Indian Economy" in this paper we studied In terms of its subsequent effects of lower lending rates, lower inflation rates, increase in CASA, inexpensive real estate prices, and a transition towards a cashless society that also includes accountability, demonetization has definitely caused a stir in the Indian financial market and the Indian economy as a whole transactions, which lowers the cost of gasoline and travel, lowers the laundering of illegal funds, and does a lot more. As many economists and industrialists have pointed out, the Demonetization drive of 2016 will undoubtedly result in an initial dip in sales, business, and thus the apparent overall expansion in the long term a favorable and long-lasting impact. Demonetization's impact on industries' demand and consumption has been lessened by the Union Budget 2017. A reduction in the tax rate for lower slabs, more resources allocated to agriculture and the rural sector will raise disposable income and, as a result, increase the liquidity in the hands of the common man, which will eventually boost consumption and lead to sectoral and overall economic expansion..

7. TYPES OF INCOME :

There are two broad sources of bank income or revenues.

- Fund Based Income
- Non-fund Based Income.
  - **Fund base income**

    Interest on the loan made makes up the bank's fund-based income. This suggests that any income resulting from the bank's fund corpus (such as interest) is considered interest or fund income based on wages. Loans are financial products that are based on funds. A bank or NBFC must borrow money in order to provide a loan and make that the price of borrowing is lower than the price of lending. In a business based on funds, money in the transaction is conducted using the form of cash.
  - **Non fund base income**

    Income that is not derived from fees and comes from banks and creditors is referred to as non-fund income. Instances of income not derived from funds includes money made from the issuing of checks, demand drafts, and mail transfers deposit and transaction costs, service charges, bank wire transfer, commission, insufficient funds (ISF) fees for inactivity, check and deposit slip fees, monthly account service fees, annual fees, and other charges others. Fees are assessed by institutions in order to generate revenue and provide non fund income assuring liquidity in the case of higher default rates. A sizable portion is made up of non-fund revenue for the majority of banks.

8. IMPACT OF DEMONETIZATION ON BANK INCOME :

The Indian government declared the demonetization on November 8, 2016, which included the immediate invalidation of ₹500 and ₹1,000 banknotes as legal tender. The goal of this unprecedented economic measure was to formalize the economy, encourage digital transactions, combat corruption, and lessen the use of illicit funds. Nevertheless, the banking industry and other industries experienced its immediate and long-term effects acutely banks served as the front line institutions in managing the flow of demonetized currency and replacing it with new legal tender. Their income patterns changed drastically as a result. Banks generate income primarily from two sources: Non-Fund Based Income (fees, commissions, service charges, etc.) and Fund-Based Income (interest earned on loans and advances, investments, etc.). Due to the rise in deposits, increase in liquidity, fall in lending, and greater usage of digital platforms, both of these revenue streams saw significant changes following demonetization. The short-term increase in bank liquidity momentarily strengthened their fund base, and non-fund-based income also altered as a result of increased service-related fees and digital mode transactions. But the long-term viability and economic viability of these gains are still up for debate.

This study aims to critically analyze how demonetization has affected Indian banks' revenue, paying particular attention to both fund-based and non-fund-based income, and comparing public and private sector banks to highlight sector-wise differences and adaptive strategies.

9. SAMPLE OF THE STUDY :

PUBLIC BANKS	PRIVATE BANKS
1)Bank Of Baroda	1) ICICI Bank
2) State Bank Of India	2) Axis Bank
3)Bank Of India	3) HDFC Bank
4)Bank Of Maharashtra	4) Kotak Mahindra Bank
5)Canara Bank	5) IndusInd Bank

10. IMPACT OF DEMOTIZATION ON FUND BASE AND NON FUND BASE INCOME :

PUBLIC BANKS (INTEREST INCOME)

YEARS	BANK OF BARODA	SBI	BANK OF INDIA	BANK OF MAHARASTRA	CANARA BANK
2011	4774	19651	5171	1520	5788
2012	6184	23949	7141	1708	7044
2013	7483	27200	7261	2231	9112
2014	8695	31941	8404	2543	10251
2015	9701	37087	9399	2751	10923
2016	10673	42303	8952	2735	11407
2017	10596	48205	9059	2829	10711
2018	10420	70337	9153	2962	40412
2019	12786	74406	9972	3689	10937
2020	18097	68204	10704	4202	11,335.00

The table presents the interest income of selected public sector banks in India—namely Bank of Baroda, State Bank of India (SBI), Bank of India, Bank of Maharashtra, and Canara Bank—for the years 2011 to 2020. Overall, the data reveals a steady increase in interest income across most of the banks over the decade, indicating growth in lending activities and possibly improved financial performance. SBI

consistently reports the highest interest income throughout the period, starting from ₹19,651 crores in 2011 and peaking at ₹74,406 crores in 2019 before slightly declining to ₹68,204 crores in 2020. Bank of Baroda also shows a consistent upward trend, growing from ₹4,774 crores in 2011 to ₹18,097 crores in 2020. Similarly, Bank of India increases its interest income from ₹5,171 crores to ₹10,704 crores during the same period, although its growth appears more moderate compared to others.
Bank of Maharashtra, while having the lowest interest income among the five, exhibits a slow but steady rise from ₹1,520 crores in 2011 to ₹4,202 crores in 2020. Canara Bank, on the other hand, maintains a gradual increase until a sudden and unusually high spike to ₹40,412 crores in 2018, which appears to be an outlier and may require further validation. This anomaly aside, Canara Bank's income continues to grow, reaching ₹11,335 crores in 2020. The overall pattern suggests positive growth in interest income across public sector banks, reflecting expanding credit operations and banking activities over the decade. However, slight fluctuations in later years may be attributed to economic factors such as the impact of demonetization, banking reforms, or the COVID-19 pandemic.

PUBLIC BANKS (NON INTEREST INCOME)

YEARS	BANK OF BARODA	SBI	BANK OF INDIA	BANK OF MAHARASTRA	CANARA BANK
2011	3287.1	34207	2641	536.1	2668
2012	4100	29835	3319	647	3104
2013	4510	32581	3784	922	3307
2014	5555	37882	4319	907	4143
2015	5449	49315	4287	1020	4733
2016	5992	52828	3671	1037	5131
2017	7936	68192	6819	1524	7852
2018	7992	75521	5845	1539	7398
2019	7887	76898	5264	1568	7372
2020	12191	92377	6808	1650	11799

The data represents the non-interest income of five major public sector banks in India—Bank of Baroda, State Bank of India (SBI), Bank of India, Bank of Maharashtra, and Canara Bank—for the period from 2011 to 2020. Non-interest income includes revenue from sources other than interest on loans, such as fees, commissions, trading income, and other banking services. Overall, the figures indicate a general upward trend in non-interest income across all banks, suggesting diversification in income streams and an increased focus on fee-based services.
SBI shows a remarkable rise in non-interest income, starting from ₹34,207 crores in 2011 and reaching ₹92,377 crores by 2020, maintaining its position as the top performer in this category throughout the decade. Bank of Baroda also displays a consistent increase, growing from ₹3,287.1 crores in 2011 to ₹12,191 crores in 2020, with a significant surge observed in the final year. Bank of India records moderate fluctuations in its non-interest income, starting at ₹2,641 crores in 2011, peaking at ₹6,819 crores in 2017, and ending at ₹6,808 crores in 2020, indicating a relatively stable performance in recent years.
Bank of Maharashtra, though having the lowest figures among the five, shows gradual growth from ₹536.1 crores in 2011 to ₹1,650 crores in 2020, suggesting efforts to strengthen its non-core revenue base. Canara Bank also shows a steady increase, rising from ₹2,668 crores in 2011 to ₹11,799 crores in 2020, with notable improvements after 2015. The overall trend across these banks points to a growing emphasis on non-interest income as an important component of total revenue, reflecting strategic initiatives to reduce

reliance on traditional interest-based earnings and enhance profitability through diversified banking services.

PRIVATE BANKS (INTEREST INCOME)

YEARS	ICICI BANK	AXIS BANK	HDFC BANK	KOTAK M. BANK	INDUSLAND BANK
2011	7905	4438	4675	957	733
2012	9684	6394	6504	1306	1078
2013	11009	7746	7820	1869	1282
2014	11557	8343	9036	2050	1477
2015	11944	9117	10705	2215	1680
2016	10625	9371	14120	3456	2067
2017	11377	9622	15944	3681	2466
2018	11568	9983	16222	3933	3074
2019	12796	11349	19997	4872	3677
2020	17673	11246	20633	5275	4282

The table provides data on the interest income of selected private sector banks in India—namely ICICI Bank, Axis Bank, HDFC Bank, Kotak Mahindra Bank, and IndusInd Bank—for the period from 2011 to 2020. Interest income, which primarily comes from loans and advances, is a critical indicator of a bank's core earning capacity. The data reflects a consistent upward trend in interest income for all the listed private banks over the decade, suggesting strong growth in their lending operations and customer base.

Among the banks, **HDFC Bank** shows the highest interest income throughout the period, growing steadily from ₹4,675 crores in 2011 to ₹20,633 crores in 2020. This indicates its robust expansion and leadership in the private banking sector. **ICICI Bank** also records substantial growth, starting at ₹7,905 crores in 2011 and reaching ₹17,673 crores by 2020, despite a temporary dip in 2016. **Axis Bank** demonstrates consistent growth from ₹4,438 crores in 2011 to ₹11,246 crores in 2020, showing a stable performance across the years.

Kotak Mahindra Bank, although starting from a lower base of ₹957 crores in 2011, displays rapid growth, climbing to ₹5,275 crores in 2020. This sharp increase reflects Kotak's aggressive expansion and growing credit portfolio. **IndusInd Bank**, which also started from a relatively low base of ₹733 crores in 2011, grew consistently to ₹4,282 crores in 2020, highlighting its increasing presence in the lending market.

In summary, the data clearly indicates that all the selected private sector banks have experienced significant growth in interest income over the 10-year period. This trend reflects their expanding loan books, improved financial performance, and growing contribution to the Indian banking sector. The consistent increase also underlines the rising demand for credit and the increasing role of private banks in fulfilling this demand.

PRIVATE BANKS (NON INTEREST INCOME)

YEARS	ICICI BANK	AXIS BANK	HDFC BANK	KOTAK M. BANK	INDUSLAND BANK
2011	6647	4632	4335	633	713
2012	7502	5420	5243	977	1011
2013	8345	6551	6852	1160	1362
2014	10427	7405	7919	1399	1890

2015	12176	8365	8996	2028	2403
2016	15323	9371	10751	2612	3296
2017	19504	11967	12296	3477	4171
2018	17419	10967	15222	4052	4750
2019	14512	13130	17625	4604	5646
2020	16448	15536	23260	5372	6951

The table presents the non-interest income of selected private sector banks in India—ICICI Bank, Axis Bank, HDFC Bank, Kotak Mahindra Bank, and IndusInd Bank—over the ten-year period from 2011 to 2020. Non-interest income refers to earnings generated from sources other than interest on loans, such as service charges, commissions, trading income, and other financial services. The data shows a clear and steady upward trend for all banks, indicating a growing emphasis on diversified revenue streams beyond traditional lending.

ICICI Bank demonstrates consistent growth in non-interest income, starting at ₹6,647 crores in 2011 and reaching ₹16,448 crores in 2020, with notable jumps in the years 2016 and 2017. **Axis Bank** also shows a steady increase from ₹4,632 crores in 2011 to ₹15,536 crores in 2020, reflecting its strengthening performance in fee-based services. **HDFC Bank**, while beginning with ₹4,335 crores in 2011, records significant growth year after year, eventually reporting the highest non-interest income of ₹23,260 crores in 2020 among the listed banks, highlighting its leadership in expanding non-core banking revenues.

Kotak Mahindra Bank, which started at a modest ₹633 crores in 2011, records rapid and consistent growth, reaching ₹5,372 crores in 2020. This reflects its strategic expansion and increasing reliance on non-lending income. **IndusInd Bank** also shows substantial improvement, increasing from ₹713 crores in 2011 to ₹6,951 crores in 2020, with a steady upward trajectory each year.

In summary, the data reveals that private sector banks in India have been successful in enhancing their non-interest income over the last decade. This trend underscores their efforts to reduce dependence on interest income and focus on profitability through diversified banking and financial services. The increase in non-interest income suggests improved customer engagement, innovation in product offerings, and strong fee-based business models across the private banking sector.

11. NEEDS OF THIS STUDY :

The Indian banking sector plays a critical role in mobilizing financial resources and supporting economic growth. The announcement of demonetization on **November 8, 2016**, by the Government of India—where ₹500 and ₹1,000 currency notes were withdrawn from circulation—had a profound and immediate impact on the functioning of banks, especially with respect to their income patterns. This sudden policy shift altered the flow of currency in the economy, increased banking transactions, and shifted deposit patterns, making it essential to evaluate its effect on banks' revenue streams.

This study focuses on assessing the **impact of demonetization on both fund-based and non-fund-based income** of selected public and private sector banks in India. **Fund-based income**, mainly derived from interest on loans and advances, and **non-fund-based income**, which includes fees, commissions, and service charges, are two key sources of revenue for banks. A comparative analysis between public and private sector banks is essential to understand how different categories of banks adapted to this major policy reform, especially considering their varied customer bases, operational models, and digital infrastructure.

The **need for this study arises** from the significant structural and operational changes that followed demonetization. It aims to explore whether demonetization had a positive or negative impact on bank earnings, whether it influenced income diversification, and how banks adjusted their strategies in response. This study is particularly relevant for policymakers, financial institutions, economists, and researchers who seek to evaluate the long-term implications of demonetization on the financial sector and make informed decisions for future reforms.

12. CONCUSION :

The demonetization move of 2016 had a profound and multifaceted impact on the Indian banking sector. The study reveals that both public and private sector banks experienced noticeable shifts in their income patterns, though the nature and magnitude of these changes varied.

Fund-based income for most banks, particularly public sector banks, initially saw an upsurge due to the massive influx of deposits. This led to improved liquidity and a temporary increase in interest-earning assets. However, over time, lower interest rates and reduced credit offtake neutralized the initial benefits.

Non-fund-based income also witnessed significant changes. Private sector banks, with their more diversified service portfolios and stronger digital infrastructure, were better positioned to capitalize on increased transaction volumes, digital banking charges, and service fees. Public sector banks, while showing growth, lagged behind in leveraging non-fund opportunities to the same extent.

Overall, **private sector banks adapted more efficiently**, benefiting from their agility and technological readiness, while **public sector banks faced operational and structural challenges** in responding to the sudden changes in the financial ecosystem.

In conclusion, demonetization acted as a **catalyst for transformation** in the banking sector. It highlighted the need for **diversification of income sources**, **investment in digital infrastructure**, and **strategic agility**—especially for public sector banks—to remain competitive in a rapidly evolving financial environment.

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