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the abdominal organs and the stress reducing effects of Pranakarsana pranayama. Due to acute or chronic inflammation liver produces acute phase proteins which is the main contributor of CRP.

Conclusion: The major findings were decreased level of erythrocyte sedimentation rate with improvement in hemoglobin percentage and increased value of forced vital capacity.

On the basis of obtained result it can be concluded that Pragyayoga and Pranakarsana pranayama have an effect on selected physiological parameters.

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A STUDY ON CUSTOMER'S AWARENESS ON GREEN BANKING INITIATIVES IN PUBLIC SECTORS AND PRIVATE SECTORS BANKS WITH SPECIAL REFERENCE TO SHAHJAHANPUR DISTRICT

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ABSTRACT

This research paper deals with effect of paperless banking and the measures taken by bank to promote it. It also clarifies the impact of green banking over customer of different age group. Paperless banking not only save paper but it also contributes to reduce global warming. Through it transactions of money become quite easier and fast. Many value added services are now provided along with the core banking services. This paper has made an attempt to highlight the major benefits, confronting challenges, strategic aspects of Green Banking. It has also presented the status of Indian banks as far as Green Banking adoption is concerned. **Keywords:** Green banking, Global warming, Eco-friendly, Banking, Investment.

INTRODUCTION

Green Banking is like a normal banking system, which considers all the social and environmental factors, with a common aim to protect the environment and conserve all the renewable and non renewable natural resources. The research can say that green banking is paper less banking, without using paper work in public and private sectors banks such a manner to deposit and withdraw money not using of paper by using online net banking, online money

transfer, check online accounts, E statement, paying bills online instead on paper billing system. Green banking refers to highly eco friendly system. The purpose of green banking perform E banking with an additional aim to aware customers towards paper less banking system and taking care of earth's ecology, environment, and natural resources including biodiversity.

Green banking is making technological improvements, operational improvements and changing client habits in the banking sector. It means to promote environmental friendly practices and to reduce the carbon footprint from banking operations. It is a smart and proactive way of thinking with a vision of future sustainability. Banking activities are not physically related to the environment, but the external impact of their customer activities is substantial. Banks should promote those products, process and technology which substantially reduce the carbon footprint from the environment. A bank is a financial institution and a financial intermediary that accepts deposits and channels those deposit into lending activities.

Methods in Green Banking

I. Go Online: Online banking is a developing concept; it helps in conservation of natural resources. It saves paper, energy and expenditure of natural resources. It also help customers to save money by avoiding late payments and also save their time.

II. Use Of Green Cheaking Account: Customers can check their accounts on ATM. They can avail services including online payment, debit cards and online statements.

III. Use of Green Credit Card: Some of banks use green credit cards; by using it the banks will donate funds to an environment friendly non-profit organization.

IV. Saving of Paper: Banks should purchase recycled paper products with highest post-customer waste content. This includes monthly statements, ATM receipts, annual reports, envelopes etc.

V. Mobile Banking: By using it customer can check balances, transfer funds or pay bills from the phone. It also help to save time and energy of the customers.

VI. Direct Deposit: Most employers will give employees the option to receive their paycheck electronically. It saves time, saves paper and lots of paper work.

VII. Online Banking: It means customers can perform most of their banking related functions without visiting the banks personally. For this customer must possess an internet banking ID, a password provided by the bank in which customer has an account. Online banking includes use of credit cards, debit cards, online bill payment and electronic fund transfer.

Review of Literature

MS Neetu Sharma MS Sharika k Dr. R Gopal A study of customers awareness on green banking trends in Selected public and private sectors banks with special reference to Mumbai "The study concludes the accounts holders and others customers awareness towards green banking. The Banking Influences the economic growth and development in terms of both quality and quantity there by changing the nature of economic growth. Banking sectors is one of the major sources of financing investment for commercial projects which is one of the most important economic activities for Economic growth in Mumbai"

"Demographic Inequalities in using E-Banking services A study of Chandigarh" Rajiv Khosla and Parul Munjal, 2013. "The study indicated that one of the whole, goods scopes exist for all the banks to popularize their value added services, particularly in the rural areas. Those banks which will be successful in creating customers by offering innovative and advance services a head of their competitors will reap more benefits. That is why, it is recommended that bank should be target their promotional activities towards literate, young and resourceful brigade who possess a rich poten-

tial to use e-banking services for long as can be generalized from this study.”

Amitabh Mishra, B R Kumar Dharam Bir Singh, 2013 “A study of gap in services quality at a leading private sectors commercial banks in Greater Noida” “The study concludes that accounts holders were relatively more dissatisfied with the services quality dimension, ‘assurance’ with a high weight gap score of 0.21, followed by reliability, responsiveness, empathy and tangibles and weight gap score 0.20, 0.21, 0.08 and 0.05, respectively. Such a study is useful in determining the weak areas of bank’s services where immediate steps are necessary. If such deficiencies are ignored, it may lead to loss of reputation”

The Role Of Green Banking in Sustainable Growth, 2012 “India’s growth account and obligation to cut cards can be created by banks in the form of small carbon intensity by 20-25 percent from 2005 levels by charitable donation as a percentage of on-line banking 2020 provides tremendous opportunities for Indian activity to help the environment banks from funding sustainable projects to offering innovative products and services in the area of green. Initially, these commitments to environmental and social guidelines will cause a huge financial burden for Indian banks. For effective banking, the RBI and the Indian government should play a proactive role and formulate a green policy. The survival of the banking industry is inversely proportional to the level of global warming. Therefore, for sustainable banking, Indian bank should adopt green banking as a business model without any additional postponement”

Mr. Nigamananda Bishwas, 2011 “The banking sectors influences the economic growth, development and performance, there by changing the nature of economic growth. Banking sectors is one of the major sources of financing investment for commercial projects which is one of the most important economic activities for economic growth. Therefore, banking sectors can

play a crucial role in promoting environmentally sustainable and socially responsible investment.”

Research Gap

After going through the review of literature, the researcher found studies on the current topic with different areas, different methodology and different time period but did not find much studies on customer awareness on green banking initiatives in public and private sector banks. Therefore it seems a requirement of empirical study on the current topic.

Objectives of study

- (1) To create awareness about green banking among the general public and consumer and bank employees.
- (2) To check the awareness of green banking among bank employees associates and general public.
- (3) To identify step necessary to adapt green banking.

Green Banking Initiatives by banks and its awareness among their customers:

Green Banking Initiatives	Aware	Not Aware	Total
Communication through press	70%	30%	100%
Bank environmental policy	10%	90%	100%
Concession on energy savings	100%	0%	100%
Solar ATMs	94%	6%	100%
Reduced wastage of paper and energy through net banking	6%	94%	100%
Online bill payment	100%	0%	100%
Debit and credit cards	100%	0%	100%
Use of green banking such as green loans, paper less	100%	0%	100%

From the above data we can see that green initiatives like communication through press, bank environmental policy, concession on energy savings, solar ATMs, few green banking initiative that are still not introduce by the perspective banks according to respondents. The 70% are aware to green loans ,10% are not aware green loans 100% favour to Reduced wastage of paper and energy through net banking ,94% are aware and use Online bill payment, debit and credit cards 6% are not aware for this and 100% educated person are use some part of green banking such as green loans, paper less

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Online Teaching and Learning: Be Boon or Bane A study of A & N Islands

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When unexpected and unforeseen things like COVID-19 turned our world upside down and forced us to change the way we live, work, play, entertain and socialize the way we learn too. The changes witnessed by the threat of COVID-19 are so immense and nobody knows when we are going to have vaccine to wipe out this clandestine virus attack on human existence. Indeed the COVID-19 pandemic necessitated closure of schools, colleges and universities across in India since mid-March 2020. Because of this deadly virus the worst affected are students and they suddenly found themselves forced to do away from physical classroom and use technology as the medium of learning. The physical classes have moved online, therefore the sudden shift of physical classroom to virtual mode comes with several challenges.

In a report issued on April 21, 2020, UNESCO, the multi-dimensional agency highlighted and noted that around 82.6 crore students kept out of the classroom by the COVID-19 pandemic, do not have access to a household computer and 70.6 crores have no internet at home, at a time when digitally based distance learning is used to ensure educational continuity in the vast majority of countries. In a country like India where access to the internet is pitifully low, this new education model may fall miserably hence the Internet comes out to be the biggest challenge of e-learning. GOI has