

Steps taken by banks in attaining the United Nation's Sustainable Development Goals (SDGs): A Descriptive Study on Selected Private Sector Banks of Vadodara.

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1. Introduction

Sustainable Development Goals (SDGs) are a set of 17 interlinked goals established by the United Nations in 2015 as part of its 2030 Agenda for Sustainable Development. These goals aim to address some of the world's most pressing economic, social, and environmental challenges and to achieve sustainable development. They provide a blueprint for sustainable development by setting targets to be achieved by 2030. These goals recognize that economic growth should be inclusive and sustainable. Achieving these goals requires collective action from governments, civil society organizations, businesses, and individuals around the world.

Banks play a crucial role in achieving the Sustainable Development Goals (SDGs) by providing financial resources and expertise to support sustainable development. Banks have implemented various initiatives to achieve the SDGs, including investing in renewable energy projects, promoting responsible lending practices, and supporting microfinance institutions. Many banks have also developed sustainability strategies that integrate environmental, social and governance considerations into their business operations. These initiatives are aimed at reducing poverty, promoting economic growth, protecting the environment and fostering social inclusion. By taking these measures banks can contribute significantly towards achieving the SDGs while also improving their own business performance by mitigating risks associated with climate change and other sustainability challenges.

The 17 SDGs are:

1. No Poverty: End poverty in all its forms everywhere
2. Zero Hunger: End hunger, achieve food security and improved nutrition, and promote sustainable agriculture
3. Good Health and Well-being: Ensure healthy lives and promote well-being for all at all ages
4. Quality Education: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
5. Gender Equality: Achieve gender equality and empower all women and girls
6. Clean Water and Sanitation: Ensure availability and sustainable management of water and sanitation for all

7. Affordable and Clean Energy: Ensure access to affordable, reliable, sustainable, and modern energy for all
8. Decent Work and Economic Growth: Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all
9. Industry, Innovation and Infrastructure: Build resilient infrastructure, promote inclusive and sustainable industrialization, and foster innovation
10. Reduced Inequalities: Reduce inequality within and among countries
11. Sustainable Cities and Communities: Make cities and human settlements inclusive, safe, resilient, and sustainable
12. Responsible Consumption and Production: Ensure sustainable consumption and production patterns
13. Climate Action: Take urgent action to combat climate change and its impacts
14. Life Below Water: Conserve and sustainably use the oceans, seas, and marine resources for sustainable development
15. Life on Land: Protect, restore, and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, halt and reverse land degradation, and halt biodiversity loss
16. Peace, Justice and Strong Institutions: Promote peaceful and inclusive societies for sustainable development, provide access to justice for all, and build effective, accountable, and inclusive institutions at all levels
17. Partnerships for the Goals: Strengthen the means of implementation and revitalize the global partnership for sustainable development

2. Methodology:

Research Design: Descriptive Study

Sources of Data: Secondary sources of data have been utilized consisting of the bank's public documents, Publications made by the United Nations and other published document from various sources.

Population: Private sector banks operating in Vadodara City.

Sample: Axis Bank, ICICI Bank

Objectives of the study:

1. To understand what initiatives are taken by the banks to attain SDGs.
2. To understand how these initiatives are proving useful in attaining these goal.

AXIS Bank

As a financial institution, Axis Bank is committed to promoting sustainable development and supporting the United Nations' Sustainable Development Goals (SDGs). The bank has taken various initiatives to align its business practices with the SDGs, and some of these initiatives are:

1. **Affordable and Clean Energy:** Axis Bank has implemented energy-efficient practices in its branches and offices to reduce energy consumption and promote the use of renewable energy sources.
2. **Climate Action:** The bank has committed to reducing its carbon footprint by promoting sustainable practices and investing in renewable energy projects.
3. **Gender Equality:** Axis Bank has implemented various initiatives to promote gender equality in the workplace and support women entrepreneurs through financial and non-financial assistance.
4. **Good Health and Well-being:** The bank has launched various health and wellness programs for its employees and customers to promote good health and well-being.
5. **Quality Education:** Axis Bank has launched various education initiatives to promote quality education, including scholarships for underprivileged children and digital literacy programs.
6. **Sustainable Cities and Communities:** The bank has launched various initiatives to promote sustainable urban development, including funding for sustainable infrastructure projects and promoting smart cities.
7. **Responsible Consumption and Production:** Axis Bank has implemented various initiatives to promote responsible consumption and production, including reducing paper consumption, promoting electronic transactions, and implementing waste reduction and recycling practices.
8. **Decent Work and Economic Growth:** Axis Bank has implemented various initiatives to promote decent work and economic growth, including promoting financial inclusion, providing employment opportunities, and supporting small and medium-sized enterprises.
9. **Industry, Innovation and Infrastructure:** The bank has launched various initiatives to promote innovation and infrastructure development, including funding for start-ups and supporting innovation and research projects.
10. **Life Below Water:** Axis Bank has implemented various initiatives to promote the conservation of marine resources and protect marine ecosystems.
11. **Life On Land:** The bank has launched various initiatives to promote the conservation of biodiversity and protect natural habitats.

Overall, Axis Bank's efforts towards promoting sustainable development are commendable, and it is working towards creating a positive impact on the environment and society. Axis Bank, India's third largest private sector bank, announced a series of commitments aligned to achieving the Sustainable Development Goals (SDGs), supporting India's commitments under the Paris Agreement. As part of its commitments, the Bank has set a target of incremental lending Rs. 30,000 crore over the next 5 years, under Wholesale Banking towards pertinent sectors included in its Sustainable Financing Framework. Axis Bank has now become the first financial institution in India to have set up a standalone Environmental Social and Governance (ESG) Committee at the Board level, underscoring the Bank's strong intent to adopting ESG as a strategic driver for the organization's plans and performance. The Bank has also established an ESG Steering Committee at the Management level, comprising senior business leaders to champion ESG integration across the organization. The Bank has announced its commitments ahead of the upcoming 2021 United Nations Climate Change Conference (COP26) at Glasgow, UK from 31 October - 12 November, where the Parties are expected

to talk about enhancing their commitments made at COP21 at Paris in 2015. The Bank's commitments include: Incremental financing of Rs. 30,000 Crores under Wholesale Banking to sectors with positive social and environmental outcomes, by FY 2026 Scaling down exposure to carbon-intensive sectors in its Wholesale banking business portfolio Expanding ESG risk coverage in credit appraisal under its ESG Policy for Lending Building and deploying an ESG risk assessment toolkit, with ESG stress testing and ESG scenario analysis, for its Large Corporate, SME and Agribusiness verticals by FY 2023 Making 5% of its retail Two-Wheeler loan portfolio as electric by FY 2024, and offering 0.5% interest waiver on new EV loans, effective immediately Incremental disbursement of Rs. 10,000 crores by FY 2024 under Asha Home Loans for affordable housing, and increasing share of women borrowers Reaching 30% female representation in its workforce by FY 2027, aligned to the Bank's #ComeAsYouAre Diversity Charter Planting 2 million trees by FY 2027 across India towards contributing to creating a carbon sink Achieving carbon neutrality in its business operations Commenting on this announcement, Mr. Rajesh Dahiya, Executive Director, Axis Bank said, "As a financial institution, we are aware of our responsibility towards helping India move on the path of equitable and sustainable economic growth. Over the past two years, we have been working relentlessly on bolstering our holistic strategy, governance, and performance benchmarks around ESG. These commitments are part of our longer term ESG strategy woven around our purpose of 'Banking that leads to a more inclusive and equitable economy, thriving community and a healthier planet'. We would like to think of this as only the beginning and we shall continue to explore scaling and strengthening our commitments over time." Recently, the Bank launched its Sustainable Financing Framework that articulates the Bank's strategy for financing ESG-aligned sectors and defines the project categories that the Bank shall consider to be eligible as 'Sustainable'. The Framework has received a Second Party Opinion from Sustainalytics, thus providing the highest level of confidence on its alignment to global sustainable finance best practices. The Bank has also set up an ESG Working Group towards managing the Bank's obligations and commitments under the Framework. In line with its ESG strategy, Axis Bank has successfully raised India's first Sustainable USD AT1 notes of \$ 600 million in the overseas markets on September 1, 2021. With this issuance, India is now only the second jurisdiction in Asia with an ESG AT1 issuance. The offering witnessed an overwhelming response from the investors, especially high- quality real money investors, with the order book being 3.8 times oversubscribed ahead of the Final Pricing Guidance announcement. Global investors, with their participation in this marquee transaction, have demonstrated confidence in the Bank's ability to positively impact India's socio-economic and environmental landscape. Further, extending the reach and impact of its wider ESG aligned commitments, the Bank recently announced #ComeAsYouAre, - a charter of policies and practices that embrace diversity, equity and inclusion within the organization and for its customers. With these initiatives, Axis Bank became one of the first companies in the country to announce such a wide variety of inclusive steps for the LGBTQIA+ community. Since the onset of the COVID-19 pandemic, the Bank has been working closely towards supporting its employees, customers, business partners, communities and government agencies towards fighting and emerging from the pandemic. It was amongst the first banks to put in place a Crisis and Emergency Response Team (CERT), which enabled the Bank to continue fulfilling its commitments to its stakeholders throughout the pandemic. Over the years, Axis Bank has been recognized at various platforms for its ESG-aligned performance and impact. The Bank has been on the prestigious FTSE4Good Indices by FTSE Russell for five consecutive years since 2016 and is

among the top 10 constituents of the S&P BSE 100 ESG Index and the MSCI India ESG Leaders Index, and is a constituent of the NIFTY100 ESG Sector Leaders Index.

ICICI Bank

ICICI Bank, one of the largest private sector banks in India, has been actively working towards the attainment of sustainable development goals (SDGs). Here are some of the initiatives taken by ICICI Bank towards achieving the SDGs:

Financial Inclusion: ICICI Bank has been striving to increase financial inclusion in the country. The bank has launched various initiatives like digital banking, mobile banking, and self-service banking to ensure that people from all walks of life have access to banking services.

Clean Energy Financing: The bank has made significant strides in promoting clean energy financing. It has set a target of financing renewable energy projects worth Rs. 10,000 crore by 2023. The bank also offers loans to individuals and companies for installing rooftop solar panels and other renewable energy projects.

Education and Skill Development: ICICI Bank has launched several initiatives to promote education and skill development. The bank has tied up with various institutions to offer skill development courses and vocational training programs to students and unemployed youth. It has also launched a program called 'ICICI Academy for Skills' that offers training in various vocational skills.

Women Empowerment: ICICI Bank has taken several initiatives to empower women. It has launched various schemes for women entrepreneurs, including loans for women-owned businesses and special banking facilities. The bank also offers skill development programs for women to enhance their employability.

Sustainable Agriculture: ICICI Bank has been working towards promoting sustainable agriculture in the country. The bank offers loans to farmers for purchasing equipment and other inputs required for sustainable farming practices. It has also tied up with several agri-tech companies to promote the use of technology in agriculture.

Green Bonds: ICICI Bank has issued green bonds to finance projects that have a positive impact on the environment. The bank has raised over \$500 million through green bonds to fund various projects related to renewable energy, clean transportation, and sustainable water management.

Overall, ICICI Bank has been making significant efforts towards achieving the SDGs. The bank's initiatives in areas like financial inclusion, clean energy financing, education, women empowerment, sustainable agriculture, and green bonds are helping to create a sustainable future for all.

Details of Programs undertaken towards SDGs

Sr No	Goal	Axis Bank	ICICI Bank
1	No Poverty	Coverage of national social security schemes under Axis Sahyog programme 12.8 lakhs savings accounts under PMJDY 9.9 lakhs+ borrowers under MUDRA Scheme 47 Building rural resilience under ABF's Sustainable Livelihoods Programme 12.8 lakhs savings accounts under	Through its Rural Livelihood Programme, ICICI Academy for Skills, and ICICI Rural Self Employment Training Institutes, ICICI Foundation has been implementing skill development projects. (RSETIs). 765,166 persons had been trained overall

		PMJDY 9.9 lakhs+ borrowers under MUDRA Scheme 47 Building rural resilience under ABF's Sustainable Livelihoods Programme 1.03 million households reached under ABF's Mission 2 Million Across 12,436 villages where ABF is active	through these three programmes as of March 31, 2022. The projects of the ICICI Foundation include, among others, waste management, revitalization of water bodies, and renewable energy. Up through March 31, 2022, this initiative had provided 447,619 beneficiaries in 3,756 villages with sustainable means of subsistence. There were 418,874 women among them.
2	Zero Hunger		
3	Good Health and Well-being	Strengthening India's Healthcare Infrastructure through SAMRIDH Healthcare Blended Finance 150 Million to SAMRIDH Healthcare Blended Finance to Strengthen India's Healthcare Infrastructure	CICI Foundation collaborated with a number of hospitals to provide beds, ventilators, oxygen plants, ambulances, and other critical medical supplies. Among other steps, ICICI Bank held a vaccination program for its employees and their families to ensure their health.
4	Quality Education	Axis DilSe Programme in Manipur 300+ students 81 Axis Bank Scholarship Programme at Ashoka University 10 women Axis Bank Scholars Museum of Solutions for children at Mumbai Under construction, scheduled to open in FY 23 Axis Bank Scholarship Programme at Plaksha University 16 Axis Bank Scholars 2 CSR programme in Financial Literacy and Financial Inclusion under Axis Sahyog 13.7 lakhs+ participants reached 82 Retail Loans in Education sector ~23,000 customers	Through its Rural Livelihood Programme, ICICI Academy for Skills, and ICICI Rural Self Employment Training Institutes, ICICI Foundation has been implementing skill development projects. (RSETIs). 765,166 persons had been trained overall through these three programmes as of March 31, 2022. There were 418,874 women among them.
5	Gender Equality	Women-led SHGs under Axis Sahyog Microfinance Programme 18.7 lakhs+ women borrowers 47 Diversity, Equity, and Inclusion at Axis Bank Axis Women in Motion programme	Through its Rural Livelihood Programme, ICICI Academy for Skills, and ICICI Rural Self Employment Training Institutes, ICICI Foundation has been

		We Lead initiative D, E & I Policy launched ComeAsYouAre Charter Launched. POSH Policy and governance mechanisms Mandatory, Bank-wide POSH training in place	implementing skill development projects. (RSETIs). 765,166 persons had been trained overall through these three programmes as of March 31, 2022. There were 418,874 women among them.
6	Clean Water and Sanitation	Axis Bank has implemented water conservation measures in its operations, including rainwater harvesting and water recycling	The projects of the ICICI Foundation include, among others, waste management, revitalization of water bodies, and renewable energy. Up through March 31, 2022, this initiative had provided 447,619 beneficiaries in 3,756 villages with sustainable means of subsistence. ICICI Bank has committed to sourcing 100% of its electricity requirements from renewable sources by 2023. ICICI Bank puts in constant efforts to minimizing water use, trash production, energy use, greenhouse gas emissions, and paper use for the benefit of our stakeholders and the neighborhood..
7	Affordable and Clean Energy	Solar power generation and renewable energy procurement at branches and offices 7.05 MW in-house solar capacity Wholesale Lending and financing Portfolio in renewable energy ~₹12,255 crores green corporate lending portfolio 49 Internal energy efficiency initiatives ~ 9745 tCO ₂ e emission avoided Axis Bank has set a target of sourcing 50% of its electricity requirements from renewable sources by 2025.	Where appropriate, the credit assessment uses a Social and Environmental Management Framework (SEMF), which incorporates an evaluation of Environmental and Social Risk Assessment into the overall credit appraisal. ICICI Bank has committed to sourcing 100% of its electricity requirements from renewable sources by 2023. ICICI Bank puts in constant efforts to minimizing water use, trash production, energy use, greenhouse gas emissions, and paper use for the

			benefit of our stakeholders and the neighborhood. The Bank now has 126 green branches and offices overall after as many as 114 of its branches and offices received Indian Green Building Council (IGBC) certification. In order to switch over to renewable energy during the fiscal year 2022, the Bank erected 260 kWp of solar power capacity at its facilities, bringing the total on-site solar power capacity to 3,174 kWp.
8	Decent Work and Economic Growth	Skill development interventions under Sustainable Livelihoods Programme by ABF ~38,000 Youth Trained ~14,000 PwDs Trained	Through its Rural Livelihood Programme, ICICI Academy for Skills, and ICICI Rural Self Employment Training Institutes, ICICI Foundation has been implementing skill development projects. (RSETIs). 765,166 persons had been trained overall through these three programmes as of March 31, 2022. There were 418,874 women among them.
9	Industry, Innovation & Infrastructure	Lending and financing to greener infrastructure, including mass transport and green buildings ~₹12,255 green corporate lending portfolio	The Bank now has 126 green branches and offices overall after as many as 114 of its branches and offices received Indian Green Building Council (IGBC) certification. In order to switch over to renewable energy during the fiscal year 2022, the Bank erected 260 kWp of solar power capacity at its facilities, bringing the total on-site solar power capacity to 3,174 kWp. Where appropriate, the credit assessment uses a Social and Environmental Management Framework (SEMF), which incorporates an evaluation of Environmental and Social Risk

			Assessment into the overall credit appraisal.
10	Reduced Inequalities	Axis Bank has launched initiatives to promote financial inclusion, including a program called 'Axis Sahyog' to provide financial services to underserved communities. Axis Sahyog Microfinance programme ~3.6 lakhs new ₹3,074 crores disbursed	ICICI Bank has taken initiatives to promote financial inclusion, including launching mobile banking services and promoting cashless transactions.
11	Sustainable Cities and Communities	Lending to the affordable housing sector by Axis Bank ~69,000 customers, with outstanding portfolio of ~₹7,800 crores 48 & 49 Urban Development partnerships under Government Coverage Pan-India mandates under Aadhar-enabled services, Smart-Cities Mission, Government e-Marketplace, FDMS Lending to Mass Rapid Transport and green buildings under sustainable portfolio ~₹12,255 crores green corporate lending portfolio	ICICI Bank has launched a program called 'Sustainable Livelihood Initiative' to promote sustainable agriculture practices among farmers
12	Responsible Consumption and Production	Promoting sustainable agricultural practices, watershed development and soil conservation under ABF's Sustainable Livelihoods programme Management of natural resources among rural communities Waste management initiatives in Axis Bank offices 31.29 tonnes of wet and dry waste processed from 13 large offices across India 83.12 tonnes of e-waste responsibly disposed	
13	Climate Action	Lending and financing to Renewable energy sectors under sustainable finance portfolio ₹ 12,255 green corporate lending portfolio 49 Climate resilience interventions under Sustainable Livelihoods programme by ABF Watershed management Conservation and regeneration of natural resources	

14	Life Below Water		
15	Life on Land	Interventions under Rural Livelihoods by ABFs BOOSTING ACCESS TO NATURAL RESOURCES Developing rural economies Ensuring long-term impact Empowering future generations	ICICI Bank also sanctions grants for projects on renewable energy, rainwater harvesting, organic farming, along with other water conservation initiatives, etc. reducing water use, trash production, energy use, greenhouse gas emissions, and paper use for the benefit of our stakeholders and the neighborhood. The projects of the ICICI Foundation include, among others, waste management, revitalization of water bodies, and renewable energy. Up through March 31, 2022, this initiative had provided 447,619 beneficiaries in 3,756 villages with sustainable means of subsistence.
16	Peace, Justice and Strong Institutions		
17	Partnerships for the Goals		

3. FINDINGS

1. Both the banks are significantly paying attention towards the attainment of the SDGs.
2. The banks have formulated committees to diligently look into the matters concerning the SDGs.
3. The numbers show that the banks have done a commendable work in education, energy, sustainability, gender equality, natural resource conservation, sanitation, health and livelihood.
4. Banks have taken serious steps towards attainment of SDGs by launching programmes as well as setting up institutions and institutional frameworks.
5. The banks still need to work towards establishing partnership with like institutions for further significant work. Banks can collaborate with other stakeholders, including governments, non-governmental organizations, and other financial institutions, to leverage their collective resources and expertise to achieve SDGs.
6. SDG 16 requires attention.
7. Banks need to find innovative ways how they can contribute towards eradication of hunger.
8. Digital practices adopted by banks can help to move towards a paperless economy and save environment.

9. Energy efficient workplace and moving to solar energy will definitely lead us towards sustainable development.
10. Banks still need to find out how they contribute towards addressing the zero hunger goal.

4. Conclusion

Thus here we can conclude that these two banks are significantly working toward the attainment of Agenda 2030 of the Sustainable Development Goals. Through such individual institutional efforts we can very well achieve the global objective and can make the planet a better place.

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