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## GREEN BANKING: PERCEPTION AND WILLINGNESS OF CUSTOMER TO ADAPT GREEN BANKING

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### ABSTRACT

Green banking is a revolutionary concept in banking industry in 2002. This concept came into picture for sustainable environment which will not only impact the environment, but also, to the economy. This includes promoting environmental friendly banking services. The research work includes the cause and effect relationship between the perceptions of the customers towards the usage of Green banking. So, we are using the explanatory research. We have formed the questionnaire and were filled by 50 sample size. There are few hypotheses which we will presume in this research work like:

H0: More qualified people are more aware of internet banking practices

H1: Qualification has no impact on awareness of internet banking practices

H0: More qualified people are more aware of internet banking practices

H1: Qualification has no impact on awareness of internet banking practices

H0: People who earn more, are more prone to use internet banking

H1: Income has no impact on usage of internet banking

**KEYWORDS:** Green Banking, Perception, Customers, Internet Banking

### Article History

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### INTRODUCTION

Green banking is at transitional stage. Green banking is the necessity of today's competitive world globally. Banks operate in business environment internationally with the help of information technology (IT). With the adoption of IT, Indian Banking Industry has developed tremendously with innovation. The concept of Green banking goes hand in hand with E-Banking.

As a customer, we can use E banking facilities (products and services) through our mobiles, laptop while sitting anywhere with the help of internet. With the evolution of E banking, the barrier of branch banking is broken down.



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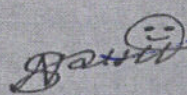
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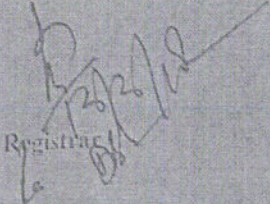
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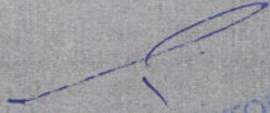
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The aim of the research paper is to demonstrate those factors which are responsible for the sales misconduct in Retail banking services across the world and try to find out the determinants which majority affect the Indian Retail banking industry. We also try to find out whether the sales approach leads to malpractices in sales or not and how does it affect the different categories of the customers.

Primary data has been collected from the bank account holders having account in various private and public sector banks operating in India.

We have come out with finding that sales misconduct is majorly affected by misrepresentation of facts, complexity of

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## Liquidity Analysis to Ascertain Short-Term Solvency- A Case Study of Ntpc

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### Abstract

Liquidity is a pre-requisite for the survival of a firm. Liquidity management is thus a crucial and wide aspect of evaluating the financial performance of the corporate entity. The present case analyzes the liquidity of the NTPC from the period 2007-08 to 2016-17. In depth analysis is done over the liquidity position of the company and the results of the study reflecting the gross working capital is declining as well as net working capital has started negative at NTPC.

Keywords: liquidity, working capital, current ratio, quick ratio, super quick ratio

### 1. Introduction

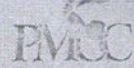
NTPC was incorporated in 1975 and growing with a vision to "To be the world's leading Power Company, energizing India's growth". The company enjoys Government of India Navratana status, which provides it strategic and

operational autonomy to make independent investment decision without the Govt approval. To realize its vision the company continuously working towards its mission that states to provides reliable power and related solutions in an economical, efficient and environment friendly manner, driven by innovation and agility. The core values of company consists of integrity, focus over customer, organizational pride, mutual respect and trust, innovational and leadership, total quality and safety. To maintain and improve the financial soundness of NTPC the company makes prudent management of the financial resources. The company makes the cautious management of deployed funds and leveraging opportunities in domestic and international financial markets. It helps the company to continuously strive to reduce the



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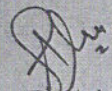
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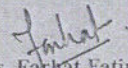
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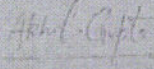
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