Appendices
Appendix A
Appendix A: Questionnaire A

Green Banking Questionnaire

We are conducting a survey on the customer Awareness, perception, Issues and challenges towards Green Banking, your thoughts are valuable for us and shall be kept confidential and secret.

General Information:
Name:
Age:
Family Income: 2 lac–3 lac 3 lac- 4 lac 4 lac – 5 lac 5 lac and above
Please Tick (√ ) the appropriate

Q1. Do you have an account in any of the below private or public sector bank?

<table>
<thead>
<tr>
<th>ICICI BANK</th>
<th>AXIS BANK</th>
<th>HDFC BANK</th>
<th>PNB BANK</th>
<th>SBI</th>
<th>BOB</th>
</tr>
</thead>
</table>

Q2. Are you aware of Green Banking practices? Yes / No
If yes, from what sources have you heard of it?

<table>
<thead>
<tr>
<th>TV Programs</th>
<th>Internet</th>
<th>Newspapers</th>
<th>Bank Branches</th>
<th>Magazines</th>
<th>Others</th>
</tr>
</thead>
</table>

Q3. In your views, any or some of the below mentioned banks follow Green Banking?

<table>
<thead>
<tr>
<th>ICICI BANK</th>
<th>AXIS BANK</th>
<th>HDFC BANK</th>
<th>PNB BANK</th>
<th>SBI</th>
<th>BOB</th>
</tr>
</thead>
</table>

Q4. Do you think these banks are doing their bit towards Green Banking?

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Strongly disagree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Neutral</th>
</tr>
</thead>
</table>

Q5. Green Banking Applications plays a major role in saving the environment?

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Strongly disagree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Neutral</th>
</tr>
</thead>
</table>

Q6. Are you aware of green banking applications?

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Strongly disagree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Neutral</th>
</tr>
</thead>
</table>
Q7. Are you using any of the following green banking applications?

1. Online Banking
   - Strongly agree
   - Strongly disagree
   - Agree
   - Disagree
   - Neutral

2. ATM
   - Strongly agree
   - Strongly disagree
   - Agree
   - Disagree
   - Neutral

3. Green Credit Cards
   - Strongly agree
   - Strongly disagree
   - Agree
   - Disagree
   - Neutral

4. Green loans.
   - Strongly agree
   - Strongly disagree
   - Agree
   - Disagree
   - Neutral

Q8. The following Green Banking applications are very user friendly and save environment as well?

*Online Banking
   - Strongly agree
   - Strongly disagree
   - Agree
   - Disagree
   - Neutral

*Solar powered ATMs
   - Strongly agree
   - Strongly disagree
   - Agree
   - Disagree
   - Neutral

*Green Credit Cards
   - Strongly agree
   - Strongly disagree
   - Agree
   - Disagree
   - Neutral

*Green Checking Accounts
   - Strongly agree
   - Strongly disagree
   - Agree
   - Disagree
   - Neutral

*Green Loans
   - Strongly agree
   - Strongly disagree
   - Agree
   - Disagree
   - Neutral

Q9. Are banks giving you enough information or promoting Green Banking whenever you visit your bank branch? Yes / No

- if Yes, then through
  - Pamphlets
  - Cell phone messages
  - Door-to-door info

Q10. In your views, what are the issues that resist you to adopt green banking habits?

- Unawareness
- Security issue
- Complexity of operation
Q11. Some of the internationally followed practices are given below, tick mark the practices you want to promote in our country?

* Solar powered ATMs

* Green home loan schemes which provide subsidy and interest rates reduction

* 50% waiver in processing fee of cars that use alternate mode of energy like electricity and CNG

* Facility of e-statement registration so that banks may divert funds towards donating books to needy and poor.

* Clean development mechanism (CDM)* related services working on climate change

Q12. As a Customer are you aware of and agree to the following benefits of using Green Banking?

* Reduce the need for expensive branch banks  
  | Strongly agree | Strongly disagree | Agree | Disagree | Neutral |

* Reduced costs from less paper work  
  | Strongly agree | Strongly disagree | Agree | Disagree | Neutral |

* Energy-efficient operational procedures  
  | Strongly agree | Strongly disagree | Agree | Disagree | Neutral |

* Offer green lending and raise money for local environment initiatives  
  | Strongly agree | Strongly disagree | Agree | Disagree | Neutral |

Q13. Are you aware that green credit cardholders can earn rewards or points which can be redeemed for contribution to eco-friendly charitable organizations? Yes / No

If no, would you like to approach these banks and ask for such green credit cards?

Ans: _______________________________________________________________

Q14. If you are/are not aware of Green Banking, how would you like to promote it as a responsible citizen of the country?

Ans: _______________________________________________________________
Q15. Can you suggest any new applications/uses that can support Green Banking?
Ans: _______________________________________________________________

Q16. In your opinion how Green Banking is more effective than regular banking?
Ans: _______________________________________________________________

Suggestions, if any
_________________________________________________________________
Appendix A: Questionnaire B

Green Banking Questionnaire

We are conducting a survey on the customer Awareness, Perception, Issues and Challenges towards Green Banking, your thoughts are valuable for us and kept confidential and secret.

General Information:
Name: ___________________________________________ Age: _______
Designation: Experience:

<table>
<thead>
<tr>
<th>Q.1</th>
<th>Banks are aware of Green Banking practices.</th>
<th>Strongly agree</th>
<th>Strongly disagree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Neutral</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q.2</td>
<td>Green Banking is useful / beneficial for the Banks.</td>
<td>Strongly agree</td>
<td>Strongly disagree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Neutral</td>
</tr>
<tr>
<td>Q.3</td>
<td>Green banking is environmental friendly.</td>
<td>Strongly agree</td>
<td>Strongly disagree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Neutral</td>
</tr>
<tr>
<td>Q.4</td>
<td>Do you think that apart from environmental friendly nature, Green Banking can also reduce cost?</td>
<td>Strongly agree</td>
<td>Strongly disagree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Neutral</td>
</tr>
<tr>
<td>Q.5</td>
<td>Banks takes initiative to educate customers regarding Green Banking</td>
<td>Strongly agree</td>
<td>Strongly disagree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Neutral</td>
</tr>
<tr>
<td>Q.6</td>
<td>Most of the banks are implementing Green Banking</td>
<td>Strongly agree</td>
<td>Strongly disagree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Neutral</td>
</tr>
<tr>
<td>Q.7</td>
<td>To implement Green Banking, Government plays the major role.</td>
<td>Strongly agree</td>
<td>Strongly disagree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Neutral</td>
</tr>
<tr>
<td>Q.8</td>
<td>Do you think that banks should sanction loan to its industrial customers for a project, only when they obtain a NOC (No objection certificate) or</td>
<td>Strongly agree</td>
<td>Strongly disagree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Neutral</td>
</tr>
<tr>
<td>Question</td>
<td>Description</td>
<td>Strongly agree</td>
<td>Strongly disagree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Neutral</td>
</tr>
<tr>
<td>----------</td>
<td>-------------</td>
<td>----------------</td>
<td>-------------------</td>
<td>-------</td>
<td>----------</td>
<td>--------</td>
</tr>
<tr>
<td>Q.9</td>
<td>Green Banking not only replaces the courier services with the scans but also make the bank branches techno-friendly.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q.10</td>
<td>Banks support Green Banking by sensitizing and educating stakeholders in adopting efficient means of energy consumption.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q.11</td>
<td>Banks are actively organizing the awareness campaign to educate stakeholders about the role of Green Banking</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q.12</td>
<td>Employees are sent payrolls and reimbursement cheques electronically to save paper under Green Banking</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q.13</td>
<td>Banks are taking initiatives to attract customers towards the Green Banking products</td>
<td>Strongly agree</td>
<td>Strongly disagree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Neutral</td>
</tr>
<tr>
<td>------</td>
<td>----------------------------------------------------------------------------------</td>
<td>----------------</td>
<td>------------------</td>
<td>-------</td>
<td>----------</td>
<td>---------</td>
</tr>
<tr>
<td>Q.14</td>
<td>Do you think that banks are successful in modifying the behavior of the consumers from the traditional banking to green banking?</td>
<td>Strongly agree</td>
<td>Strongly disagree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Neutral</td>
</tr>
<tr>
<td>Q.15</td>
<td>Do you think that Green banking not only promotes environmental sustainability but also the social responsibility?</td>
<td>Strongly agree</td>
<td>Strongly disagree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Neutral</td>
</tr>
<tr>
<td>Q.16</td>
<td>Do you agree that ‘Green’ implies environment friendly or Eco friendly, Therefore, Green Banking avoids much use of paper and more work through online/electronically?</td>
<td>Strongly agree</td>
<td>Strongly disagree</td>
<td>Agree</td>
<td>Disagree</td>
<td>Neutral</td>
</tr>
<tr>
<td>Q.17</td>
<td>In your views, what percentage of your bank customers use internet/online banking for their transactions?</td>
<td>Below 20</td>
<td>20-40</td>
<td>40-60</td>
<td>60-80</td>
<td>Above 80</td>
</tr>
<tr>
<td>Q.18</td>
<td>Tick, what Green Banking practices are available with your bank.</td>
<td>Online banking</td>
<td>Paperless banking</td>
<td>Green loans</td>
<td>Mobile banking</td>
<td>Eco-friendly bank buildings</td>
</tr>
</tbody>
</table>
Open ended Questions:

Q.19 In your view, what are the major problems to implement Green Banking practices?
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Q.20 Do you think that banks have enough resources to implement Green banking in India? Elaborate.
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Q.21 How your bank educate its customers to use Green Banking practices?
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Q.22 What problems you face while educating your customers regarding Green Banking?
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________