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obtain 'r' value is greater than table 'r' value. So the null hypothesis is rejected. On the basis of obtain 'r' value; we can say that, there is significant correlation between Self-confidence and Adjustment of female Primary Teacher.

Findings

1. There is significant correlation between Self-confidence and Adjustment of Primary Teacher.
2. There is significant correlation between Self-confidence and Adjustment of male Primary Teacher.
3. There is significant correlation between Self-confidence and Adjustment of female Primary Teacher.

Conclusion

The findings of present study shows that the significant correlation between Self-confidence and Adjustment of Primary Teacher. Is observed in case male, female Primary Teacher.

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08

Green Banking : Initiatives By Banks In India

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ABSTRACT

Green banking is an environment friendly concept. It suggests affirmation and growth with sustainability. This paper explains the initiatives taken by various commercial banks in India regarding environment friendly financial practices. It is one of the solutions for sustainability through finance. Excess human interference in the nature has caused increase in global temperature. This is known as "Global Warming". Emission of carbon dioxide through use of fossil fuel especially coal, oil and natural gas is leading to increase global temperature. Key words: Green banking, climate change, global warming, sustainable development.

INTRODUCTION:

Green banking means promoting environment friendly practices and reducing carbon footprints.

It comes in two forms:-

1) The adoption of environmental and social responsibility in banks routine operations through environmental initiatives.

2) The integration of sustainability into banks core business through the incorporation of environmental and social consideration.

This comes in many forms like online banking, local bank supporting green finance etc. It is environment friendly banking. Green bank is a financial institutions or finance authority which use innovative financing techniques and

market development tools in partnership with the private sector to develop clean energy market growth.

Objectives of the Study:

- 1) To know the level of green banking in India
- 2) To know the initiatives taken by various banks for green banking.

Research Methodology:

To find out various measures for environment friendly banking is the basic objective of this study. Secondary data has been used to understand the nature of initiatives taken by various banks. Various annual reports and websites of banks have been used. To collect the data regarding initiatives by SBI, Primary sources have been used. Questionnaire and interview method has adopted for it.

Concept of green banking :

Many developed countries like UK, Australia, Japan and Malaysia have developed national banks supporting and working for clean energy technologies. Green banking is an umbrella concept. It envelopes use of technology, innovative finance techniques and encouragement to reduction of carbon emission through various activities. This is a new concept in developing nations like India. One may think that financial inclusion is an important step for the development but at the same time sustainability is also important.

There are limitations to the government to create funds for ultimate finance through grants, tax credits and other subsidies. That's why private sector especially banks plays important role in it. They can adopt environment friendly conscious business practice. Green banking transactions includes:

- 1) Use of online transactions through internet mobile phones to reduce paper use. Paper use leads to cutting of trees that's why minimum paper use is also an important criterion.

- 2) To use organizational resources with responsibility is an important strategy of such banks.

- 3) Investment in clean energy projects like solar energy etc.

- 4) A green bank can create and securitize portfolios of loans, allowing investors to purchase same portion of the green banks debt on the secondary market.

- 5) Property assessed clean energy loans is also a way to check environmental degradation. e.g. sanctioning loan to the house building project which are encouraging solar energy use and water harvesting practices in their projects.

- 6) Designing non-finance market activities to stimulate clean energy is also important. Green banks can organize training sessions for technology installers and developers to know about various green bank financing options.

- 7) Green banks can also bonds to obtain capital. Public sector banks can do this as it may have the benefit of being tax exempted. Green banking process is through the

- a) Sustainability in Economic dimensions
- b) Sustainability in environmental dimensions.
- c) Sustainability in social dimensions.

These processes will encourage paperless transactions and will motivate customers to use energy efficient products; proper strategy channelizes resources in a proper way leading to sustainability. The role of Indian banks in these practices is also important. Various research regarding green banking shows that financial institutions in India are lagging behind their global counterparts. State Bank of India, India's largest commercial bank took lead in setting high sustainability standards and completed the first step in its "Green Banking". state bank of India is a leader in green banking in India.

Leadership of SBI in Green Banking:

SBI has installed 10 windmills with an aggregate capacity of 15MW in the states of Tamilnadu, Maharashtra and Gujarat. It has planned to install an additional 20MW capacity of windmills in Gujarat. Basic objective of setting windmills are set up with a definite objective of reducing the dependence on the polluting thermal power and not on purely economic or business consideration. The total cost of installation of a windmill of 1.5MW is around 10CR but the operational cost is zero. This project has been started and managed by Suzlon.

SBI also provides finance for organic farming including financing of bio-fertilizers; vermi compost units etc, to prevent degradation of precious cultivable land and pollution of water from the abuse of chemical fertilizers. The bank has rolled out a special initiative to promote solar lighting in all such villages in India. SBI has been extending finance at concessional interest for watershed management and rainwater harvesting activities undertaken by farmers.

Green channel counter of SBI:

The state bank of India had launched "Green Channel counters" (GCC) facility. This is one of the positive steps taken by the bank towards changing the traditional way of paper based banking in a limited way. It is card based. GCC aims at providing SBI customers with a secure way of executing daily banking transactions. There is no need to carry passbook. Only the ATM cum debit card and PIN is needed to identify a customer. SBI won the best customer initiative award for the GCC. SBI as a leader in public sector banking area is playing a guiding role to the other commercial banks in the country.

Green banking initiatives by other banks:

Other private commercial banks and some public sector banks are also active in green banking practices. Creation of sustainable

community and environmentally responsible practices is the main objective behind these initiatives. Following are important feature of green banking initiatives by Indian banks:

1) HDFC has launched customer uses app "Payzapp" as a one click mobile payment solution. It has installed energy efficient equipments. It has reduced the dependency on traditional source of energy.

2) YES bank works as leader in climate finance. YES bank has introduced Green Bonds to finance green infrastructure projects.

3) Axis bank is the third largest private sector bank in India. It encourages its customers to subscribe for e statements and other electronic formats of communication. It encourages tree plantation. Axis banks lends for waste processing, mini hydro, bio mass, solar power, wind power projects etc.

4) IDBI is also lending for solar energy projects, wind energy, biomass and Hydro power energy projects. Bio mass energy project include electricity generated wing of the organic material.

5) ICICI , biggest private commercial bank in India follows corporate social responsibility norms (CSR). Green initiative by ICICI is also a part of social responsibility. Instabanking service, spread of ATM, Green financing are important steps taken by ICICI.

6) Punjab National Bank (PNB), India's second largest public sector financial services bank. PNB has launched solar powered biometric ATM's mobile banking, internet banking. It has launched Android app facilities. PNB is financing for E-rickshaws. It has created employment opportunities for the micro borrowers.

Above examples shows that Indian commercial banks are now becoming aware about environment friendly financial practices. SBI is like a leader showing roadmap for Green Initiatives for public sector banks. Policies of such commercial banks are helping for environmental and social risk management.

Summary:

Green Banking is a sustainable habit. Indian banks are playing an important role to develop this habit through sustainable initiatives. Green loans, green deposits, green bonds, and other financial products encourage people to leave sustainable lifestyle. Use and spread of technology supports various environments friendly Practices. It is also helpful to reduce the cost of financial transactions.

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Impact of e-resources on public libraries

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Abstract-

The e-resources have changed the pattern of information access and used in the library. It demands the fast services from the library authority. In this paper, we are discussing the e-resource son the lite of the public library. The public library is a free and open for all institution, so that management of e-resources is tuff because here funds do not come to the other library. The e-resources need a technical staff, information and communication technology equipment which increases the budget of the public library at every level. As librarians added audiovisual materials to their collections and then electronic materials, they moved from selection as an individual activity to selection as a group activity. This article discusses how electronic resources have impacted the public library practices and how some of the library practice have begun to the change. The traditional bibliography, catalogue, and the reference sources change their pattern of presentation after the use of electronic resources. So that, to the impact of the new library consortia on the local mission, librarianship is rapidly transforming from a paper-based industry focused on ownership of physical items to a virtual industry where future public library roles may change.