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A STUDY ON GREEN FINANCING PATTERN IN THE BANKING SECTOR: ACASE STUDY OF ORGANIC FARMERS IN MANDYA DISTRICT

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ABSTRACT
The Issues related to environment, sustaining the environmental balance and ecological sustainability have become topics for discussion around the world. The industries, corporate, banking, agricultural sectors, government and NGO's as well as consumers have understood the prominence of the environment for the survival of human beings. Banking segment plays an essential role in the economic progression of a country. As the banks are among one of the major sources of financing instrument for commercial projects so they can play a foremost important role in promoting environmental sustainability by funding socially and environmentally responsible green investment projects. The concept of 'Green banking' or 'Organic banking andOrganic farming', are comparatively new. It is a paperless banking, which not only reduces the cost of banking activities but also helps by funding environmentally sustainable projects'. It helps in reducing the use of energy, paper and power. The main objective of this paper is to know about the role of banking in green Investment, credit lending policies and subsidies towards Organic farming, which helps in environmental sustainability. However, we find that there has not been much initiative taken in this regard by the banks in India though they play an active role in India's emerging economy. Therefore, we suggest possible policy measures and initiatives to be taken by banking to promote Organic farming in India.

Keywords: Green banking, Organic farming, Green investment, green credit lending policies, green subsidies, Organic Banking, Environment Sustainability.

INTRODUCTION
Banks are the major economic means influencing the industrial, corporate and agricultural sector for lending and financing the projects. They play an important part in supportinganecological environment. They encourage the economic development and growth of the country. To support global food and ecosystem security, several innovative farming systems have been recognized that better balance multiple sustainability goals. One of the fastest growing and challengingaspectsof these systems is Organic agriculture. Organic agriculture can continue to expand, will possibly be determined by whether it is economically competitive with conventional agriculture. As people are now more worried and aware about the ecological issues, there is need for banks to adopt green strategies into their operations. Currently, in India, the concept of green banking is new but banks are actively looking for the ways to depict themselves as a green bank. Concept of green finance can be regarded as innovative in the field of finance, as the term describes a broad range of funding for environment in favor of technologies, projects,Organic farming, industries or businesses.

About the Green Bank and Banking: The Green is becoming a symbol of eco awareness in the world. According to (IBA) Indian Banks Association "Green Bank is like a normal bank, which considers all the social and environmental / ecological factors with an aim to protect the environment and conserve natural resources". It is also known as Organic bank, ethical bank or sustainable bank. Their persistence is to achieve banking activities but with an additional plan towards taking care of earth's ecology, environment, and natural resources including biodiversity.

The Green banking is creating technological improvements, operational developments and changing client habits in the banking sector. It means to promote environmental friendly green practices and green products to reduce the carbon footprint from banking operations. It is a clever and positive way of thinking with an idea of future sustainability.

(IFC) The financial times and international finance corporation a member of the World Bank Group had launched the Sustainable Finance Awards for the institutions that are integrating social, environmental and corporate governance considerations into their business operations.

Triodos Bank is a bank with a difference, the bank finances only enterprises which add social, environmental and culture value – in fields such as, renewable energy, social housing, complementary health care, fair trade, Organic food and farming and social business (Dash R. N., 2008).

Definitions for Green Financing-Therecent analysis on evaluating green finance identifies the World Bank Group's current initiatives that include green finance tracking, and reviews plans for defining and evaluating green

finance mobilization and ESG risk management integration. The study was informed by a survey across financial institutions on the sectors/ activities, they include in their definition of green finance. The following broad groups were among those prioritized by the respondents are:

• Adaptation (conservation, bio system adaptation)

• Carbon capture and storage

• Energy efficiency (cogeneration, smart grid)

• Environmental protection (pollution control, prevention, and treatment)

• Green buildings • Green products and materials

• Renewable energy (solar, wind, hydro)

• Sustainable land management, (sustainable agriculture, forestry)

• Transport (urban rail/metro, electric, hybrid)

• Waste management (recycling, waste management)

• Water (water efficiency, wastewater treatment).

Based on that survey, the report concludes that green finance definitions feature many similarities, including obvious sectors such as renewable energy and green buildings, green farming as well as differences concerning their particular sectors such as nuclear power, noise abatement, and carbon capture and storage, reflecting the country-specific nature of definitions.

Organic farming: The impact on biodiversity is tremendous and widespread. Organic farming has very less destructive effects on biodiversity. Organic farming of course primarily has certain agricultural production goals, but aims at realizing these goals without harming the environment and by respecting and using biodiversity as a productive tool. Organic farming therefore offers many possibilities for the conservation of biodiversity.

Green investment offers many financial opportunities to Organic farmers thus creating a more viable Organic agricultural sector. Organic agriculture in return provides possible solutions to the following policy failures:

Beneficiaries of 'green investment': Beneficiaries of the green investment incentive measure are people who carry out green projects in the agricultural sector - Organic farmers. The public as a whole pays the cost of implementing green investment, since the decrease in taxes paid decreases the available government budget. The public as a whole benefits from green investment because public goods like the environment and biodiversity get attention and may be better conserved. The public as a whole also pays for green investment. Green investment is quite efficient in economic terms.

The countryside also profits from the introduction of green investment. The possibilities for local employment increase with a viable Organic agricultural sector, since Organic agriculture requires more labor.

Implementation of 'green investment': To get a 'green' loan, a Green Statement is required. TheOrganic farming is based on a 'Skalcertificate' licensing and Organic agricultural production. Organic agriculture is a fully certified production method. Farmers and processors of Organic products are checked by Skal approximately twice a year.The enforcement of the Green investment funds scheme is fairly simple. The role of the banks is dominant because the risk of losing the Green statement is a real threat. These threats make banks very serious in their implementations of tasks. The banks are obliged to report to the Central Bank and to the Treasury. The results of these reports are checked by a special group of experts.

1. Identification of incentive measure

The green investment funds scheme is a government scheme combining a financial measure with investment in sustainable projects. The general public can put their savings or investments into a so-called 'green fund'. The Interest and dividend, derived from this green fund are exempted from income tax. The money in the green funds has been invested in green projects. So, the investors in green projects can get loans at lower rates of interest. The green funds are managed by banks and enable banks to give reduced-interest loans for green projects, e.g. an Organic farm. The rate is usually about 2 per cent less than commercial interest rates.

2.The economic sectors targeted by incentive measure

These are the some of the green investment funds schemes targets the following economic sectors: agriculture, energy supply, processing industry (agricultural non-food products), nature conservation and housing etc. The

green investment funds scheme is not restricted to a particular group of projects, it is important to many sectors, depending on the type of project. The scheme mainly targets water companies, industry and agriculture. Furthermore the Green investment funds scheme targets the banking sector and private individuals.The several kinds of financial support to agriculture are important. Some of these subsidies still favor intensive farming methods

3. Limited financial resources

Since, the Organic agriculture focuses at long term sustainability; it has been quite difficult to invest in Organic agriculture. In the earlier days, economic returns from Organic farming were low. What's more risks were high. A small amount of money for investment was available from banks who considered this sector to be risky with low profits. The Chemical farming was regarded as economically more vigorous and a much more attractive proposition for the banks. The green investment funds scheme may remove these difficulties for Organic farmers.

Sustainable Green Banking: Sustainable bank is a bank concerned with the social and environmental impacts of its investments and loans. It refers to the initiative taken by banks to encourage environment friendly investments, to give lending priority to those industries which have already turned green and thereby help to restore the natural environment. The green practices of banks are the practices adopted by the banks as well as the customers aim to achieve the goal of a low-carbon economy. The green banking strategy is a win-win situation for all participants.

NEED OF THE STUDY

The results of the study will give a reasonable understanding about reasons behind the conversion of Agriculture in Mandya district into Organic and the key issues involved in it. The study will help to address issues of sustainability, economic viability, certification, and marketing of Organic produce. This will throw a light to the existing and required institutional frameworks in the promotion of Organicfarming, and also help researchers and policy makers to think beyond the prevailing situation of agriculture.

The side effects of the modern agricultural technologies foster serious question about it are the overall benefits. The use of compound fertilizers and pesticide pollute the air and water. The environmental sustainability is an important issue and green banking is a step in this regard. Hence, there is a need to study the green banking initiative taken by the banking sectors and also to review the role of banks in green credit lending policies towards Organic farming and environment sustainability.

LITERATURE REVIEW

The section of literature review gives a holistic picture of studies conducted in the field of Green Banking credit lending policies towards Organic farming and in India and abroad.

Rajasree&Hemalatha (2018)[1]: This study was conducted on the financing pattern of Organic farming in Kannur. This study aims at analyzing the main factor which pulls back the younger generation from Organic farming is due to lack of support by way of necessary financing scheme or inadequate knowledge about it. The banks, government and other agencies come forward with more attractive schemes for supporting Organic agriculture. The study found that majority of the farmers in the present study meeting the working capital requirement by using their own savings and part of the fund with the support of co-operative banks. The support of the government by way of special financing schemes is minimal. Thus it is the need of the hour to encourage Organic farmers by providing necessary financial support.

International Finance Corporation (2016)[2]: This study was undertaken on green finance: A bottom-up approach to track existing flows. This paper explains the financial sector needs to be leveraged to shift investments into green projects. The conversion to a net-zero emissions world and sustainable global economy, we need to scale up green finance. The several financial institutions, international initiatives, standard setters and regulatory bodies have developed their own approaches to green finance. They recommend that for banking, existing tracking processes on loans should be improved; while institutional investors need to implement clear decision criteria. To get a full 360° picture of green finance, they need to track 'green' at the level of each project.

[1]Rajasree&Hemalatha (2018) A Study on the Financing Pattern of Organic Farming in Kannur, International Journal of Management Studies, ISSN(Print) 2249-0302 ISSN (Online)2231-2528, Vol.–V, Issue –2(3), Page No.- 84-89.

[2] International Finance Corporation (2016) Green Finance: A bottom-up approach to track existing flows, www.ifc.org.

Malick Kane and Henrique (2016)[1]: The study focused on the financing Organic agriculture in Africa: Mapping the issues, this paper explains the financing issue needs to be better integrated into present and future efforts to encourage the development of OA in the continent. The growing market and a positive evolution of price premiums on Organic produce, recent literature and survey results suggest that OA stakeholders have insufficient access to funding, particularly in strategic areas such as certification, producer organization, research, and the purchase of equipment. Therefore, they recommend that a Limited credit guarantee mechanisms and insufficient capacity of commercial banks to integrate the specificities of Organic agriculture are the major hindrances to the ability of OA stakeholders to finance their activities in Africa. They suggest that a coordinated effort to improve data collection on both the domestic and export value of OA is needed to make a better business case for Organic agriculture.

David & John (2015)[2]: The study discovered the financial competitiveness of Organic agriculture on a global scale by examining the financial performance of Organic and conventional agriculture by conducting a meta-analysis of a global dataset covering 55 crops grown on five continents. From this none of the 44 studies has got government subsidies for Organic or conventional agriculture. The study highlights Organic agriculture was significantly more profitable than conventional agriculture and has room to expand globally. In addition, with its environmental benefits, Organic agriculture can give a larger share in sustainably feeding the world.

Shinogi K.C. (2011)[3]: This study was emphasized on Organic farming in Kerala: An Assessment of Adoption, sustainability and Constraints. This study mainly makes out, the factors behind the Shift to Organic Agriculture in Kerala. Thegrowing concern about the conservation of agro- ecosystem pushed farmers to shift to Organic farming. The results of this research focus onthe financial support from government for Organic farming. From this factors high influencing factors are reduction of environmental pollution, high price, chemical –free safe food, improvement of domestic product market, prompted for group farming. The low influencing factors are financing support from government, Lack of awareness about financial assistance.

Murray E.V. (2006)[4]: Thestudy highlights thatfinancing Organic agriculture: Options & prospects. This paper mainly highlights Organic agriculture is growing from a movement among a small group of elite farmers into a mainstream activity. It is going to throw up several new and unique opportunities for bank lending. The banks need to arrange for developingthe business opportunities. The Organic agriculture will show several new investment opportunities for farmers and thus lending opportunities for banks. This study concludes that financing Organic agriculture is, thus, going to be a challenge for bankers and would be different from financing traditional agriculture. Bankers will increasingly be also called upon to come in and play a role even before financing, in promoting, popularizing and developing cultivation standards and practices.

Bellegem&Beijerman etal. (1997)[5]: This article was focused on green investment funds: Organicfarming, this case study deals with the project to enhance the dissemination of Organic farming in the Netherlands.This paper explains the Green investment funds scheme is a government scheme combining a fiscal measure with investment in sustainable projects. The general public can put their savings into a so-called 'green fund'. The interest and dividend derived from this green fund are exempted from the income tax. This paper suggests that theGreen funds are managed by banks enables the banks to give reduced-interest loans for green projects, e.g. an Organic farm.

OBJECTIVES OF THE STUDY

1. To highlight the theoretical background of Green banking finance in General.

2. To conceptualize the demographical profile of Organic farmers in Mandya District.

3. To assess the possible perspectiveof'The Land-holding pattern ofOrganic farmers' in Mandya district.

[1]Malick Kane and Henrique (2016) Financing Organic agriculture in Africa: Mapping the issues, United nations Conference on trade and development (UNCTAD), Page no-1-10

[2] David W. Crowder & John P. Reganoldb.(2015). Financial competitiveness of Organic agriculture on. Madras, India: PNAS. www.pnas.org/lookup/suppl/doi:10. 1073/pnas.1423674112/-/DC Supplemental.

[3]Shinogi K.C. (2011). Organic farming in Kerala: An Assessment of Adoption, sustainability and Constraints. New Delhi: Indian Agricultural Research Institute. Thesis Page No-74- 82.

[4]Murray E.V. (2006).Financing Organic Agriculture Options and prospects.

[5]Bellegem, T. van, Beijerman, A., Eijs, A., Boxtel., M., Graveland, C., Wieringa, H. (1997) Green Investment Funds: Organic Farming, Page No.- 1-45.

4. To examine the investment patterns under Green financial credit available forOrganic farmers.

5. To analyze the subsidies and information assistance given by the Government to the Organic farmers.

HYPOTHESES FOR THE STUDY

2. H0: There is no significant variation in demographic profiles of the respondents.

3. H0: There are no significant differences in the Land holding pattern of Organic farmers.

4. H0: There is no significant difference inthe Green financial credit patternsavailable for Organic farmers.

5. H0: There is no significant difference between the subsidies and information assistance given by the Government to the Organic farmers.

RESEARCH METHODOLOGY

The present study has been collected from both primary and secondary sources. The primary data was collected by on the basis of issue of questionnaire; the study area has been identified 100 farmers who are adopted Organic farming in Mandya district. The questionnaire was designed and contained several questions for collection of data from the farmers. The overall sample size for study was only 108 respondents, out of those 100 respondents were selected by using of simple random sampling method. The secondary data was collected from related research publications in books, journals, periodicals, dairies and reports available on the chosen topic. The data drawn from various sources are analyzed with the help of statistical tools SPSS and techniques such as Chi square tests, One sample t test, descriptive statistics such as mean, standard deviation.

ANALYSIS AND INTERPRETATION

2. The Demographic profile of the Organic farmer in Mandya District.

Table No.2 represents the demographic profile of the farmers,fromMandya district. The overall respondents numbering 100 farmers out of those all 100 respondents belonged to male category and none of the female respondents adopted Organic farming. The mean and S.D values of No of gender are 1.00 and .000 respectively. In the context of age pattern, majority of the respondents numbering, 57 and 24 farmers are belonged to 30-to 39 years and 40-49 years. The mean and S.D values of age of respondents are 1.675 and 0.6099 respectively. These shows the adult farmers are now focusing to adopt Organic farming,

Further the adoption of Organic farming in their agricultural practices, the majority of the numbering 32 and 25 were adapted from 1 to 3 years and 3 to 5 years. The mean and S.D values of respondents are 3.1200 and 1.30485 respectively. It indicated that majority of them adopted Organic farming from 3- 5 years.

The educational background of the respondents majority numbering, 73 and 20, were completed their Matriculation and pre-university respectively. The mean and S.D values of respondents are 1.34 and .607 respectively. This indicates that farmers having Matriculation and PUC education are much interested in doing Organic farming.

In the context of Annual income level of the farmers, Majority of the respondents numbering, 38 and 27 were belongs to Annual income of 2, 50,001 to 3, 50,000 and Below 1, 20,000 respectively. The mean and S.D values of farmers are 2.20 and .995 respectively. This indicates that the respondents who are having high income are very much interested in adopting Organic farming.

In the context of Marital status the majority of farmers who are opted Organic farming are married they are 99 in number, the mean and S.D values of customers are 1.01 and .100 respectively. The Majority of the farmers are from Joint family they are 95 in number, the mean and S.D values of farmers are 1.05 and .219 respectively. The majority of the farmers who opted Organic farming are having No of dependents are more than three, they are 41 families, the mean and S.D values of farmers are 3.41 and .570 respectively.

2. Table showing the Demographic profile of the Organic farmers in Mandya District.

Personal Factors	Frequency	Mean	S.D
1. Gender: a) Male b) Female.	 100 0	1.00	.000
2. Age Pattern: 0 to 6 months 6 to 12 months 1 to 3 years 3 to 5 years	 18 9 32 25	**3.1200**	**1.30485**

more than 5 years	16		
3.Educational Background: a) Matriculation b) Pre-university c) Graduate d) Post Graduate	 73 20 7 0	1.34	.607
4. Monthly Income Level: a) Below 1,20,000, b) 1,20,001 to 2,50,000 c) 2,50,001 to 3,50,000 d) 3,50,001 to 5,00,000 e) above 5,00,000	 27 38 25 8 2	**2.20**	**.995**
5. Marital status: a) Married b) Un married	 99 1	1.01	.100
6. Family type: a) Joint family b) Nuclear family	 95 5	1.05	.219
7. No. of Dependents: a) one b) Two c) Three d) More than Three	 1 1 54 44	**3.41**	**.570**

Sources: Field Survey

3. The different of opinion between the Land holding pattern of Organic farmers in Mandya district.

Table No.3 represents the Land holding pattern of the farmers adopted for Organic farming is 45 are having 0 to 5 acres of land. 55 are having the more than 5 acres of land. The mean and S.D values of customers are 1.55 and .500 respectively. It indicates that Majority of the farmers are having more than 5 acres of land.

The Chi-square test results, as shown in the table .3 revel that land holding pattern of the farmers, the table value of $\chi 2$ for 5 degrees of freedom at 5% level of significance is 1.000 Therefore the $\chi 2$ value is more than p value hence H0 is accepted, the result is not significant at P >0.05the calculated P value is .317 which is more than 0.05, so the alternative hypothesis is rejected, and Null hypothesis is accepted. The study says there are no significant differences of opinion between the Land holding pattern of Organic farmers in Mandya district.

3. Table showing the Land holding pattern of Organic farmers in Mandya district.

Personal Factors	**F**	**Mean**	**S.D**	**Chi square**	**P value**	**Hypothesis (H0)**
Farm Size (in Acres) 0-5 6-20	 45 55	1.55	.500	**1.000**	**.317**	**0.000 (H0= Accepted)**

Sources: Field Survey.

4. The green financial credit lending patterns for Organic farmers.

Table No.4 represents the green financial credit lending patterns for Organic farmer. The majority of the farmers using own funds for Organic farming are in 30 number respectively. 27 respondents are taking loan from Agricultural and co-operative bank for Organicfarming. The mean and S.D values of customers are 2.45 and 1.321 respectively. It indicates that majority of the farmers are using **own funds** for Organic farming. The other source is Loan from Agricultural and co-operative banks.

The Chi-square test results, as shown in the table .4 showsthat the green financial credit lending patterns for Organic farmer, the table value of $\chi 2$ for 5 degrees of freedom at 5% level of significance is 18.300 Therefore, the $\chi 2$ value is more than p value hence H0 is rejected, the result is significant at P <0.05the calculated P value is .001 which is less than 0.05, so the alternative hypothesis is accepted, and Null hypothesis is rejected. The study says that there is significant difference between the green financial credit lending patterns for Organic farmers.

4. Table showing the green financial credit lending patterns for Organic farmers.

Personal Factors	F	Mean	S.D	Chi-square	P-value	Hypothesis (H0)
Sources of fund						
a) Own funds	30					
b)Agricultural and co-operative banks	27	**2.45**	**1.321**	**18.300**	**.001**	**0.000 (H0= Rejected)**
c)Public sector banks	23					
d)Private sector banks	8					
e)Borrowed funds	12					

Sources: Field Survey.

5. The subsidies and information assistance given by the government to the Organic farmers.

Table No.5 represents the subsidies and information assistance given by the government to the Organic farmers. The majority of the farmers need Loan at 0% interest are 37 in number, 21 respondents need time to time financial Assistance from bank, 17 respondents expects Subsidies from Government for Organic farming, 15 of the respondents need information assistance from bank and Government regarding training programme for Organic farming, and finally the 10 respondents needs proper water supply for Organic farming. The mean and S.D values of customers are 2.80 and 1.239 respectively. It indicates that Majority of the farmers need Loan at 0% interest, and financial assistance, and subsidies from Bank and Government in time.

Above hypothesis was tested with independent one sample t-test. It revealsthat the subsidies and information assistance given by the government and bank to the Organic farmers, the t value at 5 degrees of freedom at 5% level of significance is – 1.070 Therefore, the t value is more than p value hence H0 is rejected, the result is significant at P <0.05the calculated P value is 0.000 which is less than 0.05, so the alternative hypothesis is accepted, and Null hypothesis is rejected. The study says that there is significant difference between the subsidies and information assistance given by the government and bank to the Organic farmers.

5. Table showing the subsidies and information assistance given by the government to the Organic farmers.

statement	F	Mean	S.D	t-value	P-value	Hypothesis(H0)
Bank and Government Assistance						**0.000**
a)Financial assistance	21	**2.80**	**1.239**	**-1.070**	**.000**	**(H0= Rejected)**
b) Information assistance	15					
c) Loan for 0% interest	37					
d)subsidies from government	17					
e) Proper Water supply	10					

Sources: Field Survey**.**

THE MAJOR FINDINGS OF THE STUDY

1. Majority of the 100 farmers are male practicing Organic farming in Mandya district respectively. The adult farmers are now focusing to adopt Organic farming; Most of them adoptedOrganic farming from 3- 5 year. Most of the farmers are having education of 10th and 12th (PUC). The high income group people are very much interested in adopting Organic farming. Most of them are married and from joint family, having more than 3 dependents in their family.

2. There is no difference of opinion of Organic farmers on the base of land holding pattern.

3. TheGreen financial investment options available for Organic farmers are a) Own funds, b) Agricultural and co-operative banks c) Public sector banksd) Private sector banks e) Any other Borrowed funds. The study says that Majority of the farmers are using own funds for Organic farming. Other than this they are dependentupon Loan from Agricultural and Co-operative banks.

4. The study says that the majority of the farmers need Loan at 0% interest, financial assistance and subsidies from Bank and Government in time.

THE MAJOR SUGGESTIONS FOR THE STUDY

1. The more support, incentives, information and training programmes are required from Government and bank to strengthen the Organic farming area.

2. Bank should adopt ‘Go Green’ mantra by this method banks could reduce the Carbon footprint from the environment.

3. Green banks should promote environmental consciousness, social responsibility and good governance by themselves. Banks should confirm efficiency in using space, water, energy, paper etc., in its offices and branches.

4. Bank employee must be given orientation on evaluation of Green finance projects like renewable energy projects, clean water supply, Organic farming, bio-gas plants etc.

5. The Government policy makers and banks facing challenges to develop policies that support conventional farmers converting to Organic and other more sustainable systems, especially during the transition period, often the first 3 years.

CONCLUSIONS

The Indian economy is an evolving economy and there is a huge potential of growth of Indian banks by adoption of innovative approach in their strategy making process. The need of the hour is amethodology towardsstandard shift, by setting up of the business model which would consider all the three aspects of triple bottom line approach i.e., the People, the Planet and the Profit. The vision of Green banking seems to be very hopeful in India as lots of Green products and services are expected in the future. The Green Excellence awards and recognitions, Green Rating Agencies, Green Investment funds, Green insurance, Green accounting and disclosure are some of the things that would be heard and seen in operation in the near future. The proper Green Banking implementation will act as a check to the polluting industries. The banks can act like a guideline towards the economic transformation and create a platform that would create many opportunities for financing and investment policy and contribute towards creation of a Low-Carbon economy. The Organic agriculture, also, offers good opportunities to help in the conservation of biodiversity, especially agro-biodiversity.

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