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May- 2025



“ज्ञान, विज्ञान आणि सुसंस्कार यांसाठी शिक्षण प्रसार”
– शिक्षणमहर्षी डॉ. बापूजी साबुंखे



Shri Swami Vivekanand Shikshan
Sanstha, Kolhapur's

KAKASAHEB CHAVAN COLLEGE,

Talmavale, Tal. Patan, Dist. Satara, Maharashtra

Affiliation: Shivaji University, Kolhapur

(Grade: B++ with 2.77 CGPA)

One Day Online

**NATIONAL MULTIDISCIPLINARY
CONFERENCE**

On

06th March 2025

On

**‘Innovation for Sustainable Development
and Restoration of Environment’**

**‘पर्यावरण पुनरुत्थान और शाश्वत विकास
के लिए नवाचार’**

**‘पर्यावरण पुनर्संचयीन व शाश्वत विकास
करण्यासाठीच्या नवकल्पना’**

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Guest Editor: Prof. Dr. M.A. Kadam-Patil

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“Dissemination of Education for Knowledge, Science and Culture.”

- Shikshanmaharshi Dr. Bapuji Salunkhe

Shri Swami Vivekanand Shikshan Sanstha, Kolhapur's

Kakasaheb Chavan College, Talmavale

Tal. Patan, Dist- Satara. 415103 (Maharashtra)

Accredited with 'B⁺⁺' Grade with 2.77CGPA

(Affiliated to Shivaji University, Kolhapur)

One Day Online Multidisciplinary National Conference

On

Innovation for Sustainable Development and Restoration of Environment

Organized by

INTERNAL QUALITY ASSURANCE CELL (IQAC)

On

Thursday, 6th March, 2025

Special Issue Editor: I/C Prin. Prof. (Dr.) U. E. Salunkhe

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One Day Online Multidisciplinary National Conference Organized by Shri Swami Vivekanand Shikshan Sanstha, Kolhapur's Kakasaheb Chavan College, Talmavale Tal. Patan, Satara (Maharashtra), India. on 6th March, 2025.

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CONVENER'S ADDRESS:

It gives me immense pleasure to express my views on the conference for publication of research papers in the journal on the theme, “Innovation for Sustainable Development and Restoration of Environment”.

I will bring something to lime light that our Sanstha's motto “ज्ञान, विज्ञान आणि सुसंस्कार यांसाठी शिक्षण प्रसार” goes hand-in-hand with some goals of with Sustainable Development Goals i.e. SDGs; ज्ञान stands for SDGs' Goal No.4 that is ‘Quality Education’, विज्ञान stands for SDGs' Goal No. 9 that is ‘Innovation, Industry and Infrastructure’. सुसंस्कार stands for SDGs' Goal No. 10 that is ‘Reduced Inequality and Goal No. 5 stands for ‘Gender Equality’. Shree Swami Vivekananda Shikshan Sanstha has been key contributor to the United Nations SDGs directly and indirectly. It is an outcome of one day online Multidisciplinary National Conference held on 6th March 2025.

We have invited the great scholars and executives who have devotionally contributed in the field of “Innovation for Sustainable Development and Restoration of Environment”. The conference was successful result under the auspicious presences and guidance of Keynote addresser, respected Dr. Pramod Kamble, Rajasthan University, Rajasthan and Resource Person Dr. Basappa Kamble, Principal KLE Society's, SSMS Arts Science and Commerce College, Athani.

This conference was graced by respected Hon. Chandrakant Dada Patil, Chairman and Prin. Abhay Kumar Salunkhe, Executive President, Shri Swami Vivekananda Shikshan Sanstha Kolhapur, who gave us an opportunity to conduct this conference. The conference also had presence of delegates like respected Principal Mrs. Shubhangi Gawade, Secretary of Shree Swami Vivekananda Shikshan Sanstha, Kolhapur, Respected Kaustubh Gawade, CEO Shree Swami Vivekananda Shikshan Sanstha, Kolhapur, Prin. Dr. Milind Hujare, Joint Secretary Shree Swami Vivekanand Shikshan Sanstha, Advisory Committee member I/C Prin. Captain, Dr. Mahesh Gaikwad, Prin. Prof. (Dr.) Satish Ghatage, I/C Prin. Dr. Satish Desai, I/C Prin. Kiran Bhoite, I/C Prin. Shekhar Mohite.

I express my gratitude to CDC Member Shri. Balkrishna Sawant, Sri. Sanjay Desai, Shri. Bharat Patil, Shri. Pratap Bhau Desai, organised committee member Dr. G. N. Pote, Dr. V. V. Supugade, Mr. S.N Sawant, Mr. M. B. Chavan, Conference Coordinator Dr. S. K. Naik, IQAC Coordinator Dr. D. M. Bhise, all thinkers, researchers, professionals and students from across the country, all teaching and non-teaching staff. I thank those who contributed and cooperated for the organization of the conference.

It is often said that true success is not measured by what we achieve individually but the difference we make together and all member have collectively contributed and cooperated to make the difference for attainment of the conference as a grand-success.

Thanks all,

*I/C Prin. Prof. (Dr.) U. E. Salunkhe
Kakasaheb Chavan College, Talmavale*



EXECUTIVE CHAIRMAN'S MESSAGE:

It is a matter of pride that under the devoted leadership of I/C Prin. Prof. Dr. U. E. Salunkhe, Kakasaheb Chavan College, Talmavale a National Conference organized on 06th March, 2025 on the theme, Innovation for Sustainable Development and Restoration of Environment," This journal is the outcome of the diligent efforts of the participants and contributors in the form of research articles.

The focus of this conference and the resulting publication reflects a pressing need to address the challenges our environment faces, while exploring innovative solutions for a sustainable future. It is with great pride and immense pleasure that I extend my heartfelt congratulations on the publication of this journal, which brings together a collection of insightful research articles on the theme of “Innovation for Sustainable Development and Restoration of Environment.” It has made remarkable strides in promoting meaningful dialogue and research in the crucial areas of sustainability and environmental restoration.

This journal will undoubtedly serve as a significant resource for researchers, educators, and practitioners in the field, inspiring further exploration and action toward healthier and more sustainable planet, earth. I appreciate the hard work and commitment of the organizing committee and all the contributors who have shared their valuable research, knowledge, and ideas. I well wish for the continued success of this initiative and hope that it will inspire further academic endeavors in this vital field.


I convey my best wishes for the publication and congratulate the Organizing Committee and the contributors.

With best wishes,



Hon. Prin. Abhaykumar Salunkhe

*Executive Chairman,
Shri Swami Vivekanand Shikshan
Sanstha, Kolhapur.*

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SECRETARY'S ADDRESS:

It is a matter of pride to extend my inmost congratulations on the publication of the journal, which is the result of the One Day National Conference on “Innovation for Sustainable Development and Restoration of Environment,” organized by Kakasaheb Chavan College, Talmavale, on 6th March, 2025.

The profound response from participants, with more than hundred research papers presented is evidence to the success of the conference. This remarkable achievement not only highlights the academic excellence of the conference but also marks a significant milestone in the growth and development of the college.


The research papers read in this conference are peer-reviewed and published in an International ISBN Research Journal. It is really a step ahead in the academic enhancement of the college.

I compliment and extend my appreciation to I/C Prin. Prof. (Dr.) U. E. Salunkhe and her team for their dedication and hard work, ensuring that this publication is a valuable contribution to the field of sustainable development and environmental restoration.

With best wishes,



Hon. Prin. Mrs. Shubhangi Gawade
Secretary, Shri Swami Vivekanand Shikshan
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Sustainable Business Management in Cooperative Banks

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Abstract

Cooperative banks, with their member-centric approach, are increasingly recognizing the importance of sustainable business management. This research examines the challenges and opportunities associated with integrating sustainability into the operational and strategic frameworks of these institutions. It analyzes the specific context of cooperative banks, considering their unique governance structures and community focus. The study explores the adoption of sustainable lending practices, responsible investment strategies, and social impact initiatives. Through a combination of qualitative and quantitative data analysis, this paper identifies critical success factors and potential barriers to sustainable transformation, offering insights into how cooperative banks can effectively contribute to a more sustainable financial system.

Keywords- *Cooperative banks, finance, environmental, social, and governance*

Introduction

Cooperative banks have a special chance to take the lead in this shift because of its innate emphasis on community development and member well-being. This study looks at how cooperative banks may successfully incorporate environmental, social, and governance (ESG) concepts into their operations by analysing the application and effects of sustainable business management. Cooperative banks have enormous potential to promote sustainable development, but they also confront unique difficulties because of their local settings and governance systems.

The purpose of this study is to assess the present status of sustainable practices in this industry, pinpoint the main forces behind and obstacles to their uptake, and assess how they affect social and financial results. The ultimate goal of this study is to offer insightful analysis and helpful suggestions for improving the incorporation of sustainability into cooperative banking models.

Concept of sustainable business management in cooperative bank

When applying the concept of sustainable business management to cooperative banks, it takes on a particularly relevant and nuanced form. This is because cooperative banks, by their very nature, are founded on principles that align strongly with sustainability. Here's how it manifests:

Key Aspects of Sustainable Business Management in Cooperative Banks:

Member-Centric Focus:

Cooperative banks prioritize the needs of their members, which fosters a long-term, community-oriented approach. This inherently supports social sustainability.

Decisions are made with the well-being of the membership in mind, rather than solely maximizing shareholder profits.

Community Investment:

Cooperative banks often reinvest profits back into the local community, supporting local businesses, social programs, and infrastructure projects. This strengthens the social fabric and promotes economic resilience.

They tend to focus on providing financial services to underserved populations, promoting financial inclusion.

Ethical Governance:

Democratic governance structures, where members have a voice in decision-making, promote transparency and accountability.

This helps to ensure that the bank's operations are conducted in an ethical and responsible manner.

Sustainable Lending Practices:

Cooperative banks can prioritize lending to businesses and projects that have a positive environmental and social impact.

This may include supporting renewable energy projects, sustainable agriculture, and social enterprises.

Emphasis on Long-Term Stability:

Cooperative banks tend to prioritize long-term stability over short-term gains, which contributes to economic sustainability.

They often have a more conservative risk profile, which helps to protect members' deposits and ensure the bank's long-term viability.

Alignment with Cooperative Values:

The core cooperative values of self-help, self-responsibility, democracy, equality, equity, and solidarity are inherently aligned with sustainability principles.

These values guide the bank's operations and ensure that it acts in the best interests of its members and the community.

In essence:

Sustainable business management in cooperative banks is deeply rooted in the cooperative principles themselves.

It emphasizes a balance between economic viability, social responsibility, and environmental awareness, with a strong focus on the well-being of members and the community.

Therefore, cooperative banks are well positioned to be leaders in sustainable finance.

Cooperative Banks in Maharashtra

The state's economy, especially in rural regions, depends heavily on Maharashtra's extensive network of cooperative banks. These banks serve the financial needs of a wide range of people, including individuals, small enterprises, and farmers. An outline of Maharashtra's cooperative banks is provided below:

Types of Cooperative Banks in Maharashtra

Primary Agricultural Cooperative Societies (PACS): These are the most basic level of cooperative banks, primarily serving farmers with credit and other agricultural inputs.

District Central Cooperative Banks (DCCBs): These operate at the district level and provide financial support to PACS and other cooperative societies.

State Cooperative Bank (SCB): This is the apex cooperative bank in the state, providing refinance and guidance to DCCBs.

Urban Cooperative Banks (UCBs): These cater to the financial needs of urban and semi-urban populations, offering a range of banking services.

Other Cooperative Banks: There are also other types of cooperative banks, such as employee credit societies and housing finance cooperatives.

Role of Sustainable Business Management in Cooperative Banks

The role of sustainable business management within a cooperative bank is multifaceted and crucial for its long-term viability and positive impact. Here's a breakdown of its key roles:

1. Aligning with Cooperative Principles:

Member-Centricity: Sustainable practices reinforce the cooperative's focus on member well-being by ensuring long-term financial stability and contributing to the community's overall health.

Community Focus: It strengthens the bank's role as a community anchor by supporting local businesses, promoting social inclusion, and investing in environmental protection.

Democratic Governance: Sustainable management encourages transparency and accountability, aligning with the democratic principles of cooperative governance.

2. Enhancing Financial Resilience:

Risk Management: Integrating ESG factors into risk assessments helps identify and mitigate potential financial risks associated with environmental degradation, social unrest, and governance failures.

Long-Term Profitability: Sustainable practices can lead to long-term cost savings, improved operational efficiency, and enhanced reputation, contributing to sustained profitability.

Access to Sustainable Finance: Demonstrating commitment to sustainability can attract investment from socially responsible investors and access to green finance initiatives.

3. Driving Positive Social and Environmental Impact:

Promoting Financial Inclusion: Sustainable lending practices can support underserved communities and promote financial inclusion, contributing to social equity.

Supporting Sustainable Development: Investing in renewable energy, sustainable agriculture, and other environmentally friendly projects contributes to climate change mitigation and resource conservation.

Building Community Resilience: Supporting local businesses and initiatives that promote social and environmental well-being strengthens community resilience in the face of economic and environmental challenges.

Ethical Practices: Enhancing ethical practices within the bank increases trust with the members, and the community.

4. Improving Operational Efficiency and Reputation:

Resource Optimization: Implementing sustainable practices can lead to more efficient use of resources, reducing waste and lowering operating costs.

Employee Engagement: Promoting sustainability can enhance employee morale and engagement, attracting and retaining talented staff.

Brand Enhancement: Demonstrating commitment to sustainability can enhance the bank's reputation and brand image, attracting new members and customers.

Regulatory Compliance: Proactive implementation of sustainable practices helps the bank remain compliant with evolving environmental and social regulations.

5. Facilitating Long-Term Strategic Planning:

Future-Proofing the Business: Integrating sustainability into strategic planning ensures the bank's long-term viability in a rapidly changing world.

Innovation and Adaptation: Encouraging sustainable innovation can drive the development of new products and services that meet the evolving needs of members and communities.

Stakeholder Engagement: Sustainable management fosters stronger relationships with stakeholders, including members, employees, regulators, and the wider community.

In essence, sustainable business management is not just an add-on for cooperative banks; it is an integral part of their core values and a key driver of their long-term success and positive impact.

Objective of the Study

- ☐ To assess the current state of sustainable business management practices within cooperative banks.
- ☐ To analyze the factors that influence the adoption and implementation of sustainable practices in these institutions.
- ☐ To evaluate the impact of sustainable business management on the financial, social, and environmental performance of cooperative banks.
- ☐ To develop recommendations for enhancing the integration of sustainability into the strategic and operational frameworks of cooperative banks.

Research Methodology-

The data required for this paper is mainly collected from secondary data sources collected from Annual Report, Books, Research papers and Internet.

Conclusion

This research aimed to analyze the implementation and impact of sustainable business management practices within cooperative banks, recognizing their unique role in fostering community development and financial inclusion. The findings revealed that while cooperative banks demonstrate a strong commitment to social sustainability, there is significant potential for enhancing their environmental and governance practices. Key factors influencing the adoption of sustainable practices include strong member engagement, effective leadership, and access to sustainable finance.

The study underscores the significance of integrating ESG criteria into cooperative bank operations, as it not only improves financial resilience but also strengthens their contribution to local communities. The identified challenges, such as limited resources and regulatory constraints,

highlight the need for targeted support from policymakers and industry stakeholders. While this research focused on [mention specific scope/region], future studies could explore the long-term impact of sustainable practices on member satisfaction and community resilience across diverse cooperative banking models.

Based on these findings, it is recommended that cooperative banks prioritize the development of comprehensive sustainability strategies, enhance stakeholder engagement, and invest in capacity building for sustainable finance. Policymakers should consider providing incentives and regulatory frameworks that support the adoption of sustainable practices within the cooperative banking sector. In conclusion, sustainable business management is not merely an option but a necessity for cooperative banks to thrive in an increasingly complex and interconnected world. By embracing sustainability, these institutions can fulfil their core mission of serving their members and contributing to a more equitable and environmentally sound future."

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