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## *A Comparison of Indian Banks' CSR Activities*

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**Abstract:** *Corporate Social Responsibility (CSR) has gained an exceptional significance and had become integral part of strategic decision making. Corporations have realized that Government alone will no longer be capable of accomplishing its undertaking to uplift the society. India was the first country to quantify CSR and make it a mandate. Therefore, RBI the Central Bank of India has made it mandatory for every commercial bank operating in India to contribute to CSR. This study aims to analyze the public and private sector banks CSR and their trends of CSR spending post 2018 to 2023 in India and made an attempt to forecast the future CSR spending's of the selected banks through least square method technique of forecasting. The data has been collected from the annual reports, CSR reports and official websites of the bank.*

**Keywords:** *Corporate Social Responsibility, CSR practices, CSR performances, CSR spending, CSR in banks, CSR India.*

### I. INTRODUCTION

A widely cited definition of CSR in the business and social context has been given by the European Union (EU). It describes CSR as “the concept that an enterprise is accountable for its impact on all relevant stakeholders. It is the continuing commitment by business to behave fairly and responsibly, and contribute to economic development while improving the quality of life of the work force and their families as well as of the local community and society at large.”(Khan and Saxena, 2014).

In simple words, CSR means any extra efforts made by management of an organization for the betterment of the society and stakeholders other than their basic functions.

In India, the concept of Corporate social responsibility has come a long way and not a new one. The practice however acclaimed as of late, Corporate Social Responsibility has been followed since ancient times informally. The idea of helping the poor and underprivileged was mentioned in the ancient literature. The theory of corporate social responsibility (CSR) was braced by many religions in their religious law. Hindus believe in "Dharmada" means salvation, in Sikhism "Langar" – food and shelter in Gurudwara which is an institutionalized philanthropy, Muslims follow "Zakaat" is a tithe given to the underprivileged. The Corporate Social Responsibility development has four stages in India first phase being Philanthropy and charity at the time of industrialization. Second phase: Corporate Social Responsibility was towards social development during the independence struggle. Third phase: Corporate Social Responsibility under the model of

„mixed economy“. Fourth phase: Corporate Social Responsibility as a sustainable business strategy (Nagwan, 2014). India is one among the fastest growing economies in the world with its diversified culture, traditions, natural resources, civilization, technology, and huge skilled human resources. However, along with growth and development major problems like illiteracy, poverty and lack of healthcare etc. are still prevalent and the Government has inadequate resources to confront these major challenges. This condition has paved way for many areas of the business to play a part towards the social development and their wellbeing. Apart from charity and donations CSR in India has become more standardized. CSR is not only towards stockholders but also stakeholders. Corporate Social Responsibility goes beyond profit-making, it also includes protecting and contributing to society in various ways for their development. It has become a vital part of the corporate strategy. CSR is a concept in which a company integrates social concerns with their business operations. According to Philip Kotler, "CSR is a commitment to improving community well-being through discretionary business practices and contributions of corporate resources." Today, the importance of CSR has been realized as a priority in most of the corporations. CSR proceeds with an obligation to carry on business ethically and to add value towards monetary development while refining the personal contentment of the workers and their families and society as a whole. Corporates usually take the resources from the Environment and society such as Human Resource, land, natural resources etc., but the obligation lies with the corporates to return some benefit to the society. Corporates have an obligation to return back the resources they took from society. There arises the concept of Corporate Social Responsibility.

The Companies Act 2013 is a milestone legislation that made India being the first country to mandate and quantify CSR. The aspects of CSR are mentioned in Section 135 of the Companies Act 2013. According to the Act every company whether public or private whose net worth is Rs. 500 Cr or has the turnover of Rs 1000Cr or net profit of Rs 5 Cr must contribute at least 2% of its average net profit as CSR for the preceding 3 Financial years. Further, as per the CSR Rules, the CSR provisions are not only related to Indian companies, but it also relevant to branch and offices of a foreign company in India.

Banks are considered to be the lifeblood of the economy. Economic development of a nation can be measured through the performance of Central Banks of the respective nations. CSR in banks became mandatory as per Companies Act 2013. Although CSR merely means charity or philanthropic approach CSR in banks give more focus for the betterment of people in different sections of society by implementing those programmes which in turn sustain their business in the future. The CSR practices of Indian Banks are concentrated more towards the following sectors like financial inclusion which offers financial services to the unreached places in the country and concentrating towards the development activities like eradication of poverty, rural development, health care, skill training program, infrastructure development, environment protection and education etc. Hence, the legal framework of the country felt that there is a requirement of making CSR mandatory for the society that leads to the development of CSR policies and its development in Companies Act. Not only companies but also the banking sector falls under the preview of CSR.

## II. STATEMENT OF THE PROBLEM

Among the most populated countries India stands second in the world. About twenty two percent of the population is below the poverty line. In this regard Government has to bring upon huge investment in numerous welfare initiatives for the people in the society, apparently, it is witnessed that Government aid is not ample. Thus, Government of India made CSR mandatory through Companies Act 2013 for the registered companies and organizations. The banking sector in India witnessing a steady growth in its business and profits. Hence it becomes very imperative for the banks to share part of their profits for the welfare of the society as specified in the Provision of the Act. Therefore, this study is very necessary to analyze the CSR performances of the banks in India in terms of their profits, contribution and CSR trends over the years which will help the Government in making sound decisions in selecting best CSR performing banks to route the financial resources for developmental activities.

### III. LITERATURE REVIEW

**Dhingra and Mittal (2014)** In their paper “CSR Practices in Indian Banking Sector” they provide a glimpse on CSR concept and evolution of CSR in Indian banking sector on the basis of secondary data available from web sites. They concluded that CSR reporting practices are far from satisfaction, only few banks are reported their activities on triple bottom line principles. They also mention that the standards for rating CSR practices are less uniform in comparison to that for financial rating and that leads to problem in comparison of corporate houses and determining the CSR rating.

**Hossain and Khan (2016)** In their paper “Corporate Social Responsibility (CSR) in Banking Sector: An Empirical Study on the Hong Kong and Shanghai Banking Corporation (HSBC) Limited” they inspect people’s comprehension, desires and appraisal of the corporate social obligation (CSR) of HSBC Bank. Primary data was collected through direct personal interview by means of the questionnaire; respondents from five branches of HSBC are randomly selected and secondary data from different reports and magazines, newspapers, different books, publications, journals and internet. They concluded that the sum contributed by HSBC for CSR activities is expanding but the development rate is slow.

**Katara (2014)** attempt to analyze CSR activities carried out by State bank of India and bank of Baroda. He was of the opinion that banks are making efforts for the implementation of CSR, but are restricted within certain fields. There was a need for better CSR activities by the banks, which was possible by adding more and more social development issues within then CSR policy of banks.

**(Charles Blankson et al. 2018)** the author has analyzed CSR policy of top 500 NSE listed firms in India to discover forces that drive engagement in socially responsible activities and to ascertain their reasons to these forces. They have found that factors such as economic, social, regulatory and ethical forces are the drivers of Indian firms and are similar to those found in developed economies but the ways firms respond to the drivers of CSR are different for Indian context i.e. Indian firms seek to utilize CSR activities to derive both Tangible (profit) and Intangible (social good) benefits.

**(Shafat Maqbool et al. 2017)** the scholars have analyzed the impact of CSR on financial performance from of 28 commercial banks listed on BSE. The results indicate that CSR exerts a positive impact on the financial performance of the Indian banks. The Analysis took into consideration financial data from 2007 to 2016, and the results clearly show that CSR has a positive impact on profitability and stock returns.

**(Eliza Sharma et al. 2013)** the researcher in the study has analyzed CSR activities of commercial banks from 2009 to 2012. The study shows that there are some banks which are not meeting the regulatory requirement. The analysis shows that public sector banks have the overall highest contribution to CSR activities. The study was done before the mandatory requirement of CSR in the Companies Act, 2013; hence the findings are based on voluntary CSR activities by banks.

**(Ruchi Gupta et al. 2015)** the researcher in the study attempted to identify the significance of CSR in the Indian banking industry. From Annual reports of the year 2013-14 for seven public and three private sector banks, the findings concluded that financial inclusion is a central part to fulfill their CSR. The analysis shows that banks were more into a social issue than environmental issues.

**(Nithin Venugopal et al. 2018)** the researcher has attempted to study the perception of employees and beneficiaries of the CSR initiatives regarding the major issues that they feel that the bank should take up on a priority basis. The researchers also measured the actual spending by Indian commercial banks for CSR activities during the financial years 2014-15 and 2015-16. Four banks, i.e. State Bank of India, Union Bank of India, Federal Bank and HDFC Bank, are selected. The findings reveal that Indian banks are making an effort for CSR activities, but many banks even don't meet the regulatory requirement for CSR. From the employee's perspective ‘Employment to differently abled’ is a top priority in CSR. From beneficiary's perspective ‘Promotion of Education, Child welfare, woman empowerment and employment to differently abled’ is a top priority in CSR.

(Upasana Thakur et al. 2016) the researcher has studied initiatives taken by SBI and HDFC bank about corporate social responsibility. The study concluded that both banks are actively engaged in CSR activities. However, as SBI has less CSR activities as per its market capitalization. Also, in the top companies list based on CSR activities HDFC bank is ranked higher than SBI.

This section provides theoretical literature on CSR activities in the Indian banking sector. (Aminu Ahmadu Hamidu, 2015) analyses different theories and core characteristics of Corporate Social Responsibility and (Anil, January 2018) identifies the different stages of CSR development in India and the evolution of CSR in India. (Ankita Patel, Oct - 2016 ) made a comparative study between SBI and ICICI CSR expenditure from 2009-2016 the findings suggest that public sector banks contribute more than private sector banks in case of CSR contribution. (A. Sabeena, 2016) studies recent initiative's taken by the Indian banks in CSR. The contributions made by 5 banks were identified and studied. (Eliza Sharma, February 2013) analyses the CSR practices in the Indian banking sector and identifies the areas where banks contribute to CSR and concluded that CSR is a marketing tool used by the banks. (George A Arevalo, 2011) made a study to understand how corporations in India consider CSR and how they approach the concept. (Kavita, May, 2016) briefs about the concept of CSR and identifies the challenges of CSR practices in Indian Companies and finds out the area of contribution. whereas (Moharana, Nov. - Dec. 2013) focus on corporate social responsibility (CSR) practices of major banks in India and secondary data is used in the article. The findings suggest that banks in India have increased their CSR activities and contributions to the society which has a positive impact on the performance of the business, apart from improving their image and goodwill. (Nagwan, 2014) studies the evolution of CSR in companies and identifies 4 phases: first phase charity and philanthropy, second phase CSR for India's social development, a third phase for CSR under the paradigm of a mixed economy and fourth phase for CSR at the interface between philanthropic and business approaches and concludes by the recent CSR state in India.

(Saxena, 2016) made a comparative study of CSR between the private sector and public-sector banks and studies the impact of CSR on society and also how it affects the financial performance of the banks (Sethi, 2013) This article analyses how Indian banks and foreign banks disclose CSR information and the effect on the financial performance it uses secondary data and findings reveals that banks manipulate their true social performance by not disclosing the required information. (Srinivas) analyses the CSR activities carried out by ICICI and HDFC identifies the area of Contribution of CSR.

#### IV. RESEARCH GAP

Based on the review of literature previous studies have made an attempt to cover Corporate Social Responsibility (CSR) to pre and post period. But there were a handful of researches that were focused either on public or private sector banks thus there is a need to discover the performance of both public and private banks and hence our research attempts to cover both sectors public and private banks. Therefore, this study aims to examine the CSR performance of public and private sector banks and their trends post the implementation of Section 135 of the Companies Act, 2013 and their future CSR predictions.

#### V. OBJECTIVES

- \* To study the CSR practices of selected public and private banks
- \* To analyze the CSR expenditure in selected public and private banks
- \* To forecast the CSR expenditure incurred by public and private banks

#### VI. RESEARCH METHODOLOGY

The data used are secondary data collected from the annual reports, sustainability reports and official websites of respective banks. For analyzing the CSR performance of selected banks, we have chosen five banks from the public and private sector which are listed in BSE & NSE as on 19<sup>th</sup> July 2023. These banks are selected based on their Net profit as net profit is directly related to the Corporate social responsibility of the banks.

PUBLIC SECTOR BANKS	PRIVATE SECTOR BANKS
PNB	HDFC
Indian bank	Kotak Mahindra
Vijaya Bank	ICICI bank
United Bank	Axis bank
Punjab & Sindh	Indus Ind bank

Source: BSE &amp; NSE

Study area: Public and private sector bank CSR

Study period: 5 years from 2018 – 2023 is used for the study Data Analysis Tools: Trend Analysis, Least Square Method

## VII. DATA ANALYSIS AND INTERPRETATION

Major Contributions of Selected Public and Private Banks towards the Society

### 7.1 INDIAN BANK

The Indian bank extends beyond banking and leading it to respect people, honor ethical values, natural environment, and the communities through CSR activities

AREA OF FOCUS
Green Initiatives and Environment Sustainability
Pan India – Blood, Eye, Organ Donation & Health Campus
Self Help Groups (SHGs)
Financial Literacy Centers (FLCs)
Swachh Vidyalaya Abhiyan
Enhancing vocational skills and Financial Skills

### 7.2 PUNJAB & SIND

The CSR policy of Punjab & Sind bank focuses on the socio-economic, environmental and cultural upliftment activities and also welfare actions in the areas nearby Punjab & Sind Bank operations in specifically backward and underprivileged areas. Their main focus is towards the community.

AREA OF FOCUS
Promoting literacy
Primary health care
Relief and restoration in times of national calamities
Promoting afforestation

### 7.3 PUNJAB NATIONAL BANK

Corporate social responsibility of Punjab National Bank has a socially responsible and enlightened attitude. Punjab National Bank CSR policy is towards making certain effective and sustained CSR Programme to strengthen social connections of the Bank towards the community at large.

AREA OF FOCUS
Farmers Training centers (FTCs)
Rural Self Employment Training
PNB LADLI education among girls in Rural
PNB VIKAS village adoption scheme
Health
Green Initiatives
Promotion of Sports

#### 7.4 UNITED BANK

The main CSR pillars of United Bank are Sustainable Banking, Human Resources Development, Social Commitments and Stakeholders Engagements which serves as strong CSR principle along with bank's financial and development assistance towards the Priority Sector, industrial growth, and infrastructure development.

AREA OF FOCUS
Rural Self-Employment Training Institute
financial literacy and credit counseling
United bank socio-economic development foundation (UBSEDF)

#### 7.5 VIJAYA BANK

The foremost objective of CSR activities at Vijaya Bank is to progress the standard of living of people who are in need, through financial intrusion.

AREA OF FOCUS
Girl child education
Rural health centers
Maintenance of sanitation facility provided to schools
Go-Green Initiatives

#### 7.6 HDFC

At HDFC bank Corporate Social Responsibility is tied in with building up a plan of action that makes financial incentive as well as adds to a solid environment and solid networks. Their endeavor is to create proper business procedures and methodologies to accomplish a shared objective which adds more to prominent benefit.

AREA OF FOCUS
Environmental Sustainability
Sustainable Livelihood
Education
Sanitation
Rural Development

#### 7.7 KOTAK MAHINDRA

The Banks CSR is all about positively contributed towards the economic and social well-being of communities.

AREA OF FOCUS
Vocational Skills and Livelihood
Health care and Sanitation
Education
Sustainable Development
Relief and Rehabilitation

#### 7.8 ICICI

In ICICI bank CSR is all about providing equal access to growth prospects benefiting every section of the society. ICICI banks CSR initiatives have transformed the lives of over 17 million people. They have equipped 2.5 million underprivileged women to become independent by various CSR initiatives.

AREA OF FOCUS
Skill Development
Education
Clean India
Women Empowerment
Digital India



**7.9 AXIS**

In AXIS bank the CSR philosophy is aimed to make a change in the economically backward and weaker sections of the society through an integrated approach of development. CSR policy will be guided by the Banks Corporate vision and aspiration to be the bank of choice for Customers, shareholders, Employees and Community.

AREA OF FOCUS
Sustainable Livelihood
Environmental Sustainability
Education and Skill Development
Sanitation
Ecological Balance and Natural Resource Conservation

**7.10 INDUSIND**

The CSR policy of IndusInd Bank is that they believe in Good Ecology is Good Economics. They ensure business expands steadily and sensibly by helping those by directly aiding, while also supporting the welfare of their employees, environment and society at large.

AREA OF FOCUS
Rural Development and Inclusiveness
Sustainable Environment
Health care
Special Interest towards Armed forces, Sports and Education

**VIII. TREND ANALYSIS**

Bank/Year	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
PNB	293.75	375.89	676.76	273.3	2861.82
Punjab& Sind	0.2	ND	ND	24.36	ND
Indian Bank	241.89	117.95	295.84	264.96	572.06
Vijaya Bank	ND	11.55	273.39	496.64	3.98
United Bank	33.02	188	213	57.33	24.04
HDFC	7036	11855	19481	30542	37400
Kotak	363	1193	1641	1733	2640
ICICI	16400	15600	17200	18200	17038
Axis	6217	12322	13741	13539	13377
IndusInd	1269	1753	4276	3381	2047

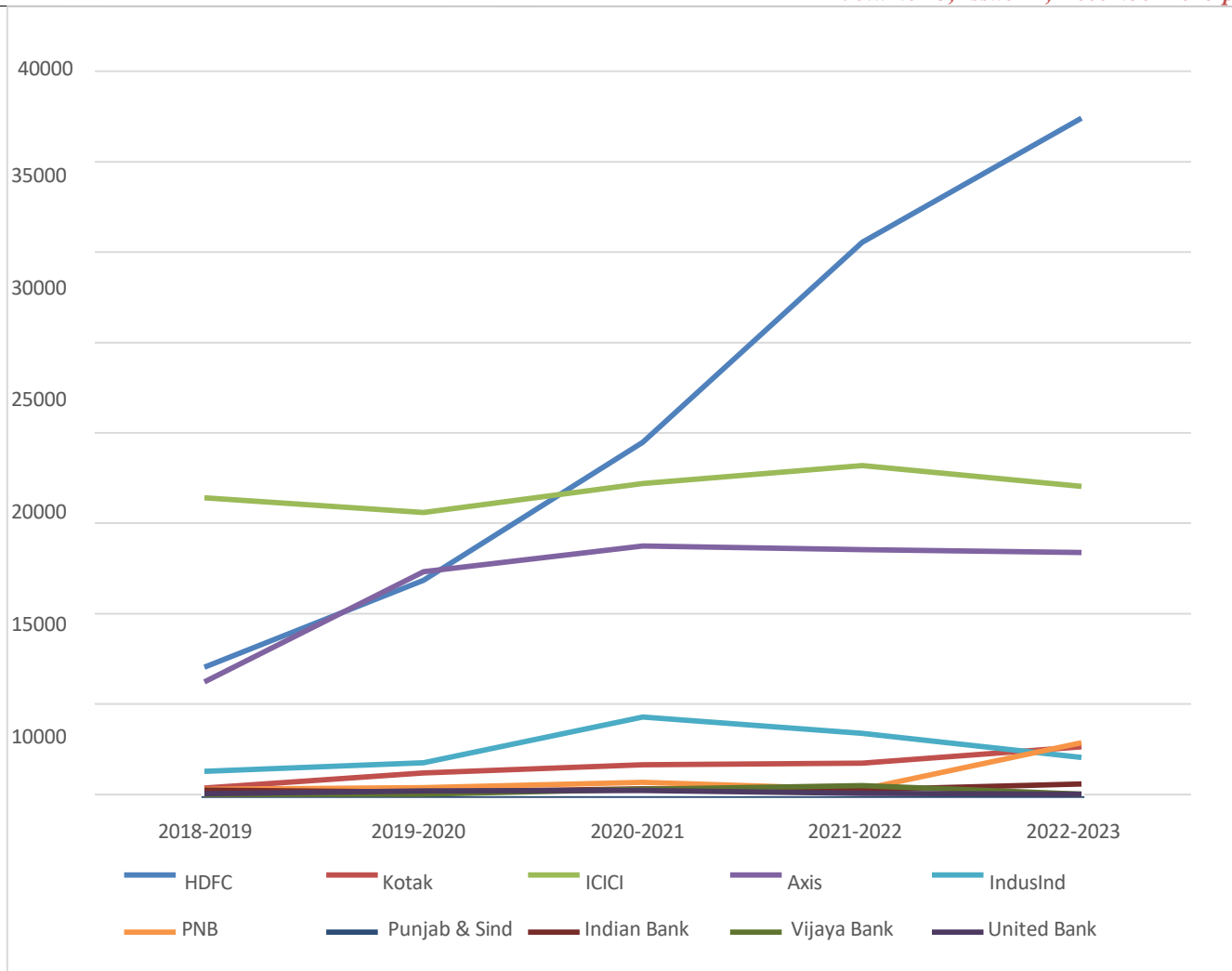


Fig 1: Trend analysis Graph of Public and Private Sector Banks

### 8.1 Interpretation:

From the above trend analysis, HDFC bank's CSR expenditure is having a constant increase over the years (2018-2023). In the contribution to CSR, they have adopted 850 Government schools in 8 states touching 1.16 lakh students to create a conducive environment for learning. The steady increase in the CSR trend explains the contributions the bank has made to the society. They also have large market capitalization. They are reaping profits continuously from the past years and contributing the statutory amount to the CSR. In the case of ICICI bank, there is a decrease in the CSR expenditure as the bank suffers a loss in the FY22-23. They maintained to provide the amount as close to the previous years. The expenditure is incurred on rural development activities including the Digital Village initiative, financial inclusion and financial literacy, skill development for sustainable livelihoods and elementary education. Axis bank has incurred a huge loss in the PY 22-23, even then they managed to meet their CSR expenditure. For the public sector banks though the CSR is not made mandate; we can see from the analysis that public sector banks still try to contribute towards the development of the society with many CSR initiatives like; Financial literacy, Self Help Group, Green initiatives, and Education etc.

## IX. LEAST SQUARE METHOD

Table 1: CSR EXPENDITURE OF PUBLIC BANKS (in lakhs)

YEAR	Punjab National Bank (PNB)	Punjab & Sind (P&S)	Indian Bank	Vijaya Bank	United Bank
2018-2019	293.75	0.20	241.89	ND	33.02
2019-20	375.89	ND	117.95	11.55	188
2020-21	676.76	ND	295.84	273.39	213.00
2021-22	272.30	24.36	264.96	496.64	57.33
2022-23	2861.82	ND	572.06	3.98	24.04
<b>2023-24</b>	<b>2564.49</b>	<b>12.1</b>	<b>540.685</b>	<b>305.027</b>	<b>58.498</b>



## 9.1 interpretation

From the use of the least square method, the amount spent by the selected Public sector banks i.e., PNB, P&S, Indian Bank, Vijaya Bank, and United Bank are expected to rise by (in lakhs) 2564.49, 12.2, 540.685, 305.027, and 58.498 in the coming year. The highest contribution for CSR is predicted by Punjab National bank and least by Punjab & Sind Bank.

**Table 2: CSR EXPENDITURE OF PRIVATE BANKS (inlakhs)**

YEAR	HDFC	AXIS	INDUSIND	ICICI	KOTAK
2018-2019	7036	6217	1269	16400	363
2019-20	11855	12322	1753	15600	1193
2020-21	19481	13741	4276	17200	1641
2021-22	30542	13539	3381	18200	1733
2022-23	37400	13377	2047	17038	2640
<b>2023-24</b>	<b>45085</b>	<b>16498</b>	<b>3499</b>	<b>18048</b>	<b>3041</b>

## 9.2 Interpretation

The amount spent by private sector banks is expected to rise by (in lakhs) 45085, 16498, 3499, 18048, 3041 in the coming year. The contribution is made to the marginalized sections of society in the form of various activities. The highest contribution is predicted by HDFC and least by Kotak bank.

## X. CONCLUSION

The analysis of the leading banks show that both the banks are contributing for CSR practices but this is not yet satisfactory. From the analysis, it is obvious that after introduction of the new Company Act 2013, banks have positively contributed and participated in the CSR Practices.

The Public Sector bank –SBI has higher contribution compare to Private sector bank – ICICI. But it has also been noticed that out of the total contribution toward CSR practices majority proportion emphasizes on education, community and health care, so it is suggested to allow the CSR contributions pie to be cut into more pieces and the goodwill extended among more beneficiaries. A lot many efforts are required towards CSR practices and banks must accept their responsibility in more justifiable manner. It is concluded with the suggestion that banks should set CSR practices and policy as an integrated part of their operations and activities.

The Companies Act 2013 paved a way for organizations to contribute towards CSR but the results were not satisfactory. From this study analysis the particular public and private sector banks adopt CSR practices which includes Financial Literacy, Environmental Sustainability, Education, Health and Rural Development and Inclusiveness. The trend analysis reveals that Private sector banks i.e., HDFC, ICICI, and AXIS bank show an increasing trend in their contribution to CSR and Public sector banks show a constant contribution towards CSR. From the least square method of forecasting, Punjab National Bank is expected to contribute the highest and Punjab and Sind at the least in selected public sector banks and in selected private sector bank HDFC is contributing the highest and Kotak bank the lowest in coming years. Currently, the standpoint of CSR in India is headed towards a positive direction as there are already existing regulatory bodies such as Ministry of Corporate Affairs (MCE), Department of Public Enterprise (DPE) Indian Institute of Corporate Affairs (IICA) along with RBI already set the wheels in movement and are playing an imperative role in making CSR as a well-known practice.

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