

**SUSTAINABILITY REPORTING PRACTICES: A COMPARATIVE ANALYSIS ON COMMERCIAL BANKS OF  
INDIA AND BANGLADESH**

**Dr. Amitava Mondal**

Assistant Professor, Department of Commerce

Sidho-Kanho-Birsha, University

Purulia, West Bengal, India

**ABSTRACT**

The purpose of this paper is to examine the extend of sustainability reporting practices by major commercial banks in India and Bangladesh in line with global sustainability reporting framework popularly known as GRI indicators. Content analysis is employed as a basic data collection tool. For the purpose of content analysis an index or checklist is prepared following GRI (G4) guidelines. All commercial banks in India and Bangladesh producing sustainability reports and listed in BSE and DSE are considered for the purpose of the study. Only two years sustainability reports i.e., 2015 and 2016 are taken into consideration for the present study. From the study results it indicates that small numbers of commercial banks are preparing sustainability reports in India as well as in Bangladesh though a growing trend is observed among the banks. However, an analysis of the sustainable report shows that significant overlaps as well as differences in the category-wise disclosure scores of both countries. Present study draws the current sustainability reporting trends and practices of the banking industry in India and Bangladesh that can help different users and regulatory authorities to identify issues and areas that need to be focused to formulate future plan for making a sustainable reporting culture in the banking sector.

**KEYWORDS: Sustainability Reporting, Global Reporting Initiative (GRI), Content analysis, Banking sector, India, Bangladesh**

## **INTRODUCTION**

Presently, reporting of corporate social and environmental practices is an issue that has attracted a great deal of attention in the accounting literature (e.g., Gray et al. 1995; Mathews 2004). Corporate Sustainability reporting is the practice of measuring performance, disclosing results and being held accountable to stakeholders for performance towards the goal of sustainable development (GRI, 2011). It has brought a revolutionarily change in traditional reporting process by focusing not only on economic activities but also on social and environmental activities of a firm. In the words of Mahmud et al. 2017 'Sustainability reporting is a systematic tool to collect and present sustainability data for the managerial process and to stakeholders such as employees, shareholders, customers, local communities, NGOs, investors or financial analysts'. It is a tool that makes a bridge between transparency and accountability in the issue of corporate reporting. Corporate sustainability (CS) is described by van Marrewijk, 2003 and Hahn et al., 2014 as a set of company activities that demonstrate the inclusion of social and environmental concerns in business operations and in interactions with stakeholders.

From the survey reports of KPMG (2008 and 2013) it is reveals that the number of companies issuing sustainability report is increasing over the year and companies are following GRI framework for reporting their sustainable activities ( Carrot and Sticks, 2013; Lasker and Maji, 2016). The survey report of KPMG in the year 2008 shows that 79% of Global Fortune 250 Companies disclose economic, social and governance data and 77% of these companies follow GRI framework for reporting the above data. KPMG's 2013 survey report shows that out of 4100 companies survived, 71% consider CSR reporting as a main stream business (Lasker and Maji, 2016). Various survey reports (like KPMG, 2013) show that sustainability reporting rates are high in case of developed countries like France, Germany, Japan, the United Kingdom, and the United States. Tough, sustainability is an equally important issue for developing nations and the present study examine the sustainability reporting practices of two emerging economies, India and Bangladesh and makes a comparative analysis of the same.

Present study compare and contrast the sustainability reporting practices of banks or financial sectors of two emerging economics i.e., India and Bangladesh. The reasons of selecting banks or financial service sector in the context of sustainability reporting are two folds, one, this sector is important in an emerging economy due to the role it plays in facilitating economic transactions for companies as

well as investors. The second reason is that after the financial crisis in the last decade an increased amount of consciousness with regard to sustainability is observed in the financial institutions (Khan 2011). Researchers like Hopkins and Cowe, 2003 and Ian, 2005 believe that socially irresponsible operations can have a negative impact on the banks share prices and brand reputation. Banks or financial sector neither produce hazardous chemicals nor discharge toxic chemical that pollute the land, water and air but their lending decisions have an impact on the physical environment because they act as 'facilitator of industrial activity' (Thompson and Cowton, 2004). With these increased importance coupled with the growing trends in sustainability reporting present paper examine the gap between the recommendations of the GRI-G4 framework and the real practice of reporting in the banking industry of India and Bangladesh.

The specific objectives of this study:

1. To analyze the extent of sustainability reporting practices of Indian Banks in line with GRI framework.
2. To analyze the extent of sustainability reporting practices of Bangladeshi Banks in line with GRI framework. .
3. To compare the sustainability reporting practices of India and Bangladesh.

#### **LITERATURE REVIEW**

Corporate Sustainability Reporting is the process of communicating the social and environmental effects of the economic actions of organization to particular interest groups within society and to society at large (Greys, Ownes and Adams, 1996). However the terminology used for such reporting may varies from Social Reporting, Corporate Citizenship and Sustainability Reporting to Triple Bottom Reporting. More specifically, Sustainability Reporting is a way for companies to report the impact of their activities on society at large. A large number of researches have been done on 'corporate social responsibility' of business as compared to sustainability reporting practices in developed as well as developing countries. However, very few studies are found on the banks or financial sector. Douglas et al. (2004) examine the nature of corporate social reporting with particular reference to Irish financial institutions in terms of the quality and quantity of disclosure of such information and found that Irish financial institutions are better in terms of social reporting than European institutions but they disclose a greater volume of social information on their Web sites than in their annual reports. In a study by Almona (2005) in the UK banking sector found that the government is particularly

powerful because of its regulatory policies and advocacy programmes directly affect the operations of banks.

Carnevale and Mazzuca (2014) analyze the direct effects of the sustainability report on stock price of European banks. Their results show that investors appreciate the additional and complementary disclosure provided by the sustainability report and that this disclosure produces a positive effect on stock prices of the sample banks.

Sustainability reporting is still in nascent stage in Indian banking sector but the growing importance at the global level has motivated the Indian banks to adopt sustainability reporting as a tool to enhance their competitiveness (Yadav, p. 2016). Yadav (2016) undertook a study to examine the present sustainability reporting practice prevailing in Indian banking sector. Her study shows that sustainability reporting practices of Indian banks are in nascent stage though they follow GRI guidelines for their reporting.

Khan et al. (2011) examine the tendencies of sustainability reporting by major commercial banks in Bangladesh in comparison with global sustainability reporting indicators outlined in the GRI framework. Their results show that information on society is addressed most extensively with regard to extent of reporting and is followed by the disclosures prepared on decent works and labour practices and environmental issues.

Mahmud et al. (2017) examine the current reporting practices of the banking sector of Bangladesh. Their study reveals that only a few banks are disclosing the sustainability related information in their annual report only. Moreover, in most of the cases it is found that the information regarding sustainable reporting is not meeting the standard of GRI guidelines.

From the above literature review it is clearly shown that there is very limited study in the Indian banking industry as compared to the Bangladeshi banking industry. Therefore, present study is a modest attempt by the researchers to examine the sustainable reporting practices of Indian commercial banks and a comparison is made with the Bangladeshi commercial banks.

#### **DATABASE AND RESEARCH METHODOLOGY**

Present study is conducted based on the published secondary data of commercial banks. For the purpose of the study only published sustainability reports are considered. Therefore, from the listed commercial banks of two countries, only those banks are selected who publish sustainability report? Out of the 40 commercial banks in India, we find six banks publish sustainability report in India and in

case of Bangladesh the number is only three out thirty listed commercial banks. Since, sustainability reports are not published regularly, present study is restricted to the last two years only i.e, 2014-15 and 2015-16. The banks which have not produced sustainability reports within this time period are eliminated.

For the purpose of the present study content analysis is used to perform the analysis. This technique is a widely used tool in social science research for extracting information in numeric form from the published (Laskar and Maji, 2016). To accomplish our objectives a structured index is developed following GRI-G4 guidelines. The GRI-G4 guidelines for sustainability reporting are composed into three components, namely, Economic, Environmental and Social. The Later one is again divided into Labour Practice and Decent Work, Product Responsibility, Human Rights and Society. Self-structured index consisting 44 items is developed based on the existing literatures in this field (see appendix 1). Content analysis is used as a method for data collection tool. Scoring is done by assigning weights of 2 for indicators fully reported; 1 for indicators partially reported and 0 for indicators not reported. Cases where companies have stated that a specific indicator is 'not material' or 'not applicable' is taken as 0.

After obtaining the item wise score, disclosure index or score for sustainability reporting is computed by employing the following formula:

Disclosure Index (SRI) = Score for the particular item/ Maximum expected score

## **RESULTS AND DISCUSSIONS**

This section contains the results of sustainability disclosure of commercial banks of India and Bangladesh. Following table shows the status of sustainability reporting of major commercial banks of two countries.

Public Sector Banks in India	SR	CSR/AR	Listed Banks of Bangladesh	SR	CSR/AR
Allahabad Bank	N/R	N/R	AB Bank Limited	N/R	N/R
Andhra Bank	N/R	N/R	Al-Arafah Islami Bank Limited	N/R	N/R
Bank of Baroda		YES	Bank Asia Limited	YES	
Bank of India		YES	Brac Bank Limited		YES
Bank of Maharashtra	N/R	N/R	Dhaka Bank Limited		YES
Canara Bank	N/R	N/R	Dutch-Bangla Bank Limited		YES
Central Bank of India	N/R	N/R	Eastern Bank Limited		YES
Corporation Bank	N/R	N/R	EXIM Bank Limited	N/R	N/R
Dena Bank	N/R	N/R	First Security Islami Bank Limited	N/R	N/R
Indian Bank	N/R	N/R	ICB Islami Bank Limited	N/R	N/R
Indian Overseas Bank		YES	IFIC Bank Limited	N/R	N/R
IDBI Bank		YES	Islami Bank Bangladesh Limited	N/R	N/R
Oriental Bank of Commerce		YES	Jamuna Bank Limited		YES
Punjab & Sindh Bank		YES	Mercantile Bank Limited		YES
Punjab National Bank		YES	Mutual Trust Bank Limited	YES	
State Bank of India	YES		National Bank Limited	N/R	N/R
Syndicate Bank	N/R	N/R	NCC Bank Limited	N/R	N/R
UCO Bank		YES	One Bank Limited	N/R	N/R
Union Bank of India		YES	Premier Bank Limited	N/R	N/R
United Bank of India	N/R	N/R	Prime Bank Limited	YES	
Vijaya Bank	N/R	N/R	Pubali Bank Limited	N/R	N/R
<b>Private sector banks in India</b>			Rupali Bank Limited		YES
Axis Bank	YES		Shahjalal Islami Bank Limited		YES
DCB Bank		YES	Social Islami Bank Limited		YES
Dhanlaxmi Bank		YES	Southeast Bank Limited		YES
Digibank (DBS)		YES	The City Bank Limited	N/R	N/R
Federal Bank		YES	Trust Bank Limited	N/R	N/R
HDFC Bank	YES		United Commercial Bank Limited		YES
ICICI Bank		YES	Uttara Bank Limited	N/R	N/R
IDFC Bank	YES		Standard Bank Limited		YES
IndusInd Bank	YES				
Jammu and Kashmir Bank	N/R	N/R			
Karnataka Bank		YES			
Karur Vysya Bank		YES			
Kotak Mahindra Bank		YES			
Lakshmi Vilas Bank	N/R	N/R			
Nainital Bank	N/R	N/R			
South Indian Bank		YES			
Tamilnad Mercantile Bank		YES			
YES Bank	YES				
Bandhan Bank		YES			

Figure 1: Status of Commercial Banks in India and Bangladesh in preparing Sustainability Report(Source: Authors Compilation)

**OVERVIEW OF SUSTAINABLE REPORTING PRACTICES OF COMMERCIAL BANKS IN INDIA AND BANGLADESH**

In this study 40 commercial banks in India which includes 21 public sectors bank and 19 private sector banks. The above figure shows the status of Commercial Banks in India and Bangladesh in preparing Sustainability Report. The figure reveals that Out of 40 commercial banks only six banks prepare substantiality report separately following GRI guidelines and twenty banks disclosure their activities towards environment and society through Annual Reports or by preparing CSR reports. However remaining banks neither prepare Sustainability report nor CSR report. In case of Bangladesh only three listed commercial banks prepare Sustainability report following GRI-G4 guidelines. Whereas fifteen commercial banks disclose their social and environmental activities without following GRI guidelines that is, through CSR report or Annual Reports. But 50% of listed banks do not provide any information about their activities.

**EXTENT OF SUSTAINABILITY DISCLOSURE OF COMMERCIAL BANKS IN INDIA**

Following table shows the extent of sustainability disclosure by Indian commercial banks.

**Table1: Sustainability disclosure by Indian Commercial Banks**

BANKS	GRI	Av. Eco Score	Av. Env, Score	Av. Lapd Score	Av. Pr Score	AV HR Score	AV. STY Score	TOTAL Score	% DISC Score
AXIS	GR4	75	50	61.1	91.7	62.5	50	53	60.227
HDFC	GR4	62.5	50	55.56	75	50	70	50	56.81
INDUSLAND	GR4	100	40	77.78	58.33	75	70	54	61.36
YES	GR4	87.5	46.7	66.7	66.7	25	70	45	51.14
SBI	GR4	25	33.3	16.7	25	50	60	28	31.82
IFDC	GR4	75	50	77.78	75	50	60	56	63.64
Mean Disclosure Score (%)		70.83	49	59.27	65.29	52.08	63.33		54.67

**Note: Av. Eco Score-** Average Economic Score, **Av. Env, Score-** Average Environmental Score, **Av. Lapd Score** - Average Labour Practice and Decent Work Score, **Av. Pr Score-** Average Product Responsibility Score, **AV HR Score-** Average Human Rights Score, **AV. STY Score-** Average Society Score.

From the above table it is revealed that only six commercial banks publish sustainability reports and their mean disclosure is 54.67 percentages. Two years average disclosure varies from 71% to 49% of

sample banks. The category-wise analysis shows that the ‘Economic Category’ has the highest average score of 71 % and followed by ‘Product Responsibility category’ with 65% then ‘Society category’ with 63% then ‘Labour Practice and Decent Work category’ with 59% then ‘Human Rights category’ with 52% and lastly ‘Environment category’ with 49% disclosure score respectively. From the bank wise analysis it is shown that IFDC Limited has the two years highest disclosure score of 64 per cent followed by Indusland Bank at 61.36 per cent then AXIS Bank at 60.23 per cent then HDFC bank at 56.81 percent then YES Bank at 51.14 per cent and lastly State Bank of India with 31.82 per cent score.

Therefore, we see that Indian banks have a moderate mean of sustainability score of 55 per cent and there is a wide gap between the maximum and minimum disclosure score since this varies from 32 per cent to 64 per cent. The possible reason behind these is that sustainability reporting still voluntary in India and banks have a choice of disclosure mechanism. Again category-wise disclosure reveals that Economic category has the highest score which suggests that economic status is considered as most vital in Indian business environment even in the cases of sustainability reporting.

**EXTENT OF SUSTAINABILITY DISCLOSURE OF COMMERCIAL BANKS IN BANGLADESH**

The sustainability disclosure scores of Commercial Banks in Bangladesh are presented in the following table.

**Table2: Sustainability disclosure by Bangladeshi Commercial Banks**

BANKS	GRI	Av. Eco Score	Av. Env, Score	Av. Lapd Score	Av. Pr Score	AV HR Score	AV. STY Score	TOTAL Score	% DISC Score
MTB	GR 4	75	80	55.56	50	12.5	40	51	57.95
PRIME	GR 4	75	26.67	50	100	75	70	48	54.55
BANK ASIA	GR 4	100	43.33	66.67	83.33	75	40	53	60.27
Mean Disclosure Score (%)		83.33	50	57.41	77.77	54.67	50		57.56

**Note:** **Av. Eco Score**- Average Economic Score, **Av. Env, Score**- Average Environmental Score, **Av. Lapd Score** - Average Labour Practice and Decent Work Score, **Av. Pr Score**- Average Product Responsibility Score, **AV HR Score**- Average Human Rights Score, **AV. STY Score**- Average Society Score.

From the above table it is seen that only three banks, namely, Mutual-Trust Bank, Prime Bank and

Bank Asia Limited publish separate sustainability report in addition to their annual report. The mean disclosure of Bangladeshi commercial banks is 57.56 per cent and two years average sustainability disclosure score varies from 83.33 per cent to 50 per cent. The disclosure score of these three banks is almost equal; however, Bank Asia Limited has the highest disclosure score with 60.27 per cent followed by Mutual Trust Bank with 57.95 per cent score and Prime Bank with 54.55 per cent score. The category-wise analysis shows that the ‘Economic Category’ has the highest average score of 83.33 % and followed by ‘Product Responsibility category’ with 77.77% score then ‘Labour Practice and Decent Work category’ with 57.41% score then ‘Human Rights category’ with 54.67% score and lastly ‘Environment category’ and ‘Society category’ have equal score of 50%.

From the above analysis it is reveals that ‘Economic Category’ is the most important parameter and ‘Environment’ and ‘Society’ are least important in Bangladesh even in the sustainability reporting.

However, there is no such variation in maximum and minimum disclosure.

**COMPARISON OF SUSTAINABILITY REPORTING PRACTICES IN INDIA AND BANGLADESH**

A Comparative analysis Sustainability Reporting practices of two countries is presented below.

Country		India		Bangladesh	
Sample Commercial Banks		40		30	
Sustainability Reporting Banks		6		3	
Total Mean Disclosure		63.64		57.56	
Range of Total Disclosure ( Highest to Lowest)		61%-32%		60%-55%	
Economic Disclosure Mean Score		70.83		83.33	
Environmental Disclosure Mean Score		49		50	
Labour Practices and Decent Work Mean Score	S	59.27	59.99	57.41	59.96
Product Responsibility Mean Score	O	65.29		77.77	
Human Rights Mean Score	C	52.08		54.67	
Society Mean Score	I A L	63.33		50	
Highest category disclosed		Economic		Economic	

**Table 3: Comparison of Sustainability Reporting Practices of India and Bangladesh**

From the above table it is revealed that sustainability reporting practices of commercial banks in India and Bangladesh are same. Both the countries the sustainability reporting is voluntary not mandatory. Therefore, minimum numbers of banks (six in India and three in case of Bangladesh) prepare

sustainable report as an additional report with the annual report. Total mean disclosure of two countries almost similar though the range of total disclosure has highest variation in India as compared to Bangladesh. Economic Item is most important than environmental and social Items in both the countries but the relative importance is high in case of Bangladesh than India.

In this section we examine the level of sustainability disclosures which are specific to financial and banking sector in order to know the extra insights in relation to banks sustainability reporting. More specifically, here we explore the extent to which banks disclose on specific 16 sustainability items that have been designed for banking and financial service sectors in reference to GRI guidelines. By using a unique coding structure (if disclosed the ‘YES’ otherwise ‘NO’) we try to look into the extent of coverage of 16 specific items by the commercial banks of India and Bangladesh.

	GRI-FSS indicators	INDIAN BANKS						Bangladesh banks		
		AXIS	HDFC	YES	IFDC	SB I	INDUS LAN D	PRIME	MTB	BANK ASIA
FSS1	Policies with specific environmental and social components applied to business lines	NO	NO	NO					YES	NO
FSS2	Procedures for assessing and screening environmental and social risks in business lines	NO	NO	NO					YES	NO
FSS3	Processes for monitoring clients’ implementation of and compliance with environmental and social requirements included in agreements or transactions	NO	NO	NO	N	N	N	N	YES	NO
FSS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	NO	NO	NO	O	O	O	O	YES	NO
FSS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities	NO	NO	NO	R	R			YES	NO
FSS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	YES	YES	YES	O	O	R	R	YES	YES
FSS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	YES	YES	YES	T	T	P	P	YES	YES
FSS8	Monetary value of products and services designed to deliver a specific environmental benefit for each	YES	YES	YES	I	I	O	O	YES	YES
					G	G	N	N	YES	YES
							G	G		

business line broken down by purpose										
FSS9	Frequency of environmental audits and its coverage to assess implementation of environmental and social policies and risk assessment procedures	NO	NO	NO					NO	NO
FSS10	Percentage and number of companies held in the institution’s portfolio with which the reporting organization has interacted on environmental or social issues	NO	YES	YES					NO	NO
FSS11	Percentage of assets subject to positive and negative environmental or social screening	NO	YES	YES					NO	NO
FSS12	Voting policies applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting	NO	NO	NO					NO	NO
FSS13	Access points in low-populated or economically disadvantaged areas by type	YES	YES	YES					NO	YES
FSS14	Initiatives to improve access to financial services for disadvantaged people	YES	YES	YES					NO	YES
FSS15	Policies for the fair design and sale of financial products and service	YES							NO	
FSS16	Initiatives to enhance financial literacy by type of beneficiary	YES							NO	YES

**Source: Sustainability reporting guidelines and financial service sectors (FSS) supplements (2013)**

**Table 4: Sustainability disclosure specific for financial service sector (FSS) among sample commercial banks**

From the table it is seen that only three commercial banks from India (Axis Bank, HDFC Bank and YES Bank) and two from Bangladesh (Mutual-Trust Bank and Bank of Asia) follow GRI FSS disclosure guidelines in preparing their sustainability reporting. Our results also show that some GRI-FSS guidelines like FSS1, FSS2, FSS3, FSS4, FSS5, FSS9 and FSS12 are not reported by the Indian Commercial Banks at all. Similarly, Bangladeshi banks do not cover FSS9, FSS10, FSS11 and FSS12 GRI FSS disclosure guidelines at the time of preparing their sustainability report. However, financial service sector guidelines like FSS6, FSS7 and FSS8 are followed by the commercial banks of both the countries. However, an analysis of the FSS sustainable report indicators for financial sectors shows that significant overlaps as well as differences in the item-wise disclosures of both countries. The probable reason behind non-uniform reporting by banks of both countries is the absence of mandatory norms for sustainable reporting.

## **CONCLUSIONS**

Sustainability reporting is a voluntary practice for both Indian and Bangladeshi business organizations. However, it makes a bridge between transparency and accountability in the issue of corporate reporting and helps to develop a healthy relationship with stakeholders which is essential for long term success and healthy relations. For facilitate such reporting, large numbers of framework have been developed over the years. Among those guidelines, the sustainability reporting guidelines developed by Global Reporting Initiatives (GRI) is the most widely used framework in the developed and emerging economies (Carrot and Stick, 2013).

The present study attempts to compare the sustainability reporting practices of commercial banks of two emerging economies, that is, India and Bangladesh. More specifically, the purpose of this paper is to examine the current practices of sustainability reporting in the banking sector of India and Bangladesh following GRI guidelines. Based on the sustainable reports of 2015 and 2016, we found that social reporting by the listed banks based on GRI indicators in India as well as in Bangladesh is relatively scanty. On the basis of content analysis of sustainability reporting of commercial banks, it is observed the banks are showing an emphasis on sustainability disclosure day by day in order to measure, disclose and be accountable to internal and external stakeholders in terms of governance, economic, environmental and social aspects. The study also reveals that, only a few banks of both countries publishing sustainability reporting separately and most of the banks are disclosing the sustainability related information in their annual report. The study shows the status of social and environmental responsiveness of commercial banks though they neither produce hazardous chemicals nor discharge toxic chemical that pollute the land, water and air.

The present study suffers from some limitations. The study is conducted on the basis of published sustainability reports of bank only. Maximum banks used other reports like, annual report, CSR report, and business responsibility report for their disclosure. Another limitation of this study is that the study is based on the two years reports only. These limitations must be taken into consideration before generalization of the study results.

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**Appendix 1: Sustainability Disclosure Index**

	<b>Economic</b>		
1	Direct economic value generated and distributed (EC1)		
2	Financial implications and other risks and opportunities due to climate change (EC2)		
3	Significant financial assistance received from government (EC4)		
4	Indirect Economic Impacts (for local community)(EC7-EC8)		
5	<b>Environmental</b>		
6	Percentage of materials used that are recycled input materials (EN2)		
7	Direct energy consumption by primary energy source. (EN3)		
8	Indirect energy consumption by primary energy source (EN4)		
9	Energy saved due to conservation and efficiency improvements (EN5)		
10	Initiatives to provide energy efficient products and services (EN6)		
11	Initiatives to reduce indirect energy consumption (EN7)		
12	Total water withdrawal by source (EN8)		
13	Water sources significantly affected by withdrawal of water (EN9)		
14	Percentage and total volume of water recycled and reused (EN10)		
15	Biodiversity (EN14)		
16	Emissions (EN16-EN20)		
17	Total weight of waste by type and disposal method (EN22)		
18	Initiatives to mitigate environmental impacts (EN 26)		
19	Products and services recycling (EN26 and EN27)		
20	Total environmental protection expenditures and investments by type (EN30)		
	<b>Labour practice and decent work</b>		
21	Total workforce (LA1)		
22	Benefits provided to full-time employees ( LA3)		
23	Rates of injury, occupational diseases etc. (LA7)		
24	Education, Training Etc To assist workforce (LA8)		
25	Average hours of training per employee (LA10)		
26	Programmes for skills management and lifelong learning. (LA11)		
27	Percentage of employees receiving regular performance and career development review (LA12)		
28	Diversity and equal opportunities (LA14)		
29	Employee satisfaction (LA15)		

	<b>Product responsibility</b>		
30	Product or service information required by producers (PR3)		
31	Total number of incidents of non-compliance with laws (PR4)		
32	Practices related to customer satisfaction (PR 5)		
33	Marketing communication (PR6 and PR7)		
34	Customer privacy (PR8)		
35	Customer satisfaction (PR10)		
	<b>Human rights</b>		
36	Investment agreements that include human rights clauses (HR1)		
37	Percentage of significant suppliers and contractors (HR2)		
38	Total hours of employee training on human rights aspects (HR3)		
39	Security practices (HR8)		
	<b>Society</b>		
40	Community (SO1)		
41	Corruption (S02-S04)		
42	Public policy (S05 and SO6)		
43	Anti-competitive behaviour (S07)		
44	Good causes (SO9) (contribution to education sector, health, destitute and women empowerment and others)		