Chikitsak Samuha's
Sir Sitaram and Lady Shantabai Patkar College of Arts & Science, and
V. P. Varde College of Commerce & Economics.
(An Autonomous college affiliated to University of Mumbai)
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Weekend Chronicle : Special Issue

GREEN FINANCE

INITIATED BY B.M.S DEPARTMENT

Email id - bmseperiodical@gmail.com

Dr. Mala Kharkar
Chief Education Officer

Greetings!

"The highest education is that which does not merely give us information but makes our life in harmony with all existence." – Rabindranath Tagore

The advancement of Technology and Science by Man is impressive. We have enormous industrial facilities and produce ships, planes, trains, and even missiles, which is evidence of how far we have advanced as a civilized country. But not only scientific information is productive. To become a fully realized human being, spiritual understanding and self-knowledge are equally crucial.

The world is moving at such an accelerated pace these days and we as Educators need to create and reflect the entire education system. Online education offers new age technology to expand fields of study. It prepares students for success in the growing technology-driven global economy. Technology makes life much easier, above all it saves time and energy. It is currently one of the fastest growing field and shows no signs of stopping anytime soon.

We are all very excited to release this weekly online publication called "Weekend Chronicle." This E-Periodical, we are confident, will aid in the knowledge and skill acquisition, character development, and improved employability of young, talented students to become globally competent.
Everyone can find something here, including in the Business, Academic, Travel and Tourism, Science and Technology, and Media Fields, among many others. The E-Periodical's articles' diversity and creativity will undoubtedly broaden readers' knowledge.
The readers' minds will undoubtedly be stimulated and transported to a fantastic world of joy and pleasure by the optimistic attitude, perseverance, hard work, and creative ideas displayed by our Students and Teachers.

Dr. Pratibha Gaikwad
Principal

Dear Readers,

Welcome!

"Knowledge is nothing but finding unity in the midst of diversity." – Swami Vivekananda

The E-Periodical "Weekend Chronicle" is crucial in giving our BMS Department students a platform to showcase their artistic talents.
Our E-Periodical, or online journal, takes us through a variety of genres, including news about international affairs under departments including Business, Advertising, IT, Science & Nature, and Academics, Media, and Libraries.

It also includes articles on topics like food, health, and travel, which are typically at the top of our "Bucket Lists." The Department of Social Issues also includes articles on social issues. Last but not least, we will cover the ideas and words of our gifted students as aspiring poets, authors, and philosophers under the Student's Section.

In conclusion, students' creation of a digital journal will include young people of today and those who shape them (such as instructors) in their communities, which is required to adopt a contemporary viewpoint and meet the difficulties we face today.

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GREEN FINANCE: HOW BUSINESSES ARE FINANCING THEIR SUSTAINABILITY EFFORTS

It is not news that climate change stands as one of the greatest threats to humanity's existence in our world today; it is the world's greatest environmental threat. It's also known that greenhouse gas emissions are the most significant causes of climate change and global warming. Curbing these emissions calls for the intervention of both the public and private sectors alike. These efforts are being guided by the United Nations Sustainable Development Goals (SDGs) and the Paris Climate Agreement.

As the world moves forward in accomplishing Sustainable Development Goals with awareness programs and campaigns, there seems to be a slower movement in investments in sustainable projects, especially those related to green energy. This slower-paced movement predominantly on the side of the private sector can be attributed to several reasons including the long-term nature, low rate of return, and high risk involved in such projects. However, if we are to reach net zero by 2030, new financial instruments and policies must be introduced to provide a favorable environment for green investments. These instruments can be referred to as Green

Finance. Green Finance is a term used to refer to financial investments flowing into sustainable development projects and initiatives, environmental products, and policies that encourage the development of a more sustainable economy. According to the United Nations Environment Programme (UNEP), the role of green financing is "*to increase the level of financial flows (banking, micro-credit, insurance, and investment) from the public, private, and not-for-profit sectors to sustainable development priorities.*" The financial instruments in Green Finance can be classified as debt and equity.

Reference Link: https://www.linkedin.com/?trk=article-ssr-frontend-pulse_nav-header-logo

ADVERTISEMENT

GREEN FINANCE MARKETING: NURTURING SUSTAINABILITY THROUGH STRATEGIC ADVERTISIN

Advertising plays a crucial role in shaping public opinion and influencing consumer behavior. When it comes to green finance, advertising can be a powerful tool to promote sustainable and environmentally friendly financial products and services. Green finance refers to financial products and services that support environmentally sustainable and socially responsible initiatives.

Here are some ways in which advertisement and green finance intersect:

- Promoting Green Investment Opportunities
- Educating Consumers
- Highlighting Eco-Friendly Banking Products
- CSR (Corporate Social Responsibility) Initiatives
- Digital Marketing and Social Media Campaigns
- Certifications and Badges
- Collaborations and Partnerships
- Emphasizing Long-Term Benefits

GREEN FINANCE IS GAINING TRACTION FOR NET ZERO TRANSITION IN INDIA

As sustainability becomes a national, cross-policy, and sector-wide agenda, there is growing awareness of the crucial role of green finance in India's transition to a net zero economy. But the concept of green finance is still evolving. So far, it has taken many forms, including loans, bonds, and equity investments.

For instance, banks, mostly international, have now started offering green loans with favorable terms for businesses that invest in sustainable projects. Institutional and other investors buy debt securities such as green bonds that finance environmentally friendly projects. Venture capital firms and private equity investors actively fund start-ups and early-stage companies that focus on sustainability and reducing environmental and social impact.

These are, however, early days, and various organizations as well as policymakers are at different stages of the sustainability journey. But the realization across the board is that the strategies to transition to 'net zero' will require significant investment.

With companies in India exploring various financing options to support the development of capital-intensive technologies such as hydrogen or carbon capture, green finance is gathering speed.

India requires INR 15,000 crores to INR 20,000 crores of annual Foreign Direct Investment (FDI) in renewable energy alone, as per the Ministry of New and Renewable Energy's report on financial constraints in the sector. To address this, the government has authorized 100% annual FDI for renewable power generation and distribution projects. According to the government's investment agency Invest India, renewable energy projects worth US$196.98b are ongoing.

Private sector companies are investing in green projects as they see the potential for long-term returns and positive environmental impact. The market for Green Social, Sustainability and Sustainability-linked (GSSS) bonds, which includes green, yellow (solar) .

Department Editor: Mahek Shaikh

Reference link: https://www.ey.com/en_in/climate-change-sustainability-services/green-finance-is-gaining-traction-for-net-zero-transition-in-india

ENDANGERED SPECIES LIST GROWS BY 2,000. CLIMATE CHANGE IS PART OF THE PROBLEM

The International Union for Conservation of Nature, the leading tracker of global biodiversity, released their new Red List of Threatened Species on Monday at the United Nations climate conference in Dubai.
Climate change is worsening the planet's biodiversity crises, making environments more deadly for thousands of species and accelerating the precipitous decline in the number of plants and animals on Earth, according to an international organization that tracks species health.
Species of salmon and turtles are among those facing a decline as the planet warms
Frogs, salamanders and other amphibians are suffering the most. About 41% of these species are under threat.
“They are climate captives because of higher temperatures, drought — whatever happens amphibians cannot move out of harm's way and are directly impacted by climate change,” said Vivek Menon, deputy chair of the IUCN's species survival commission.
IUCN's director general Grethel Aguilar said it's clear humans need to act to protect biodiversity and when conservation is done right, it works. To combat the threat posed by climate change, she said fossil fuels need to be phased out, a contentious focus of this year's COP28 negotiations.
“Nature is here to help us, so let us help it back," she said.

Department Editor: Vaishrungi Shah
Reference link: https://www.independent.co.uk/news/international-union-for-conservation-of-nature-ap-earth-atlantic-maine-b2462232.html

ACADEMICS

HOW GREEN FINANCE IS PAVING THE WAY FOR INDIA'S SUSTAINABLE FUTURE

India's growth story has been impressive, but not without its fair share of environmental challenges. The country has long grappled with issues such as pollution, deforestation, and climate change, which have had adverse impacts on both human health and economic development. However, in recent years, the Indian government has been taking measures to promote sustainable development and reduce the country's carbon footprint. One of the key strategies is the adoption of green finance.

Essentially, green finance refers to financial investments that are environmentally sustainable and socially responsible. This type of financing is increasingly being recognized as an effective tool for mitigating climate change and promoting sustainable development. It has gained considerable traction in India in recent years, with the government taking several initiatives to encourage green investments.

Department Editor: Bushra Bheri
Reference link: https://timesofindia.indiatimes.com/blogs/voices/how-green-finance-is-paving-the-way-for-indias-sustainable-future/

MEDIA

WILL 2024 BRING GOOD TIDINGS TO MEDIA AND TELECOM COMPANIES? THAT'S UNLIKELY

The outlook for the entertainment and telecommunications industries in 2024 appears uncertain, with challenges in interest rates, regulatory policies, and overall growth prospects. The aftermath of actors' and writers' strikes and job cuts by major companies like Warner Bros. Discovery and Disney may impact business optimism. While the 2024 U.S. presidential election is expected to boost advertising dollars, the industry is grappling with shifts away from the subscription streaming video narrative.

Interest rate fluctuations, influenced by the Federal Reserve's plans for cuts, may postpone transformative deals until 2025, allowing companies to leverage cheaper money. Regulatory concerns, including ownership caps and potential changes in leadership, add to the industry's uncertainty. The absence of a unified growth narrative since the "Great Netflix Correction" in 2022 poses challenges for media and entertainment companies. Executives are restructuring businesses and trimming content spending to accelerate profitability, but industry valuations remain depressed. Morale concerns and layoffs contribute to a less enthusiastic atmosphere in legacy media companies. As 2024 unfolds, the industry faces a critical inflection point, with the potential for improvement or the anticipation of significant changes in 2025.

Department Editor: Sakshi Dinde

Reference link: https://www.cnbc.com/2023/12/19/media-telecom-companies-face-rough-2024.html

GREEN FINANCING: A LOOK AT THE HISTORY AND THE OPTIONS AVAILABLE FOR DEVELOPERS

"Green financing", "responsible investing" and "sustainable investing" are a broad umbrella of terms that refer to the incorporation of environmental, social and governance (ESG) considerations into investment decisions. Green financing has become a large and fast-growing segment of the capital markets, with investors looking to incorporate ESG practices across existing portfolios of assets to minimize their exposure to ESG risks, and increasingly shifting capital from more traditional assets to green assets.

In this blog we offer an overview of the green finance universe and some considerations around the impact of green finance on new projects and asset owners.
Climate change has become one of the key challenges of the 21st century, prompting unprecedented global action. ESG issues related to a project's exposure to climate change and its climate impact have been at the core of discussions in the financing community. While the roots of green finance can be traced back to the 1970s, the tipping point of the sustainability movement didn't come until 2015, with the launch of the Sustainable Development Goals and the Paris Agreement. This year in November, the U.K. is set to host the 26th United Nations Climate Change Conference of the Parties (COP26). Financing will be a major topic of COP26 and several organizations have recently announced their participation with the COP26 Finance Coalition Coordination Mechanism.

Reference Link: https://www.bechtel.com/

SUSTAINABLE FINANCE IN SUSTAINABLE HEALTH CARE SYSTEM

Nowadays the WHO and the EU health care system is influenced by Sustain-able Development Goals. The implementation of public or voluntarily envi-ronmental, social and corporate governance (ESG) policies in hospitals causes extra costs and revenue to the health care system. The financial risk of sus-tainable hospitals and of the sustainable health care system, as well as the ca-pabilities and the suggestions for the best possible financial analysis assess-ment, consist a new research field.

This paper will investigate this new re-search field of sustainable health care and sustainable finance and will add scientific knowledge and methodological implementation to financial assess-ment analysis tools to those entities responsible for the implementation of sustainable health care system policies and the capital market investors, in order to take the best possible decisions.

Health care system is considered among the largest industries worldwide. The public expenditure on health and long-term care in Organization for Economic Co-operation and Development (OECD) countries is set to increase from around 6% of GDP today to almost 9% of GDP in 2030 and as much as 14% by 2060. At the EU, healthcare sector accounts for 10% of gross domestic product (GDP), 15% of public expenditure and 8% of the EU's workforce In the same era the WHO suggests that the 2030 agenda for Sustainable Development

Department Editor :- Madhura Vaidya
Reference link
https://www.researchgate.net/publication/338327636_Sustainable_Finance_in_Sustainable_Health_Care_System

CULTURE & CUISINE

SUSTAINABLE FINANCE APPLIED TO REDUCING FOOD WASTE

The fight against food waste is becoming increasingly widespread and tangible throughout the world, and with good reason: according to the United Nations, this waste represents between 8 and 10% of global greenhouse gas emissions, and 1/3 of the food produced each year is being thrown away. Such a massive environmental and societal impact is not being ignored. A whole section of finance, through responsible products - and of the economy, through innovation - is being structured to remedy the situation.

The heavy consequences of food waste

Food waste gives rise to a cruel observation and an urgent ethical question: nearly 690 million people suffer from hunger in the world according to Unicef, while, in Europe alone 88 million tonnes of food are thrown away every year.

Beyond this major aspect, food waste leads to a global chain of consequences for the environment and human societies as a whole: intensive exploitation of natural resources, sometimes at an accelerated pace, poor management of stocks, logistics, surplus and waste, leading to colossal environmental and economic costs, mismatch between local production and actual consumption, etc. Overproduction and overconsumption are costly for the economy as well as for the planet. Ademe (France's Energy Transition Agency) estimates that 10 million tonnes of food are wasted every year in France for a total of €16 billion. The 88 million tonnes wasted in the European Union generate nearly €143 billion in associated costs.

In recent years, the lines have been shifting. From rising consumer and producer awareness to legislation against food waste, the issue is gaining in visibility. The Covid-19 crisis, by highlighting widening inequalities in the world, has also acted as an accelerator of responsible innovation. This trend is complemented by the tools specific to sustainable finance, levers of action that are now in great demand by the major players in the economy.

Reference link: https://group.bnpparibas/en/news/sustainable-finance-applied-reducing-food-waste

TRAVEL & TOURISM

ADOPTION OF GREEN FINANCE AND GREEN INNOVATION CIRCULARITY: AN EXPLORATORY REVIEW AND FUTURE DIRECTIONS

There is growing attention from governments and regulators towards crucial matters such as climate change and global warming, resulting in a pressing need to investigate the factors that make it possible for businesses to engage in green finance (GF). The externality of environmental pollution prioritizes the need of green innovation (GI) in public management. GF distributes financial resources to the research and development (R&D) of clean energy and environmentally friendly goods and processes; it is complementary to the GI process for environmental protection. GF policies help to alleviate the impacts of financial constraints and GI impaired industries involving new products, processes, services and the global market. To better understand how GF and GI have functioned as a catalyst for circular economy practices, this paper seeks to present a historical and contemporary overview of these concepts.

The research is thoroughly dissected by a systematic literature evaluation of articles from 2016 to 2023 that appear in peer-reviewed journals and are indexed in the SCOPUS database. To attain supply chain circularity, this article encompasses four major research themes concerning the adoption of GF and green technologies. The research also includes a network analysis of shortlisted articles to examine the overall citation trends. It is shown that several institutional theories are associated with the investigated area. As a final step, a framework is provided to illustrate how GF and GIs might be used to achieve supply chain circularity. The research findings provide a novel concept related to GF within the context of GI which are significant for environmentalists, policymakers, green investors, and researchers.

Through its findings, the study provides a conceptual framework that promotes sustainable strategies to effectively balance financial considerations and environmental innovation. It helps to leverage the potential of green research and practice to create value for businesses and to benefit society at large. The analysis provides an unexplored and significant contribution to current literature in terms of delivering evidence of the past and present approaches to GF and GI in a circular economy. The results of this study will attract the attention of policymakers and stakeholders to develop and combine the two concepts in research and practice to attain environmental balance in the circular economy and to promote long term sustainability.

Department Editor: Tanvi Rane

Reference Link: https://www.sciencedirect.com/science/article/pii/S1674987123001366

SPORTS

SOCIAL RETURN ON INVESTMENT MODEL DEVELOPED UEFA, THE EUROPEAN FOOTBALL BODY, AIMS TO DEMONSTRATE THAT AN INVESTMENt IN GRASSROOTS FOOTBALL CAN GENERATE POSITIVE SOCIETAL IMPACTS

It's often said that football is more than a sport – it's the world's game. An estimated four billion people – half of the world's population – would consider themselves fans of football, while 270 million people play the sport globally.

All that engagement inevitably leads to economic and social impact, well beyond the professional game. Grassroots football can help stimulate inclusion and integration. It can lead to improved health and wellbeing for those playing. But up until now, putting reliable figures on these positive social and economic impacts has proven complex.

Recognizing this, UEFA – the sport's governing body in Europe – sought to find a model to measure football's added value. Working with several top academics and practitioners in the field, a UEFA programe called Grow developed a Social Return on Investment model that quantifies both the positive social consequences of football and its overall economic impact.

UEFA set up Grow to provide a range of strategic development services to Europe's 55 national associations. It is hoped that the SROI model will help individual associations make an evidence-based case for increased government investment in amateur football.
Since 2017, the SROI model has so far been applied to 25 national associations. It calculates that the total 8.6 million registered footballers in these countries generate a cumulative €39.5bn in positive economic, social and health impacts.

A proportion of this figure (€10.8bn) comes directly through membership fees, job creation and investment in facilities. However, the lion's share (€28.6bn) is derived from "implied benefits" relating to education, integration, reduced crime rates, improved wellbeing, and reduced risk of type II diabetes and heart disease.

Department Editor: Chirayu Kadam
Reference Link: https://sustainabilityreport.com/2021/01/28/quantifying-the-economic-and-social-impact-of-football/

SOCIAL ISSUE

THE RISE OF INVESTMENT IN SUSTAINABLE FINANCE

Sustainable finance, also known as responsible finance or green finance, refers to financial activities and investments that are conducted in a manner that promotes environmental, social, and governance (ESG) considerations, while aiming to generate long-term sustainable outcomes. It encompasses a broad range of financial products and services, including investment funds, loans, bonds, insurance, and other financial instruments that are designed to support sustainable economic, social, and environmental development.
The key objective of sustainable finance is to integrate ESG factors into decision-making processes in order to promote sustainable development and address pressing global challenges such as climate change, biodiversity loss, social inequality, and human rights issues. Sustainable finance takes into account not only financial returns, but also the impact of investments on the environment, society, and corporate governance. It recognizes that economic, social, and environmental issues are interconnected and that addressing them holistically is crucial for achieving sustainable and inclusive development.
The global sustainable finance market is expected to grow from USD 3.6 trillion in 2021 to USD 23 trillion by 2031.
The Indian Scenario
In India, Sustainable finance has gained significant momentum in recent years as awareness of the need for sustainable development has grown, and there is increasing recognition of the potential risks and opportunities associated with ESG factors. The Reserve Bank of India (RBI) has taken several steps to promote sustainable finance within the country. In 2015, the RBI introduced guidelines for banks to report on their sustainability practices. In 2018, it released a framework for green bonds, which are debt instruments that raise funds for climate and environmental projects. The framework provides guidelines for the issuance of green bonds and encourages banks to finance sustainable projects.
The Securities and Exchange Board of India (SEBI) has also taken steps to promote sustainable finance. In 2020, it introduced a new framework for mutual funds to encourage the adoption of ESG investing. The framework requires mutual funds to disclose their ESG investments and report on their sustainability practices. It also provides guidelines for the selection of ESG investments and encourages fund managers to consider sustainability factors in their investment decisions.

Reference Link: https://www.ciiblog.in/sustainable-finance/

ARTICIAL INTELLIGENCE

GREEN FINANCE: UAE ANNOUNCES INITIATIVE TO BOOST AI & BLOCKCHAIN IN GREEN FINANCE

The UAE has announced a new initiative aimed at developing technology solutions such as artificial intelligence and blockchain to scale the use of green finance and combat climate change.

The UAE Central Bank, the Bank for International Settlements, the Emirates Institute of Finance and the Cop28 Presidency have launched the Cop28 UAE TechSprint, ahead of the UN climate summit in the Emirates at the end of the year.

The programme seeks to encourage global innovators from the public and private sectors to use technologies such as AI, blockchain, Internet of Things and sensors to tackle challenges in green and sustainable finance, the country's banking regulator said in a statement on Monday.

"Tackling climate change requires available, accessible and affordable finance," said Dr Sultan Al Jaber, Cop28 President-designate.

As part of the new TechSprint initiative, developers can either offer AI solutions for sustainable finance reporting, verification and disclosure in the financial services industry; blockchain solutions for auditing and enhancing transparency, traceability and accountability in sustainable finance; or IoT and sensor technology solutions for sustainable finance to ensure informed assessments of impact or risk.

Department Editor: Manya Chari
Reference Link: https://www.ifcreview.com/news/2023/september/green-finance-uae-announces-initiative-to-boost-ai-and-blockchain-in-green-finance/

STUDENT'S SECTION

GREEN FINANCE: FUNDING A SUSTAINABLE FUTURE"

Green finance refers to financial products and services that support environmentally sustainable and socially responsible projects. The goal of green finance is to allocate capital to projects and initiatives that have positive environmental benefits and contribute to the overall sustainability of the economy. This can include investments in renewable energy, energy efficiency, sustainable agriculture, clean transportation, and other initiatives that help mitigate climate change and promote environmental conservation.

Key components of green finance include:

- Green Bonds: These are bonds specifically earmarked to raise funds for environmentally friendly projects. The proceeds from green bonds are used to finance projects such as renewable energy installations, energy-efficient buildings, and sustainable water management.
- Green Loans: Similar to green bonds, green loans are specifically designed to fund environmentally sustainable projects. These loans may offer favorable terms and conditions to borrowers engaged in green initiatives.
- Sustainable Investment Funds: These are investment funds that focus on companies or projects with strong environmental, social, and governance (ESG) performance. Investors in these funds seek financial returns while supporting businesses that prioritize sustainability.
- Environmental, Social, and Governance (ESG) Criteria: Financial institutions and investors increasingly consider ESG criteria when making investment decisions. This involves evaluating a company's performance in areas such as environmental impact, social responsibility, and corporate governance.
- Corporate Sustainability Reporting: Companies are encouraged to disclose information about their environmental impact, sustainability practices, and efforts to reduce their carbon footprint. This transparency allows investors to make informed decisions based on a company's commitment to sustainability.
- Green Insurance Products: Insurance companies may offer products that incentivize and support environmentally responsible behavior. For example, insurance discounts may be provided to companies with strong risk management practices that align with environmental sustainability.

Department Editor: Tanvi Narvekar

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