



Uncloaking Green Finance and Taxonomy: Overlapping Explainable AI and ESG-centric Human Oversight in the future of India's Sustainable Future

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Abstract

The intersection of Explainable Artificial Intelligence (AI) with the applicability of Environmental Social Governance (ESG) with Green Finance is the future of India's Sustainable Future. This study analyses the necessity of involving corporate governance and Green Finance with the principle of Human oversight and effective Black Box Disclosure. This doctrinal and exploratory study analyses the principle of the intersection of AI and ESG with the pre-training of AI's data set and the effective allocation of business resources. Previous studies have highlighted that company's financial performance and ESG are positively correlated. However, none of these studies have addressed the applicability of leveraging AI with predictive capabilities for forecasting ESG and Green Finance for achieving India's Sustainable Future. This paper calls on India to frame its own Carbon Border Adjustment Measure (CBAM) to incentivize green subsidies and ESG investment in line with sustainability. Eventually, this study examines the intersection of overlapping Explainable and Responsible AI with the framing of India's Green Taxonomy Framework. Further, emphasizing the need to evaluate AI and ESG linkage and comprehensive comprehensively map the path to achieving India's sustainable future.

Keywords: Artificial Intelligence, ESG, Green Finance, Green Taxonomy and Human Oversight.

Introduction

Technological innovation is vital for understanding the key driving forces behind addressing the complex issues through the framework of AI and effective Black Box disclosure. The growth of technology has inspired a changing market dynamic that facilitates the efficient utilization of resources [14]. The convergence of ESG and AI will provide a breakthrough in technology and address the issue of sustainable governance, and maximize India's objective of Net Carbon Neutrality by 2070. AI has great potential to accurately predict data fed into the machine through intelligent optimization and management of the support system [21]. Instead of emphasizing short-term gains, countries are required to adopt long-term sustainable growth strategies to ensure a better quality of life and sustainable development. The advancement of green finance plays a vital role in attaining the objectivity of sustainable development and

addressing pressing environmental challenges [16]. Green finance encompasses financial products and services inclined towards environmental sustainability, covering a vast range of activities, including renewable energy, climate adaptation, promoting sustainable investment, and mitigating fossil fuel subsidies (FFS). This paper examines the intersection of AI and ESG, laying down the framework for effective resource allocation with pre-training of AI datasets and Green Taxonomy with Carbon Border Adjustment Measure (CBAM) in shaping India's sustainable future. The rise and popularization of ESG conceptual analysis not only requires enterprises across the globe to be concerned with social responsibility and financial performance of corporations in the short term but rather emphasizes the principle of long-term sustainability [5]. Sustainability with principles of Human in the Loop and Human Oversight enhances corporate understanding of societal needs and the threshold of safeguarding consumerism across the globe. Integrating sustainable framework with AI drive technologies is instrumental to provide greater transparency, efficiency and tailored practices for sustainable outcomes [2]. India's current regulatory framework involving ESG is not codified into a single legislation but rather comprises multiple laws on Environment, Labor, and Corporate Compliance. Advocating the principles of enhancing India's Draft Framework for Taxonomy coupled with the systematic overview of Explainable and Responsible AI. Social concerns and the necessity of environmental policy are essential for promoting the establishment of ESG and the opportunity of investment in green finance with principle of Responsible and Explainable AI with principles of Human Oversight.

Literature Review

ESG offers a comprehensive framework that provides a comprehensive understanding of evaluating corporate sustainability in evaluating the sustainable reforms of developed and developing economies [23]. Further emphasizing that a uniform standard of ESG is still not framed and evaluation of ESG are determined on basis of corporate ESG performance and the enterprise's financial performance [25]. ESG constitutes the concept of social recognition, company social commitment, and reputation with corporate compliance within the regulatory framework of the nation-state. Investors prioritize ESG evaluation in determining their investment in a corporation and have an effective investment strategy [4]. Companies financial performance and ESG disclosure are positively correlated. Thereby, Indian companies can anticipate their performance on the basis of their ESG applicability [10]. This paper addresses Green Finance and corporate governance through economic development and economic protection, and India's government incentivizing green projects for achieving the country's Sustainable Development objective. Additionally, environmental pollution showcases that energy saving, pollution reduction are factors with the intervention of government policies and changing market dynamics [1]. Traditional ESG rating relies heavily on corporate self-disclosure and assessment, which very often generates bias, inconsistency, and reflects overly positive ESG reporting of companies [18].

Moreover transparency plays a vital role in assuring accountability and enabling the tracing of decision to the origin and mitigates error or bias which arise in AI System. However, none of the previous papers have addressed the conceptual analysis of incentivizing green finance and ESG with the principles of Explainable and Responsible AI in India's sustainable future. AI facilitates the creation of a decision support system that mitigates the effect of energy expenses while fostering technological innovation aimed at decreasing the impact of energy consumption across the globe [19]. Globally, countries advocate AI with the objective of assessing environmental conditions, augmenting the social responsibility principles, and fortifying the principles of corporate governance [22]. Green Taxonomy promotes green finance, and companies looking to attract investment shall be encouraged to meet the principles of green taxonomy to promote sustainable practices. AI is seen as enabler of sustainable procurement and supporting ESG goals through transparency, monitoring and conformity with environmental compliance [24]. Lastly, the paper examines the aspect of advocating EU Green Taxonomy in India's sustainable future and integration with human oversight mechanism ensures the varying degree of support and control measures depending on the area and assessment of the potential risk.

1. Green Finance and Incentivizing Green Subsidies : AI and India's Sustainable Development Goals (SDGs)

Green innovation is essential for promoting long-term development and addressing the future of development and expansive growth across the globe. Green Finance refers to structured financial activities that create better environmental outcomes, which include restructuring of debt mechanisms and investment for encouraging the development of green projects for environmental governance [8]. Thereby emerging as the nexus between a country's economic development, environmental sustainability policies, with re-allocation of capital resources based on Environmental Impact assessment (EIA) and technological approaches. Green policies play a vital role in determining the enhancement of the corporate governance framework and environmental performance with the applicability of ESG scores. Green Finance lowers corporate carbon consumption, and cleaner industries have easier access to raise money by issuing green bonds and financing, redirecting production factors for better utilization of technology for green growth [12].

This paper addresses the necessity of framing India's Carbon Border Adjustment Measure (CBAM) and incentivizing green subsidies with ESG investment and sustainability. The EU Taxonomy framework establishes the principles of do not significant harm principles and alignment with climatic objective and financial transparency obligations. AI enhances financial risk management and contributes to sustainable outcomes and fosters environmentally responsible and socially centric innovation and applicability. Green finance regulatory and capital allocation encompasses reducing interest rates on loans offered for green innovation, providing risk assessment, and incentivizing green investment. Green bonds encourage investors to invest their financial resources in green projects backed by government securities to incentivize green projects. Indian firms, including Tata Power, ReNew, and a climate-

tech startup, leverage AI for renewable energy and ESG forecasting in predicting maintenance and operational efficacy with predictive and generative capabilities. The EU CBAM model is instrumental in encouraging cleaner industrial production, ensuring the implementation of the carbon tax system, and promoting the applicability of renewable energy and India's transition towards decarbonization. Environmental regulatory policies of green credit can be adopted to safeguard the market and its regulations towards green corporate governance. The EU CBAM model is instrumental in encouraging cleaner industrial production, ensuring the implementation of the carbon tax system, and promoting the applicability of renewable energy and India's transition towards decarbonization. AI has the potential to transform CBAM compliance with the role of processing a vast amount of data, gathering information fed into the dataset related to supplier emissions and GHG emissions. Optimizing green investment strategy with AI integration, risk assessment measures with a predictive model to understand the risk associated with fossil fuel consumption. AI Algorithm decision making (ADM) with prompt tools assists in training the AIS, and the necessity of government incentives for channelizing sustainable development. Incentivizing green subsidies and government safeguarding consumers for investing in green finance.

Further, this paper examines the scope of long-term objectivity with investors and consumers vested in green finance, bonds, and sustainable investment with ESG applicability. Artificial Neural network (ANI) to determine patterns on understanding enterprises involvement of adverse impact and predict the optimal applicability of environmental fortification and address issue concerning environmental spills and liability. Many Indian companies and startups effectively use AI augmentation for analyzing ESG data and forecasting future records with pre-training of AI with existing corporate data and market valuation.

2. India's ESG Disclosure and AI Processes: Automation and Human Oversight

ESG disclosure positively impacts green innovation and facilitates a comprehensive assessment of enterprises' sustainability policies, and safeguards the rights of stakeholders, including regulators, in safeguarding consumer rights. With an increase in ESG disclosure government can allocate resources for environmental subsidies and better assessment of risk for green projects. Human-in-the-loop optimization is successful when there exists a coexistence of humans and robotic devices dynamically for obtaining a measurable outcome. The applicability of AI and certified sustainability assesses the business ethical dedication and ESG commitment towards society. A substantial increase in carbon has led to the use of ETS for the mitigation of GHGs. AI's adoption is often associated with improved environmental performance through resource optimization [27]. Initially, in 2009, ESG reporting commenced, and the Ministry of Corporate Affairs (MCA) issued National Voluntary Guidelines (NVG) on Social responsibility. In 2012 India's regulatory authority, Securities Exchange Board of India (SEBI) mandated top 100 companies to file their ESG reporting on basis of Business Responsibility Report (BRR). In 2019, the revamping of NVG guidelines

towards National Guidelines on Responsible Business Conduct (NGBRC), for the revision process of NVG in alignment with SDG principles.

The purpose of the guidelines is to support businesses having responsible business conduct under the format of the Annual Business Responsibility Reporting (ABRR) and creation of the Business Responsibility Sustainability Report (BRSR) for evaluating the non-financial parameters of listed and unlisted companies. AI can enhance fairness and calibrate to avoid reinforcement and address the bias of AI System with HITL. Effective Oversight Principles ensures risk assessment, ethical consideration and the practical understanding of ESG regulations and AI functionality. Companies with strong ESG practices demonstrate their responsibility towards responsible business practices and long-term commitment relating to sustainability, boosting the economy, and attracting investors [11]. Technology is vital for companies to manage their complex compliance issue, effective collaboration of technology and blockchain network to verify supply issues and manage real-time risk [17]. ESG reporting demonstrates transparency, management, and builds shareholder trust and valuation. AI-assisted data collection to check the data integrated into the system, draw and check data to ensure accuracy, and ESG reporting.

3. Explainable and Responsible AI: Black Box Disclosure and Sustainable Oversight

AI technology will intersect when tech and government policies coexist. AI demonstrates deep neural computation, excelling in various complex patterns and adapting to diverse conditions with the effective implementation of advanced techniques of zero-shot learning and pre-training of AI. Explainability refers to the extent to which an AI System can be understandable to humans and emphasizes the principles of transparency, accountability, and responsibility. AI techniques aim to produce Machine Learning models with high interpretability and results that are comprehensible to humans [9]. The complexity and opacity of many AI models, known as black boxes, challenge the trust and the transparency of understanding the results formulated by the AI [13]. However, the existing AI-ESG framework remains largely fragmented, mostly emphasizing the concept of predictive accuracy while neglecting the principles of interpretability, fairness, and human oversight [15].

When the internal logic behind the model is hidden, it's known as a black box. Understanding AIS increases transparency and users' trust in AI applicability. Users should know about the environment assessment and the tools used by the AI to reach the final output. This paper focuses on the conceptual analysis of black box disclosure for policy creation and interaction with Human Oversight for safeguarding consumer rights. AI interactivity plays a crucial role in helping consumers understand the decisions undertaken by AIS, predictive analytics, and the use of deep neural networking for predictive and generating future forecasts of ESG. Framing for India and AI Board and Controller through the applicability of the AI Draft Governance Bill, 2025, and widening the scope of Data Protection and Controller Board u/s 28 DPDP, 2023, including the scope of automation and other processes AI interactivity plays a crucial role in helping consumers understand the decisions undertaken by AIS,

predictive analytics, and the use of NLM with deep neural networking for predictive and generating future forecasts of ESG. Further, this paper examines the efficacy of building trust in AIS and a mechanism for identifying potential risk with the applicability of HILT. The need to evaluate tools on the basis of AI and ESG linkage, and to comprehensively map the sustainability and applicability of AI data-related information as part of a sustainable ESG strategy. Developers are required to be trained with ethical applicability and educate consumers on AI literacy and include tools and frameworks for AI training and processing [26]. AI is expected to contribute to \$450-500 billion of the Indian economy, thereby necessitating automated procedure integrated with Explainable and Responsible AI. Currently, machine learning (ML) has its algorithms which is formulated on the basis of data fed into the AIS. Traditional ML algorithms have issues regarding being adaptive to the environment and self-adjusting to changing market dynamics [7].

This paper examines the intersection of overlapping Explainable and Responsible AI with pre-training of AIS and the applicability of non-financial indicators and the necessity of pre-training India's data set from ESG reports of corporations. AI should avoid unfair bias, and rather, developers of the AI should train the AI data set with values of societal and environmental well-being. Humans interacting with AIS to keep full and effective self-determination principles and the principle of human autonomy, which is further demarcated into human agency and oversight. The potential collaboration of humans and AI involves both the AI and the human participant to understand the integration of each other's capabilities and create seamless communication [20]. Successful integration of AI in ESG, combining technology capabilities and the principle of human oversight for meaningful, sustainable outcomes. This paper analyzes the efficacy of predictive analysis for enabling organizations to anticipate ESG risk, and machine learning models to forecast environmental compliance and due diligence procedures.

4. EU AI and ESG: Framing India's own Green Taxonomy Framework

Over the years, the EU has adopted directives with numerous regulations to improve sustainable directives of EU member states and trading partners, mitigating the impact of carbon. In 2022, the CSRD amended the Non-financial Directive, and sustainability was drafted in accordance with European Sustainability Reporting Standards (ESRS). Green taxonomy is a risk-based classification system of climate change, adaptation, sustainability, use of resources, mitigation of risk, and protection of biodiversity, and safeguarding the right of the environment [6]. Companies are required to identify and disclose all the relevant sustainability issues and the extent of disclosure of environmental sustainability in the balance sheet. Sustainability matters, also known as EU ESG 2019/2088 Sustainable Financial Disclosure Regulations (SFDR). AI enables continuous monitoring and adherence with sustainable standards and the risks associated with corporate effects on the environment [2]. India's Union Budget FY 2024-25 unveils the country's Draft Climate Finance Taxonomy with relevant activities for mitigating the impact of carbon expansion and promoting sustainable development.

EU AI Act, a comprehensive legislation regulating AI and addressing environmental concerns, focusing on environmental issues and consumer protection. Assessing AIS on the basis of low, medium, and high-level risk. High-risk providers under Article 27 of the EU AI Act, 2024, are required to conduct a high-risk assessment and determine the necessity of AI and the environmental impact on society. Ensure that AI ensures compliance with regulations centered on EU regulations, integration of AI into ESG and supply management, organization risk, and driving corporate fundamental growth, allowing companies to focus on ESG goals. Harmonization standard of conduct, the overlapping of the EU AI act and ESG provides a framework for a new standard of alignment of environmental expectations and the prerequisites of corporations to comply with the new standards of sustainability. The EU AI Act is instrumental for nation-states across the globe to frame their own AI and ESG regulations.

This paper highlights the necessity of India to formulate ex-ante applicability of AI and ESG regulations, which include details regarding assessment of risk, regulatory sandbox, Human oversight, and pre-training of data with India's electronic data collected and assessment. AI governance and Ethical compliance to ensure that AI projects adhere to ethical guidelines, playing a vital role in reviewing AI applications throughout the AI cycle and developing a risk awareness governance model. Changing the regulatory framework of assessing the seriousness of AI risk, setting up governance with AI-ESG with regular checkups, and having better tools for responsible AI. An AI system can cross-check and identify inconsistencies in corporate reporting, ensuring data integrity, reducing errors, and enhancing ESG reporting. The principle of Responsible and Explainable AI provides consumers with a framework for understanding the working of the AI, anonymization of data training with ADM for effective training of AI, and protects consumers. Supervised learning to train ESG model to respond appropriately to various prompts with designing a rewards system to learn from human values and expand cognitive ability on basis of information fed into the data set and Reinforced Human Learning Framework method.

Conclusion

India's financial landscape is evolving and necessitating US\$10.1 trillion for achieving the nation-state's Net Carbon Emission by 2070. India's Viksit Bharat initiative accelerates the growth of green finance and sustainable finance. The growth of ESG financing plays an instrumental role in India's transition towards green growth and notably incentivizes green innovation. AI's ability to effectively analyze vast amounts of data allows for better and strategic decisions for investors and assists in environmental monitoring and green governance structure with ESG applicability. The government should also provide carbon credit and incentives to corporate and startup mitigating Carbon emission and streamlining their supply chain with AI integration. Sustainable Finance and ESG are vital to investors and businesses, analyzing data and keeping track of changes across the globe. India's government should provide carbon credit and incentives to corporate and startup mitigating Carbon emission and streamlining their supply chain with AI integration. The oversight of CSRD provider for a better understanding of risk and opportunity relating to sustainable investment.

Improving corporate reporting and standardization of ESG reporting with an increase in transparency activities in society. Green Taxonomy plays a crucial role in the effective utilization of resources and in mitigating the effects of environmental degradation, with principles of long-term sustainability, incentivizing green finance, ESG oversight, and harnessing the potential for India to frame their own CBAM and ETS framework. This paper discusses long-term sustainability, a marked deviation from short-term profit towards long-term sustainability, and India's government incentivizing green finance and deviation towards AI and Human Oversight.

Suggestive Measures

AI-driven ESG practices ensure that nations-states achieve their goal for Net Carbon emission by 2050. India's scenario for AI and ESG augmentation requires separate ESG regulations and overlapping provisions of India's Draft AI Governance Bill, 2025, Digital Personal Data Protection Act, 2023, and Digital Personal Data Protection Rules, 2025. Framing India's AI regulation, Board and Controller through the applicability of the AI Draft Governance Bill, 2025, widening the scope of Data Protection u/s 28 DPDPA, 2023. Anonymization of data fed into the data set with information of corporate previous records, and create an algorithm for predicting future risk and assessment with AIS applicability. EU ESG and AI Act significantly influence the framing of India's legislation and policy framework, the applicability of Indian corporates to adhere to the principles of CSRD. Examining India's Digital and AI regulations and understanding the scope of the EU's regulatory safe box, assessment of risk, and the principle of Human oversight. Creating India's own electronic record for data training and anonymization of AI, adding S.10(g) relating to high-risk data collection to DPDPA, 2023

Acknowledgments. This study is not funded by any organization or entity.

Disclosure of Interest: The authors have no competing interests to declare that are relevant to the content of this article.

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