



International Conference

on

Digital Banking & Sustainable Finance: Steps Towards Viksit Bharat@2047

Dates: 20th to 21st February, 2025

Hybrid Mode

Organized by

Department of Economics

Faculty of Social Sciences

Jamia Millia Islamia (JMI)

New Delhi 110025

About Us

Jamia Millia Islamia

Jamia Millia Islamia, an institution originally established at Aligarh in United Provinces, India in 1920 became a Central University by an act of the Indian Parliament in 1988. In Urdu language, Jamia means ‘University’, and Millia means ‘National’.

The story of its growth from a small institution in the pre-independence India to a central university located in New Delhi—offering integrated education from nursery to research in specialized areas—is a saga of dedication, conviction and vision of a people who worked against all odds and saw it growing step by step. They “built up the Jamia Millia stone by stone and sacrifice by sacrifice,” said Sarojini Naidu, the nightingale of India. The university prides itself on holding a distinguished NAAC A++ accreditation and was acknowledged as the 3rd top university in India based on the NIRF rankings 2022, 2023 and 2024.

Department of Economics

Department of Economics established in 1971 is one of the oldest department under the Faculty of Social Sciences. The Department is renowned for its academic programs, Ph.D., M.A. (Economics), M.Sc. (BFA), and B.A. (Hons.) Economics. The Department boasts a state-of-the-art infrastructure comprising computers with internet connectivity, a Smart Class Room, air-conditioned classrooms, and a well-equipped Computer Laboratory housing essential hardware and software, including various Econometric Softwares like SPSS, E-views, STATA, R, Python, among others. The Department completed 50 Glorious year of existence and Golden Jubilee of the Department was celebrated with much enthusiasm in the year 2022. THE (Times Higher Education Ranking) 2022 ranked JMI as Number One in India for subject of Economics and Business.

About The Conference

Introduction

The vision of *Viksit Bharat 2047*, envisioned by the Government of India, aspires to establish India as a developed and inclusive nation by its centenary of independence. This ambitious goal encompasses fostering economic growth, bridging regional disparities, and promoting sustainability across sectors. Banking and finance stand at the forefront of this endeavour, serving as critical enablers for achieving equitable growth, enhancing digital financial inclusion, and mobilizing resources for green and sustainable initiatives. By leveraging advancements in digital banking and innovative financial solutions, the sector can significantly contribute to realizing the objectives of *Viksit Bharat 2047*.

This conference, “Digital Banking & Sustainable Finance: Steps Towards Viksit Bharat@2047,” provides a platform to explore these transformative trends. It brings together academia, industry experts, and policymakers to examine how digital banking and finance can drive sustainable development, aligning innovation with inclusivity to fulfil this vision.

A strong banking system has a pivotal role in strengthening India's financial framework and provides a roadmap to achieving Vision *Viksit Bharat-2047*. It has provided the foundation for meeting the evolving demands of a dynamic and expanding economy. The adoption of cutting-edge technologies, including

digitalization, artificial intelligence, robotics, and mechatronics, has brought about a transformative era in the banking sector. These innovations have not only expanded possibilities but also introduced a set of unique challenges for financial institutions. Recent governmental initiatives, particularly the merger of Public Sector Banks, are expected to play a pivotal role in reshaping the sector's future. By fostering financial inclusion and supporting infrastructure development, banks have catalyzed progress across sectors. The sector's adaptability to economic changes ensures its continued relevance and resilience. This evolution underscores its critical role in sustaining India's economic expansion.

Call for Papers

The Department of Economics, Jamia Millia Islamia, extends an invitation for submissions of original articles/ Case Studies from diverse backgrounds, encompassing students, individual researchers, institutions, and organizations. The aim is to illuminate the emerging issues within banking and finance, proposing innovative policy solutions and ideas for the sector's development within the context of the ever-evolving techno-digital landscape.

This academic gathering seeks to provoke discourse, inspire critical thinking, and facilitate the exchange of groundbreaking ideas and insights, thereby fostering a platform for the exploration of the future trajectory of banking and finance in an era dominated by technological advancements. Following is the list of suggested topics to be included but it is not limited to –

Conference Themes

Broad Themes and Topics

1. Banking and Finance in the Digital Era

- The evolution of banking services in the era of digital disruption
- Cloud computing, Digital Infrastructure and Modern Banking
- Digital financial ecosystems and the rise of super apps
- Challenges of integrating legacy systems with modern digital technologies
- Leveraging digital identity systems for secure financial transactions

2. Challenges and Opportunities in Digital Banking

- Cyber security threats and data privacy issues in digital banking
- Financial literacy and overcoming the digital divide
- Adapting digital banking services to low-infrastructure regions
- Strategies for digital banking penetration in tribal and remote areas

3. Financing the SDGs through Digital Channels

- Microfinance and digital solutions for achieving Sustainable Development Goals (SDGs)
- Role of banks in financing renewable energy and green projects
- Digital financial products for promoting social entrepreneurship
- Role of impact investment funds in achieving SDGs through digital finance

4. Future of Analytics in Banking and Financial Services

- Credit Risk, Customer Segmentation, and Personalized Services
- Data Applications for operational efficiency
- Real-time analytics in regulatory compliance and risk assessment
- Ethical challenges in implementing AI-driven decision-making in banking

5. Green Banking, Green Finance, and Sustainable Development Goals

- Green Banking and Promoting Environmental Sustainability
- Financing renewable energy projects and green infrastructure
- Aligning financial institutions strategies with SDG objectives
- Role of carbon markets and green bonds in climate finance
- Public-private partnerships in advancing green finance initiatives

6. Innovations in Banking and Finance for a Sustainable Future

- Blockchain, cryptocurrency, and Sustainable Finance
- AI and predictive analytics for risk management and fraud prevention
- Innovative financial instruments for climate risk mitigation
- Crowdfunding and peer-to-peer lending for sustainable ventures

7. Policy and Governance for Achieving Financial Resilience

- Regulatory frameworks for digital and sustainable banking
- Central Bank Digital Currency (CBDC) and its implications
- Policy challenges in balancing innovation with consumer protection
- Role of international standards in harmonizing digital finance regulations

8. Public-Private Partnerships for Viksit Bharat

- Collaboration models for scaling digital finance solutions
- Government initiatives and private sector roles in financial innovation
- PPP models for developing digital infrastructure in underserved areas
- Leveraging PPPs for enhancing financial literacy and digital inclusion

9. Role of Digital Transformation in Financial Inclusion

- Digital banking and its impact on underbanked and rural populations
- Role of fintech in bridging financial inclusion gaps
- Emerging payment systems and their role in enabling financial access
- Role of biometric technologies in enhancing financial accessibility

Important Dates

- Submission of extended abstract (1500-2000 words): 8th February, 2025 (Rolling)
- Confirmation on acceptance of abstract: 09th, February, 2025
- Submission of full paper: 17th, February, 2025
- Conference dates: 20 – 21 February, 2025

The papers will be reviewed by a committee and the selected papers will be called for presentation.

Publication Opportunities

The selected papers will be published in;

- Scopus/ UGC care indexed journals subject to meeting their scope and requirement.
- Reputed International Book Publishing House
- Author may have to pay publication fees subject to the journal`s/publisher`s policy.

Paper submission

Authors must submit papers which must have not been submitted or published anywhere. The submitted paper will be reviewed and selected papers will be invited to present in the conference. All the contributors have to send the full paper to the email id icbf02ecojmi@gmail.com on or before, 17th, February 2025. Similarity index should not be more than 20 per cent.

The full paper submission through email id icbf02ecojmi@gmail.com should be of maximum of 8000 words including tables and references. The document should be in 12 pts, Times New Roman Font, spacing 1.5 and Margin of 1” on top bottom left and right.

Registration

All the delegates (Industry Experts, Academician, Research Scholar & Students) are required to online register for the conference. At least one author or co-author must attend the conference to present the paper. Only participants submitting a full paper will be eligible to attend and present. Registration is mandatory to all and must be completed prior to the submission of the final research paper (not applicable to the invited speakers). The details of the registration fees are as follows.

Registration Fee:

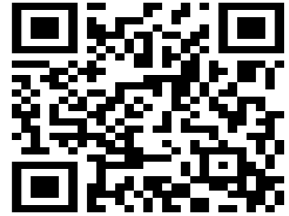
Foreign Delegates	:	USD 50
Industry Experts	:	Rs 2500
Academicians	:	Rs 1000
Research Scholars/Students	:	Rs 500

Note: Please send the transaction details and the screenshot to icbf02ecojmi@gmail.com and no registration fee will be charged from invited speakers.

Registration Link :

<https://forms.gle/zc4LDZwKuqkEKpzTA>

Scan for Registration



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Details for correspondence

All communications pertaining to conference may be sent to icbf02ecojmi@gmail.com