

7TH INTERNATIONAL CONFERENCE ON BANKING AND FINANCE

INNOVATIONS IN BANKING & FINANCE: NAVIGATING THE FUTURE WITH AI AND SUSTAINABLE PRACTICES



FEBRUARY 19-20, 2026

ORGANISED BY:
IMI BHUBANESWAR

About the Institute

IMI Bhubaneswar, established in 2011, has rapidly ascended in academic excellence, securing the **61st rank in NIRF 2024**. Offering AICTE-approved **PGDM and FPM (Ph.D. equivalent)** programs, the institute holds NBA and AIU accreditations, is globally recognized by **AMBA (Association of MBAs), USBES (USA), and EFMD (Europe)**, and is a proud member of AACSB and AMDISA. IMI fosters entrepreneurial excellence through its Incubation Foundation and Entrepreneurship Cell, collaborating with the **Department of Science & Technology, MSME, and NEN**, and has successfully trained over **250 aspiring entrepreneurs**.

Strengthening its global footprint, IMI has tie-ups with institutions in **Mexico, China, France, and the USA**, and hosts **three international conferences annually**, publishing **SCOPUS-indexed proceedings with Palgrave Macmillan**. Recognized with the **Business Excellence Award by Worldcob, USA**, IMI continues its legacy of **100% placements** since inception.

About the Conference

The financial sector is undergoing a profound transformation, driven by **artificial intelligence (AI), fintech advancements, and sustainability imperatives**. AI-powered analytics, automation, and predictive modeling are revolutionizing **financial decision-making**, enhancing efficiency, and redefining customer experiences. Fintech innovations, including **digital payments, peer-to-peer lending, and blockchain-based transactions**, are reshaping traditional banking models, while the growing emphasis on **Environmental, Social, and Governance (ESG) principles** is steering financial institutions toward **climate-conscious investment strategies**.

As an **emerging economic powerhouse**, India stands at the forefront of this financial revolution, balancing **rapid digital adoption with challenges in financial inclusion, regulatory frameworks, and climate risk management**. While fintech and digital banking have expanded financial accessibility, disparities persist, particularly in rural and underserved communities. Regulators must navigate the **delicate balance between fostering innovation and ensuring financial stability**, while climate change introduces **new economic risks**, demanding proactive policy interventions.

Against this dynamic backdrop, the **7th International Conference on Banking and Finance (February 19-20, 2026)** at IMI Bhubaneswar will serve as a **global forum** for **academicians, industry leaders, and policymakers** to engage in thought-provoking discussions on these critical challenges. By fostering scholarly exchanges and industry collaborations, the conference aims to generate **actionable insights, shape forward-looking policies, and drive innovative financial solutions**, with a special focus on the evolving landscape of **emerging markets like India**.

Objectives of the Conference

The conference aims to foster and provide an interdisciplinary platform for academia, industry professionals, and policymakers to exchange insights and chart the future of banking and finance. Precisely, the conference intends to:

- Explore the role of AI and machine learning in modern financial services.
- Examine the impact of fintech innovations on financial inclusion in emerging economies.
- Analyse sustainable finance practices and climate risk management strategies.
- Provide a forum for interdisciplinary discussions on banking, microfinance, and commodity markets.

Conference Tracks

This conference will delve into three key areas where technological advancements, regulatory developments, and sustainability efforts are shaping the future of financial services. The first track will focus on artificial intelligence and machine learning, exploring their transformative impact on banking operations, financial decision-making, and risk assessment. The second track will examine sustainable finance and climate risk management, emphasizing how financial institutions can integrate ESG principles, develop green investment strategies, and mitigate climate-related financial risks. The third track will highlight fintech innovations and financial inclusion, showcasing the role of digital payment solutions, blockchain technologies, and microfinance in fostering economic empowerment and reshaping traditional banking structures. Through these research tracks, the conference aims to facilitate in-depth discussions and foster interdisciplinary collaboration on the most pressing financial issues of our time. The conference will be structured into three dedicated research tracks:

3.1. Track 1: Technology in Banking and Finance (i.e. Fintech Innovations, Artificial Intelligence and Machine Learning)

- AI & Ethics in Banking
- AI-driven decision-making in banking and financial markets
- AI's impact on financial stability in emerging markets
- Algorithmic trading and risk assessment using AI
- Data Privacy & Consumer Protection
- Digital Fraud and Cybersecurity Threats
- Digital payment systems and their role in bridging financial gaps
- Ethical and regulatory considerations in AI adoption
- Impact of blockchain and digital currencies on traditional banking

3.2. Track 2: Risk Management and Sustainability

- Climate-related financial risks and banking sector resilience
- ESG & Sustainable Finance

- Green finance innovations and their implications for emerging markets
- Integration of ESG (Environmental, Social, and Governance) factors into financial decision-making
- Interest rate and asset-liability management risks
- Role of financial institutions in promoting sustainability

3.3. Track 3: Regulatory and Structural Dynamics

- AI & Big Data in Investment Decisions
- Blockchain & Cryptocurrencies
- Buy Now, Pay Later (BNPL) – Alternative lending models
- Central Bank Digital Currencies (CBDCs)
- Corporate Debt Market Expansion
- Credit-Deposit Imbalance and Liquidity Risks
- Decentralized Finance (DeFi) & Tokenization
- Economic Uncertainty & Inflation
- Financial Inclusion
- Foreign Exchange (Forex) Risks
- Future of Microfinance in a Digital Economy
- Globalization & Cross-Border Investments
- Market Volatility & Geopolitical Risks
- New Accounting Standards & Financial Reporting Regulations
- Open Banking & APIs
- Private Equity & Venture Capital Growth
- Regulatory & Compliance Burdens
- Regulatory Challenges and Policy Responses in Fintech
- Regulatory Technology (RegTech)
- Regulatory Uncertainty & Compliance Costs
- Rise of Retail Investors & Meme Stocks

Call for Papers

Full research papers with maximum word count of 5000-6000 words / abstracts within 250 words are invited for the conference in any of the conference tracks.

Submission Guidelines

- **Formatting & Layout:** Manuscripts must be in MS Word format, using Time New Roman (12pt font), 1.5 line spacing and justified margins.
- **Title Page & Author Details:** The title page must include the author's name, email, ORCID ID (if available), and affiliation.
- **Originality & Plagiarism:** Authors must declare originality of their work. Manuscripts with more than 10% similarity index will not be considered.
- **Abstract, Keywords, & References:** The abstract should be about 250 words, with 5 to 7 keywords. All citations and references must follow APA 7th Edition format.

- Figures, Tables & Grammar: Figures and tables must be clear, properly numbered, and include sources and captions. Manuscripts must be free from grammatical errors before submission.
- Submission & Revisions: Authors must submit their initial manuscript using the paper submission link. For any further communication mail on icbf@imibh.edu.in

Publication Opportunity

- Conference proceedings with reputed publishers/IMIB Journal of Innovation & Management.
- Selected high quality papers would be considered for publication in International Journals indexed in ABDC/ CABS' AJG/ Scopus/ WoS.

Registration Fees (including GST)

Category	Registration Amount	
	Indian Participant	International Participant
Corporate Delegates	₹ 5000/-	\$ 100
Academicians	₹ 3500/-	\$ 75
Research Scholars	₹ 1500/-	\$ 40

How to Register?

Step 1: The authors/ delegates can make the online fee payment using the payment details mentioned below.

Step 2: The authors/ delegates need to fill & submit the online registration form via [Google Form](#) & for updates, please visit: <https://imibh.edu.in/>

Important Dates

Last Date of Submission of Full Manuscript	December 31, 2025
Intimation of Acceptance of Full Manuscript	January 31, 2026
Last Date of Final Paper Submission	January 31, 2026
Last Date of Registration	February 1, 2026

Account Details

Bank Name: Indian Bank
 Branch Name: Bhubaneswar Bapuji Nagar (Main)
 Account No.: 50071252726
 Account Type: Current Account
 Account Holder's Name: International Management
 Institute, Bhubaneswar
 IFSC Code: IDIB000B803
 MICR Code: 751019018

For Online Payment:
[Click Here](#)

**Note: In case of RTGS/NEFT transfer, also email to conference convener (icbf@imibh.edu.in) providing the following details: Name and Designation of the Participant, Bank Name, UTR Number, Date of Transfer, Amount of Transfer. Accommodation is not provided by the institute.*

Conference Advisors



Professor H. Kent Baker
American University, USA



Professor Greg Filbeck
Penn State Behrend, USA



Professor D. V. Ramana
XIMB, India



Professor M. Kabir Hassan,
The University of New Orleans,
USA



Professor Pitabas Mohanty,
XLRI, India



Professor Shankarsen Basu,
IIM Bangalore, India

Conference Organising Committee



Professor Debidutta Pattnaik
IMI Bhubaneswar, India
Conference Convener



Professor P. C. Biswal
Director, IMI Bhubaneswar
Conference Patron



Professor Pritish Sahu
IMI Bhubaneswar, India
Conference Convener

Glimpses of ICBF 2024



6th International Conference in Banking and Finance

Conference Theme
“Upholding financial stability amid
geopolitical risk and high inflation”

September 05-06, 2024



ଭୁବନେଶ୍ୱର, ୨।୯ (ଅଭ୍ୟାସ ଦାଶ)

the fastest-growing economy, adeptly navigating global challenges. Despite geopolitical issues, the Indian economy remains resilient and strong." Dr. Niranjan Sarangi, Lead Economist of United Nations Economic and Social Commission for Western Asia (UN ESCWA), attended as the Guest of Honor. He highlighted, "Rising debt is hindering sustainable development, with 62% of world econo-



This agreement is part of ongoing efforts to manage and reduce Zambia's debt burden while India's financial standard and Senior Advisor at Jana Small Finance Bank, who served as the Chief Guest. He shared insights

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The conference saw
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INTERNATIONAL CONFERENCE IN BANKING AND FINANCE 2024 at IMI BHUBANESWAR

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Bhubaneswar, (DMC): The International Management

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ସୁଯୋଗ୍ୟତା ପ୍ରତିଷ୍ଠା
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କରିଛି । ଏହି ସମ୍ପର୍କରେ ଭାରତର ବିଦିତ ପୁସ୍ତିକ ପ୍ରକାଶନ ଗ୍ରାହକ, ଗବେଷକ ଓ ଛାତ୍ରଛାତ୍ରୀମାନେ ସକ୍ରିୟ ଭାବେ ଯୋଗ ଦେଉଛନ୍ତି, ଯାହାରେ ମ୍ୟାଗେଜିନମାନଙ୍କ ଡେଇଁବାରେ ନିଶ୍ଚିନ୍ତତା, ଉପକ୍ରମର ନିଶ୍ଚିନ୍ତତା ଅଥବା ମ୍ୟାଗେଜିନମାନଙ୍କ ଶକ୍ତିର, ଶ୍ରେଷ୍ଠ ବିକାସର, ସୁରୁତର ବିକାଶର, ମହାନ୍ ଗଞ୍ଜା କାଗା ବିଦ୍ୟାପାଠ, ବିଦ୍ୟାବଳ ମୁକ୍ତାବଳ ବିକାସର, ଦେଶ, ଇଣ୍ଡିଆର ବଳର, ବିଶ୍ୱର ଅନୁଭବର ଅଥବା ଚେତନାର ଅବିଚ୍ଛିନ୍ନତା । ଏହି କାର୍ଯ୍ୟର

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Bhubaneswar (KCN)
The International
Management Institute
(IMI) Bhubaneswar
successfully hosted the
9th International
Conference on Banking
and Finance on September
7-6, 2024. The
Conference, themed
"Upholding Financial
Stability Amid Geopolitical
Risk and High Inflation,"
brought together
distinguished academics,
industry leaders, and
students to discuss
pressing financial
challenges in the current
global landscape.
In his opening remarks,
Prof. P. C. Biswal,
Director of IMI
Bhubaneswar, stated,



hindering sustainable development, with 62% of world economies affected by systemic crises. Additionally, Zambia reached a significant debt

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International Conference in Banking & Finance 2024 at IMI Bhubaneswar

Bhubaneswar, (DMC): The International Management Institute (IMI) Bhubaneswar successfully hosted the 6th International Conference on Banking and Finance 2024, September 5-6, 2024. The theme of the conference, "Financial Stability Amid Geopolitical Risk and High Inflation," brought together distinguished academics, industry leaders, and students to discuss pressing financial challenges in the current global landscape.

In his opening remarks, Prof. P. K. Mishra, Director of IMI Bhubaneswar, stated, "The global banking and financial sector has been significantly impacted by wars, yet India continues to be the fastest-growing economy, adeptly navigating global challenges. Despite geopolitical issues, the Indian economy remains resilient and shows strong growth potential."

"Dr. Nirjan Sarangi, Senior Economic Affairs Officer and Lead Economist on Debt and Fiscal Policy at the United Nations Economic and Social Commission for Western Asia (UN ESCWA), attended as the Guest of Honor. He stated, "Rising debt is hindering sustainable development,



62% of world economies affected by systemic crises. Additionally, Zambia reached a significant debt restructuring agreement with its official creditors under the G20 Common Framework, which includes debt relief of \$6.3 billion. This agreement is part of ongoing efforts to manage and reduce Zambia's debt burden while India's financial situation remains a key focus, alongside discussions on Gross National Income (GNI).

"The conference was graced by Mr. Tamal Bandyopadhyay, Consulting Director at Business Standard and Senior Advisor at Jana Small Finance Bank, who served as the Chief Guest. He shared insights on the significant

role played by Raghuram Rajan in stabilizing the Indian economy during his tenure at the RBI, addressing previous crises, and giving banks six quarters to clean up. Since then, Indian banks have reached record profitability and demonstrated high resilience during the COVID-19 crisis.

Additionally, the RBI introduced the External Benchmark Lending Rate (EBLR) system to enhance transparency in lending rates. The conference saw active participation from faculty, research scholars, and students representing prestigious institutions across India, including the Management Development Institute (MDI).

Gurugram, Welingkar Institute of Management Studies, Christ University, Pondicherry University, Mahatma Gandhi Kashi Vidyapeeth, BML Munjal University, St. Xavier's College, and KIIT, among others.

The event was convened by Prof. Pritish Sahu and Prof. Sangram Keshari Jena of IMI Bhubaneswar, who ensured the seamless execution of the conference, facilitating meaningful exchanges of ideas and research findings. IMI Bhubaneswar continues to be at the forefront of academic excellence and industry engagement, fostering critical dialogues on the challenges and opportunities in the financial sector.

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Beyond the Conference

Bhubaneswar, the host city for the 7th International Conference on Banking and Finance at the IMI, offers not only a stimulating academic environment but also a rich cultural and historical experience.

As delegates engage in discussions on the future of banking and finance, they can also explore the city's vibrant heritage and scenic beauty. Known as the "Temple City of India," Bhubaneswar is a fascinating blend of tradition and modernity, making it an ideal destination for intellectual and cultural enrichment.

Here are some must-visit tourist attractions for conference attendees:

1. **Lingaraj Temple** – An architectural marvel and one of the oldest temples in Bhubaneswar, dedicated to Lord Shiva.



2. **Udayagiri and Khandagiri Caves** – Ancient rock-cut caves with inscriptions and carvings that provide insights into Odisha's Jain heritage.

3. **Dhauli Shanti Stupa** – A Buddhist peace pagoda overlooking the Daya River, marking the site where Emperor Ashoka embraced Buddhism.



4. **Konark Sun Temple** – A UNESCO World Heritage Site, famous for its stunning 13th-century stone carvings depicting the chariot of the Sun God.

5. **Chilika Lake** – Asia's largest coastal lagoon, a paradise for bird watchers and nature lovers, with the chance to spot dolphins.



6. **Puri and Jagannath Temple** – A short drive from Bhubaneswar, this sacred site attracts millions of devotees and is known for its grand Rath Yatra.

These locations offer a perfect balance of history, spirituality, and natural beauty, providing an enriching experience beyond the conference sessions.

IMI BHUBANESWAR

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