



Call for papers for

# SYMFIN 2025

Research Conference on Developmental  
Finance and Sustainability

**DATE: 23rd - 24th JANUARY 2025**



**SYMFIN 2025**  
**CONFERENCE ON 24TH JANUARY 2025**  
**PRE-CONFERENCE ON 23RD JANUARY 2025**

**SYMBIOSIS INTERNATIONAL (DEEMED UNIVERSITY)**

Symbiosis International (Deemed University), is one of India's most renowned educational institutions. Founded in 1971 by Prof. Dr. S.B. Mujumdar, the University's mission is rooted in the philosophy of "Vasudhaiva Kutumbakam," or "The world is one family." This principle underscores the university's dedication to fostering an environment where students from diverse backgrounds come together to learn, grow, and exchange ideas.

Over five decades, Symbiosis International (Deemed University) has evolved as a multi-disciplinary University with several campuses across India. Symbiosis International (Deemed University) is situated at Symbiosis Knowledge Village in Lavale, Pune, which spans over 300 acres of lush greenery and state-of-the-art facilities. These facilities are designed to nurture academic excellence, encourage interdisciplinary research, ethical conducts, socially responsible and to promote global citizenship. Students have an exposure to a rich, multicultural environment which fosters academic engagement, responsibility and holistic development.

SIU has diverse academic offerings like Law, Management, Media, Liberal Arts, Engineering, Health Sciences, and Architecture. The University is Recognized for its commitment to quality education and has NAAC accreditation with an 'A++' grade and has been ranked among the top universities globally by organizations like the Times Higher Education and QS World University Rankings. SIU's Category-I status by the University Grants Commission (UGC) further reinforces its position as a leader in higher education, both in India and internationally.

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**RESEARCH AND INNOVATION AT SIU AND SSBF**

At both the university and departmental levels, Symbiosis International University (SIU) and the Symbiosis School of Banking and Finance (SSBF) are committed to advancing research that is both academically rigorous and industry-relevant. SIU coordinates its research activities through the Symbiosis Centre for Research and Innovation (SCRI), which was established in 2009 to provide a structured framework for research across its various constituent institutes. SCRI supports faculty and students by offering funding, guidance, and resources for research projects, as well as platforms to publish and present findings. This focus on research aligns with SIU's goal to become a knowledge-driven institution that not only educates but also contributes to societal progress through innovation and scholarship.

SIU's research ecosystem includes specialized research centers focusing on fields such as artificial intelligence, public health, and sustainable development. These centers facilitate interdisciplinary research, fostering collaboration among faculty and students across different academic domains.

SIU also places a strong emphasis on student engagement in research, recognizing the value of hands-on experience. Through Student Research Projects (SRPs), students work under faculty supervision to investigate issues relevant to their field, honing their research skills while gaining insights into industry challenges. Additionally, SSBF's financial literacy programs allow students to contribute to community initiatives while conducting research on effective teaching methods in finance.

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**RESEARCH AND INNOVATION AT SIU AND SSBF**

To support faculty research initiatives, SIU provides access to funding opportunities through programs like Minor Research Projects (MRPs) and Major Research Projects (MjRPs). This commitment to professional development ensures that SSBF's faculty are not only skilled educators but also contributors to the field's evolving body of knowledge.

Through this comprehensive approach to research—integrating university resources, industry partnerships, student initiatives, and faculty development—SIU creates a vibrant research culture that enriches academic understanding and addresses practical challenges.

SSBF, as a constituent of SIU, benefits significantly from SCRI's resources and initiatives, which allow its faculty and students to engage in research on critical issues facing the Banking and Financial Services Industry (BFSI). SSBF's research often addresses themes like financial risk management, technological innovation in finance, and regulatory frameworks, ensuring that its contributions are relevant to industry and beneficial to society.

SSBF also organizes annual research conferences, notably SYMFIN, which serves as a platform for scholars, industry experts, and students to discuss and present their research on pressing topics within the finance sector. These conferences are valuable for academic discourse and also serve as networking opportunities, fostering partnerships between academia and industry.

This culture of research and innovation reinforces SSBF's commitment to producing graduates who are not only knowledgeable in finance but also capable of making impactful contributions to their industry and society at large.

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**SYMBIOSIS SCHOOL OF BANKING AND FINANCE, PUNE**

The Symbiosis School of Banking and Finance (SSBF) was established in 2010 to respond to the growing need for a skilled, industry-ready workforce in India's Banking and Financial Services Industry (BFSI). As the financial sector continues to be a cornerstone of economic growth, SSBF aims to bridge the gap between academic knowledge and practical expertise, ensuring its graduates are well-prepared for the unique challenges of the BFSI sector.

Under the visionary leadership of Director, Dr. Neha Parashar, SSBF has developed a curriculum that emphasizes not only technical proficiency but also real-world problem-solving skills, ethical integrity, and adaptability in a globalized financial environment.

SSBF's flagship MBA program in Banking and Finance is tailored to produce leaders equipped to navigate the financial sector's complexities. The curriculum encompasses key areas such as risk management, financial regulation, fintech, and investment strategies, all designed to meet industry standards and expectations. Additionally, SSBF offers specialized programs, including executive diplomas and certificate courses, that cater to professionals looking to upgrade their skills. These programs provide flexibility and customization, making SSBF a valuable resource for lifelong learning in finance.



# ABOUT SYMFIN

**SYMFIN** is an annual research conference organized by Symbiosis School of Banking and Finance (SSBF), serving as a premier platform for the exchange of innovative ideas and research in the fields of banking, finance, and technology. The conference brings together scholars, industry experts, and students to discuss contemporary challenges, advancements, and trends in the financial sector.

## Key Highlights of the Conference -

- **Research Focus**

The conference places a strong emphasis on cutting-edge research in areas such as artificial intelligence (AI), fintech, sustainable development, and their impact on the banking and financial services industry. The goal is to explore how technological advancements are transforming financial practices and driving operational efficiencies.

- **Expert Participation**

SymFin features prominent speakers from both academia and the finance industry, offering valuable insights into current research, best practices, and emerging trends. The 2023 conference, for instance, saw presentations from experts like Dr. Asit Bandopadhyay from Austin Peay State University and Dr. Atul Shiva from Jaipuria Institute of Management, who shared in-depth knowledge on research methodologies and practical applications.

- **Pre-Conference Workshops**

In the lead-up to the main conference, SSBF organizes specialized workshops aimed at developing essential research skills. Topics include research paper writing, using PLS-SEM (Partial Least Squares Structural Equation Modeling), and text mining software, equipping participants with practical tools to enhance their research capabilities.

- **Networking Opportunities**

The conference provides excellent networking opportunities, fostering collaboration among students, researchers, and professionals. This interaction opens doors for potential future research partnerships and career opportunities, helping attendees build valuable connections in the finance sector.

- **Student Involvement**

SSBF students are encouraged to actively participate in the conference by presenting their research papers and engaging with industry experts. This hands-on involvement provides students with exposure to real-world financial issues and enhances their academic learning.

# ABOUT SYMFIN : THEMES OF DISCUSSION

Each year, the SymFin Conference revolves around a theme that reflects current developments or challenges in the financial landscape. Past themes have covered a broad range of issues at the intersection of finance, technology, and global economic trends. These themes showcase the evolving nature of the banking and financial sectors, with a focus on innovation, technology, and sustainability. Some key themes from recent years:



## **SYMFIN 2023**

### **Theme: Fintech and Artificial Intelligence: Growth Drivers in the BFSI Sector**

This conference explored the transformative power of fintech and artificial intelligence (AI) in the Banking, Financial Services, and Insurance (BFSI) sector. Topics covered included AI-driven credit scoring, automation in banking processes, and the rise of digital-only financial institutions.

## **SYMFIN 2022**

### **Theme: Emerging Perspectives of Finance in the Kaleidoscopic Economic Scenario**

This virtual event delved into the relationship between finance and technology in a rapidly changing global economic environment. Discussions explored the influence of fintech and Industry 4.0 on business models, banking systems, and the financial well-being of individuals

## **SYMFIN 2021**

### **Theme: Business and Inclusive Growth in Contemporary Times**

The conference focused on business growth and inclusive finance, addressing the need for sustainable growth strategies in the aftermath of the pandemic.

## **SYMFIN 2020**

### **Theme: Frontiers of Banking and Finance: Reshaping the Financial Sector**

This conference examined the ongoing reshaping of the financial sector driven by emerging technologies such as blockchain, AI, and digital currencies. It focused innovations that are transforming banking operations, the regulatory landscape, and the way financial services are delivered to consumers.

# SYMFIN - 2025: CALL FOR PAPERS

## **SymFin 2025: Call for Participation**

SSBF is excited to announce SYMFIN 2025, our next annual research conference, which will focus on the crucial intersection of **Developmental Finance and Sustainability**. In today's rapidly evolving global landscape, the financial sector faces both unprecedented challenges and exciting opportunities, particularly in the realms of sustainable development and responsible finance.

SYMFIN 2025 invites original research papers that explore innovative approaches, analyze current trends, or propose practical solutions in the areas of **Developmental Finance and Sustainability**. The conference will feature keynote addresses from leading experts, interactive panel discussions, and presentation sessions for selected papers.

**Selected papers presented at the conference will be recommended for publications in the following Scopus Indexed journals:**

- **Journal of Financial Counseling and Planning**
- **International Journal of Business and Globalization**
- **China Finance Review International**

Authors are invited to submit their original and unpublished manuscripts based on empirical research, experiences, value-based decision-making, or promising ideas that demonstrate research focusing on various aspects needed to achieve strategies for excellence.

This year's conference provides an excellent opportunity to network with peers, share knowledge, and contribute to shaping the future of finance in a world increasingly focused on sustainable development. We look forward to your participation in this significant academic and professional dialogue.

**Join us at SYMFIN 2025 as we continue to advance the frontiers of finance and sustainability !!**



# CONFERENCE THEME: DEVELOPMENTAL FINANCE AND SUSTAINABILITY

As we approach 2025, the landscape of development finance stands at a critical inflection point. The convergence of urgent global challenges – from climate change to persistent inequality – has encouraged a fundamental transformation in how we conceptualize and deploy financial resources for development. This evolution makes development finance not just a timely research topic, but an urgent imperative for academic inquiry and practical innovation.

Development finance is undergoing a paradigm shift, driven by several interconnected factors:

- The accelerating impact of climate change demanding immediate, scalable solutions
- Growing recognition of the interdependence between environmental sustainability and economic development
- The emergence of innovative financing mechanisms and digital technologies
- Increasing focus on inclusive growth and equitable development outcomes
- The imperative to align financial flows with UN Sustainable Development Goals (SDGs)

Internationally, we're witnessing unprecedented collaboration in mobilizing resources for sustainable development, with multilateral institutions, governments, and private sector actors adopting new approaches to finance critical initiatives. Nationally, countries are grappling with the challenge of balancing developmental needs with sustainability commitments, requiring innovative financing solutions and policy frameworks.

SYMFIN 2025's focus on development finance and sustainability is particularly timely given:

1. The approaching midpoint review of the 2030 Agenda for Sustainable Development
2. The growing urgency of climate finance commitments following recent global climate agreements
3. The emergence of green bonds, sustainability-linked loans, and other innovative financing instruments
4. The increasing integration of ESG criteria into development finance decisions
5. The rise of impact investing and sustainable finance as mainstream investment approaches

This conference theme offers participants unique opportunities to contribute to this vital discourse and shape the future of global development finance by:

- Exploring cutting-edge financing mechanisms for sustainable development
- Analyzing the effectiveness of existing development finance frameworks
- Investigating the integration of sustainability metrics into development finance
- Studying successful cases of green and responsible investment
- Examining the role of technology in enhancing development finance efficiency
- Assessing policy innovations promoting sustainable and inclusive growth

# "THEMES OF SYMFIN -2025"

## 1. Sustainable Finance and Environmental Economics

- Sustainable Finance in Emerging Markets.
- Green finance and Sustainable Innovation
- Empowering MSMEs with Sustainable Finance
- Green bonds, social bonds and sustainable investment products
- Financing renewable energy and sustainable infrastructure
- ESG integration in the Indian BFSI sector
- Green Audit
- Climate Finance
- Sustainable Development Goals
- Digital Assets
- Innovative microfinance and digital banking solutions
- Government initiatives and financial literacy programs
- MSME Finance
- Impact investing and social entrepreneurship

## 2. Technology-Driven Financial Innovation

- Generative AI
- Blockchain and AI applications in finance
- Mobile and digital payment ecosystems
- Robo-advisors and automated financial services
- Digital Currencies and Cryptocurrencies
- Innovative Fintech
- Smart Contracts
- Future of Robotics in Finance
- Digital Trust and Cybersecurity
- Digital Threats and Cyber Risk
- Instant Payments
- Fintech Markets

## 3. Digital Finance and Innovation

- Quantum Computing and Its Potential Disruption in Cryptography and Financial Security
- Social Trading Platforms and the Democratization of Finance
- Decentralized Finance (DeFi) and Its Impact on Traditional Banking
- Social Trading Platforms and the Democratization of Finance
- Algo Trading
- Central Bank Digital Currency
- Embedded Finance
- Neo Banking

## 4. Regulatory Framework for Sustainable Finance

- Central bank policies for sustainable finance
- Regulatory challenges in fintech and digital finance
- RegTech
- ESG reporting and compliance frameworks
- Corporate Governance and CSR Reporting
- Digital Social Responsibility
- Digital Public Infrastructure
- Fintech regulations
- AML

## 5. Any Other

The topics given above are suggestive. Any other topic related to the theme is also welcome.

# IMPORTANT DATES

DETAILS	DATE
Full Paper submission	15th December, 2024
Reviewer's comment	5th January, 2025
Final Paper submission (After Revision)	10th January, 2025
Registration opens	20th December, 2024
Registration closes	15th January, 2024
Pre-Conference Date (details will be shared shortly)	23rd January, 2025
Conference Date	24th January, 2025

## Publication Opportunity:

Selected papers presented at the conference will be recommended for publications in the following Scopus Indexed journals:

1. **Journal of Financial Counseling and Planning**
2. **International Journal of Business and Globalization**
3. **China Finance Review International**

The organizing committee will update the name of the more journals soon.

### PLEASE NOTE:

- Publication is based on further review and acceptance by the journal at the discretion of the Editor
- **Publication charges if applied by the journal have to be borne by the authors only (Registration fee does NOT include publication charges)**

# IMPORTANT POINTS FOR CONFERENCE

- For an author to be eligible for a conference certificate, they must register to attend each of the plenary sessions and their paper presentation track (hybrid mode).
- Co-authors who register as attendees/listeners will also receive a certificate
- A single author may submit a total of two papers (one as the principal author & the other as co-author)
- Under no circumstances will the conference registration money be returned
- The author's name cannot be changed after the paper has been submitted
- The paper cannot be withdrawn under any circumstances after it has been approved and the author has registered
- Not more than four authors per paper
- Kindly follow the research ethics as suggested by COPE
- "Please note while submitting the abstract / full-paper it is mandatory to mention the Subtheme (number and name) in the subject line"

# GUIDELINES FOR FULL PAPER SUBMISSION

- The author should submit a separate title page with author details along with full paper without author details to [symfin@ssbf.edu.in](mailto:symfin@ssbf.edu.in)
- The paper should be submitted in word doc only (no Pdf will be accepted)
- The allowed word limit for the paper is between 4000 to 6000 words (including abstract, keywords, and references)
- Papers should be in double space format using Time New Roman and 12-point font size. It should follow the APA style of referencing and should be submitted along with a Plagiarism Report
- Similarity Index of the same should be less than 10% only (using an authenticated source Turnitin)
- "Student paper" means all the first author should be students of PG level or Phd scholar and to be presented by student /scholar only.
- All registered presenters and participants will get certificate.
- Authors can register for SYMFIN by filling this google form: <https://forms.gle/uKagksRAVuG8iXRd8>

# REGISTRATION

Category	Registration fees (in Rs.) per participant
Students/Phd Scholars (GST excluded for SIU students and Scholars)	1,500+ GST
Academicians (GST excluded for SIU Faculty)	2,500+ GST
Corporate participants	3,500+ GST
International Participants	\$100 + GST
For all the categories for only participation without paper presentation	1000 + GST

## NOTE:

- GST applicable as per Govt. norms (18%)
- Registration fee includes admission to all the plenary sessions, pre-conference event and paper presentation tracks
- Registration fee does NOT include publication charges

## BEST PAPER AWARD

Best paper Certificates and Cash Prizes will be awarded to the best research paper in each category: (Subject to at least 5 papers in each category):

- a) Faculty
- b) Industry/International
- c) Student/Phd scholar

# VISIONARIES



**Prof. Dr. S. B. Mujumdar**

*Chancellor,  
Founder and President  
Symbiosis International  
(Deemed University), Pune,  
India*



**Dr. Vidya Yeravdekar**

*Pro-Chancellor  
Symbiosis International  
(Deemed University), Pune,  
India  
Principal Director  
Symbiosis, Pune, India*



**Dr. Ramakrishnan Raman**

*Vice Chancellor  
Symbiosis International  
(Deemed University)*

## Conference Head:



**Dr. Neha Parashar**

*Director, SSBF  
Symbiosis International  
(Deemed University), Pune,  
India*



# CONTACT US

## Core Conference Committee:

Dr. Deepa Pillai  
[deepa.pillai@ssbf.edu.in](mailto:deepa.pillai@ssbf.edu.in)

Mr. Ardhendu Shekhar Singh(PHD)  
[shekhar.ardhendu@ssbf.edu.in](mailto:shekhar.ardhendu@ssbf.edu.in)

Mr. Apoorva Joshi  
[phdgrad.apoorva.joshi@siu.edu.in](mailto:phdgrad.apoorva.joshi@siu.edu.in)

## Pre - Conference Organizing Committee:

Dr. Sri Sai Chilukuri  
[srisai.chilukuri@ssbf.edu.in](mailto:srisai.chilukuri@ssbf.edu.in)

Ms. Prakriti Chahar  
[prakriti.chahar@ssbf.edu.in](mailto:prakriti.chahar@ssbf.edu.in)

## Conference Organizing Committee:

Dr. Palash Bairagi

Dr. Shailja Vasisht

Dr. Deepika Krishnan

Dr. Sri Sai Chilukuri

Dr. Jayashree Bhattacharjee

Dr. Dilawar Ahmad Bhat

Ms. Prakriti Chahar

Ms. Mughda Mujumdar

Mr. Hrishikesh Gokhale

Mr. Amit Joshi

## Contact

For any conference-related queries reach us at [symfin@ssbf.edu.in](mailto:symfin@ssbf.edu.in)

You can also reach out to our student representatives

Nivedita Dodeja  
[nivedita.dodeja.23-25@ssbf.edu.in](mailto:nivedita.dodeja.23-25@ssbf.edu.in)

Hrithika Kahol  
[hrithika.kahol.24-26@ssbf.edu.in](mailto:hrithika.kahol.24-26@ssbf.edu.in)



## STAY OPTIONS FOR PARTICIPANTS

While there are several hotels in Pune to stay in, SIU has its campus stay arrangement @ **Sandipani Homotel** which is located in the picturesque setting on the SIU's Lavale Hilltop campus amid lush green mountains. It is part of the Symbiosis International University campus. It has 98 fully furnished comfortable rooms. All rooms are equipped with a Television set with DTH, Tea/Coffee Maker,

Mini Fridge Air Conditioning, etc.

Here rooms are available on pre-booking. For further details please contact:

**Sandipani Homotel**

**Symbiosis International University,**

**Hill Top Campus, Lavale**

**Pune 412115**

**+91 20 61936651/ 28116651**

**<https://sandipanihomotel.com/about.html>**

## HOW TO REACH

### **By Air**

Pune airport is located about 10 km away from the city center. Taxis are available from the airport to the city. Delhi, Chennai, Bengaluru, Hyderabad, Kolkata and Mumbai are all well-connected to Pune. International travelers can get a connecting flight from Mumbai/ Delhi.

### **By Train**

Pune is an important railway junction. Pune is well-linked with all major rail junctions and towns in India.

### **By Road**

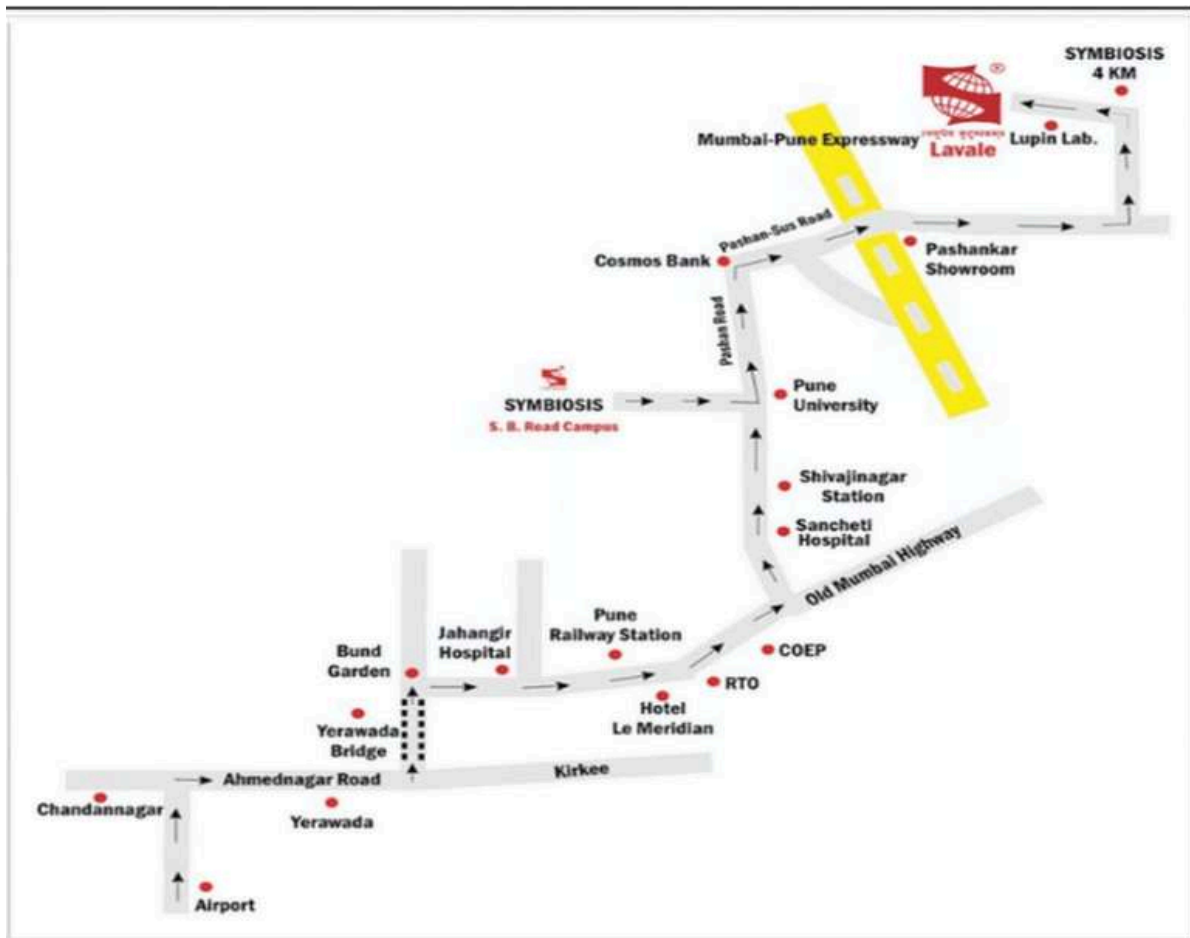
Pune is well-connected with all major cities in Maharashtra by state-owned bus services. Private deluxe buses also operate from Goa, Mumbai (200 km), and Hyderabad to Pune.

Approximate distance to reach the conference venue from -

- Symbiosis, Senapati Bapat Road (S.B.Road): 15 km (via Sus Road)
- Pune Railway Station: 19.2 km (via Sus Road)
- Shivaji Nagar Railway Station & S.T stand: 16.5 km
- Pune Airport: 25.1 km (via Sus Road)

# STAY OPTIONS FOR PARTICIPANTS

*\* Public transportation direct to the venue is not available. However, buses of PMPML are available till Hill Base, SIU Campus Lavale from Deccan Bus Terminus (City center), and other prominent locations of the city.*



*P.S.: In case of any queries, feel free to contact the organizing committee.*

# ABOUT SSBF



Symbiosis School of Banking & Finance (SSBF), established as a premier institution within the Symbiosis International University ecosystem, stands at the forefront of banking and financial education in India. Located in Lavale, Pune, SSBF has emerged as a center of excellence dedicated to nurturing industry-ready professionals for the dynamic Banking, Financial Services, and Insurance (BFSI) sector.

SSBF's flagship MBA (Banking and Finance) program is meticulously crafted to address the evolving needs of the financial sector. The curriculum integrates:

- Comprehensive theoretical foundations
- Practical industry applications
- Advanced financial technologies
- Risk and treasury management expertise
- Leadership development
- Ethical and socially responsible business practices

In response to the BFSI sector's growing complexity and scale, SSBF maintains strong industry connections to ensure its programs remain relevant and forward-looking. The institution addresses critical industry challenges, including:

- The significant recruitment needs in public sector banks
- The evolving technological landscape in banking
- The demand for specialized skills in financial services
- The need for innovation and leadership in the BFSI sector

# ABOUT SSBF



SSBF is committed to developing well-rounded professionals through:

- Industry-aligned curriculum development
- Practical skill-building initiatives
- Focus on global banking practices
- Emphasis on technological integration
- Leadership and professional development
- Strong ethical foundations

One of SSBF's distinctive features is its dual-degree program, offered in collaboration with international universities such as Aston University in the UK and Macquarie University in Australia. This unique program enables students to earn two master's degrees in two years, giving them a competitive edge with global insights and expertise. SSBF also boasts a strong placement track record, consistently achieving 100% placements for graduates with competitive salary packages, with recruitment from top institutions like ICICI Bank, HDFC Bank, and Ernst & Young. SSBF's placement cell plays an active role in preparing students for interviews, aligning them with the right opportunities, and helping them secure roles that match their skill sets and career aspirations.

For any inquiries, please contact: Symbiosis School of Banking & Finance Gram-Lavale, Taluka-Mulshi, Pune-412115 Tel: +91 020-61936284, +91 020-61936022 Email: [adminofficer@ssbf.edu.in](mailto:adminofficer@ssbf.edu.in)