

– Jointly Organized by –



National Institute of
Bank Management
Pune



College of Agricultural
Banking (CAB)–RBI, Pune

International Conference on **Digitalization for Inclusive Finance and Sustainability**

Venue:

National Institute of Bank Management
NIBM Post office, Kondhwe Khurd
Pune – 411048

March
05 – 06
2026

Conference Overview

The International Conference on Digitalization for Inclusive Finance and Sustainability explores the transformative potential of digital technologies and financial innovations in achieving Sustainable Development Goals (SDGs). Digitalization has emerged as a powerful enabler of sustainable development, driving economic growth, environmental sustainability, and social inclusion. The integration of digital technologies such as blockchain, Artificial Intelligence (AI), and the Internet of Things (IoT) into financial systems has revolutionized the way sustainable development goals are pursued. Digital financial inclusion is critical for fostering sustainable economic growth and reducing inequality. Digitalization plays a pivotal role in promoting environmental sustainability by enhancing the efficiency of green finance initiatives. Access to affordable finance is directly related to various SDGs, such as SDG 1 (No Poverty) and SDG 10 (Reduced Inequality). Furthermore, it contributes to several other SDGs, such as Zero Hunger (SDG 2), Gender Equality (SDG 5), and Decent Work and Economic Growth (SDG 8).

According to the World Bank, digital financial services have expanded access to formal finance for 76 percent of adults worldwide, reducing the number of unbanked adults from 2.5 billion in 2011 to 1.4 billion in 2021. At the same time, the data indicate that the global SDG financing gap has widened significantly—from an estimated US\$2.5 trillion in 2015 to nearly US\$4 trillion in 2022—and is projected to reach about US\$6.5 trillion by 2030. Although rural penetration remains relatively low and gender disparities persist, the ongoing digital transformation holds substantial potential to strengthen both real-sector activity and financial-sector deepening, thereby supporting more sustainable and inclusive economic growth.

Conference Objectives

The objective of this conference is to explore the linkage between digitalization and development finance and its role in sustainable development.

Key Themes and Sub themes

Track 1: Digital Financial Inclusion for Equitable Growth

Sub track 1.1: Digital Access and Infrastructure for Inclusion

- ☐ Instant payment systems and digital wallets
- ☐ Digital identity systems and access to services
- ☐ Agent-based banking models

Sub track 1.2: Empowerment and Equity through Digital Finance

- ☐ Gender-inclusive digital finance solutions
- ☐ Digital financial literacy for empowerment and capacity building

Sub track 1.3: Trust, Protection and Impact

- ☐ Trust-building and grievance redressal mechanisms in digital era
- ☐ Case studies on successful digital inclusion initiatives

Track 2: Financing Sustainable Development and Climate Resilience through Digital Transformation

Sub track 2.1: Instruments, Institutions, and Digital Innovations for Sustainable

- ☐ Innovative financing instruments: green bonds, impact investing, blended finance
- ☐ Role of DFIs, multilateral institutions, and PPPs in SDG-aligned digital finance
- ☐ Financing models for renewables, green infrastructure, and sustainable livelihoods
- ☐ Climate-focused insurance and digital solutions
- ☐ Blockchain for carbon markets and traceability
- ☐ Role of digital tools in ESG compliance and sustainable consumption

Sub track 2.2: Data-Driven Access, Risk Analytics, and Impact Measurement

- ☐ AI, IoT, and digital platforms for environmental monitoring and risk analytics
- ☐ Access to credit for agriculture, MSMEs, and social enterprises
- ☐ Measuring impact and sustainability through digital monitoring systems

Track 3: FinTech, Digital Infrastructure and Supporting Startup Ecosystem

Sub track 3.1: Digital Infrastructure and Innovation Enablers

- ☐ Open Banking, APIs, and platform-based Ecosystems
- ☐ RegTech, SupTech, and Cybersecurity in Digital finance

Sub track 3.2: Digital Financing Models and Technologies

- ☐ Digital lending platforms, alternative credit scoring, and embedded finance
- ☐ Big data and AI for decision-making and risk mitigation
- ☐ AgriTech, digital supply chains, and inclusive rural entrepreneurship

Sub track 3.3: Startups, Inclusion, and Social Innovation

- ☐ Financing start-ups in agriculture, health, and education
- ☐ Digital empowerment of youth & women and scaling social innovations
- ☐ Incubation and acceleration support for impact-driven digital enterprises

Submission Guidelines

- ⇒ Papers must be original and previously unpublished, reflecting the conference theme. The word count for the paper should be between 6,000 to 8000 words, including figures, tables, and references. Formatting requirements include A4 size, Times New Roman font size 12, and 1.5 line spacing. References should be cited using APA (7th edition) style.
- ⇒ The authors are requested to submit their full paper electronically in MS Word or PDF format to Email: icdifs2026@gmail.com along with the name, affiliation, mailing address, email address, and contact number of the author. In the case of multiple authors, the paper should indicate the author to whom correspondence should be addressed.
- ⇒ Each submitted paper will go through a blind peer review process, during which it will be evaluated based on the following criteria: originality, depth of technical and/or research knowledge, accuracy, and relevance to the conference's themes and topics.
- ⇒ One of the authors of each accepted paper must register for the conference and agree to present the paper at the conference.

Best Paper Awards

Three best papers will be recognized with cash awards and certificates during the conference.

Important Dates

- For complete paper submission : February 07, 2026
- Acceptance Notification : February 15, 2026
- Last Date of Registration : February 21, 2026
- Conference Date : March 05 – 06, 2026

Travel Support and Hospitality

Board and lodging (shared accommodation) will be provided for registered presenters of accepted papers for the duration of the conference (March 05–06, 2026). Co-authors and other participants are requested to make their own arrangements.

Limited travel support will be provided to the lead or corresponding author of an accepted paper (one author per paper) to present their papers at the conference. Authors are encouraged to indicate whether they require travel support or would be able to attend the conference at their own expense.

Conference Coordinators

CAB-RBI, Pune

Shri Saugata Chakraborty

Mobile: +91 98700 71069, Email: saugatachakraborty@rbi.org.in

Shri Murlee Krishna. M

Mobile: +91 99457 22776, Email: murleekrishna@rbi.org.in

NIBM, Pune

Dr Naveen Kumar K

Mobile +91 73501 22269, Email: naveen@nibmindia.org

Dr Nisha Bharti

Mobile: +91 78758 85105, Email: nisha.bharti@nibmindia.org

About the Organisers

College of Agricultural Banking (CAB)–RBI, Pune

Established in 1969 by the Reserve Bank of India, the College of Agricultural Banking (CAB) is an apex training and capacity-building institution for the rural and cooperative banking sector. The College conducts programmes, research, and consultancy in areas such as agricultural and rural



finance, financial inclusion, supervision, corporate governance, human resource management, and emerging domains like digital finance and cybersecurity. CAB also collaborates with national and international institutions to strengthen capabilities across banks and financial sector stakeholders, supporting the broader developmental mandate of the Reserve Bank of India.

National Institute of Bank Management (NIBM), Pune

NIBM was established in 1969, by the Reserve Bank of India and the banking industry, as an apex institution for teaching, training, research and consultancy in banking and finance. The institute offers a two-year, full-time Post-Graduate Diploma in Management (Banking and



Financial Services) (PGDM), which has served as the definitive source of skilled young personnel to the BFSI sector. This apart, the faculty are engaged in research and consultancy in the areas of banking and finance.