



**PANIPAT INSTITUTE OF
ENGINEERING & TECHNOLOGY**

(Approved by AICTE, New Delhi & Affiliated to Kurukshetra University, Kurukshetra)

AN AUTONOMOUS INSTITUTE

ACCREDITED BY



Depts. of
MBA, MCA, CSE,
ECE & IT

AFFILIATED TO



Kurukshetra
University,
Kurukshetra



**INSTITUTION'S
INNOVATION
COUNCIL**
(Ministry of Education Initiative)



1ST INTERNATIONAL CONFERENCE

ON

**EMPOWERING NATIONS THROUGH
INNOVATIVE PRACTICES OF MICRO
FINANCE, FINANCIAL INCLUSION
AND BANKING IN PURSUIT OF
SDGs**

SPONSORED BY



4TH - 5TH DECEMBER, 2025

MODE-OFFLINE

Organized By:
Department of Business Studies
Panipat Institute of Engineering & Technology (PIET)
NAAC Accredited (Affiliated to Kurukshetra University, Kurukshetra.)

Yes **PIET**

ABOUT PIET

Panipat Institute of Engineering and Technology (PIET), an Autonomous Institute was established by the Vidhya Peeth Education Trust in the year 2006. It was the time when the state and NCR were striving to produce world-class technocrats and managers. PIET was a self-financed initiative by a private management that always had an eye on the quality of technical education. The outstanding philosophy of PIET management has created an edifice that is strengthening its foundation, which can only rise higher and higher. Quality and integrity are the essence for achieving excellence at PIET. When we look at some options for the best engineering institute in the National Capital Region, PIET stands out as a clear leader. A multidisciplinary Autonomous institute affiliated to Kurukshetra University, Kurukshetra, approved by AICTE, New Delhi, provides Under graduate programs in Engineering and Management. It has a focus on its goal of producing entrepreneurs, world-class managers, and technocrats employable throughout the globe.



About DBS

The **Bachelor of Business Administration (BBA)** is a three-year undergraduate programme offering BBA in three domain i.e. BBA Core, BBA-Business analytics and BBA-Digital Marketing. The BBA programme aims to equip students with **communication skills, leadership qualities, entrepreneurial abilities, critical thinking, and decision-making skills** - making them industry-ready and adaptable in a competitive business environment. Campus placements are one of the most attractive aspects, giving students ample opportunities to secure jobs aligned with their skills and interests. The department follows an **innovative and dynamic teaching-learning approach**, focusing on employability skills & holistic development.



About The Conference

Microfinance is a powerful tool to reduce poverty, foster entrepreneurship, and support global economic development. By extending access to financial services to underprivileged groups, low-income individuals, and small enterprises, microfinance directly aligns with the objectives of the **Sustainable Development Goals (SDGs)**. It empowers marginalized communities by enhancing business opportunities, increasing productivity, and contributing to national growth. Financial inclusion also helps people manage unexpected expenses, particularly healthcare costs, which are a major driver of poverty in developing nations. By offering affordable financial services, microfinance enables families to recover from health crises, thereby improving overall well-being and reducing vulnerability. The link between **financial inclusion and economic empowerment** is mutually reinforcing. Underserved groups—especially women, farmers, and Micro, Small, and Medium Enterprises (MSMEs)—benefit from innovative financial products like **cash-flow based lending**, which reduces reliance on traditional collateral. This broadens access to credit and fosters sustainable livelihoods. Through such practices, microfinance goes beyond simple lending. It becomes a catalyst for **economic opportunities, social empowerment, and sustainable growth**. By integrating innovative models of banking and financial inclusion, microfinance plays a vital role in building resilient communities and achieving the long-term developmental goals of nations.

Important Dates

Abstract Submission
Deadline:

04TH NOVEMBER 2025

Notification of
Acceptance:

06TH NOVEMBER 2025

Full Paper Submission
Deadline:

09TH NOVEMBER 2025

Conference
Dates:

04TH-05TH DECEMBER 2025

Conference Themes

- Microfinance as a catalyst for sustainable development and poverty alleviation
- Women empowerment through self-help groups and microcredit
- Innovations in microfinance delivery models
- Financial inclusion for equitable growth and social justice
- Digital finance, mobile banking, and fintech for inclusive access
- Engaging rural & underserved populations through innovative strategies
- Policy frameworks and government initiatives supporting financial inclusion
- Green banking, climate finance, and environmentally responsible banking practices
- Technology-driven banking solutions including AI, blockchain, and digital platforms
- Linking microfinance and banking practices with SDGs
- Measuring and assessing the impact of financial inclusion on achieving SDGs
- Collaborative strategies between governments, NGOs, and financial institutions
- Digital literacy and financial awareness for marginalized communities
- Micro-insurance and risk management solutions for low-income households
- Public-private partnerships for expanding inclusive finance
- Innovations in credit scoring and lending for the unbanked
- Inclusive finance and entrepreneurship development for economic growth
- Ethical and sustainable investment approaches aligned with SDGs
- AI, ML, and Data Science applications in banking and financial services
- Blockchain and cryptocurrency in microfinance and secure banking
- Cybersecurity in digital banking & financial transactions
- Big Data for financial inclusion and customer behavior modeling

Paper Submission **Guidelines**

ABSTRACT SUBMISSION:

The abstract of about 300 words must include the purpose, methodology, major findings of the research, originality and the keywords.

FULL PAPER SUBMISSION:

Please submit the full paper between 3000-4000 words (including references). The paper should cover the following:

- Purpose of the study (including Research Gaps, Research Problem, & Objective of the Study)
- Research Methodology
- Major findings
- Theoretical
- Managerial Implications
- Key references

PAPER FORMATTING GUIDELINES:

- Margins: 1 inch
- Font: Times New Roman, 12 point
- Spacing: 1.5
- Cover page: Title, Author(s), Affiliation(s), Contact details, Email Id
- The entire paper submission (title page, abstract, main text, figures, graphs, tables, references, etc.) must be in SINGLE document.
- Keywords: 4-5
- All papers will be subjected to Plagiarism Test before consideration.
- References must be in APA style and ordered alphabetically.
- Abstract and full papers must be submitted electronically to the Conference Convener at dbsconference25@piet.co.in

PAPER REVIEW AND SELECTION PROCEDURES

All submitted papers will undergo a rigorous double-blind peer review process to ensure high academic and research standards. The review process will involve the following steps:

- **Initial Screening**

Submitted papers will be initially screened by the editorial committee to ensure relevance to the conference theme, adherence to submission guidelines, and originality.

● Peer Review

Each paper passing the initial screening will be reviewed by at least two independent reviewers who are subject matter experts. The reviewers will evaluate the paper based on originality, methodology, technical soundness, clarity of presentation, and contribution to the field.

1. Review Criteria

2. Papers will be assessed using the following criteria:

- Relevance to the conference theme
- Novelty and originality
- Academic and technical quality
- Structure and clarity
- References and literature review

3. Reviewer Recommendations

4. Based on reviewer comments, papers will be:

- Accepted as is
- Accepted with minor or major revisions
- Rejected

5. Revisions and Final Decision

6. Authors of selected papers may be invited to revise their manuscripts based on reviewers' feedback. Final acceptance will be contingent upon satisfactory revisions and approval by the editorial board.

Registration **Details**

CATEGORY	CHARGES
Academicians/Faculty/ Industry Professionals	Rs. 500
Research Scholars/Students	Rs. 300
International Participation	\$30

Note: No fees for SC/ST Category participants

(Registration charges include the publication of an online book with ISBN number containing all accepted papers. The registration fee is payable by each participant.)

Accommodation: Charges are to be borne by the participant.

PUBLICATIONS

Selected papers will be eligible for publication in online Peer reviewed and refereed international journal indexed by G-scholar (subject to review).

CHARGES FOR PUBLICATIONS:

CATEGORY	CHARGES
National	Rs. 500
International	\$30

PAYMENT DETAILS:

Bank Name: HDFC BANK LTD
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MODE OF CONFERENCE

OFFLINE MODE

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Venue: PANIPAT INSTITUTE OF ENGINEERING & TECHNOLOGY, 70, Milestone GT Road,
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Yes
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