

ICFE 2025 Conference Summary Report

Date of the Conference: 19th & 20th September 2025

Venue : IFHE Bangalore Campus Kengeri Bangalore

Website of the conference : <https://www.ifheindia.org/conference/ICFE-2025/#sliderMenu7>



Overview:

The Eleventh International Conference on Finance and Economics (ICFE 2025) was successfully organized by the ICFAI Business School (IBS), Bangalore, under the aegis of the ICFAI Foundation for Higher Education (IFHE)—a Deemed-to-be University established under Section 3 of the UGC Act, 1956. Held on September 19–20, 2025, at the IFHE campus in Kengeri, Bangalore, the conference was conducted in hybrid mode and attracted a diverse cohort of academicians, researchers, industry practitioners, and students from across India and abroad.

Themed around “Navigating the Evolving Global Financial Landscape,” ICFE 2025 served as a rigorous academic forum to deliberate on contemporary disruptions and innovations in finance and economics, with a strong emphasis on technology integration (AI, FinTech, blockchain), sustainability (ESG), behavioral insights, and financial inclusion. The event featured three distinguished keynote addresses, a high-impact industry–academia panel discussion, and 40 peer-reviewed paper presentations across seven specialized technical sessions.

2. Conference Leadership and Governance

The conference was guided by a robust organizational structure aligned with international academic standards:

Chief Patron: Dr. Muddu Vinay, Pro Vice-Chancellor & Campus Head, IBS Bangalore
Patrons: Dr. Manisha Singh (Dean Academics) and Dr. Vinay Joshi (Professor & Dean

Academics)

Conference Convener: Dr. Sharon K Jose, Associate Dean (Student Development & Careers), IBS Bangalore

The Advisory Committee included eminent scholars such as Dr. Prasanna Chandra (ex-IIM Bangalore), Dr. Jawahar Lal (Delhi School of Economics), and senior institutional leaders, ensuring strategic academic oversight.

The Technical Program Committee and Organising Chairs comprised experienced faculty from IBS Bangalore with strong publication records in ABDC-listed and Scopus-indexed journals, reflecting the institution's commitment to research-led pedagogy.

3. Keynote Speakers and Intellectual Contributions

ICFE 2025 featured three invited keynote speakers of national and international repute:

Dr. Prasanna Chandra

Director, Centre for Financial Management; Former Professor of Finance, IIM Bangalore
Delivered an in-person address on contemporary challenges in strategic financial management, drawing from five decades of academic and policy experience.

Dr. Jawahar Lal

Professor, Department of Commerce, Delhi School of Economics, University of Delhi
Provided critical insights into macroeconomic policy, fiscal governance, and the evolving role of public finance in emerging economies.

Dr. I. M. Pandey

Renowned Author and Academic; Former Professor, IIM Ahmedabad; Currently affiliated with IIM Jammu

Presented an online keynote on the future of financial education and curriculum innovation in the age of digital disruption.

These addresses enriched the discourse and exemplified the conference's alignment with global thought leadership in finance and economics.

4. Academic Rigor and Peer Review Process

All submissions underwent a double-blind peer review by a panel of 14 external reviewers from reputed institutions including JAIN University, GITAM University, Sushant University, IBS Hyderabad, and others. The review criteria emphasized:

Originality and technical depth (30%)

Relevance to conference themes (20%)

Methodological rigor (20%)

Clarity and presentation quality (15%)

Practical impact (15%)

Accepted full papers were considered for publication in ABDC-C ranked IUP Journals, including IUP Journal of Applied Finance, Corporate Governance, and Applied Economics, subject to editorial discretion.

5. Technical Sessions and Research Themes

The conference featured seven parallel technical sessions across two days, chaired by IBS faculty with domain expertise:

Capital & Commodities Markets

FinTech and Behavioural Finance

Sustainability and Risk Management

Personal Finance and Digital Literacy

AI in Finance

Entrepreneurial Finance & ESG

Banking & Financial Inclusion

Topics spanned cutting-edge areas such as AI in chartered accountancy, Indian Digital Currency, carbon-conscious neobanking, geopolitical risk modelling, and biophilic ESG practices, demonstrating strong alignment with UN SDGs and national priorities (e.g., financial inclusion, digital India).

6. Awards and Recognition

Award Category	1st Prize	2nd Prize	3rd Prize
Best Research Paper Award	₹50,000	₹25,000	—
Best Student Paper Award	₹10,000	₹5,000	₹3,000

Best Student Paper Award 1 st Kuntla Manisha, Dr.Shilpa Rajagopal

IMPACT OF CARBON PRODUCTIVITY ON THE FINANCIAL PERFORMANCE
OF INDIAN MANUFACTURING FIRMS

2 nd

Dr.Padma.Mahadevan, Harsh, Umang

Decoding Geopolitical Risk:The Interplay of Sovereign Bond Yield Spreads, Trade
Policy Uncertainty, and Financial Market Volatility.

3 rd

Shahana Zakhir

Financial Literacy Perception Gap and its Influence on Financial Behaviour – An Empirical
Study of Kerala

Best Research Paper Rs.50000

1 st Prathamesh Veling

A.I. IN CHARTERED ACCOUNTANCY: ENHANCING CAPABILITY, ACCURACY,
AND CLIENT VALUE IN INDIAN PRACTICE

2 nd Dr. Muthumeenkashi M, Aiswarya S

Geopolitical Risk, Global Supply Chain Pressure and Food Commodity Market: Quantile
Connectedness and Multiple Wavelet Analysis based Investigation



Participation certificate

List of paper presenters with name and paper title.

Sl. No	Name of the Authors	Affiliation	Title
1	Dr. Aparna Pavani. S,	Associate Professor, Alliance School of Business, Alliance University, Bengaluru.	Predictive Finance: AI- Driven Forecasting Models for Volatile Markets – With Reference to India
2	SAI RAMA KANTH .T, ANITHA KUMARI. B,	ASSISTANT PROFESSOR, Department OF MANAGEMENT STUDIES, RNS INSTITUTE OF TECHNOLOGY, 560098, ASSISTANT	Redefining Digital Horizons: The Jio-Hotstar Alliance in the Streaming Era

		PROFESSOR, SCHOOL OF MANAGEMENT STUDIES, REVA UNIVERSITY	
3	Dr Suresh Mani	Assistant Professor, Dayananda Sagar Business School, Bengaluru	Sustainability of Public Debt in Tamil Nadu, India
4	Sugandh Mittal	Ph.D. Research Scholar from Department of Commerce, Delhi School of Economics.	Measuring Volatility Asymmetry Under Black Swan Events: Evidence from UK Equity Market
5	Ms. Sneha Sarah Alex	FPM Research Scholar-Full Time Rajagiri Business School, Rajagiri Valley, Kakkanad, Kochi, Assistant Professor Rajagiri Business School, Rajagiri Valley, Kakkanad, Kochi,	FROM ORIGIN TO IMPACT: EXPLORING SUSTAINABLE AND GREEN FINANCE
6	Sushree Sangita Mohanty, Dr Subash Chandra Nath	Assistant Professor, Bhavan's Centre for Communication and Management, Plot-9, Kharavela Nagar, Unit-3, Bhubaneswar-751001, Professor, Faculty of Management Studies & Head (Research & Academic Policy), Sri Sri University, Sri Sri Vihar, Ward No - 3, Godi Sahi, Cuttack – 754006, Odisha, India	Augmented Reality Marketing: Creating Immersive Brand Stories
7	Lithanya Varsa T S, Sudindra	MBA Student, IBS Business School Bengaluru	HOME LOAN ANALYSIS AND REPAYMENT TRENDS: IMPLICATIONS FOR MBS
8	Mr. Atheed. Abid. Manna, Prof. Y. MuniRaju	Department of Commerce, Mangalore University	DIGITAL WEALTH AND DIGITAL LITERACY OF THE ANALPHABETS IN KARNATAKA
9	M.N. Nikhil, Dr. Y muniraju	Department of Post-Graduate Studies and Research in Commerce Mangalore University, Mangalagangothri,	The Role of Indian Digital Currency and Financial Management: An Analysis

		Dakshina Kannada, Karnataka, India, Department of Post- Graduate Studies and Research in Commerce Mangalore University, Mangalagangothri, Dakshina Kannada, Karnataka, India	
10	Swarnalekha	Asst Professor Department of MBA GSSSIETW Mysore	Sustainability and Innovation in Redefining financial Landscape using Data Analytics
11	Mr Ayush G Kottary, Mr. Deepak K V	Research Scholar Department of PG Studies and Research in Commerce Mangalore University, Mangalagiri, Assistant Professor Department of Commerce St Aloysius (Deemed to be University) Mangaluru	Tech Shockwaves: Market Effect of DeepSeek-R1 Model's AI Breakthrough on SSE INT and NASDAQ-100 Indices
12	Aastha Tak	MBA Program IBS BANGALORE	FINTECH INNOVATION AND FINANCIAL INCLUSION IN DEVELOPING ECONOMIES
13	Mr. Subrat Swain, Dr. Shwetasaibal Samanta Sahoo	Research Scholar, Faculty of Management Studies, Sri Sri University, Cuttack, Odisha, Assistant Professor, Faculty of Management Studies, Sri Sri University, Cuttack, Odisha	An Empirical study on the Impact of Social Media on Customer Buying Behaviour, with special reference to Odisha's Tourism Digital Campaigns
14	Shivateja.H	MBA Student, IBS Jaipur	The Evolving Role of Consulting Companies
15	1)Harsh 2) Umang, Dr.Padma.Mahadevan	ISBR Business School	Decoding Geopolitical Risk: The Interplay of Sovereign Bond Yield Spreads, Trade Policy Uncertainty, and Financial Market Volatility.
16	MRS. J JAMELA SALASTY, MR. GURU PRASAD,DR. G.	RESEARCH SCHOLAR, DEPARTMENT OF COMMERCE,	Ramification of Digitalisation in Supply

	VINAYAGAMOORTHY, DR. G. KANAGAVALLI,	ALAGAPPA UNIVERSITY, KARAIKUDI, ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE, ALAGAPPA UNIVERSITY, KARAIKUDI,	Chain Management on Entrepreneur
17	Mariya Salaffi , 2 Prof. Bashir Ahmed Joo , 3 Syed Munzir Hussain Rizvi	1 Research Scholar, Department of Management Studies, University of Kashmir, Hazratbal Srinagar 2 Professor, Department of Management Studies, University of Kashmir, Hazratbal Srinagar 3 Research Scholar, Department of Management Studies, University of Kashmir, Hazratbal Srinagar	FinTech Driven Financial Inclusion and Sustainable Finance in India: Opportunities, Challenges, and Risk Management
18	B. Netra Prakash 1 , Dr.S.G. Sureshraj 2	Faculty Members in Management Studies, Acharya Arts and Science College, Pondicherry	AN EMPIRICAL STUDY ON THE DEVELOPMENTAL CHALLENGES FACED BY ECO-ENTREPRENEURS
19	Prof. Mihir Dash, Dr. S. Rita	(Research Scholar of Department of Statistics, Periyar University) School of Applied Mathematics, Alliance University Chikkahagade Cross, Anekal, Bangalore, India- 562106, Department of Statistics Periyar University Salem, India-636011	Extending the Market Model with GARCH Spillover Effects
20	Lekshmi M S Nair,	MG college TVM	The New Age of Responsible Business:

			The TRIPLE BOTTOM LINE Approach
21	Hridey Lohia, Dr. Joji Chandran	Student, BBA (Finance and International Business) CHRIST (Deemed to be University) Bengaluru, - Professor, School of Business and Management CHRIST (Deemed to be University) Bengaluru	The Environmental Cost of AI: Energy Demands, E-Waste, and Climate Impact
23	Sayak Chakraborty 1, Payel Dhibar	Trivenidevi Bhalotia College, Raniganj, West Bengal	Banking on Innovation: The FinTech Wave and Its Ripple Effects on Indian Banks
24	Prathamesh Veling, Palaniappan Sellappan	Assistant Professor (Senior Grade) Symbiosis Institute of Business Management-Nagpur Constituent of Symbiosis International (Deemed) University-Pune	ARTIFICIAL INTELLIGENCE IN CHARTERED ACCOUNTANCY: ENHANCING CAPABILITY, ACCURACY, AND CLIENT VALUE IN INDIAN PRACTICE
25	Shahana Zakhir	Student -MA Financial Economics (2023-25) University of Hyderabad	Financial Literacy Perception Gap and its Influence on Financial Behaviour –An Empirical Study of Kerala
26	Khalid UI Islam/ Dr.G. Vanishree	ICAF AI, IBS	Global Business Dynamics: Innovations, Disruptions & Sustainability
27	Maya Patil 1 , Dr. Geetha.Rajaram 2	Research Scholar, International School of Management Excellence (ISME), Chembanahalli, Sarjapur Road, Bangalore. University of Mysore, Mysore, Karnataka, India, Research Guide, Professor, Finance and Strategy, International School of Management Excellence (ISME),	“Carbon-Conscious Banking: Leveraging Neobanks to Democratize Climate Accounting and Green Financial Practices”

		Chembanahalli, Sarjapur Road, Bangalore, India	
28	M.Kamallaveni, Co-Author: Dr.A.T.Vijay Karthigeyen	Research Scholar, Associate Professor, Faculty of Management, SRMIST Faculty of Management, SRMIST Kattankulathur, Chennai	Traditional vs Neo Banking for MSMEs A Comparative Analysis of Benefits and Challenges
29	Dr. Meera K L, Dr. Sudarshan Seshanna	Associate Professor Dayananda Sagar Business Academy Bengaluru, Professor in Marketing Faculty of Management Studies CMS Business School JAIN (Deemed-to-be University), Bengaluru	Influence of Big Five Personality Traits on Behavioral Intentions of Art Investors in Emerging Markets
30	Dr. S. Uma Priyadharshini, P.C. Lakshmi Narayanan, ***Abarna Sundarraj, Mary Derlin Tanya, Ramya	Loyola Institute of Business Administration, Chennai, Dean-Academics, Loyola Institute of Business Administration, Chennai	A PERSPECTIVE ON INVESTORS' PREFERENCE AND PARTICIPATION IN INDIAN EQUITY MARKET IN THE CONTEXT OF FINANCIAL INCLUSION.
31	Dr. Pritpal Singh Bhullar	Assistant Professor, University Business School Maharaja Ranjit Singh Punjab Technical University, Bathinda	Understanding Young Investors' Adoption of Mobile Stock Trading Apps: A PLS-SEM approach
32	Dr. N Sathya, Binila Thankachan	VIT, Vellore	Beyond Bias: A Conceptual Reinterpretation of Behavioural Finance
33	Dr. Poornima Joshi 1 , Dr. Vinay Joshi Chandniwala 2 , R. Sampada 3	IBS, ICFAI Business School	A Hybrid Framework for Forecasting Stock Prices Using Real-Time Social Media Sentiment and Financial Market Indicators
34	Dr.Hema Doreswamy	Professor- Finance, Welingkar Institute of Management	Impact of Sustainability Reporting on Corporate Performance– A Systematic Literature Review
35	Aiswarya S, Dr. Muthumeenakshi. M	Research Scholar, VIT, Vellore	Geopolitical Risk, Global Supply Chain Pressure and Food Commodity Market:

			Quantile Connectedness and Multiple Wavelet Analysis based investigation
36	Dr.Shilpa Rajagopal, Kuntla Manisha	CHRIST (Deemed to be University)	IMPACT OF CARBON PRODUCTIVITY ON THE FINANCIAL PERFORMANCE OF INDIAN MANUFACTURING FIRMS
37	Viswas Jha 1 , Dr. Poornima Joshi 2	IFHE, IBS	Risk-Adjusted Performance Evaluation: A Comparative Analysis of pension fund managers under social security schemes (National Pension System) of India
38	Dr Anita C Raman 1 , Dr MV Nagendra Kumar 2 , Jyothsna penemetcha 3	IBS, Hyderabad	FINANCIAL DISTRESS AND RECOVERY ANALYSIS OF STEEL FIRMS IN INDIA: AN ALTMAN Z-SCORE APPROACH
39	Manya hora,	Janki Devi memorial college, Delhi university	DNA-Based Fiscal Simulation Models: The Future of Predictive Tax Strategy
40	Mihir Dash, Dr. S. Rita	Alliance University, Periyar University	Portfolio Construction using the Mean Absolute Deviation Criterion

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Conclusion:

ICFE 2025 successfully fostered a collaborative and intellectually stimulating environment. The high quality of research presented, the engaging discussions during the panel and Q&A sessions, and the active participation from all attendees underscored the conference's value as a premier academic forum. The insights generated over these two days will undoubtedly contribute to the advancement of knowledge in finance and economics. We extend our deepest gratitude to all authors, chairs, keynote speakers, panellists, delegates, volunteers, and the entire organizing committee for making ICFE 2025 an outstanding and memorable event.

Event Sponsors:

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External Reviewers (with Institutions)	
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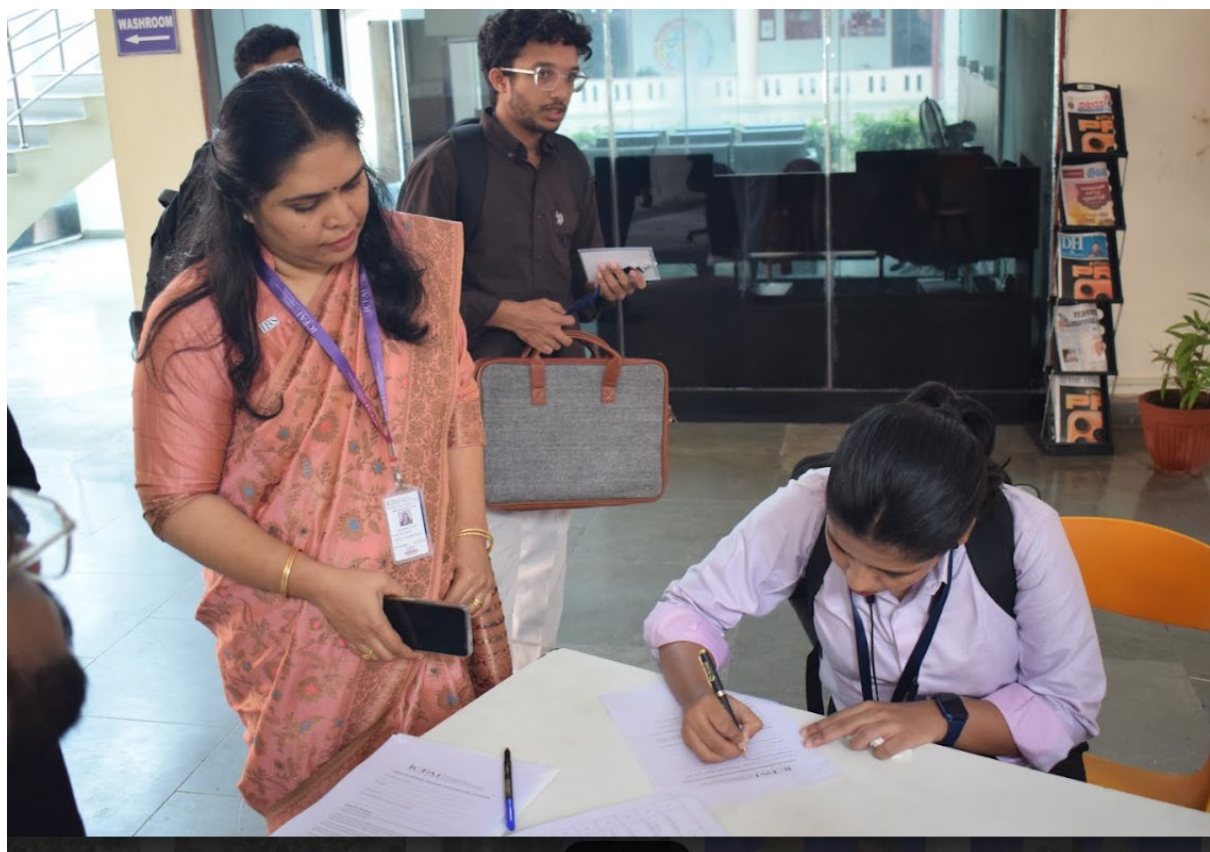














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Attached with the souvenir book.