



Two - Day International Conference on
**“COMMERCE, FINANCE &
ECONOMIC TRANSFORMATION
IN THE 21ST CENTURY”**

23rd – 24th December 2025

Organised by

Department of commerce

Cooch Behar Panchanan Barma University



Patron

PROF. MADHAB CH. ADHIKARY

**Registrar (Add. Charge) &
Professor of History, CBPBU**



Resource Person

**PROF. GIRIJASANKAR
MALLIK**

Professor, University of Western



Convener

DR. AMIT KUNDU

Head of Commerce,



Academic Luminaries

**PROF. CHANDAN KR.
MUKHOPADHYAYA**
Retired Professor of
Economics,
University of North Bengal



Guests of Honour

PROF. PRANAM DHAR
Professor & Head of Commerce
West Bengal State
University



Guests of Honour

**PROF. ASHISH KUMAR
SANA**
Professor of Commerce
University of Calcutta



Guests of Honour

PROF. ARINDAM DAS
Professor of Commerce
University of
Burdwan



Guests of Honour

PROF. S. N. DHAR
Professor & Head of Commerce
University of North Bengal

IMPORTANCE OF THE CONFERENCE:

The 21st century has ushered in an era of unprecedented transformation in commerce, finance, and economic systems. India, one of the fastest-growing major economies, stands at the centre of this global transition—driven by digital innovation, financial reforms, entrepreneurship, and evolving public policies. In this dynamic landscape, understanding the interconnectedness of commerce, finance, and economics has become crucial for scholars, policymakers, and industry practitioners.

The rapid expansion of digital commerce, the FinTech revolution, changing household financial behaviour, MSME growth, and shifting labour markets are reshaping traditional business models. Capital market reforms, improved financial inclusion, and the emergence of green finance reflect India's evolving financial architecture. At the same time, structural changes in the economy—from agriculture to services—demand deeper academic inquiry to address issues of inequality, employment, and balanced regional development.

The expansion of e-commerce platforms, AI-driven accounting and auditing, and enhanced global value chains have redefined the notion of commerce. Parallely, India's financial sector is witnessing structural shifts through digital payments, inclusive banking, capital market deepening, and sustainable finance initiatives. Household savings behaviour, rising credit dependence, and investor psychology have become critical components of financial decision-making in modern India.

Economically, India is undergoing significant structural transformation marked by sectoral shifts, regional disparities, employment challenges, and new growth opportunities driven by digital governance and innovation-led development. Political institutions, federal structures, and welfare policies are playing an influential role in shaping the trajectory of economic reforms.

Political economy perspectives have further gained significance as governance quality, federal financial relations, economic freedom, and policy stability increasingly determine the success of economic reforms. With India envisioning its long-term development trajectory through Vision 2047, this conference aims to generate interdisciplinary dialogue on how the nation can harness technological progress, institutional reforms, and sustainable practices for inclusive growth in the long run.

In this evolving context, the seminar aims to provide a multidisciplinary platform for researchers, policymakers, academicians, and practitioners to explore, analyse, and debate the emerging issues in commerce, finance, and economic transformation. It encourages contributions that integrate theoretical insights with empirical evidence and policy relevance.

By bringing together experts from Commerce, Economics, and Political Science, the conference will provide a common platform to examine contemporary trends such as AI-driven decision-making, platform capitalism, behavioural finance, and the changing nature of globalisation. The insights shared will contribute to academic advancement, policy formulation, and a holistic understanding of India's economic transformation in the 21st century.

CALL FOR PAPERS:

The Organizing Committee invites original research papers, empirical studies, case analyses, review papers, and conceptual discussions from academicians, practitioners, research scholars, and students. Papers may relate—but are not limited—to the following areas: Organizers reserve the right to add additional themes which are excluded in the following subthemes.

Sub-Themes

A. Commerce & Business:

- ❖ Digital Commerce and E-Business Models
- ❖ Corporate Governance & Sustainability
- ❖ Start-Ups, MSMEs, and Entrepreneurship
- ❖ AI in Accounting, Auditing & Taxation
- ❖ Marketing Analytics & Consumer Behaviour
- ❖ Supply Chain and Global Value Chains
- ❖ ESG Reporting and Financial Disclosure

B. Finance & Banking:

- ❖ Financial Inclusion & FinTech
- ❖ Household Savings and Investment Behaviour
- ❖ Capital Market Reforms
- ❖ Public Finance and Fiscal Stability
- ❖ Sustainable Finance & Green Investment
- ❖ Insurance, Pension & Ageing

C. Economics & Policy:

- ❖ Structural Transformation in India
- ❖ Inequality, Labour Markets & Inclusive Growth
- ❖ Regional Development and Disparities
- ❖ FDI, Trade Liberalisation & Competitiveness
- ❖ Digital Economy and Platform Capitalism
- ❖ Vision 2047: Reforms and Prospects

D. Political Economy and Policy Interface:

- ❖ Governance, Public Policy, and Economic Reforms in Democratic India
- ❖ Political Institutions, Economic Freedom, and Policy Stability
- ❖ Welfare Economics and the Politics of Redistribution
- ❖ Federal Finance and Centre–State Relations in Post-Reform India
- ❖ Globalisation, Protectionism, and India's Political Economy
- ❖ Political Leadership, Institutional Reforms, and Economic Growth

** Submission on themes beyond those listed above may also be accepted after review.

CALL FOR PAPERS:

The Organizing Committee invites original research papers.

Publication Opportunity:

Selected papers will be published in **INTROSPECT** [ISSN: 3107-6297], a peer-reviewed and refereed academic journal, subject to review and editorial acceptance.

Submission Guidelines:

Abstract: 250–300 words

Full Paper: 3000–6000 words

Format: Times New Roman, 12pt, 1.5 spacing

APA referencing style

Papers must be original and unpublished

Email submissions to: shubhamsah8759@gmail.com,
prof.amitkundu@gmail.com

Important Dates:

Abstract Submission: by 10th December, 2025

Full Paper Submission: by 15th December, 2025

Paper Acceptance: by 18th December, 2025

Last Date of Registration: 20th December, 2025

****Limited hybrid mode participation may be considered upon request.**

Registration and Fees:

Registration Link: <https://forms.gle/e3ti5UVDMLRePWzA9>

Conference Fees: Faculty – Rs.1,200
Research Scholar & Students – Rs. 1,000
(Including Lunch and High Tea for both days)

Payment Options: UPI – 8759778363 / shubhamsah8759@okhffcbank

Scan this for Registration



Scan this for Payment



Organising Committee:

Patron

Prof. Madhab Chandra Adhikary, Registrar (Add. Charge)

Convener

Dr. Amit Kundu, HOD

Advisory Committee

Prof. Chandan Kr. Mukhopadhyaya (President)

Technical Committee

Dr. Dipika Bhowmik, Dept. of Commerce (Chief)

Hospitality & Registration Committee

Dr. Abhijeet Bag (Chief)

Publication Committee

Dr. Amit Kundu, Dr. Dipika Bhowmik, Dr. Abhijeet Bag

Message from the Head of the Department:

It gives me immense pleasure to present this International Conference that brings together leading minds from academia and industry to discuss emerging trends in commerce, finance, and economic transformation. The complexities of the 21st-century Indian economy require interdisciplinary thinking, and this conference aims to facilitate such scholarly engagement.

We hope the research contributions and deliberations will open new intellectual pathways and provide policy-relevant insights. I extend my warm welcome to all participants.

— **Dr. Amit Kundu, HOD**

Department: Commerce, University: CBPBU

Economic Vision of the International Conference with Special Focus on India

The Economic Vision of this International Conference is to advance a deeper global understanding of how nations can navigate the complex interplay of commerce, finance, and economic transformation in the 21st century—while placing India at the centre of this conversation. As one of the world's fastest-growing major economies, India represents a crucial case study in balancing rapid digitalisation, financial innovation, institutional reforms, and demographic transitions.

In the global context, economies today are shaped by disruptive technologies, shifting supply chains, geopolitical realignments, and evolving socio-economic priorities. Amid these transformations, India stands at a decisive moment. Its economic progress depends not only on technological and policy reforms but also on strengthening its financial foundations, particularly household savings and long-term asset creation. Recent RBI findings show a concerning trend: declining household savings and lower asset formation, coupled with rising liabilities driven by increased consumer credit. This pattern raises structural questions about financial security, investment capacity, and sustainable economic growth.

The vision of this conference is to position India's economic experience within a broader global narrative—examining how emerging economies can promote innovation without weakening financial discipline, encourage credit growth without compromising long-term stability, and integrate global markets without deepening domestic inequalities. The conference aims to stimulate high-quality scholarly dialogue on how countries can design resilient financial systems, strengthen governance frameworks, and build economies that are both competitive and inclusive.

The economic vision also recognizes the emerging shift toward Green Accounting, which integrates environmental costs and natural-resource valuation into economic decision-making. In the context of India's development, this transformation is vital for promoting sustainable growth, cleaner production, and better long-term policy planning. It encourages industries and governments to account for ecological impacts while framing strategies for a low-carbon and resilient economy.

By bringing together international scholars, policymakers, and multidisciplinary researchers, this conference seeks to produce insights that can support India's journey toward Vision 2047, while also offering lessons of global relevance. Ultimately, the Economic Vision is to help chart a path where financial literacy, institutional integrity, and sustainable development reinforce each other—ensuring that economic transformation leads to shared prosperity for India and the world.

How to Reach Cooch Behar Panchanan Barma University

By Train: New Cooch Behar Junction — 15 minutes away, connected to major cities

By Air: Nearest Airport — Bagdogra (IXB), Siliguri — approx. 3.5 hrs
Flight connections to Delhi, Kolkata, Mumbai, Bengaluru, etc.

By Road: Well connected by NH31 and NH17
Regular bus connectivity from Siliguri. Jalpaiguri. Alipurduar. Guwahati

Tourist Highlights Nearby (for participants & guests)

- Cooch Behar Royal Palace (Victoria-style architecture)
- Madan Mohan Temple (historic Krishna shrine)
- Sagardighi Lakeside Promenade & heritage surroundings
- Rasikbill Bird Sanctuary — Avian biodiversity spot
- Rajbari Museum & Cultural Heritage Sites
- Tea Gardens & scenic countryside landscapes of North Bengal