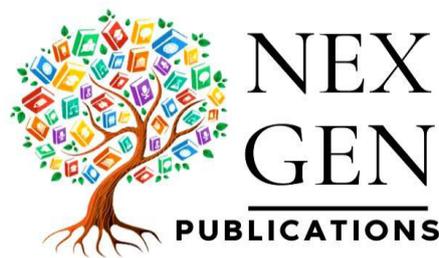


Institutional Finance, Digital Banking and Sustainable Development



Prof. Sudhakar Patra

Institutional Finance, Digital Banking and Sustainable Development



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Institutional Finance, Digital Banking and Sustainable Development

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Preface

The book entitled “Institutional Finance, Digital Banking and Sustainable Development” offers an in-depth examination of the evolving interface between financial institutions, digital banking innovations, and sustainable development goals. In an era marked by rapid technological advancement and increasing emphasis on inclusive and green growth, the role of institutional finance and digital financial systems has become pivotal in shaping equitable and resilient economies. This book aims to contribute meaningfully to this discourse by presenting analytical, empirical, and policy-oriented studies.

This book brings together research papers authored by professors, social activists, and research scholars from diverse academic and professional backgrounds. The chapters cover a broad spectrum of themes, including financial inclusion, digitalisation of banking, microfinance, MSME financing, green finance, skill development, cybersecurity, and sectoral credit allocation. Several contributions critically assess policy initiatives such as Start-Up Odisha, Priority Sector Lending, DDU-GKY, and the National Education Policy 2020, highlighting their impact on entrepreneurship, employment, and socio-economic transformation. Empirical analyses focusing on tribal regions, rural and marginalized communities, women’s empowerment, and regional development further strengthen the inclusiveness and relevance of the volume.

The book also addresses emerging dimensions of the digital economy, including artificial intelligence, automation, digital literacy, exchange rate modelling, remittance flows, and green capital mobilisation. Together, these studies underscore the transformative potential of digital banking and institutional finance in advancing sustainable development while also drawing attention to associated challenges related to access, skills, and security.

The editor expresses his sincere gratitude to all the contributors for their valuable chapters, scholarly dedication, and commitment to research ethics and academic rigor. Each contribution has significantly enriched the volume. The editor also gratefully acknowledges the publisher, Nex Gen Publication (NGP), an ISO Certified International Publisher for their professional support, cooperation, and encouragement throughout the publication process. The views expressed in this book strictly belong to the editor and not to RBI. It is hoped that this book will serve as a useful reference for researchers, policymakers, practitioners, and students engaged in the fields of finance, digital banking, and sustainable development.

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ABOUT THE BOOK

Institutional Finance, Digital Banking and Sustainable Development is an interdisciplinary volume that critically examines how financial institutions and digital innovations contribute to inclusive and sustainable development. The book explores the role of institutional and green finance in achieving sustainable development goals, while analysing how digital literacy and FinTech-driven solutions enhance financial inclusion and economic empowerment. Through empirical research and real-world case studies, the chapters highlight the interaction between digital technologies, ESG frameworks, government policies, and financial ecosystems. Special attention is given to rural and marginalized communities, education and skill development in the digital age, and risk, resilience, and regulation in digital financial systems. Overall, the book offers policy-relevant insights and best practices to bridge finance, technology, and sustainability in emerging economies.



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