Prof. Subrat Choudhury Prof. (Dr) Ramesh Chandra Rath Dr. Diptimayee Panda Dean (R&D) Prof. (Dr) Hemant Kumar Rath Prof. (Dr) Kinnarry Thakkar Prof. (Dr)Y. Vinodini Prof. (Dr)Shalini Sing ISSN NO – ISBN NO -

Digital Ter

Proceedings of 2nd National Seminar On

'Role of Digital Technology for Sustainable Banking Practices: Emerging Economic Development in India' [RDTSBP]-2025

Volume1 (* Scopus Indexed)

Organized by Internal Quality Assurance Cell (IQAC)

Swami Vivekananda Group of Institutions, Pokhariput, Bhubaneswar, Odisha











Inspiration by





LATE Mr. Lokanath Patra Honourable Founder of SWAMI VIVEKANANDA GROUP OF MANAGEMENT





Prof. (Dr) Amiya Kumar Rath
Honourable Vice Chancellor,
BPUT Rourkela Odisha (Chief Patron & Chief Guest)



Sj.Er.Ashish Kumar Patra Hon'ble Chairman, PECT and SVGI, Bhubaneswar (Chief Patron)



Prof. Mrs. Sharmistha Jena Hon'ble Vice- Chair Person PECT and SVGI, Bhubaneswar, (Patron)

ADVISORY BOARD



Prof. (Dr.) AdrinaBurleaScohipolu Romanian Ambassador for AGRH President of the Regional Commission of Experts Central-Eastern Europe



Prof. (Dr.) Dereth Drake MSC, PhD. Registrar, NIRU, Canada



Prof. (Dr.) Raj Kumar SinghProfessor,HOD , Dean (R&D) & Chairperson-Centre For Entrepreneurship, Innovation & Skill Development, SMS , Varanasi



Prof. (Dr.) Bhagwan Singh, Professor of Management, Dean, School of Management Sciences (SMS), andHead, Department of Business Administration (DBA),



Dean, Faculty of Commerce & Management, Professor, Department of Commerce, IGNTU, Amarkantak, M.P. Teaching & Research



Prof. Dr. Rashmi Bhardwaj Professor and Dean, Research, Guru Gobind Singh'sIndraprastha, University, Dwaraka, New Delhi



Prof. (Dr.) Sushil Kumar HOD ISMR,Pudang Ranchi



Dr. Ramakanta Patra, PhD National president of the Association of India Management School

EDITORIAL BOARD

S.L No	Name	Qualification	Designation	Position	Photo
01	Prof. Subrat Choudhury	MBA, PGDM, LLB. PhD.	Director, SVGI	Chief Editor	
02	Prof.(Dr.) Ramesh Ch.Rath	MA,MBA,PGD PM,PhD,D,Litt	Principal SVIM, Khordha	Executive Editor	
03	Dr. Diptimayee Panda	M .Com. MBA PhD.	Dean (R&D)	Editor	
04	Dr. Dhiren Kumar Behera	M.Tech.(P.E)PhD	HoD, Production Engineering, IGIT, Sarang	Associate Editor	
05	Prof. Dr. Hemant Kumar Rath	BE ,ME , PhD (IIT, (Mumbai)	Principal Scientist, and Distinguish Engineer, TCS, Bhubaneswar	Associate Editor	
06	Prof. Dr. Kinnarry Thakkar	CMA, M.Com. MBA, PhD,	Professor, Faculty of Commerce & Business Administration University of Mumbai	Associate Editor	
07	Prof.(Dr)Y. Vinodini	M.Com., MBA, PhD	Professor, Amjad Ali Khan College of Business Administration , Hyderabad (TG)	Associate Editor	
08	Prof. Dr. Shalini Singh	MBA PhD.	Associate Professor and HoD , MBA, Cambridge Institute of Technology, Ranchi (JH)	Associate Editor	
09	Dr. Nihar Ranjan Agasti	MBA PhD	Professor/HoD. MBA Gandhi Institute for Education & Technology, Baniatangi, Khordha	Associate Editor	
10	Er. Chita Ranjan Rout Roy	M.Tech .PhD ©	Principal, SVSE&T, Bhubaneswar	Associate Editor	



CONTENT

S.L No	Author Name	Topics	Paper Id	Pages	
				From	То
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					

21			
22			
23			
24			
25			
26			
27			
28			
29			
30			
31			
32			
33			
34			
35			
36			
37			
38			
39			
40			