

**Parle Tilak Vidyalaya Association's**  
**MULUND COLLEGE OF COMMERCE (AUTONOMOUS)**  
**One day International Conference**

on

**Green Business Practices and Digital Transformation:**  
**Navigating the Future for Tech-Driven Sustainable Growth**

Academic Year – 2025-26

Month – September 2025

From (Date) – 20/9/2025

To (Date): 20/09/2025

Time: 8 am

Venue:- College Auditorium

Nature of Activity: ONE DAY INTERNATIONAL CONFERENCE

Specify any other-

Name of Department/ Committee: - IQAC & RPAC

Course Name :-

Name of External Collaborating Agency (If Applicable): - **INDIAN COUNCIL OF SOCIAL SCIENCE RESEARCH (ICSSR)**

**Level of Programme/Activity; - International**

**Teacher in-charge:** Dr Rajashri Deshpande & Mr Nikhil Karkhanis

**Name of Teacher members:** -

CA Dr. Anuradha Ganesh

Dr. Arjun Lakhe

Dr. Sulbha Dey

Mr. Amit Yadav

Dr Sulbha Dey

Dr Vijaylakshmi Kannan

Ms. Shilpa Thakur

Dr. Vijayalakshmi Kannan

Dr. Kanchana Sattur

Dr. Shayeree Ghosh

Dr. Jyotika Cheda

Number of Beneficiary Participants: -

Registration fee, If yes, amount: - ₹ 2000/-

Description of beneficiary participants: - (Students/ Teacher)

A Short description of the activity: -

The conference opened with a welcome address by CA Shri Anil Ganu, President of PTVA, followed by an inaugural speech by the College Principal, Dr. Sonali Pednekar. Both highlighted the rich legacy of the institution and its ongoing efforts to embed sustainable practices in everyday operations. Meanwhile, Dr. Rajashri Deshpande, organising secretary of the conference acquainted people with the theme of the conference and expressed the need for sustainability in today's world.

The gathering brought together distinguished academicians, industry leaders, researchers, and policymakers to deliberate on green finance, ESG investments, sustainable business models, and the role of digital technologies in fostering environmental sustainability.

Guest of Honour, Dr. Lania Winata from Griffith University, Australia, emphasized the need for international collaborations to accelerate sustainable growth. In his Keynote Address, Prof. (Dr.) Nishu Ayeedee of Confab 360 Degree, India, stressed on the transformative role of artificial intelligence in advancing green business practices.

A Panel discussion was resourceful & have been contributed by industry experts such as

Dr Asokan Vasudevan- Academician, INTI International University, Malaysia

Dr Avinash Kadam – Entrepreneur, M/s Sugam Paryavaran Vikalp

Dr Subba Rao – Entrepreneur, AQUAKRAFT

Dr Adya Sharma – Director, Symbiosis Centre for Management Studies

Mr Amit Jain – Partner, Kotak Infrastructure Fund

The technical sessions were divided as per themes including Green Business & Finance, Digital Transformation for Sustainability, Integrating Technology with Sustainability and Cross cutting & Emerging Issues. There were 57 papers received in all featuring the above themes & associated research area. The faculty members of other institutions presented papers with Power Points & students described it with digital posters.

Some papers received were as follows:

## **1. A STUDY ON THE IMPACT OF EDUCATIONAL DEBT ON THE MENTAL HEALTH OF INDIAN STUDENTS PURSUING HIGHER STUDIES ABROAD**

As more Indian students go abroad for higher education, they often take out large loans, creating a significant financial burden. While the economic effects of this trend are widely acknowledged, the specific impact of this debt on students' mental health remains largely unexamined. This study explores the connection between the amount of educational debt and mental health challenges like stress, anxiety, and depression among Indian students at international universities. Through a review of existing literature, analysis of reports, and anecdotal evidence, we examine how

factors such as high repayment expectations, pressure from parents, and worries about getting a job after graduation contribute to psychological distress. The findings underscore the urgent need for specialized financial literacy programs and targeted mental health support to help this vulnerable, academically motivated group.

## **2. A Literature Review on Digital Divide – an impediment on a pathway to Sustainable Development**

Financial inclusion is very essential to ensure for effective economic development. Various organisations and authorities at national and international level are taking efforts to achieve sustainable development goals. Few of them can be attained with the help of financial inclusion like reduced inequalities, no poverty, zero hunger, gender equality, etc. In today's digital era, technology is playing very influential role where financial sector is also reaping benefit out of it. But still, it is facing difficulties due to differences in technology adoption across socio-economic sectors of the society. This has gained attention of various scholars to understand the issue and find out the best solution. This paper attempts to study various articles discussing this issue. It is based on the secondary data.

### **3. A Study on Credit needs assessment of Low-Income Group in Mumbai**

Marginalization from mainstream financial services exposes people and enterprises to various risks, including missed commercial opportunities and social marginalization. Families from low-income groups with lesser wealth, and with lower levels of education and/or financial literacy encounter difficulties in obtaining loans from mainstream banks in both developed and developing nations. Due to the growing body of evidence showing that financial inclusion significantly improves the lives of the financially excluded population, especially women and adults living in poverty, policy makers view it as a crucial strategy for achieving the Sustainable Development Goals of the UN. Further, it helps to raise social inclusion levels, reduce poverty to a desirable level and has additional socioeconomic benefits. Resultantly, reducing the economic gap is a crucial part of financial inclusion's mission to lower obstacles to financial service use and access. Creating a lending mechanism specifically tailored to borrowers' needs can help minimize moral hazard concerns in day-to-day operations of banks.

## **4. IMPACT OF DIGITAL HEALTH AND LIFESTYLE COMMODIFICATION ON CELEBRITY BRAND PERCEPTION: A GEN Z PERSPECTIVE**

Celebrity endorsement is a primary driver of consumer behavior, particularly among younger consumer segments. Celebrity endorsement of a particular service or brand greatly raises brand awareness and trust, and in most instances, drives less popular brands into a highly desired consumer product.

The effectiveness of such endorsements is, however, greatly dependent on the perceived authenticity of the celebrity-product relationship. Empirical research indicates that consumers react best when there is a rational and natural association between the endorser and the brand. Perceived forced, artificial, or commercially motivated endorsements are likely to be met with suspicion and are more likely to be rejected by more discerning consumers.

The core research problem explores a fundamental but complex question of contemporary consumer culture: How partners-in-crime celebrity endorsers and influencers impact more than immediate purchases by, in turn, shaping foundational levels of identity, values, and long-term consuming among young consumers -- both what they acquire as well as who they are. And how the psychological secret recipe for doing so is manifest throughout such linkages to proffer future prolific flow.

## **5. ESG AWARENESS AND ADOPTION: A GENERATIONAL ANALYSIS OF RETAIL INVESTORS**

This study investigates generational disparities in ESG (Environmental, Social, and Governance) awareness and the influence of ESG-specific information accessibility on ESG adoption among retail investors. Utilizing a sample of 400 retail investors evenly distributed across four generational cohorts—Gen Z, Millennials, Gen X, and Baby Boomers—the research employs descriptive and inferential statistical tools to examine behavioural trends. The findings reveal that younger generations, particularly Gen Z and Millennials, display significantly higher awareness and familiarity with ESG principles, attributed to greater exposure to sustainability education and digital platforms. In contrast, Gen X and Baby Boomers exhibit lower levels of ESG engagement. The study further identifies a strong positive correlation between access to ESG-specific information and the likelihood of ESG adoption, highlighting that accessible, user-friendly resources significantly boost investor confidence in sustainable investing. Challenges such as knowledge gaps, complex metrics, and greenwashing concerns remain barriers to adoption, especially for older and less informed cohorts.

The study recommends tailored awareness programs, improved digital access to ESG data, and regulatory support as essential interventions. These measures can foster a more inclusive and sustainable investment culture across generations, supporting broader environmental and social impact goals in financial markets.

The Valedictory Address was delivered by Prof. (Dr.) Anuj Kumar of Rushford Business School, Switzerland, who underscored the importance of inclusive and equitable growth in the digital age.

Throughout the day, participants explored themes such as green entrepreneurship, sustainable supply chains, carbon trading, digital finance, and the impact of digital inclusion on climate equity.

The conference concluded with a resounding call to action: to strengthen global partnerships and reinforce India's leadership in sustainable development. Overall, the conference themes were closely aligned with contemporary government policies and evolving lifestyle trends. Selected research papers presented will also be considered for publication in reputed peer-reviewed journals.

The conference winded up at 5 pm after valedictory session. Participants had a rich & enlightened memories throughout the day.