

GUIDELINES

- Ø Papers with Abstracts should be original and unpublished on the above themes.
- Ø Papers will be edited and published in a book with ISBN Code.
- Ø Papers should be formatted with A4 size, font size 12 (Times New Roman), 1.5 line spacing not exceeding 5 pages in WORD file.
- Ø Papers should be submitted only through e-mail. (deptcommercevc@gmail.com).
- Ø Participants and Paper Presenters must register through Google Form for the seminar and there is no spot registration. Last Date for Registration, Abstract & Full Paper Submission is 20.01.2025.
- Ø All the papers are subject to PLAGIARISM Check.
- Ø Spot registration is permitted only for participation.
- Ø Author and co-author should register separately.

REGISTRATION FEES

Category	For Presentation only	For Presentation & Publication
Research Scholar	₹ 200	₹ 700
Faculty	₹ 200	₹ 700
Industrialist	₹ 200	₹ 700
In Absentia	₹ 200	₹ 700

BANK DETAILS FOR ONLINE PAYMENT:

Account Name: Principal, Vivekananda College
Bank Name & Branch: Canara Bank, Tiruvedakam
Account Number: 8629101102540
IFSC Code: CNRB0008629
Google Pay - 9791359788



DATE TO REMEMBER

The last date for submission of full paper along with Abstract and Registration Fee is on or before 20th January 2025.

For Registration Link

<https://forms.gle/pL5rTCjkwKbqqDEV7>

CHIEF PATRONS

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TO REACH VIVEKANANDA COLLEGE

BY CITY BUS:
From Madurai Periyar Bus stand - Bus Nos.: 54, 63, 65A, 68, 29A
From Madurai Anna Bus stand - Bus No.: 28
From Madurai Mattuthavani(MGR) Bus stand - Bus No.: 93
From Thirumangalam - Bus No.: 4, 999



VIVEKANANDA COLLEGE

College with Potential for Excellence

Residential & Autonomous – A Gurukula Institute of Life Training
Re-accredited (4th Cycle) With 'A+' Grade (3.33 out of 4.00) By NAAC
DBT Star College Scheme Funded
Affiliated to Madurai Kamaraj University
Managed by Sri Ramakrishna Tapovanam, Tirupparaiturai, Trichy
Tiruvedakam West, Madurai District, Tamil Nadu – 625 234.

ONE DAY NATIONAL SEMINAR ON

ROLE OF TECHNOLOGY IN INDIAN FINANCIAL SECTOR - OPPORTUNITIES AND CHALLENGES



03rd FEBRUARY 2025
(MONDAY)

Organised by

POST GRADUATE AND RESEARCH
DEPARTMENT OF COMMERCE

ABOUT OUR COLLEGE

Vivekananda College, a Gurukula Institute of Life-training, commenced its dedicated service in the field of Higher Education in June 1971, with the blessings of Swami Chidbhavananda Maharaj, Founder President. The institution is located in the sprawling area of 100 acres at Tiruvadakam West in ideal rural surroundings amidst bounteous natural scenery all around on the northern bank of the river Vaigai. It is just 22 kms away from Madurai. The College was conferred with the status of Autonomy in 1987. It has been reaccredited with "A" Grade (CGPA 3.57 out of 4.00) by NAAC. The College was reaccredited with "A" Grade (CGPA 3.59 out of 4.00) by NAAC (III Cycle upto September 2022). The UGC granted the status of College with Potential for Excellence in April 2016. The Autonomous status was extended upto 2028, The college was funded by the DBT under Star College Scheme from December 2021. The College was reaccredited with "A+" Grade (CGPA 3.33 out of 4.00) by NAAC (IVth Cycle upto November 2028).

ABOUT OUR DEPARTMENT

The Post Graduate and Research Department of Commerce was established in the year 1974 with undergraduate course B.Com. It was upgraded to Post Graduate level in the year 1992 with an intake of 20 students. The department has been elevated to the position of a first Research Centre in 1998 under the Madurai Kamaraj University to offer M.Phil Degree Course in Commerce (Full-Time) and Ph.D in Commerce (Full-Time & Part-Time). Currently the department has 4 research guides and the department produces more than 57 Ph.D and 150 M.Phil Scholars. At present, the department consists of 8 full time permanent faculty members and 2 management aided faculty members.

The Department has Entrepreneurship Development Cell functioning in a full swing for the development of the students towards Entrepreneurial Skills. The Department handles classes for the professional courses, such as Common Proficiency Test (CPT) class for Chartered Accountancy (CA), foundation classes for Cost and Management Accountancy (CMA) and Company Secretaryship (CS). The Department has signed an MoU with various professional bodies ICAI, ICMA and ICSI. The Department offers Certificate Course in Personality Development, Entrepreneurial Development, Counselling and Life Skills and Certificate Course in Forensic Accounting.

The Department also offers UGC sponsored Career Oriented Programme in Accounting using Tally. The Department has signed an MoU with more than 100 Chartered Accountants, NGOs and Companies. The Department periodically organised the international, national conferences and workshops based on the recent trends in commerce issues. The Department produced more than 40 professionals like Chartered Accountant and Company Secretaries. The Department organise the pre placement training programme and arrange placement to the final year students.

ABOUT OUR SEMINAR

Modern banking in India has traversed a long way since independence. banking of Indian economy has created an environment where the financial services system has to be cost effective, customer oriented and technology based. Banks are now reaching out to the masses

with technology to facilitate greater ease of communication and transactions through tremendous innovations and initiatives. With the modernization of financial system in Tamilnadu due to banking, the banking sector is marching towards revolution rather than evolution.

The conference on "Role of Technology in the Indian Financial Sector: Opportunities and Challenges" aims to explore the transformative impact of technology on the financial services industry in India. As the Indian financial sector undergoes a paradigm shift driven by digital innovation, this conference will serve as a platform to discuss how emerging technologies like artificial intelligence, blockchain, big data, and FinTech solutions are revolutionizing the way financial services are delivered and consumed.

The event will bring together policymakers, industry leaders, technology experts, academicians, and practitioners to analyze the opportunities and challenges posed by these advancements. From enhancing financial inclusion and streamlining operations to addressing cybersecurity threats and regulatory hurdles, the conference will provide a comprehensive view of the evolving financial ecosystem.

The discussions will focus on how technology is reshaping traditional banking, payments, lending, and investment processes, while also addressing critical issues such as data security, ethical AI, and the digital divide. With India positioned as a global leader in FinTech adoption, this conference aims to chart a roadmap for a sustainable, inclusive, and tech-driven financial future.

Key highlights include keynote addresses, panel discussions, case studies, and networking sessions designed to foster collaboration among stakeholders and drive actionable insights for the sector.

This seminar is a sincere initiative to identify the quantitative and qualitative growth of the banks in the context of banking. We, the academicians, are well aware that merely creating awareness about the prospects and challenges is not enough. So we feel that it is time to bring out the growth aspects as a result of banking and to find solutions to the challenges of banking in Indian Banking System. Hence, the Post-Graduate and Research Department of Commerce of Vivekananda College initiates this conference to highlight role of technology in Indian financial sector

OBJECTIVES OF THE SEMINAR

- Understand the latest technological advancements like AI, blockchain, and big data, and their potential impact on the Indian financial sector.
- Highlight how technology has contributed to bridging the gap between the urban and rural economy and improving access to financial services.
- Discuss how India's financial sector can leverage digital payments, fintech solutions, and innovation to sustain economic growth.
- Address the growing challenges of data security, privacy, and fraud prevention in a tech-driven financial environment.
- Provide a platform for banks, fintech startups, policymakers, and academia to exchange insights and build synergies for a tech-driven financial future.
- Highlight how technology can drive sustainable practices in finance while ensuring inclusivity for all socio-economic groups.

THEME

Modern banking in India has traversed a long way since independence. banking of Indian economy has created an environment where the financial services system has to be cost effective, customer oriented and technology based. Banks are now reaching out to the masses

SUB THEMES

- Technology Based Banking Products and Services
- Customer Based Green Banking Services
- Technology Based Banking Services - Opportunities and Challenges
- FinTech Revolution: Driving Financial Inclusion
- Role of technology in bridging the urban-rural divide.
- Digital payment systems and micro-lending platforms.
- Artificial Intelligence (AI) and Machine Learning (ML) in Banking
- Fraud detection and prevention.
- Enhancing customer experience through personalized services.
- Blockchain and Cryptocurrency: Transforming Financial Transactions
- Opportunities for transparency and trust.
- Challenges in regulatory compliance.
- Digital Payments Ecosystem
- Growth of UPI and mobile wallets.
- Future trends in cashless transactions.
- Role of Big Data and Analytics in Decision Making
- Credit risk analysis and portfolio management.
- Predictive modeling for financial services.
- Technology-Driven Rural and SME Financing
- Agri-tech innovations in lending.
- Empowering small businesses through tech platforms.
- Cybersecurity and Fraud Risks
- Tackling phishing, hacking, and data breaches.
- Need for robust cybersecurity frameworks.
- Regulatory and Compliance Issues
- Adapting to rapidly evolving tech innovations.
- Striking a balance between innovation and governance.
- Digital Divide and Accessibility Issues
- Addressing technology adoption gaps in rural areas.
- Ensuring inclusivity for senior citizens and the differently-abled.
- Technological Unemployment in the Financial Sector
- Impact of automation on job roles.
- Reskilling the workforce for a tech-driven future.
- Ethical Concerns in AI and Automation
- Transparency in AI decision-making.
- Ethical implications of credit scoring and lending algorithms.
- Interoperability Challenges in FinTech
- Integrating legacy systems with new technology.
- Standardizing digital infrastructure for seamless connectivity.

CALL FOR PAPERS

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