

CALL FOR PAPERS

We cordially invite the Researchers, Academicians and Practitioners to publish and present their original as well as unpublished papers on One Day National Seminar. The selected papers will be published in the seminar proceedings entitled "Fin-Tech Digital Transaction in Tamil Nadu: Challenges and Opportunities for Undigitized and Low Education Communities" with ISBN.

GUIDELINES FOR THE SUBMISSION OF MANUSCRIPT

- Academicians, Research scholars and industrial participants are invited to submit articles on the seminar's sub-themes, subject to the following requirements.
- Manuscripts should be prepared in MS Word (2007 format), Times New Roman, Font size 12, with 1.5 line spacing.
- Abstract: 250 words, accompanied by 4-5 keywords. Plagiarism must be below 10% for all the submitted papers.
- Full Paper not exceeding 3,500 words (Tables and References included), References formatted in APA style.
- The first page should carry the Author's Name, Affiliation, Designation, Postal Address, Email ID and Mobile Number.
- Each paper may have up to Three authors and every author must register individually.
- Abstracts & Full Papers should be emailed in the prescribed format to: icsr26bcomit@gmail.com
- Kindly attach Receipt of Payment Transaction while submitting of Full Papers.

IMPORTANT DATES

Circular date	:	15.09.2026
Last date for Submission of Abstract	:	05.11.2026
Last date for Full Paper	:	10.11.2026
Date of Seminar	:	02.12.2026

RESOURCE PERSONS

- Dr. D. Raja Jebasingh** M.Com, M.Phil., MBA., PGDCA., Ph.D., Associate Professor & Vice Principal (Liaison), St. Joseph's College of Commerce (Autonomous), Bangalore, Karnataka.
- Dr. R. Velmurugan** M.Com., Ph.D., NET., PGDCA., Associate Professor and Head, School of Commerce, Karpagam Academy of Higher Education, (Deemed to be University), Coimbatore, Tamil Nadu.
- Dr. N. Vivek** MBA, M.Com., M.A., Ph.D., RBP, UGC NET., Assistant Professor, PG & Research Department of Commerce, American College, Madurai, Tamil Nadu.
- Dr. D. Moorthy** M.Com., M.Phil., PGDCA., Ph.D., Associate Professor and Head, Department of Commerce-BPS, Sri Ramakrishna College of Arts and Science, Coimbatore Tamil Nadu.
- Dr. N. Bharathi** M.Com., M.Phil., MFT., Ph.D., Associate Professor, Department of Commerce, Alagappa Government Arts College, Karaikudi, Tamil Nadu.

ORGANIZING COMMITTEE MEMBERS

Chief Parton

Dr. B. K. Krishnaraj Vanavarayar, President, N.G.M.College.

Parton

Sri. M. Balasubramaniam, Secretary, N.G.M.College

Chairman

Dr. T.E. Manjulavalli, Principal i/c, N.G.M.College

Advisor

Dr. S. Saravanababu, Director Academic, N.G.M.College

Dr. S. Umapathy, Dean Research, N.G.M.College

Dr. R. Muthukumar, Dean Outreach & Student Affairs, N.G.M.College

Dr. R. Manikandan, Head and Associate professor,

PG & Research Department of Commerce, N.G.M.College

Organizing Secretary

Dr. M. Akilanayaki, Head, Department of Commerce (IT), N.G.M.College

Convenor

Dr. P. Gurusamy, Assistant Professor, Dept.of Commerce (IT), N.G.M.College

Seminar - Coordination Members

Ms. V. Poomima, Assistant Professor, Dept.of Commerce (IT), N.G.M.College

Ms. M. Shanmugapriya, Assistant Professor, Dept.of Commerce (IT), N.G.M.College

Dr. R. Sivarajan, Assistant Professor, Dept.of Commerce (IT), N.G.M.College

Student Coordinators : Ms.R.Deeparathi, Mr.B.Srinishanth, Mr.K.Santhoshkumar, Ms.D.Sudharsana, Ms.Soume Majumder, Mr.L.Dharun, Ms.B.Hari Biruntha, Mr.M.Varunkumar

For further details contact :

Dr.M.Akilanayaki-9688069888, Dr.P.Gurusamy-9994526695, Dr.R.Sivarajan-9600005516

1 DAY NATIONAL SEMINAR ON FINTECH DIGITAL TRANSACTIONS IN TAMIL NADU:

Challenges and Opportunities for Undigitized and Low Education Communities

Sponsored by

INDIAN COUNCIL OF SOCIAL SCIENCE RESEARCH
SOUTHERN REGIONAL CENTRE
MINISTRY OF EDUCATION, GOVERNMENT OF INDIA
HYDERABAD



Date : 02nd December 2026 | Venue : Prof. Alkondan Hall | Event : offline mode



Organised by

DEPARTMENT OF COMMERCE - INFORMATION TECHNOLOGY
NGM COLLEGE

(AUTONOMOUS)

Pollachi, Tamilnadu.

Accredited with A++ by NAAC

NIRF Ranking 101-150 & ISO 9001:2015 Certified

Affiliated to Bharathiar University, Coimbatore, Tamilnadu

ABOUT THE INSTITUTION

Any Nation's growth is in proportion, to spread the education and intelligence among the rural masses. Having this idealistic vision, two great philanthropists of Pollachi, Late. Shri. S.P. Nallamuthu Gounder and Late. Arutchelvar Padmabhushan Dr. N. Mahalingam formed an organization called Pollachi Kalvikazhagam, which started NGM College in 1957, to impart holistic education with an objective to cater to the higher educational needs of those who wish to aspire for excellence in knowledge and values. The College has achieved greater academic distinctions with the introduction of Autonomous System from the Academic year 1987-88. The college has been Accredited with A++ by NAAC and it is an ISO 9001: 2015 Certified Institution. The total Students' strength is around 5000. Having celebrated its Diamond Jubilee in 2017, the college has blossomed into a premier Post-Graduate and Research Institution, offering 25 UG, 11 PG and 12 Ph.D Programmes, apart from Diploma and Certificate Courses. The college has been ranked within Top 100 (95th Rank) in India by NIRF 2025 and Rank band within top 101-150 in NIRF 2024 & 2025 and ranked as 18th among best Commerce institution in India by Outlook ICARE Ranking 2024 & 25.

ABOUT THE DEPARTMENT

The Department of Commerce – Information Technology (B.Com IT) and its dynamic forum, the Commerce and Information Technology Association (CITA), established in 2025, are committed to shaping confident, competent, and future-ready professionals. The industry-integrated B.Com (IT) programme seamlessly blends Commerce, Information Technology and employability skills through an industry-relevant and futuristic curriculum. It provides students with strong conceptual and practical foundations in Business Analytics, Generative Intelligence, Accounting Software, ERP, and Skill-based learning. Through internships, industry exposure, structured placement training and campus-readiness initiatives, the programme empowers students to translate classroom knowledge into professional excellence. CITA enriches this journey through skill enhancement programmes, knowledge forums, seminars, workshops, paper presentations, inter-collegiate events and industry-oriented activities. The Department also nurtures communication, presentation, leadership, teamwork, professional ethics, confidence and personality development. With the philosophy of "Commerce + IT + Skills + Competence + Confidence," we strive to develop not merely graduates, but industry-ready professionals equipped for corporate careers, entrepreneurship, higher education and emerging digital opportunities. Through this realistic educational commitment, the Department endeavours to shape minds for a global future, fostering innovation, adaptability, professional integrity and sustainable growth.

ABOUT THE ICSSR-SRC

Indian Council of Social Science Research (ICSSR) was established in the year of 1969 by the Government of India to promote research in social sciences in the country. To assist the Council in the organization of its programmes within the Southern Region and to develop documentation and bibliographical services in some of the South Indian languages the Southern Regional Centre was established on 1st February 1973. The founder Director of the Southern Regional Centre was Late Prof. G. Ram Reddy. The main aims of the Southern Regional Centre are: to collect and stock social science research material Represent the ICSSR within the Region and to work for extension of its programme to social scientists in the region; Bring the ideas and problems of the social scientists of the region to the notice of the ICSSR, New Delhi; Serve as a link between the social scientists of the region and national and international communities of the social scientists.

ABOUT THE SEMINAR

Fintech and digital transactions are rapidly transforming access to financial services in Tamil Nadu. Mobile banking, UPI payments, Digital wallets, and QR-based transactions are expanding financial inclusion beyond traditional banking systems. These technologies provide faster, convenient, and low-cost financial services, particularly for people in rural and semi-urban areas, supporting activities such as money transfers, bill payments, school fees, and small-value purchases. However, digital financial adoption remains uneven across the state. Many communities continue to face challenges due to limited internet connectivity, lack of smart phones, low digital literacy, inadequate awareness of cyber security, and limited understanding of digital payment procedures. Low levels of education can make it difficult for users to understand financial products, service charges, transaction authentication and grievance-redressal mechanisms. Fear of fraud, scams, unauthorized transactions, and payment errors can further reduce trust and discourage regular use of digital financial services. This national seminar will examine the challenges faced by undigitized and low-education communities in adopting Fintech and digital transactions in Tamil Nadu. It will also explore opportunities for inclusive and sustainable digital financial growth through user-friendly onboarding, multilingual interfaces, assisted digital payment services, community-based support, financial and digital literacy programs and effective consumer protection measures. The National seminar will bring together policymakers, banking and Fintech professionals, researchers, NGOs, educators, and community representatives to share experiences, innovative practices, and practical solutions. The event aims to develop actionable strategies to reduce the digital divide and ensure that the benefits of Fintech reach all sections of society.

OBJECTIVES OF THE SEMINAR

1. To identify and analyze the socio-economic, cultural, and technological challenges that hinder the adoption of digital payment systems among undigitized and low-literacy communities in Tamil Nadu.
2. To review existing financial literacy programs in Tamil Nadu and develop targeted educational frameworks that make FinTech concepts accessible to individuals with limited formal education.
3. To examine how FinTech innovators and policymakers can utilize local infrastructure, such as ration shops, self-help groups, and post offices, to promote financial inclusion.
4. To examine the vulnerabilities of low-education users to digital financial fraud and propose effective consumer protection measures and simplified security interfaces.
5. To develop actionable policy recommendations and collaborative strategies for the Government, Banks and FinTech companies to create an inclusive digital economy in Tamil Nadu.

SUB THEMES

1. Digital Financial Inclusion in Tamil Nadu: Current Status, Trends and Prospects.
2. Financial Literacy and Digital Literacy as Drivers of FinTech Adoption.
3. UPI, Mobile Banking and QR-Code Payments: Opportunities for inclusive Finance.
4. Fin-tech Adoption among Farmers, Agricultural Labourers and Rural Entrepreneurs.
5. Cybersecurity, Online Fraud and Consumer Protection in Digital Transactions.
6. Barriers to Digital Transactions among Undigitized Communities.
7. Impact of Digital Transactions on Micro and Small Businesses in Tamil Nadu.
8. FinTech and the Transformation of Digital Payments in Rural Tamil Nadu.
9. Government Schemes and Policies Promoting Digital Financial Inclusion.
10. Best Practices and Successful Models of Digital Financial Inclusion: National & International Perspectives.

(The topics considered may include, but are not limited to the above topics)

