



KARNATAKA COLLEGE OF MANAGEMENT AND SCIENCE

NAAC ACCREDITED

33/2, Thirumenahalli, Hegde Nagar Main Road, Yelahanka, Bengaluru-560064



ICSSR-SRC

Sponsored 2 Days

National Seminar On

**"Fintech and Fintech-Driven Transformation
of Trade and Commerce: Innovations, Inclusion,
and Policy Perspectives in the Digital Economy"**



28th & 29th October 2026

About the College:

Karnataka College of Management and Science was Established in 2010 under the aegis of the Karnataka Education Trust, Karnataka College of Management and Science (KCMS) was founded by the eminent educationist Prof. Basavaraj Ramanal with a vision to provide value-based quality education to all the sections of society and empowering the youth. The College is NAAC Accredited and permanently affiliated with Dr. Manmohan Singh Bengaluru City University and is recognized by the UGC and approved by the AICTE. Over the years, KCMS has emerged as a vibrant centre of higher education, committed to Academic Excellence, Professional Competence, Innovation, and the overall development of students. The College offers a diverse range of Undergraduate and Postgraduate Programmes in the disciplines of Commerce, Management, Computer Applications, Tourism and Travel Management, and Forensic Science. The Academic Programmes are designed to provide students with a strong Foundation of Knowledge, Practical Exposure, Professional Skills, and opportunities for Experiential Learning, enabling them to meet the evolving demands of higher education, industry, and society. KCMS takes pride in its Diverse, Inclusive, and Multicultural Campus Environment. Our campus is a living example of Harmonious Multiculturalism with students from all the states, Union Territories and around 30 different countries.



About the Seminar:

This seminar explores the radical nature of financial technology (Fintech) in the changing state of trade and commerce in the modern digital economy. The last ten years are marked with blistering development of digital technologies, which have changed the composition and operation of the financial systems providing more efficient, accessible and transparent transactions concerning the economy. As a combination of finance and technology, fintech has brought about new technologies like Digital payment platforms, Blockchain networks, Artificial Intelligence, and Data-driven Financial platforms, which together are Reinventing Traditional Business and Trade models. The seminar examines how Fintech can be used to make Financial Transactions in the Domestic and International market seamless and real-time. It gives a close examination of how online financial services have promoted Business Operations through the minimization of transaction costs; minimization of processing time and reliability of business operations. Specific attention is given to the Fintech Integration with e-commerce ecosystems, Supply Chain finance, and Cross-Border trade where the Digital solutions simplified the processes and made them more efficient.

Objectives of the Seminar:

- ◆ To appreciate how Fintech is changing Trade and Commerce.
- ◆ To discuss the implementation of Fintech in the Modern Trade platform.
- ◆ To explore the impact of Fintech in supporting Financial Inclusion.
- ◆ To investigate the challenges and risks of Adopting Fintech.
- ◆ To propose sustainability policy Frameworks in Fintech Development.

Themes & Sub-Themes

MAIN THEMES

- Trade and Commerce Fintech and Digital Transformation.
- Evolution and Development of Financial Technologies.
- Financial Innovation and Digital Payments.
- E-commerce and Global Trade / Fintech Integration.
- Financial Inclusion and Economic Development.
- Difficulties and Obstacles to the Adoption of Fintech.
- Regulatory Frames and Governance Mechanisms.
- New Technology within Financial Systems.
- Policy Implications and Future Directions of Government Involvement.

SUB-THEMES

- **I. Fintech and Digital Transformation**
- 1. Financial Technology System Evolution and Development.
- 2. Movement of Traditional Finance to Digital Financial Ecosystems.
- 3. Innovation in transformation of financial services.
- **II. E-payments and electronic banking:**
- 1. Mobile Banking and Electronic payment systems.
- 2. International Financial Transactions and Global Financial Networks.
- 3. Cashless Economies and how to emerge.
- **III. Financial technology in Trade and Commerce:**
- 1. Fintech Implementation onto E-commerce Platforms.
- 2. The application of Fintech in supply chain Finance and Automation.
- 3. E-commerce and trading across the world.
- **IV. The New Technologies in Fintech:**
- 1. Mobile Blockchain and its uses in Trade finance.
- 2. Computer-based Financial Decision-making.
- 3. Application of Big Data Analytics in Financial systems.
- **V. Financial Inclusion and Economic Development**
- 1. Fintech Solutions to SMEs.
- 2. Availability of Financial Services in the rural underserved areas.
- 3. The effect of Fintech in Economic Empowerment and Inclusive growth.



Chief Patron



Prof. Basavaraj Ramanal
Chairman, KCGI

Patrons



Mr. Pradeep Ramanal
COO, KCGI



Dr. Mohammed Noor Ahmed
Principal, KCMS

Advisory Committee:

- ◆ Prof. K. R. Jalaja, Dean & Chairperson, Department of studies and Research in Commerce , Dr. Manmohan Singh Bengaluru City University, Bangalore.
- ◆ Dr. G. Nedumaran, Professor, Department of Commerce, Alagappa University, Karaikudi.
- ◆ Dr. M. Vetrivel, Associate Professor & Head, Department of Commerce, Vels University, Chennai.
- ◆ Dr. V. P. Velmurugan, Associate Professor, Faculty of Management Studies, Noorul Islam Centre for Higher Education, Kanniya Kumari.
- ◆ Dr. Jisha P.V., Associate professor, PG Department of commerce Nehru Arts and Science College, Kerala.

Organising Committee:



Convener
Dr. K. Arumugam
Associate Professor &
Head, Dept. of Commerce.

- ◆ Dr. Bosco Nirmala Priya, Head , Department of Computer Applications.
- ◆ Dr. Fathima Begum F. R., Associate Prof. Department of Computer Applications.
- ◆ Dr. Khushboo Mathur, Assistant Professor, Department of Commerce.
- ◆ Prof. Mallika, Head, Department of Management.

Our Eminent Resource Persons

Dr. Sathisha H.K

Professor and Head, Department of Commerce,
Government RC College, Bengaluru.

Topic: **Fintech and Digital Transformation**



Dr. Dinesh Jain

Associate Professor

Agri-Entrepreneurship, Strategy and General Management,
Indian Institute of Plantation Management Bengaluru.

Topic: **E-payments and Electronic Banking**



Dr. Shashank M Hiremath

Associate Professor,

Department Of Management,

Presidency College (Autonomous), Bengaluru.

Topic: **Financial Technology in Trade and Commerce**



Dr. SOUMYA R.

Associate Professor & Head,

Department Of Management,

Dayananda Sagar Business Academy, Bengaluru.

Topic: **Financial Inclusion and Economic Development**



Dr. Sivakumar T

Assistant Professor,

Department Of Computer Applications,

St Joseph's University, Bengaluru.

Topic: **The New Technologies in Fintech**



Guidelines For Paper Submission:

The paper must contain the full title of the article, name of the author and co-author if (any). The papers must be in MS-Word with Times New Roman Font. The font size must be 12, with 1.5-line spacing. Abstract must contain a maximum of 300 words and full paper shall not exceed 8 pages.

Publication of Papers and Awards

Selected Papers will be published in Peer reviewed journals with ISSN number. Soft copy of the seminar proceedings will be provided to all the participants. The paper should be sent to

E-mail: icssrseminarkcms2026@gmail.com

Important Dates:

Submission of Abstract : 23-10-2026

Intimation of Acceptance : 25-10-2026

Submission of full paper : 26-10-2026

Last Date of Registration : 27-10-2026

Student Co-ordinators:

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Registration Fee Details:

Students	Rs. 350/-
Research Scholars	Rs. 750/-
Academicians	Rs. 900/-
Industrialists	Rs. 1000/-

- Registration is compulsory for the participants.
- Co-Authors must register separately.

- The Fee Amount may be paid through online or

DD Drawn in favor of

**THE PRINCIPAL,
KARNATAKA COLLEGE
OF MANAGEMENT AND SCIENCE**

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Faculty Co-ordinators

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Payments Details:

Account Holder Name :

Principal, Karnataka College of
Management and Science

A/C TYPE: Current Account

BANK NAME : Indian Bank

A/C NUMBER : 898693922

IFSC : IDIB000T135

BRANCH : Thirumenahalli, Bangalore

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**Note:
On the Spot
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