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Affiliated to Biju Patnaik University of Technology (BPUT), Odisha  
1<sup>st</sup> B-School in Odisha with 'A' Grade Accreditation by NAAC

SRUSTI ACADEMY of MANAGEMENT  
ସୂଚି ଏକାଡେମୀ ଅଫ ମ୍ୟାନେଜ୍‌ମେଣ୍ଟ  
सृष्टि एकाडेमी अफ म्यानेज्मेण्ट  
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# 21<sup>st</sup> National Seminar

## On

### “Frontiers of Digital Finance”

#### BACKGROUND

In India, businesses are transforming their operating models to optimally use digital solutions. But transformation of consumers to a digital economy requires a big cultural and social shift; making gadgets available to the society will not help unless we bring about a social and financial inclusion. Financial exclusion imposes a very high cost on people. In India, 98 percent of people use non-banking channels such as hawala, and pay exorbitant costs to remit or receive money from their family members living in other regions. The value of cash withers with inflation, jewelry runs the risk of theft, and live-stock is perishable.

Financial services in India are at a critical inflection point. Consumers have rapidly adopted smart phones and have increased expectations from their financial services providers. De-monetization and the GST have re shaped the macro economic landscape and will continue to do so in future, as will the Smart Cities initiative. Aadhaar, PAN and biometrics are creating fresh possibilities for e-KYC. New technologies, such as Artificial Intelligence/Machine Learning are becoming widely available, enabling innovative business models and paving the way for better approaches to serve customers.

The proposed seminar on the topic "FRONTIERS OF DIGITAL FINANCE" will be a forum for bringing together academia, research scholars and experts from different fields to discuss the impact and future of digital finance initiatives in India.

#### Call for Papers

We invite original research papers from academicians, industry professionals, research scholars, management consultants and management students for presentation in the seminar. A list of the sub-themes on the seminar (illustrative and not exhaustive) is given:

#### Sub Themes:

1. Competitive and innovative products and services and security challenges
2. Wide spread digital infrastructure
3. Impact of digital infrastructure on banking operation models
4. Migration to mobile banking
5. Impact of GST on retail and MSME sector

#### Who can participate?

The seminar is for finance professionals at all levels and also for academicians, students and research scholars seeking awareness and knowledge of digitization in financial services, opportunities in cashless economy and growth of digital payment modes in post-demonetization.



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## **Guidelines for submission of paper**

The seminar paper(s) should begin with a title page including title, author(s)name(s), designation, institutional address along with email and mobile number, abstract, and 4-5keywords ,bibliography and appendices. The author(s) have to follow single line spacing, 12 font size, Times New Roman and 1" margin on all sides of the page in MS WORD compatible format text and the paper should be in APA style. Softcopy of papers can be submitted to [seminar@srustiacademy.org](mailto:seminar@srustiacademy.org).