

Advisory Committee	
Dr.C.Paramasivan	Associate Professor, Department of Commerce Thanthai Periyar Arts and Science College,Trichy.
Dr.V.Buveneswaran	Associate Professor Department of Commerce Raja Serfoji Government Arts and Science College Mannargudi.
Dr.J.Kannan	Head of the Department, Department of Commerce M.R. Government Arts and Science College Mannargudi.
Dr.G.Ramu	Associate Professor, Department of Commerce M.R. Government Arts and Science College Mannargudi.
Dr.P.Karthika	Associate Professor – Management College of Business and Economics Kebri Dehar University, Ethopia.
Dr.A.Haleem	Senior Lecture, Head of the Department Department of Accountancy and Finance, Faculty of Management and Commerce South Eastern University, Sri Lanka



ORGANIZING COMMITTEE

CHIEF PATRON

Dr.V.Dhivaharan, M.Sc., D.E.M., Ph.D.,
CORRESPONDENT
STET Group of Institutions

PATRON

Dr. N. Uma Maheswari , M.Sc., Ph.D., B.Ed.,
PRINCIPAL,
S.T.E.T Women's College (Autonomous).

CONVENOR AND ORGANIZING SECRETARY

Dr.B.Kayathiri Bai
Associate Professor and Head
STET Women's College (Autonomous)

PG and Research Department of Commerce

EXECUTIVE COMMITTEE MEMBERS

Dr.J.Anitha, M.Com., M.Phil., PCP., Ph.D., Associate Professor
Dr.K.Gomathi, M.Com., M.Phil., PCP., Ph.D., Associate Professor
Dr.P.Rathinadevi, M.Com.,M.Phil, PGDCA., B.Ed., MBA., Ph.D.,
Associate Professor
Dr.J.Annammal, M.Com.,M.Phil, B.Ed, HDCA., Ph.D.,
Assistant Professor
Ms. G.Bhuvaneshwari, M.Com.,M.Phil, Assistant Professor
Ms.A.Selvakumari, M.Com.,M.Phil, Assistant Professor
Ms.B.Arulmozhi, M.Com.,M.Phil, Assistant Professor
Ms.J.Vidhya, M.Com.,M.Phil, Assistant Professor
Ms.S.Noorjahan, M.Com.,M.Phil, Assistant Professor
Ms.T.Abisheka, M.Com.,M.Phil, Assistant Professor
Ms.U.Vasanthi, M.Com.,M.Phil, Assistant Professor
Ms.P.Nathiya, M.Com.,M.Phil, Assistant Professor



INTERNATIONAL CONFERENCE ON FINANCIAL TECHNOLOGY AND INNOVATION (ICFTI)

Organized by
PG AND RESEARCH DEPARTMENT OF
COMMERCE
in association with
INTERNAL QUALITY ASSURANCE CELL
and
INDIAN ACADEMIC RESEARCHERS
ASSOCIATION (IARA), TRICHY

During
August 25th and August 26th 2025



Sengamala Thayaar Educational Trust Women's College
(Autonomous)

(SILVER JUBILEE INSTITUTION)

(Affiliated to Bharathidasan University, Tiruchirappalli)
(Accredited by NAAC / An ISO 9001:2015 Certified Institution)
(Ranked in NIRF 2024)

SUNDARAKKOTTAI, MANNARGUDI - 614 016.
THIRUVARUR (Dt.), TAMIL NADU, INDIA.

Phone: 04367-255423, Website: www.stet.edu.in

VENUE: Conference Hall, Vivekanandham Block
TIME : 10.00 a.m.

ABOUT THE INSTITUTION

“Empowering women: Empowering the Nation”. Higher education, especially to women, empowers not only the family but also emphasized as a mission of capacity building of the nation. The significance of this aspect has been rightly recognized and there has been a paradigm shift in the scenario of women education in the urban. Nevertheless, higher education to women in the rural area needs encouragement, because the main source of income is agriculture and per capita income is relatively very low. In this context, Sengamala Thayaar Educational Trust Women’s College was established at Sundarakkottai, a hamlet in Thiruvavarur district, in the year 1994 by Shrimathi Krishnaveni Vivekanandham, who entrusted the task of nurturing the institution to her illustrious son Dr.V.Dhivaharan now as the Correspondent with yonder vision for promoting higher education to women students in this downtrodden area. The institution offers 16 UG, 13 PG, 4 Ph.D. and PG Diploma course. Sengamala Thayaar Educational Trust Women’s College is recognized as one of the foremost educational Institutions in India, affiliated to Bharathidasan University, Tiruchirappalli. It has been accredited by NAAC and it is an ISO 9001:2015 Certified Institution. The institution has attained Autonomous in the year 2020 and has attained ranking in NIRF 2024. The Government sanctioned NCC (SW) unit for our college through FSFS scheme. Central Government Scheme Deen Dayal Upadhaya Grameen Kaushalya Yoana (DDU-GKY) is being conducted to train school dropout students.

ABOUT THE DEPARTMENT

Department of Commerce was started in the year 1994. It has grown from strength to strength and offers up to the highest Research Degree. The Department has successfully graduated more than 3,900 (UG), 720 (PG) and ongoing 10 Ph.D., Scholars. Students promote research activities leading to Ph.D., degree. The Department has well equipped with ICT enabled class rooms and Centralized Instrumentation Facility. Many funded projects are received from Management and Government Funding agencies and are being operated by the Department. The students of our department have excelled in both academic as well as extracurricular activities. The atmosphere of the Department is always focused on student centric methods. Department has received funding seminar from ICCSR, The excellent infrastructure facilities are available in the Department and the quality of education offered by the dedicated eminent teaching faculty. The Department is doing collaborative research activities with functional MoUs. Extension activity and consultancy services are being conducted to promote the rural women Entrepreneurs.

THEME OF THE CONFERENCE

Fintech refers to technology-enabled innovation in financial services. This technological sea change is transforming the financial sector and the wider economy, affecting all aspects of our work - from payments to monetary policy to financial regulation. Central banks have a responsibility to be at the vanguard of the intensifying debates about the nature of money in a digital world and how new players will reshape the financial services landscape and the financial system more broadly.

As the digital economy and financial innovation expand beyond regulatory perimeters and national borders, policymakers need institutional mechanisms to help them work and learn together. This page gathers the various strands of work produced by the BIS, its hosted committees and its stakeholders on the implications of emerging technologies for the financial sector and the wider economy.

- ❖ The World of Bitcoin: Decentralized Finance Explained
- ❖ Blockchain Transparency
- ❖ Bitcoin Vs. Blockchain
- ❖ Blockchain, Bitcoin, and the Cryptocurrency Ecosystem
- ❖ Blockchain Network
- ❖ Comparison between Blockchain Platforms
- ❖ Cryptocurrency and Blockchain Technology
- ❖ Bitcoin and Cryptocurrency: Opportunities and Challenges
- ❖ Bitcoin and Cryptocurrency: A Digital Revolution
- ❖ The Future of Money: Bitcoin and Digital Currencies

CALL FOR ABSTRACTS

Abstract of original and ongoing researches in relevant areas are invited from PG students, Research scholars, Academicians, Teaching faculty members and scientists. The abstracts are to be submitted in the following format. **Length:** Not exceeding 250 words with key words, **Font:** Times New Roman: Size-12 with 1.5 Spacing, **Title page:** Manuscript title, author(s), affiliation(s). The corresponding author should be underlined. The abstract and Power point presentation should be sent to email only, **email id:** commerceconferencefintech@gmail.com

IMPORTANT DATES

Last date for abstract submission : 10.08.2025
Submission of Full Paper : 20.08.2025

REGISTRATION LINK: <https://forms.gle/R6BBDMbqscqP1Pox5>

REGISTRATION FEE

Student : Rs.500/-
Research Scholar : Rs. 600/-
Scientists/ Faculty Members : Rs. 700/-
Corporate Members : Rs. 800/-

POSTER PRESENTATION

The size of the poster should be 4’ (L) & 4’ (H). The author should include the title, author(s) name, affiliation(s), address(s), abstract and keywords with the following headings: Introduction, Objectives, Methods, Result and Conclusion.

PUBLICATION OF PROCEEDING

The selected research paper will be published in the proceedings with ISBN Number. Publication Charge Rs.1500 / article.



INTERNATIONAL CONFERENCE ON
Financial Technology and Innovation
(ICFTI)

Organized by
PG AND RESEARCH DEPARTMENT OF
COMMERCE
in association with
INTERNAL QUALITY ASSURANCE CELL
and
INDIAN ACADEMIC RESEARCHERS
ASSOCIATION (IARA), TRICHY

Name	:
Designation	:
Institution Address	:
Mobile No. (Whats App)	:
Email Id	:
Registration Category (Tick) Participants / Oral/ Poster	
Details of the Payment (Tick): DD/ Online/ G-pay	
Amount	:
DD Number	:
Bank Name	:
Branch	:
Date	:

Signature

(Photocopies of the Registration form can be used)

For Further Details Contact:
Dr.B.Kayathiri Bai

CONVENOR AND ORGANIZING SECRETARY
Cell: 9486743691