

Guidelines for Submission of Papers:

Abstract

Authors are expected to follow the instructions while preparing the abstract:

- Abstract should be in a given order: Title – Author(s) name and affiliation
- Abstract – Key words.
- Abstract should not be more than 200 words and must contain brief Introduction, Objective of the research, Research Methodology, Results and Conclusion.

Full Research Paper

- The paper should be based on original work that has not been published elsewhere.
- Full length of the paper should be limited to 2000 to 2500 words
- Research paper should be in the order given: Title –Authors name and Affiliation – Abstract – Keywords – Introduction, Review of Literature, Research Methodology, Analysis and Findings, Conclusion, Limitations and Future Research, References.
- Paper title, Authors name and Affiliation, Contact Number and Email address should be in Times New Roman, font size – 12, capital letters, bold, and centrally aligned on the first page of the Article.
- The papers should be typed in Times New Roman, in 12 font size for the body and 14 font size for the heading, with 1.5 line spacing and a margin of 1 inch on all sides.
- All photographs, charts and diagrams are to be referred as 'Figures' and should be numbered consecutively in the order to which they are referred to the text.
- Reference/Bibliography should be in APA format.
- Both Author and Co-author should register separately. Corresponding author may pay the fee for inclusion of co-authors.
- All the accepted papers should be presented by the author/co-author at the conference with a PowerPoint presentation and Best Paper Award will be given.
- Selected research papers that satisfy the required criteria will be published in **Peer Reviewed & UGC listed journal** at an additional fee of Rs. 1000/- (Including certificate of Publication & Hard copy of journal) Publication charges and Journal details will be communicated based on the acceptance of publication.
- The full paper should be sent to the following mail id: [kqcfintech2023@gmail.com](mailto:kqcfintech2023@gmail.com)
- Participants can register through the Link <https://forms.gle/LivK2oct8MkAxz79>

Important Dates:

Registration starts from	10 <sup>th</sup> January 2024
Abstract Submission up to	15 <sup>th</sup> February 2024
Notification of abstract acceptance	15 <sup>th</sup> February 2024
Full Paper Submission	15 <sup>th</sup> February 2024
Last date for Payment of Registration Fee	25 <sup>th</sup> February 2024
Seminar Dates	01 <sup>st</sup> & 2 <sup>nd</sup> March 2024

Registration:

Category (Per Individual)	INR
Faculty/ Industrialist / Academician	500
Research Scholars	300
Students	200

Registration fee includes seminar Kit, Lunch, and a Certificate. No T.A. / D.A. will be paid.

Accommodation will be provided on payment with prior information only.

Phone pay / Google Pay numbers for Registration fee payments:

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Kakatiya Government College  
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Reaccredited by NAAC in 2023 with A + Grade (3.33 CGPA)

Website: <https://gdcts.cgg.gov.in/hanamkonda.edu>

Telangana State Council for Higher  
Education, Hyderabad sponsored :

Two Day National Seminar  
**FinTech: The Inclusive  
Strategy for Financial Literacy**

1<sup>st</sup> & 2<sup>nd</sup>  
March 2024



Organized by  
**Department of Commerce**

About the College

Kakatiya Government College, Hanumakonda, established in 1972 in the historic city of Orugallu (Warangal), was the capital of the Kakatiya dynasty. Accredited by NAAC in 2023 with A + grade with CGPA of 3.33 and affiliated to Kakatiya University Warangal. The college offers services to underprivileged students in both rural and urban areas. With a 5 acre beautiful campus and Bio-Diversity Park, it has 3 blocks, accommodating 3,000 U.G. students and 600 P.G. students. The 82 full-time teachers in 18 Academic Departments hold M. Phil and Ph.D. degrees, contributing to research projects, publications and marching towards academic excellence.

About Hanumakonda

Hanumakonda is one of the tri- cities viz...Kazipet, Hanumakonda and Warangal in Telangana state. The Kakatiya kings, known for landmarks like the Warangal Fort and Thousand Pillared Temple, initially had their capital in Hanumakonda, which later shifted to Warangal during King Ganapati Deva's rule. Anmakonda, the older capital, featured the impressive Thousand Pillar Temple constructed by King Rudra in 1163 CE. Warangal, originally Ekasaila, replaced Anmakonda during King Ganapati Deva's time, experiencing prosperity and fortification under kings like Rudra I and Rudramma Devi. Despite facing wars in the 14th century, including capture by Mohammed bin Tugluq in 1323 CE, the city retained historical significance.

About the Seminar

The rapid development of Financial Technology (FinTech) in Asia and the Pacific holds the potential to significantly enhance financial services access. However, it also poses risks to consumers, particularly those in disadvantaged groups. Improving digital financial literacy can help mitigate these risks, fostering greater financial inclusion. Understanding the interplay between fintech, financial literacy, and inclusion is crucial for effective policy development. Like fundamental subjects taught in schools, financial literacy should be a standard course. Early financial understanding allows individuals to benefit from compound interest rates, take calculated risks, and build better credit ratings, contributing to the overall well-being of society. While fintech can enhance financial literacy through intuitive applications, its positive impact relies on the integration of essential literacies like media and technological literacy. Without proper training, fintech may lead to impulsive financial decisions, emphasizing the need to discuss and develop financial literacy within the context of FinTech, as proposed for this national seminar.

Objectives of the Conference

- i) Explore the outlook for fintech and financial literacy
- ii) Examine onward challenges for enhancing digitalization, skills, and adoption strategies for FinTech
- iii) Assess ways to improve the policy environment for promoting education, skills towards financial literacy
- iv) Identify innovative policies for addressing these areas and supporting more inclusive and sustainable growth
- v) Deliberating and exploring effective financial literacy, and financial inclusion and fintech promotion policies.

Seminar Tracks

**Note:**  
These tracks are indicative and authors can select any topic relevant to the objectives of the seminar

Sub-Track 1: FinTech Development in Asia and the Pacific

- Overview of Rapid FinTech Development
- Potential Impact on Financial Services Access
- Risks to Financial Consumers, Especially Disadvantaged Groups
- Balancing Accessibility and Risk Mitigation

Sub-Track 2: Digital Financial Literacy and Financial Inclusion

- Importance of Digital Financial Literacy
- Mitigating Risks through Improved Financial Literacy
- Enabling Consumers for Greater Financial Inclusion
- Dynamics between FinTech, Financial Literacy, and Financial Inclusion

Sub-Track 3: Integrating Financial Literacy into Education

- Comparing Financial Literacy to Core School Subjects
- Benefits of Early Financial Education
- Positive Spillover Effects on Individuals and Communities
- Developing Effective Financial Literacy Programs in Schools

Sub-Track 4: Fintech and Other Literacies

- Fintech's Role in Spurring Environmental Literacy
- Applications for Teaching Personal Finance
- Conditions for the Success of Financial Literacy Applications
- Potential Positive and Negative Effects of Fintech on Literacy

Sub-Track 5: Challenges and Ethical Considerations in FinTech Literacy & Future Directions

- Ensuring Complementary Literacies (Media, Technological)
- Evaluating Potential Harms to Financial Well-Being
- Balancing Ease of Use and Responsible Financial Behavior
- Ethical Considerations in FinTech Education
- Evidence on the Impact of Financial Knowledge
- Improving Well-Being and Reducing Financial Stress
- Future Role of FinTech in Literacy Education
- Collaborative Approaches for Sustainable Financial Literacy and Inclusion