



PM USHA SPONSORED NATIONAL SEMINAR ON



**ETFFI
2026**

Emerging Trends in FinTech and Financial Inclusion: Challenges and Opportunities in the Digital Economy

**Organised by
School of Commerce**

Date: 30th & 31st March 2026

**Venue: School of Commerce, Gangadhar Meher University,
Amruta Vihar, Sambalpur, 768004, Odisha, India**



ABOUT GANGADHAR MEHER UNIVERSITY

Gangadhar Meher University, located in Sambalpur, Odisha, is one of the leading state universities known for its commitment to academic excellence, research, and innovation. The university offers a wide range of undergraduate, postgraduate, and doctoral programs across disciplines and promotes interdisciplinary research and intellectual engagement. The university aims to nurture academic leadership and contribute to national development through quality education and research.



SCHOOL OF COMMERCE

The School of Commerce, G.M. University, Sambalpur, (erstwhile G.M. College, Sambalpur established in the year 1944) is one of the oldest and largest among the Commerce Departments in Odisha. The B. Com course was first time introduced in the State by this Department. The Department offers courses like UG, PG Programme, and Ph.D. programme in Commerce.

THEME OF THE SEMINAR

Financial Technology (FinTech) has revolutionized the financial services sector by improving accessibility, efficiency, and transparency. With the rapid expansion of digital payment systems, mobile banking, blockchain technologies, and artificial intelligence, financial services are becoming more inclusive and accessible. However, challenges such as digital literacy, regulatory issues, cyber security, and rural accessibility remain significant barriers to achieving inclusive growth. This seminar aims to bring together academicians, researchers, policymakers, practitioners, and students to discuss the transformative role of FinTech in promoting financial inclusion and sustainable economic development.

OBJECTIVES OF THE SEMINAR

- To explore emerging trends in financial technology.
- To examine the role of FinTech in promoting financial inclusion.
- To analyze regulatory and cybersecurity challenges in digital finance.
- To encourage interdisciplinary research in financial innovation.
- To provide a platform for academicians, researchers, and practitioners to exchange ideas.



CHIEF GUEST



Prof. Shyam Sundar Pattnaik
Honourable Vice-Chancellor,
Odisha State Open University

RESOURCE PERSONS



Prof. (Dr.) H.K. Singh
Professor, Faculty of Commerce,
Banaras Hindu University (BHU)



Prof. (Dr.) Chandra Sekhar Mishra
Professor, VGSOM, IIT
Kharagpur



Prof. (Dr.) Altaf Khan
Former Professor, Department
of Commerce, Jamia Millia
Islamia University



Prof. (Dr.) Nagari Mohan Panda
Professor, Department of
Commerce, North Eastern Hill
University



Prof. (Dr.) Kishore Kumar Das
Professor, Department of
Commerce, Ravenshaw University



Prof. (Dr.) Tushar Kanta Pani
Professor, Department of
Commerce, Ravenshaw University



Prof. (Dr.) Rabindra Ku Swain
Professor, P.G. Department of
Commerce, Utkal University



Prof.(Dr.) Sabat Kumar Digal
Professor, P.G Department of
Commerce, Rama Devi Women's
University



Dr. Sarmistha Sarma
Professor of Marketing,
Asian Business School, Noida



Dr. Durga Madhab Mahapatra
Associate Professor
PG Dept of Commerce
NEHU, Shillong



Dr. Sujit Kumar Pruseth
Assistant Professor
Indian Institute of
Management, Sambalpur



Dr. Rabi Narayan Padhi
Practitioner & Professor-of-Practice
(Logistics & Supply Chain)
Hindustan Aeronautics Ltd. (HAL)





Patrons

Prof (Dr.) Susanta Kumar Das, Vice Chancellor (I/C)

Shri. Sanat Kumar Naik, Registrar

Advisors

Prof. Gyanaranjan Swain, Chairman, P.G. Council

Shri. Jagannath Rout, Comptroller of Finance

Dr. Chandan Sahu, Deputy Registrar (I/C)

Seminar Director

Prof (Dr.) Shyama Charan Acharya

Conveners

Mr. Subash Ch. Jhankar, Assistant Professor & Coordinator

Dr. Priyabrata Panda, Assistant Professor

Dr. Gnyana Ranjan Bal, Assistant Professor

Ms. Saroja Meher, Assistant Professor

Co-Conveners

Dr. Khirod Chandra Maharana, Assistant Professor

Dr. Mukesh Kumar Sharma, Assistant Professor

Dr. Ambaris Pratap Singh, Assistant Professor

Dr. Pooja Bai Kewat, Assistant Professor

Organizing Secretaries

Ms. Jhansi Rani Parida, Assistant Professor

Ms. Shubheschha Nayak, Assistant Professor

Mr. Shaikh Azhar Iqbal, Research Scholar

Ms Swagatika Barik, Research Scholar

Mr. Rakesh Sharma, Research Scholar

Mr. Shiva Trevedi, Research Scholar

Mr. Bikash Sethy, Research Scholar

Ms. Aruna Sharma, Research Scholar



TRACKS FOR PAPER PRESENTATION

Participants may submit papers related to the seminar theme including but not limited to the following tracks:

Track 1 : FinTech Innovations and Emerging Technologies

- Blockchain and Cryptocurrency
- Artificial Intelligence in Finance
- Robo-advisory Services
- Digital Lending Platforms
- Big Data Analytics in Finance
- InsurTech and WealthTech
- Digital Identity in Financial Services

Track 2 : Digital Payments, Banking Transformation and Financial Inclusion

- UPI and Mobile Payment Systems
- Digital Banking Transformation
- Payment Banks and Small Finance Banks
- Cashless Economy
- Financial Inclusion Strategies in Developing Countries
- Microfinance and Digital Financial Services
- Financial Literacy and Digital Awareness
- Role of FinTech in Rural Development

Track 3 : Regulation, Cybersecurity and Sustainable Finance

- Regulatory Challenges in FinTech
- Data Privacy and Cybersecurity in Digital Finance
- Risk Management in FinTech
- Regulatory Technology (RegTech)
- FinTech for Sustainable Development
- Green Finance and ESG Technologies



CALL FOR PAPERS

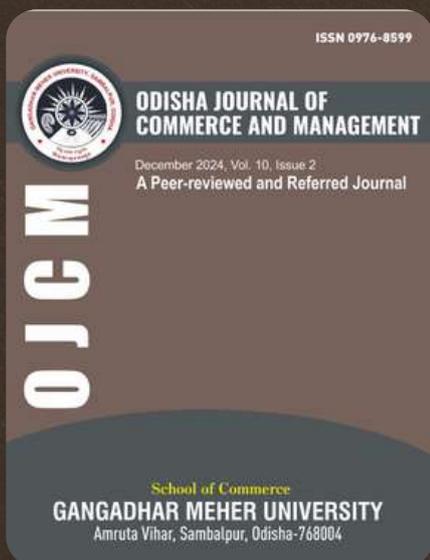
Researchers, academicians, practitioners, and students are invited to submit original research papers, conceptual papers, and case studies related to the seminar theme.

Submission Guidelines

- Abstract: 250–300 words
- Full Paper: 4000–6000 words
- Format: APA 7th Edition
- Font: Times New Roman
- Font Size: 12
- Line Spacing: 1.5

[https://www.gmuniversity.ac.in/images/documents/Submission%20Guidelines%20\(OJCM\).pdf](https://www.gmuniversity.ac.in/images/documents/Submission%20Guidelines%20(OJCM).pdf)

Selected papers will be considered for publication in Odisha Journal of Commerce and Management (ISSN: 0976-8599)



Important Dates

- Abstract Submission: 25th March
- Acceptance Notification: 27th March
- Full Paper Submission: 28th March
- Registration Deadline: 29th March
- Spot Registration: 30th March 9 am to 11 am
- Seminar Dates: 30th and 31st March

Selected papers, after peer review, will be considered for publication in the Odisha Journal of Commerce and Management (ISSN: 0976-8599).

Papers must follow plagiarism norms (below 10–15%).

Who Should Participate

The seminar is open to researchers from all disciplines, academicians, research scholars, and industry professionals.

Registration for GMU Participants: NIL

Registration for Other participants: Rs 300/-

For Registration, Contact

Mr. Subash Chandra Jhankar

Email: gmusocseminar@gmail.com

Mobile: 9337647470 / 9938525597



SCAN TO REGISTER