

### Submission Procedure

Soft Copy of the full paper can be submitted to [confecotut2015@gmail.com](mailto:confecotut2015@gmail.com) and the hard copy to the Organizing secretary by post on or before 20<sup>th</sup> April, 2015. Authors of the selected papers will be notified by 22<sup>nd</sup> April, 2015.

All the submitted Research papers will be reviewed by a 'panel of experts' and shortlisted papers will be published in an edited volume with ISBN.

### Important Dates:

- ❖ Full Paper Submission: 20<sup>th</sup> April 2015
- ❖ Conference Date: 25<sup>th</sup> April 2015

### Registration Fees:

- ❖ Academics/Paper Presenters: Rs.600
- ❖ Research Scholars: Rs.400
- ❖ Students: Rs.100

DD may be drawn in favour of "Finance Officer, Tumkur University, Tumakuru" payable at Tumakuru.

The Co-author(s) will have to register by paying the registration fees to participate in the conference and Spot registration can be done by paying in cash also.

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**TUMKUR UNIVERSITY**



**One Day National Conference**

**On**

**New Age Banking in  
India: Issues &  
Challenges**

**25<sup>th</sup> April 2015**

**Venue**

**Sir. M. Vishweshwaraiah Auditorium**

**Organized by**

**DEPARTMENT OF STUDIES AND  
RESEARCH IN ECONOMICS**

**B.H.Road, Tumakuru - 572 103  
Karnataka, India**

**[www.tumkuruniversity.ac.in](http://www.tumkuruniversity.ac.in)**

### About Tumkur University

Tumkur University established in the year 2004, has grown by leaps and bounds. The University, located on the Bangalore-Honnavar national highway in the semi-urban Tumkur city, has been recognized by the University Grants Commission under section 2(f) of the U.G.C Act of 1956, and recently it has been accorded the UGC (12B) status and accredited with 'B' Grade by NAAC.

With its vision "*Sevastu Me Jnana Vijnadhara*" (Let the flow of knowledge and science be expressed in the form of service) the University is playing a decisive role in the dissemination of knowledge to the local stakeholders. Having taken upon itself the mission of addressing the growing aspirations of young generation, who hail predominantly from rural and traditional socio-economic context, the University is striving hard to transform the region into a truly developed educational hub.

### Department of Studies and Research in Economics

The Department of Studies and Research in Economics was established in the year 2005-06. Having highly qualified faculty members, who have the vast experience of teaching, research and extension activities, the Department offers a CBCS in postgraduate programme in Economics and also a Ph.D programme. The thrust areas of Research in the Department are: Agricultural Economics, Industrial Economics, Economics of Human Resources, Women Issues and Welfare Economics & Organized National & International Conferences, also publishing books.

### About The Conference:

Indian banking sector needs to adopt newer technologies & adopts customer centric approach to meet new age challenges. Inclusive growth becomes impossible without financial inclusion. Financial inclusion is also must for the economic development of the country. The main recent initiative taken by the policymakers and financial institutions to bring large sections of the rural population within the banking system having realized that financial inclusion is the essence of sustainable economic growth and development in a country like India. Our Central Bank, Reserve Bank of India envisions bringing the whole Indian Population to bring under the banking umbrella, with its Financial Inclusion initiatives. RBI proposed the creation of a Universal Electronic Banking Account (UEBA) for all Indians above the age of 18 and access all formal banking transactions through banks, their correspondences, kiosks or service centers.

### Discussion themes/Thrust Areas:

- ❖ Competitiveness and efficiency of financial market
- ❖ The next generation banks are derived by the usage of mobiles, technology, digitalization, social media etc.
- ❖ Issues related to Governance, Regulation and Audit
- ❖ Responsiveness to challenges with reference to Restructuring, Automation, Product delivery and process Re-engineering.
- ❖ Cost-benefit Analysis of New Age Banking
- ❖ The role of Finances & IT Sector in new banking age.
- ❖ Risk Management in New Age Banks.
- ❖ Credit management in New Age Banking
- ❖ Customer centricity & Relationship.
- ❖ Role of Kisan Credit card system in Agriculture & Rural development
- ❖ Cyber Security & Frauds in modern business.
- ❖ Know Your Customer
- ❖ Anti Money Laundering
- ❖ Business Intelligence
- ❖ Internet & Mobile Banking channels
- ❖ Jana Dhan Yojana
- ❖ Direct Benefit Transfer (DBT)
- ❖ Modern banking in promoting Education & Health
- ❖ Any other related topic to main theme

### Call for papers:

Theoretical, conceptual and empirical research papers which are of original and not published elsewhere are invited from academics, researchers and practitioners on various sub-themes mentioned above or any issues related to the main theme of the conference.

### Submission Guidelines

- **Front Page:** The name(s) of the author(s) must be typed clearly below the title of the paper along with institutional affiliation, complete postal address, e-mail and contact number.
- **Abstract:** All papers must be accompanied by an abstract of 250-300 words along with 3-5 keywords.
- **Full Paper:** The manuscript of the full paper in MS-Word 97-2003 format should not exceed 10-15 pages or (4500 - 5000 words) including figures and tables in length. The paper should have: 12 font size; Times New Roman; A4 (8.27"x11.69") paper size, with 1.5 line spacing, justified and 1 inch margin on all sides. Appendices, notes and references must be given in scientific form at the end of the text.