

words. They should submit the research paper in soft copy in MS Word format. Times New Roman font 12 and space 1.5 should be used. The tables, figures, charts and graphs should be presented at the appropriate place in the paper with the sequential numbering, heading and source details. Papers not adhering appropriate research methodology will not be considered. Please ensure that there will be no typographical, grammatical mistakes and plagiarism in the article. Please kindly send your article to the email ID:

gdcavcommercedept@gmail.com

Important Dates

Abstract Submission : 10-06-2023

Full Paper Submission : 16-06-2023

Registration Fee

Students : Rs. 100/-

Scholars : Rs. 200/-

Faculty & Others : Rs. 300/-

(ISBN/ ISSN publication charges will be extra, that amount will be intimated later). Hard copy of the participation certificate will be issued. Working lunch will be provided. No TA and DA will be given.

Registration Link:

<https://forms.gle/pFDJemafnUMeGg89>

Details for Payment

Phone Pay/ G Pay No: 8465057657

Offline registration is also available on the spot.

Contact for Further Details:

8184952089, 9848333767, 8374808245

KEY NOTE ADDRESS

By

Dr. V. R. JYOTSNA KUMARI,

RJD - ZONE III &
PRINCIPAL.

Govt. College for Women (A) Guntur

RESOURCE PERSON

Dr. B. VENKTESWARA RAO,

Asst. Professor,
Department of Commerce,
Berhampur University, Odisha

Patron:

Dr. D. Uma Rani,

Principal, GDC, Avanigadda

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Dr. K. V. Santha Kumari, Vice Principal.

Dr.P.B. Sandhya Sri, IQAC Coordinator.

Dr.K.Ravi Teja, Lect. in Political Science.

Dr.D. Rajya Lakshmi, UGC Coordinator.

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Smt. T. Deena Elizabeth, Lec. in Commerce

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Smt. T. Satya Jaya Sri, G.F. in Commerce

K. Lakshmi, III B.Com

Convener

Sri.R. Anka Rao, Lecturer in Commerce.

Mobile: 8184952089.



Govt. Degree College

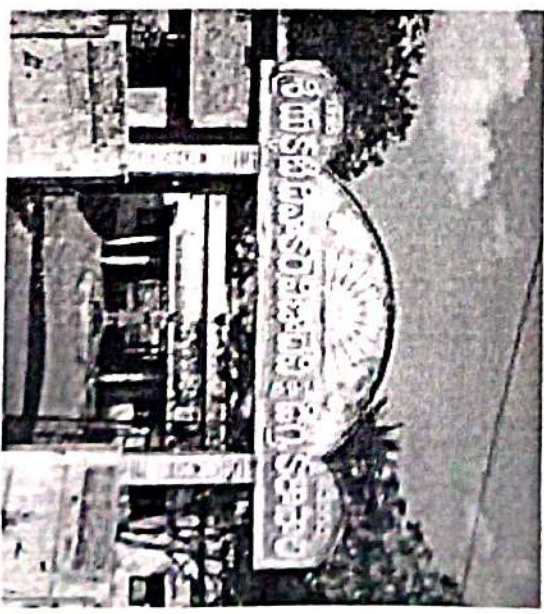
Avanigadda -521121, Krishna Dt. Andhra Pradesh

(Accredited by NAAC with "B" grade)

(An ISO 9001:2015, 14001:2015, 5001:2011 certified Institute)

ONE DAY NATIONAL SEMINAR On RECENT TRENDS IN FINANCIAL SERVICES IN INDIA

On
25th June, 2023



Organised

by

DEPARTMENT OF COMMERCE

About the College

Govt. Degree College, Avanigadda was started in the year 1977, to uplift the living conditions of Diviscema, an interior coastal region of Andhra Pradesh where the lives of the people are much dependent on the mercy of nature to a maximum extent. The college was born when Sri. M. V. Krishna Rao, who was as on of the soil had become Education Minister of Andhra Pradesh, and used his good offices to establish a college in Avanigadda, a place which has access to all corners of Diviseema. The college was started with Arts and Commerce courses and further expanded with the introduction of Science courses in the year 2001.

The College works with a vision to provide holistic education that makes the Island Area, a land of law-abiding citizens that respects the sovereignty of the state and ready to serve the country, to protect national integration and to respect the diversity in culture and ecosystem displaying scientific temperament and unified work and with a mission to impact holistic education by identifying and expiring its core components, to inculcate moral values, legal awareness in the students and to create awareness of the need to protect the environment especially the rich and diverse ecosystem of the Island area.

About Commerce Department

The Department of Commerce was established in the year 1977 with the U. G Programme B.Com (General) from the inception of the college. At present, the department is offering Two U.G Programmes [B.Com (General) and B.Com (Computers Applications)] and one P.G Programme [M.Com]. The department has well qualified, rich experienced and competent faculty in teaching and research with good number of articles in reputed journals. They are also very active in encouraging the students towards research. They are very much interested and committed to nurture an environment for proper growth of intellectual insights on commerce and business aspects. Today education is not just dissemination of knowledge, but equipping the students with appropriate skills and ability to take up new challenges for contributing to the society as well as fulfilling their career dreams. Hence, the department not only concentrates on the academic excellence of its students but also nurtures their co-curricular and career oriented activities.

About the Seminar

The Financial Services sector in India has undergone significant changes in recent years, and this seminar intends to explore the recent trends and developments in this field. India has emerged as a major player in the global financial services market, and the country's financial sector has grown rapidly, thanks to various initiatives by the government and regulatory bodies.

In this context, the department is conducting this seminar which covers a range of topics related to the financial services industry in India, including digitalization, the emergence of fintech startups and contemporary issues.

Objectives of the Seminar

1. To explore the impact of new technologies and regulatory changes on the financial services sector in India.
2. To discuss the opportunities and challenges facing the financial services offering institutions including the emergence of fintech startups, micro finance institutions and others.
3. To highlight the role of the government and regulatory bodies in shaping the industry and promoting innovation and growth.

Sub – Themes

- Electronic Banking – Current Scenario
- Financial services - New Technological Platforms
- Recent Financial Reforms in India
- Contemporary issues in Banking and Insurance
- Fintech Startups – Opportunities and Challenges
- Building Digital Bharat with New-Age BFSI
- Digital currency,
- Merchant banking,
- FDI in insurance sectors,
- Financial performance of financial institutions,
- Marketing practices of financial institutions,
- Role of Post offices in offering Financial Services,
- Financial Institutions - Role of Auditing in utilisation of funds.

The themes mentioned are only suggestive and the authors are free to present their view on any related topic.

Guidelines for Paper Submission

The participants are requested to contribute original research articles. Abstract should not exceed 300



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☎ 08671-272261
☎ 94-94-299418

Dr. D. Uma Rani,
M.A, Ph.D.
PRINCIPAL

Date: 20/06/2023

To
Dr. V. R. Jyotsna Kumari,
RJD – ZONE III &
Principal,
Govt. College for Women (A), Guntur

Respected Madam,

We are very happy for accepting our request and expressing your willing to present as Key Note Speaker for **“One Day National Seminar on Recent Trends in Financial Services in India. The programme will be conducted on 25th June, 2023 (Sunday).** Here I am enclosing the brochure of the seminar.

Hence I am requesting you to attend the programme as Key Note Speaker and enlighten our participants with your knowledge and expertise.

Thanking You


Principal
GOVT. DEGREE COLLEGE
AVANIGADDA, Krishna Dt. 521121.



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Dr. D. Uma Rani,
M.A, Ph.D.
PRINCIPAL

Date: 20/06/2023

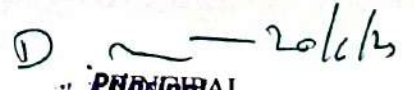
To
Dr. B. Venkateswara Rao,
Asst. professor,
Department of Commerce,
Berhampur University, Odisha.

Respected Sir,

We are very happy for accepting our request and expressing your willing to present as Resource Person for **“One Day National Seminar on Recent Trends in Financial Services in India. The programme will be conducted on 25th June, 2023 (Sunday).** Here I am enclosing the brochure of the seminar.

Hence I am requesting you to attend the programme as resource person and enlighten our participants with your knowledge and expertise.

Thanking You


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NAAC 'B' GRADE in Cycle 2

INVITATION

We cordially invite your gracious presence to the programme

ONE DAY NATIONAL SEMINAR

on

RECENT TRENDS IN FINANCIAL SERVICES IN INDIA

KEY NOTE ADDRESS by:

Dr. V. R. JYOTSNA KUMARI

RJD – ZONE III

PRINCIPAL

Govt. College for Women (A) Guntur

RESOURCE PERSONS:

Dr. B. VENKTESWARA RAO,

Asst. Professor,

**Department of Commerce,
Berhampur University, Odisha**

Sri. G. Umamaheswara Rao,

LIC Branch Manager,

Avanigadda

25th JUNE, 2023 at 10:00 AM

Venue: MANA TV

Organized by:

DEPARTMENT OF COMMERCE



GOVERNMENT DEGREE COLLEGE

Avanigadda, Krishna Dist, A.P, 521121

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ABOUT THE SEMINAR

The Financial Services sector in India has undergone significant changes in recent years, and this seminar intends to explore the recent trends and developments in this field. India has emerged as a major player in the global financial services market, and the country's financial sector has grown rapidly, thanks to various initiatives by the government and regulatory bodies.

In this context, the department is conducting this seminar which covers a range of topics related to the financial services industry in India, including digitalization, the emergence of fintech startups and contemporary issues.

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GOVERNMENT DEGREE COLLEGE
AVANIGADDA, KRISHNA DT-521121.

DEPARTMENT OF COMMERCE

24/06/2023.

NOTICE

All the B.com students are informed that our Commerce Department is conducting "One Day National Seminar on Recent Trends in Financial Services in India." on 25th June, 2023 (Sunday). Hence all of you please attend the programme and make the event a grand success and acquire knowledge from this programme.


24/6/23.



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AVANIGADDA, Krishna Dist.



**GOVT. DEGREE COLLEGE
AVANIGADDA, KRISHNA DT-521121.
DEPARTMENT OF COMMERCE**

Title of the Programme: ONE DAY NATIONAL SEMINAR ON RECENT TRENDS IN FINANCIAL SERVICES IN INDIA

Date: 25/06/2023

PROGRAMME SHEET

- 09.30 am Registration
- 10.00 am INAUGURATION – Lightening the Lamp & Prayer Song
- 10.20 am Inaugural address by the Chairperson – Dr. D. Uma Rani, Principal.
- 10.40 am Speech by the Seminar Convener
- 10.50 am Speech by the Vice Principal
- 11.00 am Speech by the IQAC coordinator.
- 11.10 am Key note address by Dr. V. R. Jyotsna Kumari, RJD – ZONE III
- 11.50 am Felicitation to the Key note address Speaker
- 12.00 am Address by the Resource Person Sri. G. Umamaheswara Rao, LIC Branch Manager
- 12.40 pm Vote of Thanks

01.00 pm to 02.00 pm

LUNCH BREAK

02.00 pm to 3.45 pm Technical Session

2.00 pm Inviting the Dignitaries

2.10 pm Address by the Resource Person, Dr. B. VENKTESWARA RAO, Asst. Professor.

2.30 pm Technical Session Paper presentation

03.45 pm to 4.00 pm Tea Break

4.00 pm to 5. 00 pm Valedictory Session



GOVT. DEGREE COLLEGE
AVANIGADDA, KRISHNA DT-521121.

DEPARTMENT OF COMMERCE

Report on the programme

The Commerce Department of Govt. Degree College, Avanigadda conducted "One Day National Seminar on Recent Trends in Financial Services in India" today. The programme is started at 10:15 am with the opening remarks of the principal, Dr. D. Uma Rami.

The chief guest for the programme is Dr. V. R. Jyotsna Kumari, RJD, Zone-III and principal, Govt. College for Women (A), Guntur. She explained the types of financial services, their evolution, ATM cards, credit cards, mobile banking, changes in insurance sector and changes in banking sector etc.

In the afternoon session Dr. B. Venkateswara Rao, Asst. professor, Department of Commerce, Berhampur



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DEPARTMENT OF COMMERCE

University, Odisha has served his role as Resource person and Chair person for the Technical Session. The participants presented their seminar paper in offline and online mode.

The valedictory session was held at 4:00 pm. Dr. S. Jagannathan, Principal, GDC, Bantumilli attended as Guest of Honour. He interacted with the participants.

The programme is ended with the vote of thanks by the Lecturer in Charge
Dept. of Commerce
[Signature]
25/6/23

[Signature]
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NATIONAL SEMINAR ON RECENT TRENDS IN FINANCIAL SERVICES IN INDIA

PHOTO GALLERY

LIGHTENING THE LAMP BY THE KEY NOTE SPEAKER



PRAYER SONG



OPENING REMARKS BY THE PRINCIPAL, DR.D.UMARANI



SEMINAR CONVENER MESSAGE



KEY NOTE ADDRESS BY DR. V. R. JYOTSNA KUMARI, RJD – ZONE III



RELEASING SEMINAR SOUNEER



STUDENT FEEDBACK



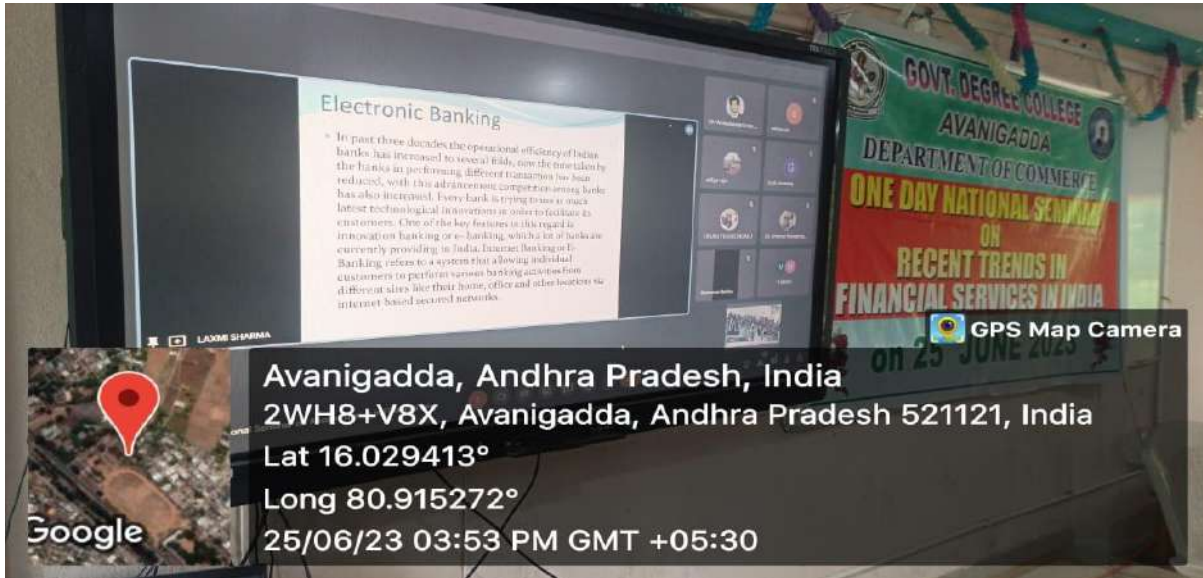
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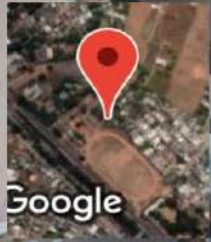
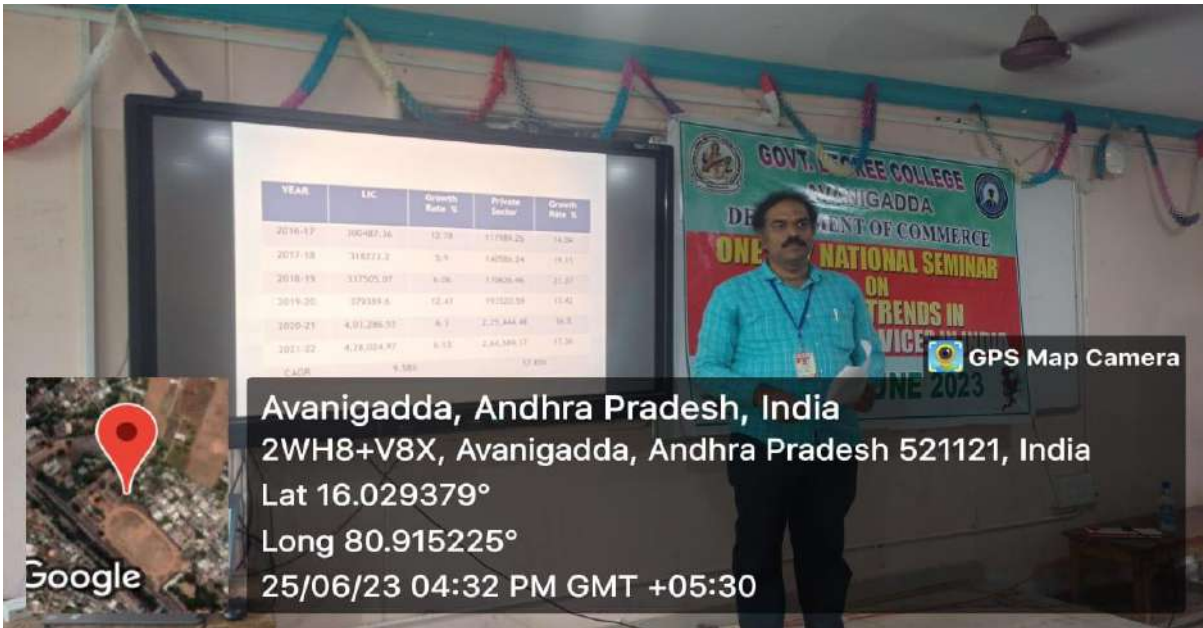


TECHNICAL SESSION



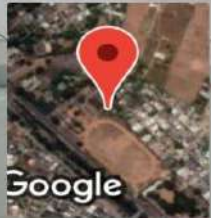
PAPER PRESENTATION BY THE PARTICIPANTS





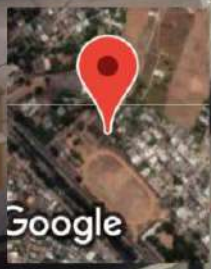
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GPS Map Camera



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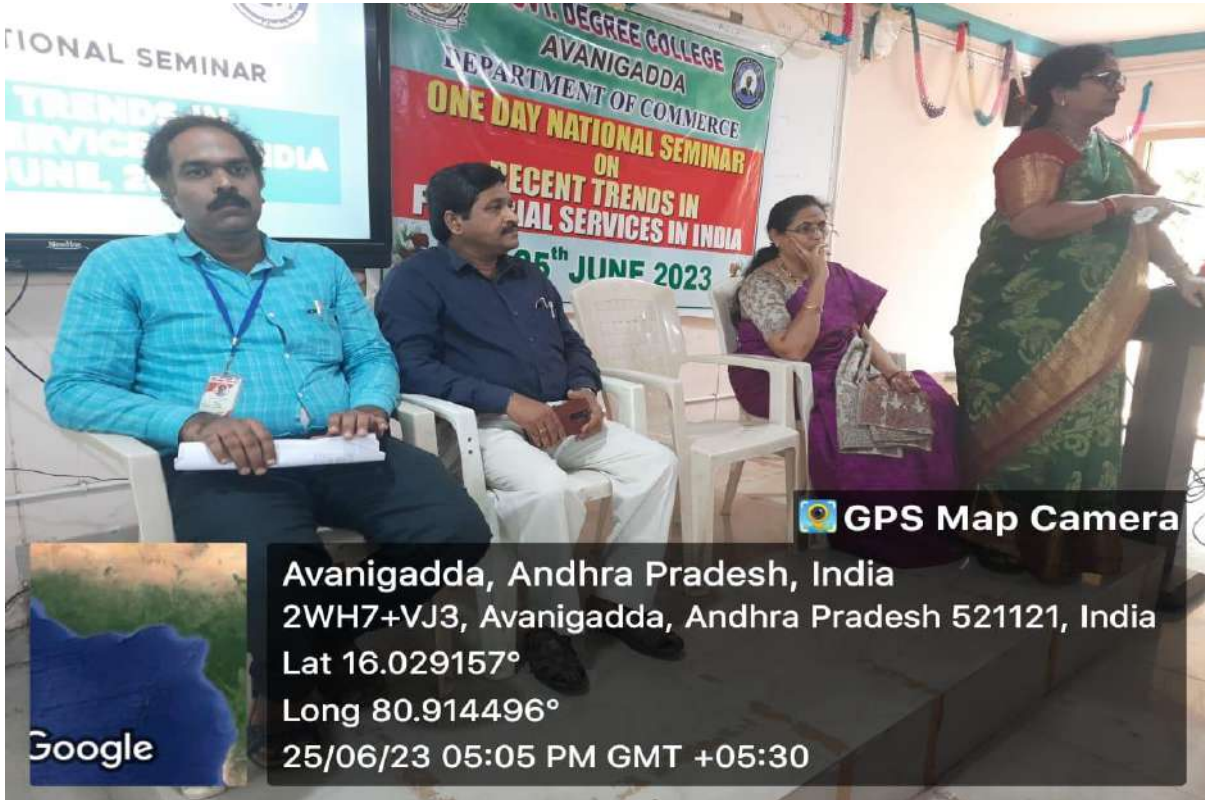
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GPS Map Camera

VALIDICTORY SESSION





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NATIONAL SEMINAR ON RECENT TRENDS IN FINANCIAL SERVICES IN INDIA

NEWS PAPER CLIPPINGS

నూతన ఆవిష్కరణలు అందిస్తున్న కోవాలి : ఆర్జేడీ

అవనిగడ్డ, న్యూస్
టుడే: డిజిటల్
పేమెంట్స్, ఈ
కామర్స్, బ్యాంకింగ్,
టీమా రంగాల్లో
వస్తున్న వినూత్న
మార్పులు వినియోగ
దారుడికి సులభంగా,
వేగంగా విభిన్న సేవ



సావనీర్ విడుదల చేస్తున్న రమా జ్యోత్స్నా కుమారి, తదితరులు

లను అందించే దిశగా కొత్త ఆవిష్కరణలు వస్తున్నాయని, వాటిని నేటితరం అందిస్తున్న కోవాలిని ఉన్నత విద్య గుంటూరు ప్రాంతీయ సంయుక్త సంఘాకులు (ఆర్జేడీ) డాక్టర్ వి.రమా జ్యోత్స్నా చెప్పారు. భారతీయ విత్త సేవా రంగం - సమకాలీన వినూత్న విధానాలు అనే అంశంపై స్థానిక ప్రభుత్వ డిగ్రీ కళాశాలలో ఆదివారం ఏర్పాటు చేసిన జాతీయ సదస్సులో ఆమె మాట్లాడారు. ఆన్లైన్ మోసాల పట్ల అప్రమత్తంగా ఉండాలని

సూచించారు. విత్త రంగంలో వస్తున్న మార్పులకు జనధన్ యోజన, డిజిటల్ కరెన్సీ, ఆర్బీజీఎస్, ఎన్ఈఎఫ్టీ, పేటీఎం, ఫోన్పే, గూగుల్పే ఆనవాళ్లు అని చెప్పారు. ప్రిన్సిపల్ ఉమారాణి అధ్యక్షతన నిర్వహించిన సదస్సులో డాక్టర్ బి. వెంకటేశ్వరరావు, కెప్టెన్ డాక్టర్ నాగరాజు, కామర్స్ అధ్యాపకుడు ఆర్.అంకారావు, డీనా ఎలిజబెత్, తదితరులు పాల్గొన్నారు. ఈ సందర్భంగా సావనీర్ను ఆవిష్కరించారు.

GOVT. DEGREE COLLEGE, AVANIGADDA
DEPARTMENT OF COMMERCE
ONE DAY NATIONAL SEMINAR ON RECENT TRENDS IN FINANCIAL SERVICES IN INDIA (25/06/2023)

Details of Registered Participants

Name of the Participant	Designation	Name of the Institution Working/ Studying	Place of the Institution	Department	Mobile Number (WhatsApp Number)	Postal Address (To dispatch hard copy of the participation certificate - pincode is must)
SIVARANJANI MEDARAMETLA	Faculty	P. B. Siddhartha College of Arts And Science	Vijayawada	Commerce	9000870738	Medarametha Sivaranjani. Department of commerce
REKHA RAMARAO	Faculty	SGA GOVT DEGREE COLLEGE	YELLAMANCHI LI, ANAKAPALLE DT.	Department of Commerce	9492237769	Oppsite JMJ High school.2nd house. Dr. No. 12.-4-87/D. Nagulapalli Road Anakapalli. Pin
Dr.Srinivas Vissapragada	Faculty	P.B.Siddhartha College of Arts & Science(Autonomous)	Vijayawada	Commerce	8374884565	V.Srinivas, S/O V.Venkata Rao, Kalpana Prints street, #41-20/5-49, Krishnalanka, Vijayawada-520013 Krish

VARANASI RAHUL	Faculty	CMR UNIVERSITY	BANGALORE	SCHOOL OF ECONOMICS AND COMMERCE	8885382767	Prof. Varanasi Rahul, Assistant Professor, School of Economics and Commerce, CMR University, OMBR Layout, Chikka Banaswadi RD, Bangalore - 560043
Capt. D V V S Gupta	Faculty	S V Govt. Degree College	Parvathipuram	Commerce	9490623007	D V V S Gupta, Lecturer in Commerce, S V Govt. Degree College, Parvathipuram-535501, Parvathipuram Manyam District
OVUKU YEDUKONDALU	Research Scholar	SRI SADHANA DEGREE COLLEGE, MARKKAPURAM	MARKKAPURAM	COMMERCE	6305828909	SRI SADHANA DEGREE COLLEGE .JAWAHAR NAGAR COLONY, MARKKAPURAM,PRAK ASAM-(DT), AP-523 316
EDIGA RAJANNA	Research Scholar	S K University	Anantapur	Commerce	9989050103	E RAJANNA Dept. of Commerce Govt. College (A) Anantapur.AP pincode 515001

Dr Gurrampati Obilesu	Faculty	P.S.GOVERNMENT DEGREE COLLEGE	PENUKONDA	COMMERCE	9441575211	Dr.G.Obilesu Lecturer in Commerce 2/170 NAMAGONDLA STREET KOTHACHERUVU SRI SATHYA DIST 515133
V ANANDA KUMAR	Faculty	SSS GOVT DEGREE COLLEGE	BUKKAPATNA M	COMMERCE	9704601004	Allwyn Colony, Near sai baba temple, Penukonda, Sri Sathya Sai Dist, 515110.
Garika Umamaheswari	Faculty	RRDS Government Degree College, Bhimavaram	RRDS Government Degree College, Bhimavaram	Commerce	7893907761	Garika Umamaheswari, lecturer in Commerce, Flat no. 413, Dwarakamaye Apartment, 4th Floor, street No. 11, Housing Board Colony:Bhimavaram, pincode:534201
BADUGU MADHU BABU	Research Scholar	AKNU	Rajamundry	MBA	7901520120	Selapadu (po),chebrole(md),Guntur (dt).pin-522213.
P. Bharathi Devi	Faculty	S.K.B.R.Government Degree College	Macherla, Andhra Pradesh	Department of Computer Science	7981064500	Mr P .Raindra, DEPT. OF COMPUTERS, KBN COLLEGE,KOTHAPET A,VIJAYAWADA, ANDHRA PRADESH PIN:520001

Mr.P. RAVINDRA	Faculty	K.B.N. College(Autonomous)	VIJAYAWADA, Andhra Pradesh, India	Department of Computer Science & Applications	7981064500	Mr P. Raindra, DEPT. OF COMPUTERS, KBN COLLEGE,KOTHAPET A, VIJAYAWADA, ANDHRA PRADESH PIN:520001
MALYALA JAGADEESH	Faculty	SGK GOVERNMENT DEGREE COLLEGE	VINUKONDA	COMMERCE	9491948154	M Jagadeesh, Lecturer in Commerce, Government Degree College, Nuzendla Road Vinukonda Pin code 522647
RAMA KRISHNA, BAYANA	Faculty	SRR & CVR GOVERNMENT DEGREE COLLEGE (A).	VIJAYAWADA	COMMERCE	8897333939	RAMA KRISHNA, BAYANA, S/O B. VENKAIAH, DOOR NO. 24-27-11A, SRI ADITYA NILAYAM, VIGNESHWARA TEMPLE STREET, DURGAPURAM, VIJAYAWADA - 520003
Dr. B. VEERRAJU	Faculty	GOVT DEGREE COLLEGE	TIRUVURU. NTR Dt	COMMERCE	8523853864	Dr.B. Veerraju. Lecturer in Commerce. H. No. 18- 279-2C.seelam naga varaprasadrao road. Babu Nagar. Nuzvid. Eluru Dt. 521201

Murali Puja	Faculty	TSR&ERR GOVT.DEGREE COLLEGE	PAMARRU	COMMERCE	9951724403	Murali Puja, Lecturer in Commerce, GDC Pamarru- 521157
Dr. Radha Maddisetty	Faculty	Global Education Centre	Hyderabad	Management	9985131360	6-1-126&127/1, Padma Rao Nager Secunderabad. 500025
E. SUNITHA	Faculty	SRR&CVR GDC VIJAYAWADA	VIJAYAWADA	COMMERCE	9985822597	SRR&CVR GDC (A) MACHAVARAMA, VIJAYAWADA 521002
Vasantharao Nandam	Faculty	A.G.& S.G. Siddhartha Degree college of arts and science	Vuyyuru	Commerce	9849244585	A.G.& S.G. Siddhartha Degree college of arts and science, Vuyyuru Krishna Dist. 521165
KURAPATI SEKHARABABU	Faculty	AG&SG SIDDHARTHA DEGREE COLLEGE	Vuyyuru	Commerce	8179027169	Kapileswarapuram pamidimukkala mandal 521246
Dr M V Srinivasa Rao	Faculty	P B Siddhartha College	Vijayawada	Commerce	9949893984	D.No: 13-559, Beside Vijay digital, Poranki - 521137
J. CHALAM PRASAD	Faculty	Government Degree College	K. Perumallapuram	Economics	9440315032	J chalam Prasad s/o J venkateswara rao, 7th ward, Avaniagadda, krishnat dt. 521121
Dr Nidhi Sheoran	Faculty	Kedarnath Aggarwal Institute of Management	Charkhi Dabri, Haryana	Management	9896593564	Kedarnath Aggarwal Institute of Management, RK Gupta Marg Charkhi Dabri(127306), Haryana



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ONE DAY NATIONAL SEMINAR ON

RECENT TRENDS IN FINANCIAL SERVICES IN INDIA

CERTIFICATE

This is to certify that Prof/ Dr./ Mr./ Mrs./ Ms. Lt. Dr. GANGINENI

RANGANADHAM, Asst. Professor, Department of Commere & Management Studies,

Govt. College (Autonomous), Ananthapuramu, has participated in "ONE DAY NATIONAL

SEMINAR ON RECENT TRENDS IN FINANCIAL SERVICES IN INDIA" organized

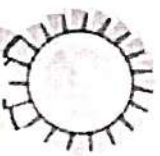
by the Department of Commerce, Govt. Degree College, Avani gadda, Krishna (Dt) on 25th

JUNE 2023. He/ She presented a paper entitled "Foreign Direct Investment in the

Insurance Sector".



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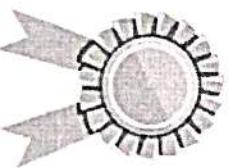
RECENT TRENDS IN FINANCIAL SERVICES IN INDIA

CERTIFICATE

This is to certify that Prof./ Dr./ Mr./ Mrs./ Ms. MEDARAMETTA.

SIVARANJANI, Asst. Professor, Department of Commerce, P.B. Siddhartha College of Arts & Science, Vijayawada, has participated in "*ONE DAY NATIONAL SEMINAR ON RECENT TRENDS IN FINANCIAL SERVICES IN INDIA*" organized by the Department of Commerce, Govt. Degree College, Avani Gadda, Krishna (Dt) on 25th JUNE 2023. He/ She presented a paper entitled "*IT Enabled Banking Services - A Review on Cyber Threats and Security Measures*".


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ONE DAY NATIONAL SEMINAR ON

RECENT TRENDS IN FINANCIAL SERVICES IN INDIA

CERTIFICATE

This is to certify that Prof./ Dr./ Mr./ Mrs./ Ms. LAXMI DEVI SHARMA, Asst. Professor, Kedarnath Aggarwal Institute of Management, Charkhi Dadri, Haryana, has participated in "*ONE DAY NATIONAL SEMINAR ON RECENT TRENDS IN FINANCIAL SERVICES IN INDIA*" organized by the Department of Commerce, Govt. Degree College, Avani Gadda, Krishna (Dt) on 25th JUNE 2023. He/ She presented a paper entitled "*Electronic Banking in India: Innovations, Challenges and Opportunities*".


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