



St. Joseph's College of Commerce
(Autonomous)

163 Brigade Road, Bengaluru, Karnataka - 560 025.

THE POST GRADUATE DEPARTMENT OF COMMERCE

Presents

16th Annual National Conference

on

Equitable Growth and Financial Access: Empowering Marginalized Communities



12/09/2025



Loyola Hall, SJCC



9:00 AM



CGPA of 3.57/4



Ranked 55th



Ranked 10th



Ranked 12th



Ranked 15th

About the Institution

St. Joseph's College of Commerce (SJCC), formerly a part of St. Joseph's College, established in 1882, is managed by the Bangalore Jesuit Educational Society (BJES), a unit of the Society of Jesus founded by St. Ignatius of Loyola in 1540. The Commerce Department was set up in 1949 and became an independent college with its own building on Brigade Road in 1972.

The college has been granted autonomous status by UGC since 2005 and has continually reformed its curriculum, examination and teaching practices through its statutory academic bodies. It has undergone four cycles of NAAC accreditation since 2000, securing 'Five Stars' in the first, 'A' grades in 2007 and 2012, and an 'A++' with a CGPA of 3.57/4 in February 2021. It is among the very few institutions in the country and the first in Karnataka to be accredited A++ in the fourth cycle under the Revised Accreditation Framework (RAF). The college was declared a 'College with Potential for Excellence' in 2010 and recognised as a Research Centre by Bengaluru City University in 2011. It was ranked 55th in India in 2024 by NIRF, Ministry of Education, Government of India.

SJCC offers a wide range of programmes in Commerce and Business Administration. Under Commerce, it offers B.Com (Regular), B.Com (Professional – International Accounting and Finance), B.Com (BPS – Industry Integrated), B.Com (Analytics), B.Com (Professional – Strategic Finance), B.Com (Honours), M.Com (Finance & Taxation), M.Com (International Business), and M.Com (Financial Analysis). Under Business Administration, it offers BBA (Regular), BBA (Entrepreneurship), BBA (Professional – Finance and Accountancy), and B.A. (English, Psychology & Communicative English). In 2022, the college became multidisciplinary by introducing B.A. English (Hons) and B.Sc. Economics (Hons). The college also offers four one-year Post Graduate Diploma programmes. Guided by its motto "Fide et Labore" (Faith and Toil), the college seeks holistic student development through academic excellence, social concern, and character formation.

About the Department

The Post Graduate Department at St. Joseph's College of Commerce (Autonomous) was established in the year 2002 with the introduction of the M.Com programme. In 2007, M.Com (International Business) was introduced along with the Post Graduate Diploma programmes. In 2017, M.Com (Financial Analysis) was introduced to cater to the growing demand for specialized PG programmes. The department has in-house faculty members with doctorates and industry professionals with a vast experience in teaching and research. The department, both in terms of curriculum and faculty, has always been up-to-date to face the challenges of the dynamic nature of businesses and to provide state-of-the-art education to the students.

About the Conference

This national conference seeks to explore Inclusive Growth and Financial Inclusion as key strategies for empowering marginalized communities and fostering socio-economic development in India and beyond. Despite economic progress and digitization efforts, over 190 million adults in India remain unbanked, with significant disparities in access to financial services across rural-urban, gender, caste, and regional lines. In addition, the informal sector contributes nearly 50% of India's GDP and employs over 80% of the workforce, yet lacks adequate integration into formal financial and support systems.

As the country accelerates its journey toward sustainable and inclusive development, it becomes imperative to examine how equitable access to financial systems, digital platforms, and entrepreneurial opportunities can uplift underserved populations. This aligns with global commitments toward ending poverty, reducing inequality, promoting decent work, and building resilient infrastructure, all essential goals in the broader sustainable development framework.

In this evolving landscape, Artificial Intelligence presents an unprecedented opportunity to enhance inclusive growth and financial inclusion. AI-powered tools and platforms can help bridge critical gaps by improving access to financial services, personalizing financial literacy programs, and enabling data-driven policymaking. For instance, AI can analyze large datasets to identify underserved populations, assess creditworthiness for informal workers with limited documentation, and optimize the delivery of welfare programs through predictive analytics. The conference will encourage interdisciplinary dialogue around how economic structures can become more participatory, inclusive, and future-ready by integrating innovations in finance, governance, and digital technology. It will serve as a vibrant platform for researchers, academicians, practitioners, and policymakers to present evidence-based research, case studies, policy reviews, and innovations that promote inclusive economic systems through the lens of equity, sustainability, and technological empowerment.

OBJECTIVES

- To conceptualize inclusive growth and financial inclusion in the context of marginalized communities.
- To evaluate policies and digital tools aimed at widening access to financial services.
- To understand the interplay of social, cultural, and institutional factors in fostering or hindering economic inclusion.
- To promote sustainable, equitable, and gender-sensitive financial models.
- To encourage interdisciplinary research and collaboration between academia, industry, and civil society.
- To explore the ethical and innovative use of AI in financial inclusion and economic empowerment.

KEYNOTE SPEAKER



Dr. M. Govinda Rao

Chairman, Karnataka Regional Imbalances Redressal Committee, GOK

PANEL MEMBERS



Prof. Shripathi Kalluraya P

Research Supervisor
Institute of Social Science & Humanities
Srinivas University, Mangalore



Dr. Chetan Singai

Professor & Dean,
School of Law, Governance, and
Public Policy,
Chanakya University



Dr. P. Kannaiah

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Mr. Biju Varguese

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ORGANISING COMMITTEE



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Dr. Daniel Fernandes, SJ



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VICE PRINCIPAL (SHIFT-II)

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Dr. Komal A. Dave



CONVENER

Dr. Jincy Mathew M



CO-CONVENER

Mr. Sam Stanley



COMMITTEE MEMBER

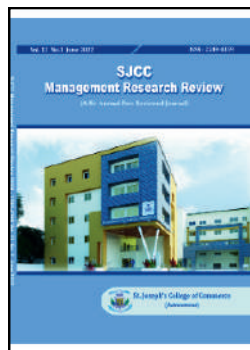
Mr. Z. Mohammed Ashfaq



COMMITTEE MEMBER

Ms. Anushree Jana

PUBLICATION OPPORTUNITIES



- All papers selected for presentation by the registered author(s) in the conference will be published in the Conference Proceedings / Compendium with ISBN.
- Selected papers may be considered for publication in IUP Publications (ICFAI Society, Hyderabad) or SJCC Management Research Review (ISSN 2249-4359), based strictly on merit. Submission and processing norms will follow the respective journal guidelines. For queries, contact pgseminar@sjcc.edu.in

REGISTRATION FEES

Participation and Presentation

Research Scholars	INR 500
Academicians	INR 750
Corporate Delegates	INR 1000

(Inclusive of GST)

- The registration fee includes Lunch, Conference kit, and Refreshments, No TA/DA shall be provided to the participants.
<https://forms.gle/urEiG3GNAbWT4sfM7>
- Each individual author or co-author must register for the conference, even in the case of multiple authors.
- Certificate of participation will be awarded to only those participants who attend the conference.
- Accommodation will be arranged on request; the charges of the stay will be communicated after your confirmation.



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