





# SMT.N.P.SAVITHRAMMA GOVT DEGREE COLLEGE FOR WOMEN CHITTOOR





# ICSSR SPONSORED TWO- DAY NATIONAL SEMINAR On

#### DIGITAL TRANSACTIONS AND CYBER CRIMES

(Under azadi ka amrit mahostav) Organized

By

THE DEPARTMENT OF COMMERCE

12th &13th November,2022

#### Brief Report on

## ICSSR SPONSORED TWO-DAY NATIONAL SEMINAR ON

"Digital Transactions and Cybercrimes" Held during 12<sup>th</sup> & 13<sup>th</sup> November, 2022

Conducted by

Department of Commerce

Organizing secretary **Dr.T.Vinila** 

Head of the Department

#### Sri. A.M.Narendra kumar

This seminar is an credible of our college Principal Dr.K.Manohar. garu, who motivated us to conduct a seminar in college by the Commerce Department. After having primary discussions at Department level, we held a meeting in the department under the chairmanship of Lecturer Sri.A.M.Narendra kumar .After passing resolution, we consulted our college principal to appoint Dr. T.Vinila as Seminar Secretary.

Title: "Digital Transactions and Cybercrimes "

Date of Seminar: 12<sup>th</sup> & 13<sup>th</sup> November, 2022

- **Objective of the seminar**: To discuss the importance of digital transactions in promoting India's economic development
- To explore the methods and strategies in creating awareness among the public towards effective use of digital transactions
- To identify the sources of cybercrimes during digital era.
- Role of Govt. initiatives In tacking cyber frauds.
- To track the status of digital transactions among the different sectors of the economy.
- To provide a forum for a fruitful academic and industry interaction about digital transactions in India, so as to formulate strategies in evolving a suitable digital policy for India.

In this connection, we are going to organize a Two-Day National Seminar on 'DIGITAL TRANSACTIONS-CYBER CRIMES'. This seminar will provide an opportunity to the participants in updating their knowledge about digital transactions, in terms of current trends, challenges that are being faced and the Initiatives of the Government of India and the RBI in tackling them.

#### **Committees:**

The following committee members were appointed to conduct smoothly the seminar:

#### NATIONAL ADVISORY COMMITTEE

#### Dr. B. APPA RAO

Retired Professor in Commerce and Management Studies, Former Director, Center for Banking Studies and Research and Former Principal, College of Arts and Commerce, Andhra University, Visakhapatnam.

#### Dr. P. HRUSHIKESAVA RAO

Retired Professor in Commerce Former Director, School of Distance Education Andhra University, Visakhapatnam.

#### Dr. B. BHAGAVAN REDDY

Retired Professor in Commerce, SV University, Tirupati.

**DR. G. ANAND REDDY** Principal, PVKN GDC(A), Chittoor.

**Dr. M. SUDHAKAR REDDY** Principal, SG GDC, Piler.

**Dr. K. ANJALI DEVI** Principal, SWRGDC, Kalikiri.

#### Dr. J. KRISHNA MOORTY

Lecturer in Commerce, NTR GDC, Vayalpad.

#### Dr. G. SRINIVAS RAO

HOD, Department of Commerce, VS Krishna College, Visakhapatnam.

#### Dr. J. PANDURANGA RAO

HOD, Department of Commerce, PR Govt College, Kakinada.

#### **ADVISORY COMMITTEE**

**Dr. G. USHA RANI**Professor of Telugu

**Dr. R. ANAND**Lecturer in Zoology

**Dr. S. SHAMSHAKTAR**Asst. Professor of Hindi

Kum. I.SAJANI Asst. Professor of Telugu

Smt. L. RAJASWARI Asst.Professor of Chemistry

Smt. A. KIRANMAYEE Asst. Professor of English

**Smt. N. SRAVANI** Asst. Professor of Microbiology

Smt. P. SUREKHA
Asst. Professor of Chemistry
ORGANISING COMMITTEE:P. Devendra
K. Padma Priya
K. Srilatha
C.S. Udaya,
N. Kasturamma
K. Krishna Veni
Dr. N. Suseela Bharathi
G. Asha
K. Yamini

#### **ABOUT THE SEMINAR:**

The Indian government has a goal of transforming India into a knowledge-based economy and society. By using less cash, there is an urgent attempt to traverse to a cashless transaction economy. Eliminating black money is the main benefit of becoming a cashless society. The easiest approach to transition to a cashless economy is to digitalized transactions. By promoting electronic money instruments, creating a sound financial system, and encouraging people to do transactions online, a cashless economy can be achieved. Efficient payment systems increase financial literacy, fostering corporate expansion and consumer spending. New developments in the electronic payment of products and services

promise to open up a wide range of new business options. As part of Digital India campaign, the government and other regulatory authorities, such as the NPCI, are urging citizens to use digital payments so as to reduce the risk of spreading by shared surfaces like currency or cards. While this action has expanded the number of customers covered by digital India, it has also opened the scope for more cyber frauds. In other words, the risk of increasing cybercrime is correlated with our increased usage of digital media. Cyber criminals prey on unsuspecting consumers, Including novice or less tech-savvy users, by tricking them with lucrative emails, fear, and a lack of information. Moreover, particularly during covid pandemic scenario and afterwards, majority of Indians have been accustomed to digital payment system because they believed that cash can be a potential virus carrier. In support of this, most recent data from the National Payments Corporation of India (NPCI) showed that in December 2020, UPI recorded 2.23 billion digital payment transactions with a total amount of Rs. 4.16trilllon. Further the RBI predicted in 2020 that within five years, there would be 1.5 billion digital payment transactions daily, worth of about Rs. 15 trillions.

In this connection, we are going to organize a Two-Day National Seminar on 'DIGITAL TRANSACTIONS-CYBER CRIMES'. This seminar will provide an opportunity to the participants in updating their knowledge about digital transactions, in terms of current trends, challenges that are being faced and the Initiatives of the Government of India and the RBI in tackling them.

#### **SUB THEMES:**

- Digital India -Issues and Challenges
- Digital Payment Methods Problems and Prospects.
- > Digital transaction trends and advancements In India
- > Customers' perceptions towards e-payment systems
- > E-banking and cyber threats
- > Social media and online crimes
- ➤ Mobile Apps & Loan Apps: Challenges and Opportunities
- ➤ Role of Govt. initiatives in tackling cyber frauds

#### Chief Patron

#### Dr. POLA BHASKAR IAS

Commissioner of Collegiate Education, A.P.

#### Dr. D. NAGALJNGA REDDY

RJD, Collegiate Education. Kadapa.

**Seminar Director** 

#### Dr. K. MANOHAR

Principal, Smt NPS Govt Degree College (W), Chittoor.

#### **Editorial board**

#### Sri.B. Purushotham Naidu,

Lecturer in Commerce

Dr. K. Usha Sri

Asst Professor of Micro biology

Dr. B. Thirukumaran,

**Asst. Professor of English** 

Dr. M. Rukmini

**Asst. Professor of Economics** 

Dr. J. Rama Devi

**Asst Professor of Commerce** 

Total 100 papers were received before the due date; however the review committee rejected 06 papers after thorough verification of plagiarism and spell check. Many participants requested the seminar secretary to accept their paper in absentia mode. But very limited members utilized that facility and total registration 94.

#### SESSION WISE BREAK-UP OF PAPERS

Name Of The Technical Session	No. of papers received	
Digital transactions	44	
Cyber crimes	50	
Total	94	

After consulting each author, the organizing secretary approached the college principal to publish the collected articles in book form with ISBN number. With this encouragement a book with 400 pages was released in Inaugural function by the Chief Guest . **Prof. B. Appa Rao** (**Rtd**) **Principal**, College of Arts and Commerce, Andhra University, Visakhapatnam, **Prof. B. Bhagavan Reddy**, **Dr.L.Mothilal,Associate Prof of Mangement**, **Pondicherry**, Retired Professor in Commerce, SV University, Tirupati. **Dr. M. Sudhakar Reddy**, Principal, SG GDC, Piler, **Dr. J.Panduranga Rao**, HOD, Department of Commerce, PR Govt College, Kakinada.

#### **PROGRAMME SCHEDULE**

# "Digital Transactions and Cybercrimes" DAY -1 INAUGURAL FUNCTION (12/11/2022 )(SATURDAY)

#### **AGENDA**

Inviting and Introduction

Dr.B.Thirukumaran

Guest

Assistant Professor in English

**Prayer Song** 

Kum. I.Sajani

Asst.prof. in Telugu & Students

Lightening Lamp

**All Delegates on the Dias** 

Presidential Address

Dr.K.Manohar

Principal Smt.N.P.S.GDC, Chittoor

Vice Principal

Dr.A.M.Narendra Kumar

Smt.N.P.S GDC, Chittoor

**Seminar Theme Address** 

Dr. T.Vinila

Seminar Convener

Chief Guest Speech

Sri.Arani Srinivasulu Garu

MLA, Chittoor

Chief Guest Speech

Dr.N.P. Venkateswara Chowdary Garu

EX.MLA & Secretary CPDC

Key note address

Dr.B.Appa Rao, (Rtd)

Principal & Professor in Commerce& Mgt Studies

Andhra University, Visakhapatnam.

Spl.Invitee

Dr. B.Bhagavan Reddy(Rtd)

Principal & Professor in Commerce

SV University, Tirupathi.

Resource persons

1.Prof.Motital

Associate Prof. Dept. of Management Studies

Pondicherry University.

2.Dr.Shaik Naseera, Prof & HOD,

Dept of Computer Science and Engineering

JNTUA, Kalikiri.

Guest of Invitee Dr.M.Sudhakar Reddy

Principal ,S.G College,Piler

Chair person of the seminar Dr.J.Panduranga Rao

Asst.Prof.of Commerce,

PR Govt.Degree College(A), Kakinada.

**Release of ISBN Book** 

Felicitation Speech Dr.B.Thirukumaran

Asst.Prof in English

Vote of Thanks **Dr.M.Rukmini,** Assistant Professor in Economics

#### **LUNCH BREAK (1.00 to 2.30 pm)**

### TECHNICAL SESSION - I (2.30 p.m to 3.30p.m)

#### **DIGITAL TRANSACTIONS**

Introductory Remarks : **Dr.B.Appa Rao**, (**Rtd**), Principal & Professor in Commerce

& Mgt Studies, Andhra University, Visakhapatnam

: Dr. Prof.Motital, Associate Prof. Dept. of Management

studies, Pondicherry University.

Chair Person : **Dr.J.Panduranga Rao**, Asst.Prof.of Commerce, PR **Govt.**Degree

College(A), Kakinada.

Paper presentation : Participants presentations

#### TECHNICAL SESSION - II (2.00 PM to 5.00 PM)

#### **Digital transactions**

Introductory Remarks : **Dr. T.VINILA,** Asst., Prof, Department of Commerce,

Smt.N.P.Savithramma Govt Degree College.

Chair Person : Dr. **Dr.J.Panduranga Rao**, Asst.Prof.of Commerce, PR

Govt.Degree College(A),Kakinada.: Paper presentation Participants

#### **DAY - 2: 13-11-2022 (Sunday)**

## TECHNICAL SESSION – III (10.00 AM to 1.00 PM) Cyber crimes

Introductory Remarks : Dr. T.VINILA, Asst., Prof, Department of Commerce,

Smt.N.P.Savithramma Govt Degree College.

Chair Persons : Sri.Padmanand,Manager,Indian Bank,Chittoor.

: Participants Paper presentation

#### **LUNCH BREAK (1.00 to 2.00 pm)**

## TECHNICAL SESSION – IV (2.00 PM to 3.00 PM) Digital Transactions and cyber crimes

Introductory Remarks : **Dr.B.Thirukumaran**, Department of English ,Smt.N.P.S

GDC,Chittoor

Chair Person : **Dr.L.Narayana Swamy**, Asst., Prof, Department of Commerce,

S.G Govt Degree College.Piller.

Paper presentation : Participants

#### **VALEDICTORY FUNCTION (3.00 PM to 4.00 PM)**

3.00 pm : Closing Remarks : Dr.K.Manohar, Principal, Smt. N.P.S GDC, Chittoor

3.05 pm : Seminar proceedings : Dr.T.Vinila, Organizing Secretary

3.15 pm : Valedictory Address : Sri.A.M.Narendra Kumar, Vice Principal, Smt.N.P.S

GDC,Chittoor

3.45 pm : Vote of Thanks :Dr.M.Rukmini Asst. Prof of Economics,

3.45 pm : National Anthem

## DISTRIBUTION OF CERTIFICATES

#### Day 1: (12-11-2022)

The process of Registration started at Auditorium, Smt. N.P. Savithramma Govt Degree College for women, Chittoor Dr.S.Shamashakthar, Lecturer in Hindi has initiative and completed the process of registration. Mean while staff, students formally invited Chief Guest Sri.Arani Srinivasulu Garu, MLA, Chittoor, Guest of Sri. Venkateswara Chowdary Garu, Ex MLA and CPDC member, Keynote Prof.B.Appa Rao garu, Dr.L. Motital Speaker and Dr.J.Pandurangarao garu, **Dr.B.Bhagavan** Reddy Garu, Dr. M. Sudhakar Reddy Garu, **Dr.M.** Naseem Begum Garu participated in the inaugural session. The inaugural programme was commenced by 10.00 am with *Jyothi Prajwalana*.

After prayer our college Principal **Dr. K.Manohar** presided over the meeting with his opening remarks of the seminar enlightening about digitalization was announced by Prime Minister MODI ON November 2<sup>nd</sup> and present trend is moving on digitalization

**Prof.B.Appa** Rao, Principal (Rtd), Andhra university in his keynote address emphasized the relevance and importance of the seminar theme in the present scenario utilized in proper manner and emphasized on the changes in banking sector and how the technology plays a keen role and it should be utilized in a proper manner.

**Dr.L.Motital, Associate Professor of Management, Pondicherry University** has delivered his message that no person should disclose their personal details to anyone which are coming through online sources, phone calls ,e mails, links etc, all should be beware of the frauds, if we disclose the personal details, we will be the victims of cyber crimes.

Dr.B.Bhagavan Reddy Principal(Rtd), Sri.Venkateswara university, Tirupathi explained that without the relation with the age and gender we are in the world of social media without our knowledge, so each and everyone should be alert in giving information to others.

Dr.PANDURANGARAO, Asst. Professor of Commerce, PR Govt College (A), Kakinada motivated the students and staff by giving explained about different types of digital modes and this means has become more in the pandemic situations and we should be careful while sharing the personal details.

Dr.M.Sudhakara Reddy,Principal,SG College,Piller,Chittoor explained on different online loan apps and gave lively explained faced by him and while using these digital modes everyone should be careful and do not become the victims of cyber crimes.

DR.M.Nasreem Begum, Associate Professor of Computer science, JNTUA, Kalikri has emphasis on digital transaction on cyber crimes by showing powerpoint resentation and explaining the sources of cyber crimes.

Sri.A.M.Narendra kumar,Vice Principal and lecturer in Commerce,SMT.n.p.Savithramma gdc(w)Chittoor emphases on the digitalization modes and how to use them in a proper manner.

Dr.T.Vinila, Asst.Professor of Commerce, Smt.N.P.S GDC(w) Chittoor and Convenor of the seminar explained about the total programme and sections and paper r received and number of presenters and as present situation daily we are hearing the news about cyber crimes. after digitalization, the number of cyber crimes figure as been increasing day by day, this os due unawareness of using the technology n aproper manner. this seminar gives awareness among the public about the usauage of digital modes and protect from being a victim of cyber crimes.

#### PHOTOS TAKEN AT INAUGURAL FUNCTION:

- 1. Jyothi Prajwalana
- 2. Chief Guest Speech
- 3. Launching of ISBN Book
- 4. Felicitation to Delegates

The first technical session was started after the lunch break by 2.00 P.M. on Digital transactions for which Dr. Prof.B.Appa Rao, Principal (Rtd), Andhra university, Visakhapatnam acted as the chair person. The organizing secretary Dr.T.Vinila explained that the total figure of the artcle for Section –I are 20

Dr.Vishnu Priya presented her paper on "Digital Transactions and cyber crimes". She focused on how to use digital modes and how far these modes are safe for us and how we are becoming the victims of this.

Dr. Muzukar from PVKNGC(A), Chittoor presented his paper on "on digital crimes"

#### Day -2

On 13-11-2022, Sunday, the day started with technical session three. **Prof.B.Appa** Rao, Principal (Rtd), Andhra university, Visakhapatnam a, Dr.L.Motital, Associate Professor of Management, Pondicherry University Dr.V.Padmanand, Indian Bank Manager, chittoor, L. Venugopal Sapatagiri Grammena Bank Manager, Chittoor. Thyaga Raju, Asso., Prof, sitams College, Chittoor, Eluru acted as chairpersons. This technical session covered the sub theme, cyber crimes". In this session to 20 papers were presented from various parts of the country.

This session started with the opening remarks of chairperson **Prof.B.Appa** Rao, Principal (Rtd), Andhra university, Visakhapatnam and started presentations on cyber crimes Dr. L.Narayana Swamy presented his paper on , he also submitted his paper entitled Another participant Dr. Lakshman Rao, Asst. Professor, GDC, Rampachodavaram , EVS Subrahmanyam, K. Anjaneyulu presented their papers.

Technical session four which is names as Digital Transactions and cyber crimes arranged in which total 20 papers were received, and 5 papers were presented by participants and Satya narayana from Veltec University, Chennai,

#### **VALEDICTORY FUNCTION:**

On day two, after completion of technical session four, valedictory function was arranged by inviting the managers of the Banks, Resource persons and our college Principal, Staff felicitating them with honor.

#### **INAUGRATIONAL SESSION PHOTOS**

#### LIGHTENING OF LAMP

#### SEMINAR THEME BY CONENOR



KEYNOTE BY Pro.AppaRao (Rtd)Principal.AU.





SPEECH BY Sri.ARANI SRINIVASULU GARU, MLA OF CHITTOOR DISTRICT



#### **RELEASING OF ISBN BOOK:**



#### **FILICITATUNG THE GUESTS**



#### **FILICITATUNG THE GUESTS**



#### **FILICITATUNG THE GUESTS**



#### **FILICITATUNG THE GUESTS**



#### **FILICITATUNG THE GUESTS**



The technical session started from 2'0 clock on 12/11/2022 by the chairperson Prof.B.Appa rao garu and presentations started by the participants. All the delegates on the dais gave an addressing note on the topic .

Participant presentation on Impact of social media on Cyber Crimes



Participant presentation on Nazeera Begum types of Cyber Crimes



#### PAPER PRESNTED BY Dr.J.PAN DURANGARAO AND PARTICIPATION INTERACTIONS



DAY -2 TECHNICAL SESSION ON 13/11/2022 ON DIGITAL TRANSACTIONS AND CYBER CRIMES



#### DISTRIBUTION OF CERTIFICATES FPR THE PAPER PRESENTERS





34 30-9-2022



INDIAN COUNCIL OF SOCIAL SCIENCE RESEARCH (Ministry of Human Resource Development) Post Box No. 10528, Aruna Asaf Ali Marg, New Dolhi-110067 Fax: 91-11-26712832

Dated: 22.03.2022

F.No.NIS/NS/070/IC/2022-23/SC

The Registrar NPS Govt.College for women, Chittoor-517002

#### Sanction Order

Subject: Sanction of Rs. 1,25,000 for organizing an national seminar on "Digital Transactions and Cyber Crimes".

Sanction of the Council is hereby accorded for the payment of Rs. 1, 25,000/- (Rupees one lakh twenty five thousand only) to meet the expenditure on the above mentioned seminar organized by Dr. Thadipalli Vinila to be held during 12-13 November, 2022.

The sanctioned amount will be released in two instalment as follows:

93,750/-31,250/-First instalment Second instalment Rs.

The first instalment of Rs. 93,750/- will be released on receipt of the grant-in-aid bill & PFMS Form (copy enclosed) duly signed and the grant-in-aid bill & Competent Authority of the stamped by the Competent Authority of the Institution/University/College.

The second instalment of Rs. 31,250/- will be released on receipt of the following documents that may please be submitted within two months after holding the seminar:

- I. Two complete sets of Reports (hard bound copies) of the seminar/
  Conference that should necessarily constitute of the following:

   The List of the Actual Participants of the seminar.

   The exact titles & presenters of each of the session.

   2-3 paragraphs write-up on seminar topic.

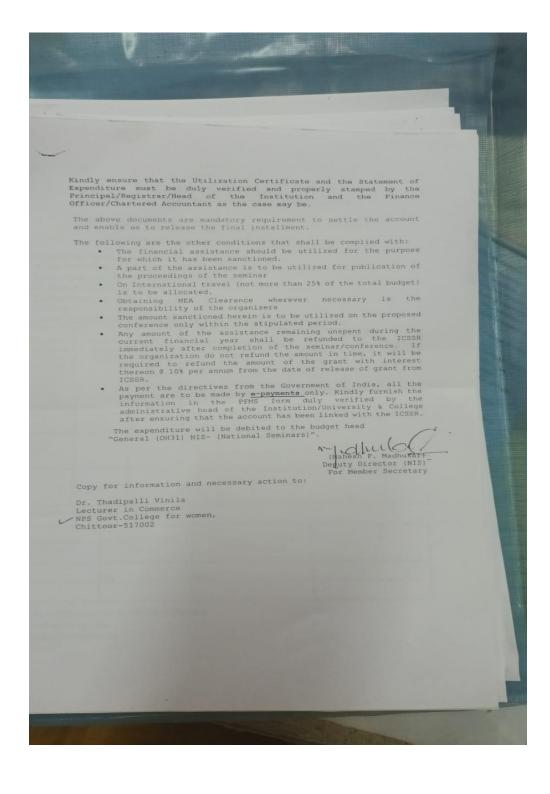
   Proceedings of Seminar.

   A note on the contribution of the seminar to the existing by

  - A note on the contribution of the seminar to the existing body of research.
- II. The audited head-wise statement of accounts and utilization certificate in GFR (form 12A) (copy enclosed) for the entire expenditure incurred from the sanctioned amount. Both these needs to be duly certified by the Convener, Registrar/Principal, and the Finance Officer in case of the Central University or the Chartered Accountant in case of other institutions.

\$ 30-9-2022 Despatching Clerk, Smt. N.P.S.Govt. College for Women CHETTOOR.





Feedback on Two Day National Seminar on "Digital Transactions and Cyber Crimes" held at Smt. N.P.S. Govt. Degree College (W) Chittoor, A.P. Organized by Department of Commerce during 12th and 13th Nov. 2022 feedback forms for NPSGDC Seminar 2022



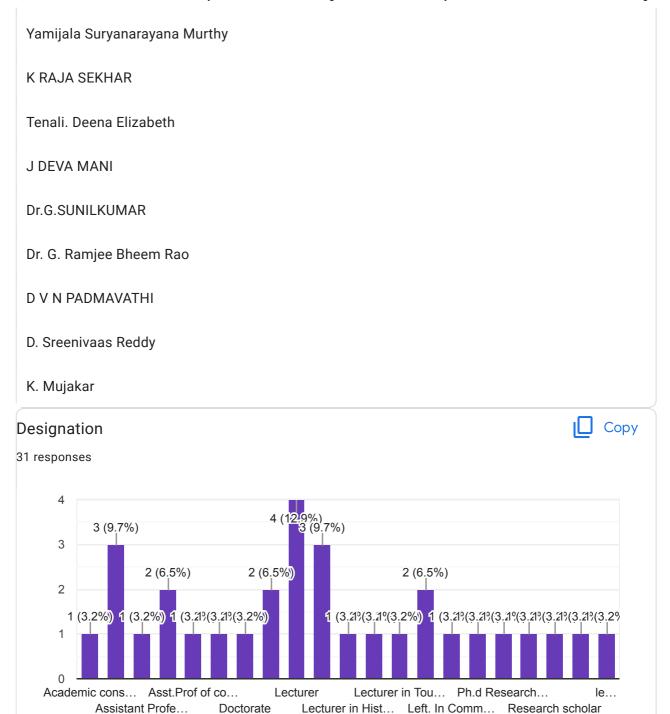
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	31 responses		
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	Dr.T.vinila		
	Korapu Sattibab	ou	
	Chemistry		
	Dr.K.V.S.Narenda	lar	
	Dr. Pandu Ranga	arao jetti	
	Dr.V.Masulaman	ni	
	Dr. Rukmani Mal	allepu	
	Dr R VENKATES	SH BABU	
	Dr. K Balasubran	manyam	
	Durga Mirapalli		
	N JAYALAKSHM	ИІ	
	Dr. Kousar jaha t	begum	
	K V V SRINIVAS		
	A.M. Narendra K	Kumar	
	PATHAN HAJIRA	A	
	Dr.A. Renuka Dev	evi	
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Kokkula Prashanth

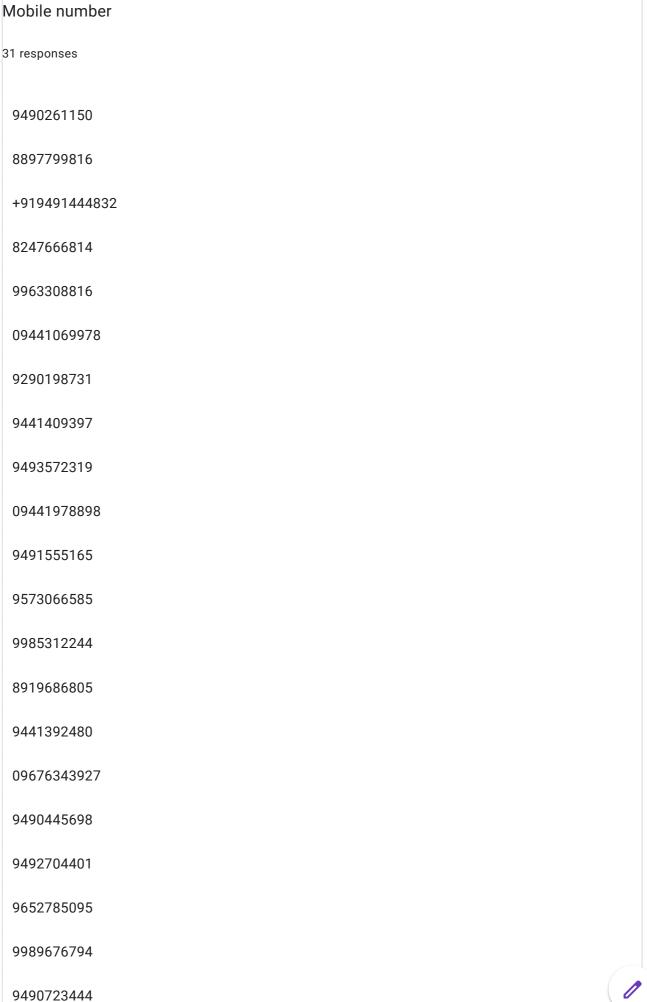
Dr. ATCHAIAH BABU UNDRAKONDA

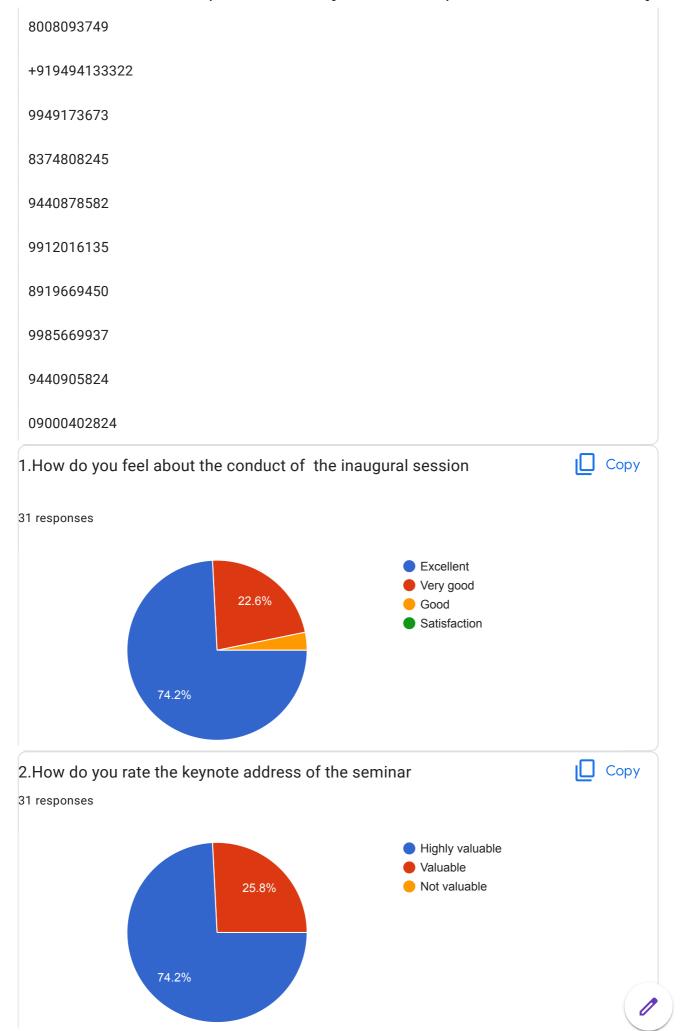
K. PADMAPRIYA

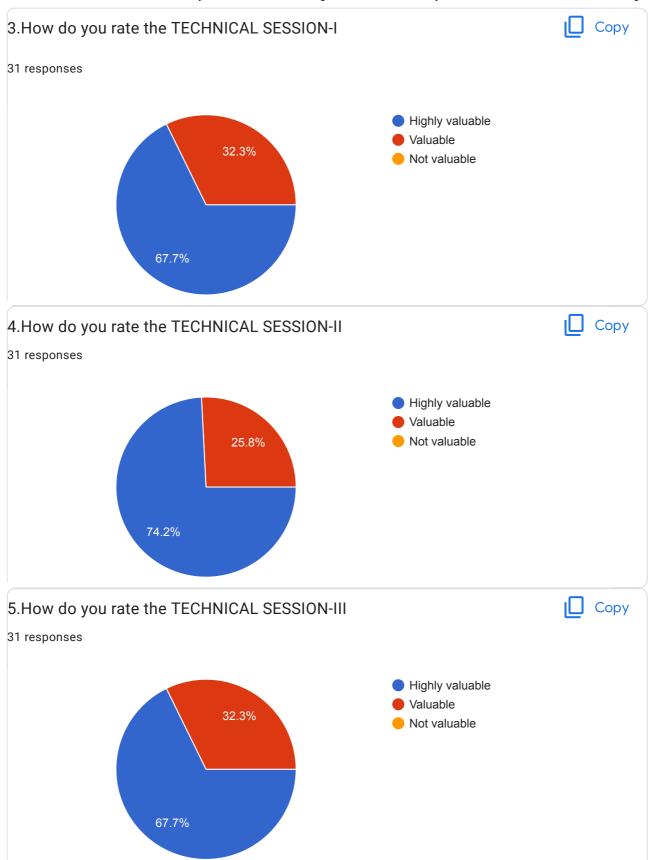




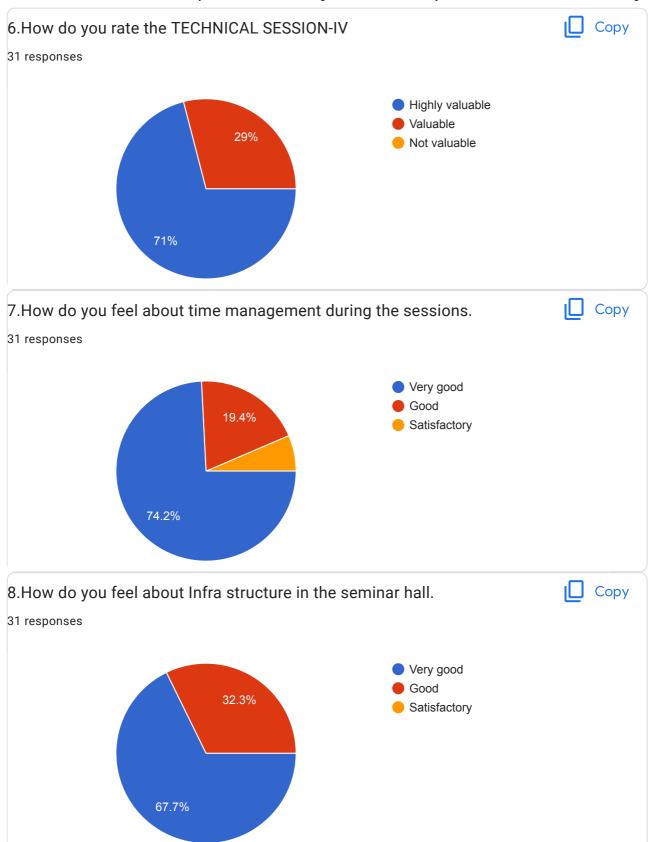




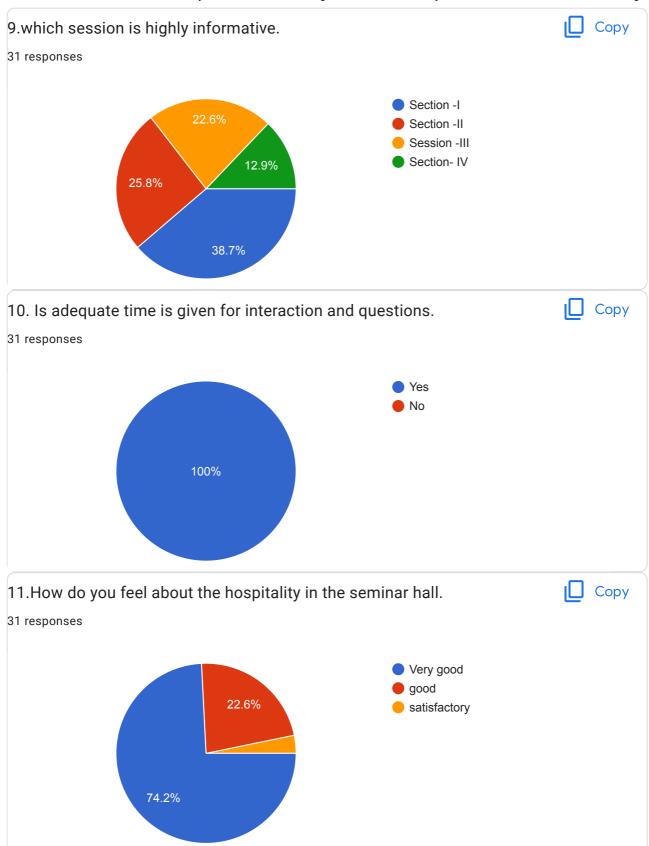




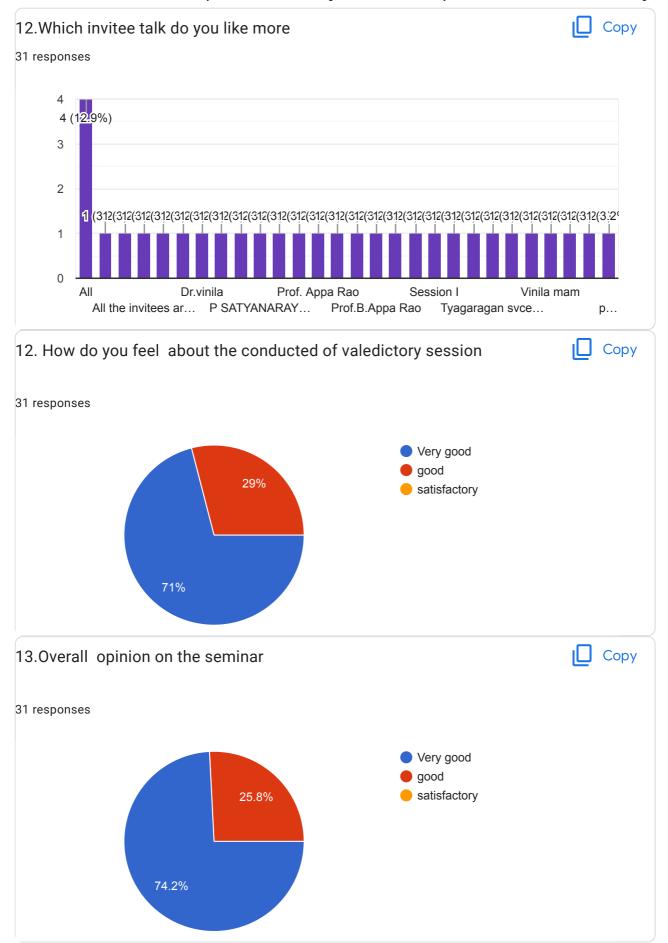




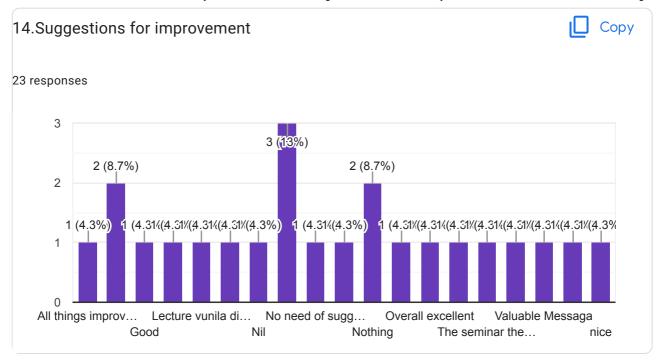












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