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IMPORTANT DATES

Abstract Submission deadline	05/12/2025
Intimation of Acceptance	09/12/2025
Registration Deadline	15/12/2025
Full Paper Submission	02/01/2026

Email

saucommerce2026@staloysius.edu.in

REGISTRATION LINK

<https://forms.gle/HCyAa6pQsPkd6TTy9>



REGISTRATION DETAILS

The Registration fee is payable by each author and co-authors of the research article as mentioned below:

Participation or/and Presentation		
Student	Academician/ Research Scholar	Industry delegate
Rs. 150	Rs. 800	Rs. 1,000

- Research article acceptance will be informed to the concerned authors.
- At least one author of each accepted article must register and present at the conference. If an author submits two article, both the papers must be registered.
- Accepted research articles can be presented in person or online.
- Not more than FOUR authors are allowed per paper.

PAYMENT MODE

Payment has to be done to the account number given below within the stipulated time

BANK DETAILS

Name of the Beneficiary	ST ALOYSIUS DEEMED TO BE UNIVERSITY COLLECTION A/C
Name of the Bank	SOUTH INDIAN BANK
Name of the Branch	MANGALORE LIGHT HOUSE
SB A/C No.	0993053000001339
IFSC/RTGS CODE	SIBL0000993
MICR CODE	575059002



SACTCC SOCIETY LTD., MANGALORE (REGD)
ESTD: 1976

in collaboration with

**SCHOOL OF COMMERCE
FINANCE & ACCOUNTANCY**

ST ALOYSIUS
(DEEMED TO BE UNIVERSITY)
MANGALURU 575 003 - INDIA

organizes

INTERNATIONAL CONFERENCE
on the occasion of the Golden Jubilee Celebration

THEME

**POWER OF COOPERATIVES IN
SUSTAINABLE DEVELOPMENT**

FRIDAY, JANUARY 16, 2026 VENUE: L F Rasquinha Hall, LCRI Block

You are Cordially invited



HYBRID MODE

Rev Dr Praveen Martis SJ
Vice Chancellor
President, SACTCC Society Ltd

Dr Manuel Tauro
Dean
Secretary, SACTCC Society Ltd.

Mr Naveen Mascarenhas
Convenor

Dr Bharathi R & Ms Helma Preethi Rodrigues
Co-Convenors

ABOUT ST ALOYSIUS (DEEMED TO BE UNIVERSITY)

Established in 1880, St Aloysius Institution proudly upholds a distinguished legacy of 145 years. Situated in the vibrant coastal region of Karnataka, it stands as a cornerstone of academic excellence. The institution is managed by the Society of Jesus and is constituent of the renowned global network of educational institutions, operating across 105 countries. The institution offers a comprehensive spectrum of disciplines encompassing Humanities, Physical and Biological Sciences, Commerce and Management, Computer Science Applications, Animation, Teacher Education, Law, Engineering and Vocational Degree Programs. The Institution caters to students at various echelons of academic attainment, from Certificate to Doctoral levels.

Elevated to the Autonomous Status in 2007, the institution has been accredited with an 'A + +' Grade by NAAC with a commendable CGPA of 3.67/4 in the IV Cycle. In the NIRF-2025 Ranking it achieved a notable rank of 73 among institutions in India. Recognized as an "Institution with Potential for Excellence" by UGC in 2009 and awarded "Institution with Star Status" by the Department of Biotechnology, Government of India in 2016, St Aloysius Institution has continually strived for innovation and excellence. With a student population exceeding 7,000 across undergraduate and postgraduate programs, the institution is renowned for its innovation in academics, sports, extra-curricular, and co-curricular activities.

In a significant development, the institution was conferred esteemed status of "Deemed to be University" by the University Grants Commission and the Ministry of Education in January 2024, marking a new chapter in its commitment to deliver quality education with excellence.

ABOUT ST ALOYSIUS COLLEGE TEACHERS' COOPERATIVE CREDIT SOCIETY LTD., (SACTCCS)

For any institution, its employees form an important constituent of its stake holders. Establishing educational infrastructure and providing decent pay package to the employees were the main concerns of the management. Maintaining the standard of education by retaining the staff was also the major challenge and this required a collaborative approach between the management and the employees. In this context, inspired by the success of cooperative movement in various parts of the world, the like-minded teachers founded St Aloysius College Teachers Cooperative Credit Society (SACTCCS) in the year 1976, which is now on the threshold of celebrating its golden Jubilee. In the initial years, the SACTCCS was supported in a big way by the college management through deposits, until it became self-sustaining.

SACTCCS established in 1976, originally had 41 members, with a meager capital of Rs. 9,780 has grown over the years by catering to the financial needs of the members. The main objective of the SACTCCS was to meet the credit requirements of the members. The members also develop a culture of savings from their monthly income. Although SACTCCS was started by the college teachers, the membership was later extended to the employees of all other units of Aloysian institutions managed by the Mangalore Jesuit Educational Society (MJES). Today any employee with two years of service in the institution is eligible to become a 'C' Class member, and one with four years of service can become 'A' Class member. The SACTCCS offers various deposit schemes like Recurring Deposit (RD), Special Recurring Deposit (SRD), and Fixed deposit schemes, and provides loans like surety loans, additional surety loans, vehicle loan, month end loans, property and housing loans at a reasonable interest rate with no processing fees.

As at the end of the financial year 2024-25, SACTCCS had 467 'A' Class members with a total share capital of Rs 27,03,230; reported a turnover of over Rs. 30 crores and earned a net profit of Rs.12,34,525. It is worth noting that in 2024-25, the deposits from members amounted to Rs.16.42 crores, loans to members Rs. 3.39 crores and investments amounted to Rs. 15.66 crores. It is heartening to note that more than 770 members have been benefited from the society. It has been in the path of progress due to the financial discipline of its members and due diligence of the board of directors. The Society rewarded the members by distributing a dividend of 25% every year.

The SACTCCS obtained legal status from the Government of Karnataka in the year 1976 by obtaining registration certificate under the Karnataka State Cooperative Societies Act, 1959. The election of the board of directors and the office-bearers is held once in five years by the election officer appointed by the Government. The elected members of the board appoint one among them President and another Vice President. The board of directors, under the chairmanship of the president meet at least once a month to consider and approve the loan applications and other appeals of the members.

ABOUT SCHOOL OF COMMERCE, FINANCE AND ACCOUNTANCY:

The Department of Commerce (now School of Commerce, Finance and Accountancy) established in 1944, has been the pioneer in imparting commerce education for more than 80 years, at St Aloysius. Today, the School of Commerce Finance and Accountancy offers undergraduate, post-graduate and research programmes. The UG & PG programmes comprise excellent course structure with the choice of special courses. The programme structure encompasses Accounting, Finance, Taxation, Banking, HR, Marketing, Business Laws, Computer Applications and Business Analytics. In recent years specialized batches have been introduced along with B Com, integrating professional studies such as CA, CPA(US), ACCA(UK), Business Analytics and Apprenticeship embedded programs. The M Com programme was started in 2008 and M Com (Finance & Analytics) in 2018. An exclusive lab with 80 computers was set up to teach practical accounting through ERP software for the B Com (Apprenticeship embedded) and M Com (Finance and Analytics) batches. Currently, about 2,300 students are on rolls, under the mentorship of over 55 teaching faculty members. Generations of students have graduated in commerce from the institution; they are now occupying key positions in various walks of life across the world. Many of them have become successful entrepreneurs, Chartered Accountants, Lawyers and joined reputed firms on employment in India and abroad.

ABOUT THE THEME OF THE CONFERENCE: “POWER OF COOPERATIVES IN SUSTAINABLE DEVELOPMENT”

The cooperative movement was started in Europe as a response to various types of limitations and exploitations suffered by different sections of the society. Due to famine and poverty, farmers and labourers already heavily debt-ridden, were further being exploited by money lenders. This led to the cooperative movement in UK, Germany and subsequently, in other European countries. Cooperatives emerged primarily as people's response to the exploitation by money lenders and traders.

The Indian cooperative movement began in 18th century, is now completing 120 years. Even before the formal cooperative institutions and laws, the practice of principles of cooperation and cooperative activities were prevalent in India. Village communities were coming together to build bunds across the rivulets to share water for irrigating their fields and share their labour and resources for cultivation. The absence of formal institutional lending to farmers and villagers led to this kind of cooperative efforts, as a sort of self-support mechanism.

By the beginning of the twentieth century, cooperative movement had become well established in Europe and convinced by its success there, Indian officials began to take active interest in promoting credit cooperatives in the country to liberate farmers from the clutches of money lenders. Indian State established Cooperative Credit Societies Act, 1904, paving the way for the establishment of cooperative credit societies. Later, passing of the Cooperative Societies Act, 1912 recognized the need for the formation of non-credit societies. During the last century, the cooperative movement spread to several sectors such as credit, production, marketing, warehousing, farming, housing, irrigation, transport, fisheries, diary, sugar, textiles etc. India has about half a million cooperatives now with a membership of over 200 million. The cooperative network spreads across the villages in India covering more than 67 per cent of households under cooperative fold.

The cooperative institutions have the power to transform our communities by lifting the living conditions and making them self-reliant. Innovation-across technology, business models, and processes-has the transformative potential to reshape industries and economies, offering innovative solutions to the global challenges outlined in the Sustainable Development Goals (SDGs). Resilient leadership through cooperatives, is critical in driving sustainable and inclusive development. Foresighted Cooperative leaders are essential in navigating the complex challenges of achieving the SDGs. Cooperatives can be built in every institution. The non-exploitative nature of co-operatives, voluntary membership, democratic decision making, one member one vote, not for profit objective, self-help through mutual help qualify them as an instrument of sustainable development. Through their distinctive focus on cooperative values, they have proven themselves a resilient and viable business models that can thrive even in difficult times. The cooperatives have helped many families and communities to lift their living conditions and become self-reliant. The loyalty of the members, transparency in transaction and corruption-free-disciplined governance of societies will ensure sustainable economic development of the members.

CONFERENCE SUBTHEMES

Finance & Accounting:

- Financial Sustainability of Cooperatives
- Sustainable Financial Models for Cooperatives
- Role of government subsidies, grants, and cooperative banks
- Financial Transparency and Accountability
- Risk Management in Cooperative Finance
- Access to Finance for Cooperatives
- Financial Inclusion through Cooperatives
- Investment Strategies for Cooperative Growth
- Accounting Transparency and Governance in Cooperatives
- Digital Finance and Fin-tech in Cooperatives
- Cost Management and Efficiency in Cooperatives
- Taxation and Financial Regulation for Cooperatives
- Role of Cooperative Credit Institutions in Sustainable Development
- Financial Reporting and Disclosure
- Audit Practices in Cooperatives

Human Resource Management

- Human Development through Cooperatives
- Capacity Building and Skill Development in Cooperatives

- Leadership Development in Cooperatives
- Human Resource Practices in Cooperative Organizations
- Workplace Diversity and Inclusion in Cooperatives
- Motivation and Retention of Talent in Cooperatives
- Participative Decision-Making and Member Engagement
- HR Challenges in Rural and Community-Based Cooperatives
- Ethical HRM and Cooperative Values
- Technology and Innovation in HRM for Cooperatives
- Occupational Health, Safety, and Well-being in Cooperatives
- Human Capital and Sustainable Growth
- Participatory Leadership and Democratic HR Practices
- Performance Management in Cooperative Organisation

Marketing and CRM

- Local Branding and Community-Centric Marketing
- Branding and Promotion of Cooperative Products
- Digital Marketing for Cooperatives
- Rural and Urban Marketing Strategies
- Green Marketing and Sustainable Branding
- Sustainable Marketing Practices
- Cross-border marketing for cooperative exports
- Consumer Behavior and Cooperative Products
- Building Trust and Loyalty in Cooperative Customers
- Member-Centric Relationship Models
- Technology-Driven CRM Tools
- Service Quality and Customer Satisfaction
- Personalization in Cooperative Offerings
- Public Relations and Awareness Campaigns

Any other topic relevant to conference theme.

CALL FOR PAPERS:

Original unpublished research articles, case studies and survey reports on the theme or sub-themes of the conference are invited from the Academia, Researchers, Industry Practitioners and Students. The Conference would provide a forum for oral presentation and discussion of the selected articles. Articles should be within 5000 words in length. An Abstract of not more than 250 words should be attached. Text should be in A4 page, in Times New Roman with font of 12 size and in 1.5 line spacing. The sub-theme of the conference must also be clearly mentioned. The front page of the paper should provide details of the author/authors, affiliation/organisation, email address and contact number. All tables and figures should be numbered and should appear in the corresponding text with captions. APA citation style must be followed for references. All correspondence will be addressed to the first author.

The abstract and Full paper should be sent by email to: saucommerce2026@staloysius.edu.in

PUBLICATION OPPORTUNITY:

Among the presented research articles, selected articles, after peer review and plagiarism check ,will be published in AL-Shodhana (A Multi Disciplinary Refereed Research Journal ISSN 2360-6292) of St Aloysius (Deemed to be University). Authors will have to pay separate publication charges.