



# 1st International and 2nd National Symposium on FinTech and the Future of Finance Law, Innovation and Regulation

9TH MAY 2026



Shardul Amarchand Mangaldas

Internship Partner

**Organisers:**  
Centre for Information  
Communication Technology, MNLU  
Mumbai and The Dialogue  
in association with  
IQAC, MNLU Mumbai

# Organising Institutions

---



**MNLU Mumbai**

Maharashtra National Law  
University, Mumbai



**CICTL**

Centre for Information  
Communication Technology  
and Law



**The Dialogue**

A leading public policy think tank  
based in India

# About MNLU Mumbai

---

Maharashtra National Law University, Mumbai, established under the Maharashtra National Law University Act, 2014 (Act VI of 2014), is one of India's premier national law universities. Hon'ble Mr. Justice Alok Aradhe, Judge of the Supreme Court of India, serves as the Chancellor of the University, and Hon'ble Mr. Justice Shree Chandrashekhar, Chief Justice of the Bombay High Court, serves as the Pro-Chancellor.

The University was established with the objective of imparting advanced legal education and fostering socially relevant research in law and allied disciplines. It seeks to contribute to the development of legal scholarship and to address contemporary socio-legal challenges through an interdisciplinary and practice-oriented approach.

The University is committed to disseminate advanced knowledge of law and nurture a spirit of legal inquiry among students. It aims to equip them with the skills of advocacy, legal service, law reform, and leadership, enabling them to meaningfully contribute to social transformation, development, and nation-building.

# About CICTL & The Dialogue

---

## About CICTL

CICTL, a flagship research centre at MNLU Mumbai, has been at the forefront of facilitating dialogue at the intersection of law, technology, and policy. The Centre regularly conducts a diverse range of academic and policy-oriented programs, including workshops, symposiums, colloquiums, and stakeholder consultations.

Among these, the Centre's recent initiatives, such as the Symposium on Artificial Intelligence, Data Privacy and Intellectual Property Rights, National Virtual Consultation Workshop on the proposed Digital Competition Bill, 2024, and the Colloquium on Fintech and the Metaverse, are just a few examples of CICTL's continued efforts to engage with cutting-edge issues in the technological domain. The Centre's commitment lies in creating a future-ready ecosystem through sustained academic inquiry and policy-level inputs.

## About The Dialogue

The Dialogue, a leading public policy think tank based in India, has been at the forefront of shaping discourse at the intersection of technology, law, and governance. The organisation works extensively on contemporary regulatory issues, including data protection, artificial intelligence, fintech, platform regulation, and digital competition.

Through its policy research, stakeholder consultations, and multi-sectoral engagements, The Dialogue actively contributes to informed and solution-oriented policy development. The organisation regularly undertakes a diverse range of initiatives, including policy reports, roundtables, consultations, and public discourse engagements, bringing together government stakeholders, industry experts, academia, and civil society.

Its work is characterised by a focus on bridging the gap between innovation and regulation, while fostering balanced and forward-looking policy frameworks. With a strong emphasis on research-driven insights and collaborative engagement, The Dialogue continues to play a significant role in advancing India's technology policy ecosystem and facilitating meaningful dialogue on emerging technological challenges.

# Table of Contents

---

1	About the Symposium.....	5
2	Themes.....	6
3	Call for Abstracts.....	7
4	Participation Details.....	8
5	Submission Guidelines.....	9
6	Contact Us.....	10

# 1. About the Symposium

---

Financial technology has evolved from a niche sub-discipline into a central force shaping modern economies and societies. Developments such as algorithmic credit scoring, embedded finance, digital payment systems, and regulatory debates on data protection and crypto-assets reflect a broader transformation, where financial activity is increasingly mediated through code, data, and platform-based infrastructures. This shift extends beyond institutions, directly impacting millions who access financial services through mobile and data-driven systems.

India presents a particularly significant yet complex case. The India Stack, comprising Aadhaar-based digital identity, the Unified Payments Interface (UPI), and the Account Aggregator framework, stands as one of the most ambitious state-supported digital public infrastructures globally. It has expanded financial access, reduced transaction costs, and enabled greater participation in the formal economy, particularly in rural and semi-urban areas. However, it also introduces challenges, including opacity in algorithmic decision-making, concentration of market power among digital intermediaries, concerns around data privacy and autonomy, and systemic risks from centralised financial infrastructure.

These developments underscore the need to examine the balance between financial inclusion and regulatory oversight. The tensions between innovation and accountability, efficiency and privacy, and data-driven finance and distributive justice lie at the heart of this Symposium. This inquiry is especially timely given two key developments: India's enactment of the **Digital Personal Data Protection Act, 2023**, alongside proposed reforms such as the **Digital Competition Bill**, and the evolving global discourse on AI governance, which increasingly emphasises responsible and accountable technological deployment.

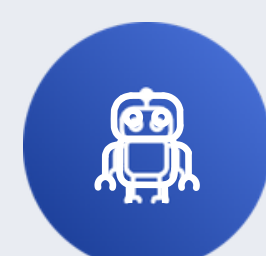
## 2. Themes

---

The Symposium invites scholarly inquiry and policy engagement across the following themes:



Fintech Regulation and Policy Frameworks



Artificial Intelligence in Financial Systems



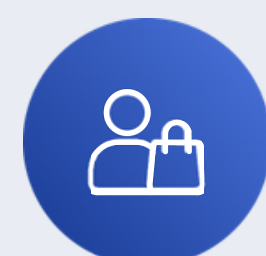
Data Protection and Privacy in Fintech



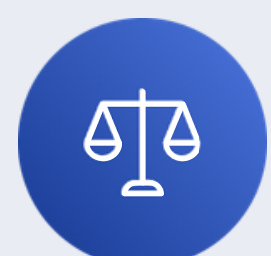
Crypto Assets and Blockchain Regulation



Digital Lending and Algorithmic Governance



Consumer Protection in Digital Financial Services



Competition Law and Fintech



Cross-border Data Flows and Financial Regulation

# 3. Call for Abstracts

---

The paper presentation competition forms the academic core of the Symposium, inviting submissions from students, researchers, policy makers and practitioners. The process will take place in two stages.

1

2

## Phase 1 – Abstract Submission

Participants will submit abstracts, on the basis of which the organising committee will shortlist **thirty (30) authors or teams**, applying criteria such as originality, methodological rigour, clarity, and policy relevance.

## Phase 2 – Full Paper & Presentation

Shortlisted participants will submit full papers and present their work at the Symposium. Each presentation will be allotted a **30-minute slot**, comprising a 20 minute presentation followed by a 10 minute discussion, with results declared on the same day.

Presentations will be evaluated by a panel of experts from academia, regulatory bodies, and leading law firms, using standardised criteria and conflict-of-interest safeguards to ensure fairness. Selected papers will be published in an **edited volume with an ISBN number** through a recognised publisher. The Symposium will also culminate in a **Knowledge Report** prepared by CICTL, capturing key discussions, policy insights, and emerging research gaps. Outstanding participants may also be considered for **internship opportunities**.

# 4. Participation Details

## Important Dates

- **Abstract Submission Deadline:** 27 April 2026
- **Acceptance Notification:** 28 April 2026
- **Working Paper Submission:** 6 May 2026
- **Full Paper Submission Deadline:** 5 July 2026
- **Symposium Date:** 9 May 2026

## Submission Fees

- **Single Author:** ₹2,000
- **Co-authored Submission:** ₹3,000

## Internship Opportunity

- The Winner of the Symposium will get an opportunity to intern with Shardul Amarchand Mangaldas.

## Registration

**Delegate Registration Fee: ₹1,000**

Registration is mandatory for all participants. Delegates will have access to plenary sessions, panel discussions, paper presentations, and networking opportunities.

Participants who have applied for the paper presentation and are not shortlisted will be welcome to attend the Symposium as delegates, without any additional registration fee.

## Prizes for Paper Presentation

**₹10K**

1st Prize

**₹7K**

2nd Prize

**₹5K**

3rd Prize



Scan to Register!



Scan to Pay!

# 5. Submission Guidelines

---

## Word Limit

- **Abstract:** Maximum 500 words
- **Working Paper:** 2000–3500 words
- **Full Paper:** 6000–8000 words

Word limits are exclusive of footnotes.

## Formatting Requirements

Submissions must be in MS Word (.doc/.docx) format. The manuscript must be in **Times New Roman, font size 12, with 1.5 line spacing.**

Footnotes must be in font size 10 with single spacing.

## Citation Style

All submissions must strictly follow the **APA 7 citation format.** Authors must ensure consistency, accuracy, and proper attribution throughout.

## Originality and Plagiarism

All submissions must be original, unpublished, and not under consideration elsewhere.

- **Maximum permissible similarity:** 10%
- **Maximum permissible AI-generated content:** 20%

Authors must disclose any use of AI tools at the time of submission.

## Anonymity and Review Process

Submissions must not contain the name(s) of the author(s), institutional affiliation, or any identifying information. The review process will follow a **blind evaluation system** to ensure impartiality.

## Co-Authorship

A maximum of **two authors** is permitted per submission. Only **one submission per author/team** is allowed.

## Evaluation Criteria

Submissions will be evaluated on:

- Originality and innovation
- Depth of research and use of authorities
- Clarity and structure of arguments
- Legal reasoning and analytical rigour
- Relevance to contemporary policy issues

# 6. Contact Us

---

## Get in Touch

**Email Id:**

[ciclt@mnlumumbai.edu.in](mailto:ciclt@mnlumumbai.edu.in)

**Website:** [ciclt.in](http://ciclt.in)

## Patron

*Prof. (Dr.) Dilip Ukey*

*Vice Chancellor*

## Co-Patron

*Prof. (Dr.) Prakash Chaudhary*

*Registrar*

## Faculty-in-Charge

*Asst. Prof. Aastha Tiwari*

*Research Asst. Shweta Bhuyan*

## Organising Committee

---

**Revant Sinha**

78270 76105

---

**Om Dambhare**

93072 24566

---

**Ritesh Karale**

93593 07137

---

**Shikha Jain**

98204 30804