



**SAVEETHA  
SCHOOL OF LAW**  
(Approved by Bar Council of India)



**A Two Day International Conference on**

# **HARMONY IN DIGITAL FINANCE LEGAL PERSPECTIVES**

In Association with



**Indian Academic Researchers  
Association (IARA)**

Sponsored by



**Indian Accounting  
Association (IAA)**

**Organised By**

**Department of Research and Development, Saveetha School of Law,  
SIMATS Chennai – 77 Tamilnadu.**



**22<sup>nd</sup> & 23<sup>rd</sup> March 2024**



**M.M. Convention Hall, SIMATS**



**SAVEETHA**

**INSTITUTE OF MEDICAL AND TECHNICAL SCIENCES**  
(Declared as Deemed to be University under Section 3 of UGC Act 1956)



## ABOUT SIMATS

The Saveetha Medical and Educational Trust were created in 1986 mainly to provide medical relief, to promote Education and encourage Research. The Trust started a Saveetha Dental College and established an attached General Hospital in the year 1988. Subsequently the Trust established a Nursing College, Physiotherapy College, Occupational Therapy College, Law College and an Engineering College in order to comply with our commitment and to serve the people, especially those living in Rural Village in and around Chennai and adjoining districts of Tamilnadu.

The SIMATS received Accreditation by National Accreditation Board for Hospitals and Healthcare providers and National Accreditation Board for Laboratories for RT PCR Testing for Covid-19. The institution has total student strength of 10000 and 1500 faculties with non-teaching staff around 2500.

SIMATS is ranked among the top 10 Indian Universities and claimed 395 th rank in World in 2020 UI Green Metric World University Rankings on Sustainability by University of Indonesia, Jakarta. SIMATS has been recognized as Social Entrepreneurship, Swachhta & Rural Engagement Cell (SES REC) Institution by Mahatma Gandhi National Council of Rural Education, Department of Higher Education, Ministry of Education, and Government of India

## ABOUT THE SAVEETHA SCHOOL OF LAW

Saveetha School of Law, Saveetha Institute of Medical and Technical Sciences (SIMATS) established in 2009 aims to strive for Quality Legal Education and maintain higher standards of Legal Research and Training. The SSL is located close to the city in a serene atmosphere. We carry with us the vision of imparting excellence in legal education and our mission is to widen and nurture the intellectual faculty, leadership traits and personal development of young legal minds



We are ranked 11th among all India Law Universities and 1st in Tamilnadu as per Ranking of NIRF 2023. We are accredited with NAAC as a Grade A Law School, recognized by the Bar Council of India and approved by the UGC. We offer a wide range of undergraduate and postgraduate courses and Ph.D. programs to the aspirants of law.

Name anything a Law graduate has to know and we have it on the campus. We offer the CBCS Curriculum with a range of regular and special subjects. Our system is fully digitized with Flipped Classes and I-books made available to students. We also provide sophisticated Air-Conditioned class rooms, smart boards with wi-fi services, experienced faculty, state of the art teaching methodology, library facilities with all the required books, cafeteria, hostel, playground and what not. We are no less in academics, regular tests and assessments, internship programmes on a one to one basis with advocates in High Court, Moot courts with regular sessions were organized. We also conduct moot court competitions and research programmes on a regular basis. Community services to create awareness on legal aspects of the problems of the common man are also our special feature.

### **ABOUT THE DEPARTMENT OF RESEARCH & DEVELOPMENT**

The Department of Research and Development is a pioneer department established in 2021, With Stupendous efforts, our department conducted various activities for the student's banner of state level statistical survey, Apart from this our department is conducting research methodology workshop, Moot Training, Seminar, Conference and Development Programmes and the department has carved out a niche in research and development education map of Tamil Nadu, The Department discharges three functions, namely teaching, research and extension. Among its distinguished faculty members the Department has also emerged as a popular centre for Research and training officials from especially in the area of Research and Development.



### **ABOUT THE INDIAN ACCOUNTING ASSOCIATION**

The Indian Accounting Association is an interface between academicians, professional and practitioners from various universities, business, industry and government. The main function of IAA is to promote and disseminate the knowledge of accounting and the related subjects in India and abroad. Further, it aims to undertake and encourage research in the field of accounting. Ever

since its inception, the IAA has served as an important forum for raising the status of accounting both as a discipline and as an important tool for managerial decision making.

The Association was founded by academicians and professionals in accounting on March 15, 1969, and inaugurated on February 14, 1970 by the Accountant General of Uttar Pradesh. It is a member organization of the International Association of Accounting Education and Research (IAAER). It is also held in high esteem by American Accounting Association (AAA). At present, IAA has a network of 57 branches in India with more than 7300 life members, and a Research Foundation as an affiliate at Kolkata. It also brings out a biannual research journal 'Indian Journal of Accounting' in the months of June & December to give wider publicity to research findings. The Association also gives IAA Young Research Award and IAA fellowship. The Association offers Life Membership and Annual Membership for Individuals and Institutions through its chapters across India and past conference have attracted a large number of delegates from across the country and abroad.

## **ABOUT IARA**

Indian Academic Researchers' Association is a national, professional and nonprofit organization with the objective of contributing to Science and Social Science by promoting Research and Development coordination between researchers and academicians working in Educational Institutions. Presently, IARA is publishing a Quarterly National Journal titled Selp Journal of Social Science, International Biannual Journal titled Research International Bi-Annual Journal titled Tamilaivu Sangamam International Biannual Journal titled Science Explore and also published books with ISBN in various titles. IARA signed MoU with various educational institutions to organize seminars, workshops and academic deliberations. IARA play a significant role in transforming COVID 19 challenges into academic opportunities with the help of organising online Awareness programme, and Online International Conference on Issues and Challenges on Social, Agricultural , Economical , Environmental, Business Management and Science and Technology after COVID 19.

## **ABOUT THE CONFERENCE**

Saveetha School of Law proudly invites all scholars, students, researchers, and Professors to participate in the "Two Day International Conference on "Harmony in Digital Finance: Legal Perspectives". The aim of conference is Harmony in digital finance, the integration of financial services with advanced digital technologies, is a concept that brings about profound legal implications. As the financial industry undergoes digital transformation, legal perspectives play a crucial role in shaping the regulatory framework, ensuring consumer protection, and fostering innovation.

One key aspect is regulatory compliance. The digital finance landscape involves a multitude of services, from digital banking to cryptocurrency transactions. Regulators globally are grappling with the challenge of adapting existing regulations or creating new ones to address the

complexities of this evolving landscape. Legal frameworks must strike a balance, providing a clear regulatory environment to mitigate risks while not stifling innovation.

Consumer protection is paramount in digital finance. Legal frameworks must ensure that digital financial services prioritize data security, privacy, and transparency. Regulations need to address issues such as fraud prevention, dispute resolution, and fair lending practices to instill confidence in consumers engaging in digital financial transactions.

Cryptocurrency and blockchain technologies present unique legal challenges. Governments are working to define the legal status of cryptocurrencies, establish frameworks for Initial Coin Offerings (ICOs), and regulate digital asset exchanges. Striking a balance between fostering innovation and preventing illicit activities is a delicate legal challenge in the cryptocurrency space. Cross-border transactions in digital finance raise questions about jurisdiction and harmonization of laws. Legal frameworks need to evolve to facilitate international cooperation, enabling seamless and secure cross-border transactions while preventing financial crimes.

Smart contracts, a key component of digital finance utilizing block chain technology, pose legal challenges related to enforceability and interpretation. Legal perspectives on the validity and execution of smart contracts are crucial to provide certainty and confidence in these automated contractual agreements. Achieving harmony in digital finance requires a legal framework that is adaptive, forward-thinking, and capable of addressing the complexities arising from technological advancements. Legal perspectives play a pivotal role in shaping the regulatory landscape, fostering innovation, ensuring consumer protection, and facilitating the seamless integration of digital technologies with traditional financial services. As the digital finance ecosystem continues to evolve, legal frameworks must evolve in tandem to promote a harmonious and secure financial environment.

## AIM AND OBJECTIVES

Explore the legal intricacies of digital finance, emphasizing harmonization in regulatory frameworks. Investigate challenges in areas like compliance, cybersecurity, and consumer protection. Assess the role of existing legal structures at national and international levels, ensuring a nuanced understanding of regulatory bodies. Examine measures for promoting financial inclusion and how laws adapt to technological innovations such as blockchain and cryptocurrencies. Investigate international cooperation efforts and ethical considerations. Analyse legal strategies for risk management, compliance, and potential



innovations. Consider the implications for businesses operating in this sector. Ultimately, aim to provide a concise yet comprehensive examination of legal perspectives on achieving harmony in the dynamic landscape of digital finance.

## THEME OF THE CONFERENCE

The conference theme explores "Harmony in Digital Finance: Legal Perspectives." Delving into the transformative impact of electronic commerce on accounting practices, discussions will centre on navigating legal complexities. Attendees will gain insights into compliance, cyber security, and jurisdictional challenges, fostering a harmonious integration of technology and law in the financial realm.

### Sub - Themes

- Digital Transformation of the Global Economy: Balancing Innovation and Regulation
- Legal Challenges in Decentralized Finance
- Digital finance, environmental regulation, and green development
- Digital Finance Technologies: Threats and Challenges
- Prospects for the Use Cases of Digital Money
- Cryptocurrency Taxation Policies
- Litigation and Legal challenges

## CALL FOR PAPERS

Papers are invited on any of the sub-themes of the conference. Contributions may take the form of a paper.

### Guidelines for Paper Submission:

Papers submitted should not exceed 3000 words with an abstract of 350 words. References in the paper should be given in the Harvard style. The papers may be written in Times New Roman, 12 point in MS Word. It should be typed in one and half space on A-4 size paper. Authors have to submit an undertaking for the originality of their papers. Certificates for presentation will be issued to those who physically contribute in the conference. The soft copy of the paper should be emailed to [iciaassl2024@gmail.com](mailto:iciaassl2024@gmail.com) by 15 March 2024. All papers will be screened for plagiarism.

### Publication of Papers

All Accepted Papers will be published in conference proceeding of Conference (with ISBN) and UGC Care (ISSN) Journals.

The conference will have the following awards, which will be announced and bestowed at the conference closing session.

- Best Paper Award
- Best Student Paper Award

**SelectionCriteria** The awards will be conferred to the author(s) of a paper presented at the conference, selected by the Program/Conference/Doctoral Consortium Chairs. The decision criterion will consider both the paper quality (assessed by the Program Committee), and the oral presentation quality (feedback given by session chairs at the conference venue). As such, in order to enable a final ranking in a timely manner:

- Papers selected as candidates for best paper awards will be exclusively presented in sessions on the first day of the conference.
- Candidates to "Best Student Paper Award" should be exclusively presented by students, though authors may include senior members.



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## CHIEF PATRON

**Dr. N.M. VEERAIYAN**  
Chancellor, SIMATS

## CONVENER

**Prof. Dr. ASHA SUNDARAM**  
Principal  
Saveetha School of Law, SIMATS

## Conference Organising Secretary

**Dr.S.Thangamayan**  
Associate Professor & Head  
Department of Research and Development  
Saveetha School of Law,  
SIMATS.

## Faculty Coordinator

**Ms.Aswathy Prakash G,**  
Assistant Professor  
Department of Research and Development  
Saveetha School of Law,  
SIMATS.

**For any Queries kindly contact:   +91 7010576374 +91 9944786299**

## Organising Committee Members,

**Mrs.Preetha Rajesh,** Assistant Professor, SSL,

**Dr.Xavier Louies,** Associate Professor, SSL.

**Mr.Ilayavel Shanmugam,** Assistant Professor, SSL.

## IMPORTANT DATES

- Submission of Abstract & Full Paper: **March 15-2024**
- Confirmation of Acceptance: **March 18-2024**
- Conference Date : **March 22 & 23, 2024.**
- Submit your paper at [iciaassl2024@gmail.com](mailto:iciaassl2024@gmail.com)

**NB:** Please use separate form (photocopy) for each Registration, Registration fee includes conference kit, food and Accommodation.

## REGISTRATION FEES PER AUTHOR

Students	Rs.700
Research Scholars	Rs.900
Academicians	Rs.1200
Foreign Delegates	Rs.1500
Participation only	Rs.500

- Account Holder Name : **SAVEETHA SCHOOL OF LAW CME**
- A/C TYPE : Current Account
- BANK NAME : Karur Vysya Bank
- A/C NUMBER : 1248135000002593
- IFSC : KVBL0001248
- BRANCH : PH Road

Registration Link:

[https://docs.google.com/forms/d/e/1FAIpQLSd\\_tKmRYRwEe1tBBXdDwzYtUfTkh3UiqanyWOpZ23dgpDHjuA/viewform?usp=pp\\_url](https://docs.google.com/forms/d/e/1FAIpQLSd_tKmRYRwEe1tBBXdDwzYtUfTkh3UiqanyWOpZ23dgpDHjuA/viewform?usp=pp_url)

Whatsapp Link:

<https://chat.whatsapp.com/GBmas6uwaNSCHEgFlemNyD>

## TOURIST PLACES



Vellore Fort



Jalakandeswarar Temple



Vellore Museum



Golden Temple



Mahadeva Malai Hills



Javathu Hills



Thirupardakal



Ratnagiri Temple



Vallimalai



Subarmaniyar Temple