

## Three Day International Conference

# Lex-Fin Summit on Techno-Legal Dynamics of Banking Laws and Regulations

April 23rd to 25th, 2021



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Organised by  
ICFAI Law School, Hyderabad

# THE ICFAI FOUNDATION FOR HIGHER EDUCATION (IFHE)

The ICFAI Foundation for Higher Education, Hyderabad, is a Deemed-to-be University established under Section 3 of the UGC Act, 1956 and accredited by NAAC with an “A+” Grade. IFHE has evolved as a comprehensive student-centric learning approach consisting of several stages. It is designed to add significant value to the learner's understanding in an integrated manner, covering relevant knowledge, practical skills, and a positive attitude. IFHE offers Management, Engineering, and Law Courses. IFHE provides world-class, innovative, career-oriented professional programs through inclusive technology-aided pedagogies to equip students with the requisite professional and life skills and social sensitivity, and a high sense of ethics. The university strives to create an intellectually stimulating environment for research, particularly in areas bearing on the socioeconomic and cultural development of the state and the nation.



## THE ICFAI LAW SCHOOL, HYDERABAD

The ICFAI Law School, IFHE, Hyderabad is a promising destination for the students desirous of making law as their Dream “Career.” The ICFAI Law School is a significant segment of the IFHE and is recognized by the Bar Council of India. It offers BBA.LLB (Hons.) and BA.LLB (Hons.) integrated five-year courses, One Year LLM in Corporate and Commercial Laws and Tax Laws, Ph.D. full-time and part-time programs, Eight Certificate Courses in Cyber Law, Infrastructure Laws, Law of Financial Services, Immigration Laws, Solid Waste Management and Law, Goods, and Services Tax Laws, International Trade Law and Forensic Science and Law. The law school envisions developing a new cadre of professionals who will command a high level of domain proficiency and integrate activities for developing scientific and technological solutions and work standards. It was ranked 1st among the top 10 promising law colleges in India for the year 2017 by Higher Education Review in August 2018

# ABOUT THE CONFERENCE

As part of the high profile reforms in the economy in general and the law relating to the financial sector, enactment of the Insolvency Bankruptcy Code 2016 is a milestone achievement. With the widening of horizons of business and growing competition, new challenges are surging, leading to business failures having a significant impact upon the national GDP and goodwill.

Undoubtedly, IBC is a critical reform in strengthening the identification and resolution of insolvencies in India and an expedited manner. The code has provided creditors and other stakeholders the ammunition to obtain the maximum value for stressed assets.

The Reserve Bank of India's (RBI's) stressed asset resolution norms, coupled with the increased resolution of large-ticket NPAs under the IBC framework, have contributed to the recovery of NPAs, which ballooned to a massive level in the past.

As of March 31, 2019, under the Corporate Insolvency Resolution Process (CIRP), a resolution plan for 94 stressed assets was approved by the NCLT. For this set of 94 accounts, the resolution has been reached for Rs 75,000 crore out of Rs 1,75,000 crore. That makes for a respectable recovery rate of 43%. Post-implementation of the IBC, CRISIL estimates the banking sector's gross NPA (aggregate) dropped to 10% in March 2019 from 11.5% at the end of fiscal year 2018. Also, India's resolving insolvency score has improved to 40.8 in 2019 from 32.6 in 2016.



There have been debates and discussions around how far India has been able to recover from the NPA that it had been for quite a long time, one has to look at both the hits and misses that this journey has been about. The code is itself looking at strengthening by employing regular amendments, unlearning sensitivities involved, the NBFC sector is also keen to take all the proactive steps to refrain from any dark clouds glooming in. The legal sanctity of cryptocurrencies is to be looked into and will be an integral part of deliberations at this conference.

We have the tech talks where clouds, robotics, and AI take over all the leaps and bring in a galore of innovation to consumer experience that the BFSI domain has been willing to experiment with, but what cannot be ruled out are the legal and regulatory complications that needs to be addressed. Works are going to be initiated to strong bind its tentacles around the Indian Credit System.

With this background, the ICFAI Law School Hyderabad, a constituent of ICFAI Foundation For Higher Education (deemed-to-be University established under Section 3 of the UGC Act 1956) Hyderabad, Telangana India is organizing the three day Conference Lex-Fin Summit On 'Techno-Legal Dynamics of Banking Laws and Regulations' on April 23, 24 & 25 2021. The Conference aims to bring the stakeholders to the one platform to discuss issues and challenges faced, opportunities, and prospective on introducing new code.

# Call for Papers

The Lex-Fin Summit On 'Techno-Legal Dynamics of Banking Laws and Regulations' organized by the ICFAI Law School will be held from April 23 to 25th, 2021, at ICFAI Law School, IFHE, Hyderabad, India. The conference invites contributions in the form of full-length scholarly papers documenting original and substantial research work. Contributions are invited on theoretical, methodological, and empirical investigations, emphasizing banking law and policy. The conference encourages the submission of papers focusing on the emerging areas of Banking and its legal dynamics. The themes of the conference are only indicative. We invite and encourage papers from other allied areas of Banking. The proposals should consist of an abstract of 500 words that clearly outline the research questions, methodological approach, and relevance to the field of banking law.

## THEMES OF THE CONFERENCE

### **Technical Session I: Ease of Doing Business and Sustainable Funding'**

- Finance and Business
- Crowd Financing
- Alternative Financial Services
- Availability of Credit at Competitive Pricing
- Court Processes
- Recovery and Credit Realisations
- Commercial Courts
- Recovery Forum

### **Technical Session II: Innovative Banking: Social and Legal Inclusions'**

- Social Inclusions
- Financing to Start-ups and Incubations
- Credit deployments to the Entrepreneurs
- Skill-India
- MSME Financing
- Loan Waivers
- Micro-Financing
- Digital Banking: Net-banking
- Mobile Banking
- Mobile Applications
- IoT Devices

### **Technical Session III: 'Restructuring of Banks: Standardization of Services'**

- Policy, Strategy and Challenges for Mergers and Acquisitions of Banks
- Reserve Bank Regulations
- Corporate Governance in Banks
- Leadership in Banking
- Swift, RTGS, Truncating, Clearing house, UPI Transactions etc.

### **Technical Session IV: 'Asset Privacy and Portfolio Management'**

- Asset Management Intermediation and RBI
- Transactional Services
- Fund and Non-fund Transactions
- Bit Coins: Process,
- Legalities, Regulations, Governances
- Controversies and Complexities Conversions
- Repositories, Clearances, Transactions and Technology

### **Technical Session V : 'Documentation, Legal Audit and Litigations'**

- Credit piled up in Litigations- RBI Master Circular on Legal Audit
- Distress Assets Recovery and Legal Process
- Insolvency Process
- Financial and Operational Debtors
- Appointment of IPs- CoC Meetings
- Recover Strategy and NCLT/DRT Approvals
- Liquidation Process and Asset Distribution

### **Technical Session VI : 'Digital Banking and Security Formulations'**

- Digital Banking: Net-banking
- Mobile Banking
- Mobile Applications
- IoT Devices
- Swift, RTGS, Truncating, Clearing house, UPI Transactions etc.

### **Technical Session VII: 'Crypto-Currencies: Block Chain Technologies'**

- Bit Coins: Process,
- Legalities, Regulations, Governances
- Controversies and Complexities Conversions
- Repositories, Clearances, Transactions and Technology

### **Technical Session VIII: 'Distress Accounts-Insolvency Resolution'**

- Distress Assets Recovery and Legal Process
- Insolvency Process
- Financial and Operational Debtors
- Appointment of IPs- CoC Meetings
- Recover Strategy and NCLT/DRT Approvals
- Liquidation Process and Asset Distribution

# Guidelines for paper submission

- Authors may initially submit an abstract not less than 300 words clearly indicating the research questions, the methodological approach, and the relevance of the research. Abstracts may be submitted through e-mail to the coordinators by 25th March, 2021.
- Acceptance of abstracts shall be communicated through e-mail by 1st April 2021. For the accepted entries, the authors shall submit complete paper, as per the following guidelines, by 5th April 2021.
- The final paper must include the abstract followed by the complete manuscript. The manuscript should begin with a separate title page containing: the Paper Title, Author(s)' affiliation and email ID, Abstract (Max 300 words), and five keywords. The rest of the manuscript should not contain any author identifying information. In case of co-authorship, details of both the authors are to be given.
- The word limit for full length research articles is 6000 words. These limits are inclusive of any references, tables, exhibits and appendices. However the word limit shall be relaxed for exceptional entries.
- The authors should submit their abstracts/ full papers through email to [bankintcon.law@ifheindia.org](mailto:bankintcon.law@ifheindia.org).
- The paper shall be submitted in word document (.doc or .docx) format only. The body of the paper shall be in Times New Roman, size 12, 1.5-line spacing. Footnotes shall be in Times New Roman, size 10, single line spacing.
- The papers should be well-referenced in the 20th Blue Book edition style of referencing. Any plagiarism detected will render the submission subject to rejection.
- Co-authorship is permissible up to two authors only.
- The submission should be original and unpublished work of the author.

The authors shall be given an opportunity to present the accepted papers during the conference. Selected papers shall also be published.

## Conference Proceedings and Publication

The organizers will publish the full papers shortlisted for presentation in a Conference proceeding/book with ISBN/Journal. However, the organizer has a right to retain papers submitted, not accepted or submitted but not presented for publication.

## REGISTRATION

Academicians / Professionals: Rs.1500/-

Students and Research Scholars: Rs.1000/-

## PAYMENT DETAILS

Account No : 020201007037  
Type of Account : Current Account  
Name of the Account : IFHE - Seminars & Workshops A/c  
Name of the Bank : ICICI Bank  
Bank Address : Nerella House, No.4, Nagarjuna Hills,  
Punjagutta, Hyderabad - 500082, Telangana  
RTGS/NEFT IFSC Code : ICIC0000202  
Branch Code : 202

## IMPORTANT DATES

Last Date for Abstract Submission: 25th March, 2021

Intimation of Abstract acceptance: 1st April, 2021

Last Date for Full Paper Submission: 5th April, 2021

## ORGANIZING COMMITTEE

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