



RGNUL FINANCIAL AND MERCANTILE LAW REVIEW

CALL FOR BLOGS:

**BLOG SERIES ON DIGITAL
COMMERCE AND FINTECH
LAW**



RAJIV GANDHI NATIONAL UNIVERSITY OF LAW, PUNJAB

(ESTABLISHED UNDER THE PUNJAB ACT NO. 12 OF 2006)

ABOUT RGNUL FINANCIAL AND MERCANTILE LAW REVIEW

RGNUL Financial and Mercantile Law Review (RFMLR) is a bi-annual, student run, double-blind peer-reviewed law journal published by the Rajiv Gandhi National University of Law, Punjab. The journal was first published in the year 2014 and gives an opportunity to the legal academia, legal professionals and law students to contribute cutting-edge, doctrinal, theoretical, and empirical research in the field of business and commercial laws. The journal is indexed on SCC Online and has been ranked amongst the ten most accessed law school journals by SCC Online. The Editorial Board also collaborates with various legal experts and undertakes various academic initiatives to promote study and research in field of business and commercial laws.

ABOUT THE RFMLR BLOG

The Editorial Board of RFMLR operates the RFMLR Blog at www.rfmlr.com. The aim of the RFMLR Blog is to provide a platform for expression of novel ideas and analysis of contemporary issues in commercial and mercantile laws. In addition to RFMLR Call for Blogs (Open Theme), the Editorial Board periodically releases theme-specific Call for Blogs to advance discourse on a particular aspect of commercial laws. Previously, the Editorial Board has invited Blogs on Corporate Governance, Competition Law, Telecom Law, etc.

ABOUT THE BLOG SERIES ON DIGITAL COMMERCE AND FINTECH LAW

Financial Technology abbreviated as “FinTech” has evolved into a powerful and ground breaking field that has turned the tables for e-commerce and financial services sector. The rising popularity of digital transactions, open banking opportunities, and espousal of FinTech services are some of the key events that have been instrumental in the reshaping of traditional banking services. Additionally, the untapped potential of Blockchain Technology has paved the way

for innovative and decentralized solutions in the field of arbitration, e-commerce, and digital payments.

However, the burgeoning FinTech industry also faces several regulatory and policy issues due to which it has become imperative to address the privacy and security concerns associated with it. The lacunae present in the regulatory framework related to FinTech activities needs to be grappled with. Novel legal solutions are needed to maintain the fine balance between encouraging digitization of commercial services and administering them with safety, transparency, and ease in a regulated manner.

The blog series aims to encourage an insightful discourse around the legal landscape surrounding FinTech and digitization of financial services by inviting submissions from legal academicians, practitioners, lawyers and law students.

SUB-THEMES (ILLUSTRATIVE):

FinTech and Digital Payments

- RBI Guidelines on Digital Lending: Protecting the Borrower
- Neo-banking and the Regulatory Concerns
- RBI's Report on QR Code: Future of Contactless Transactions
- An Analysis of RBI's "Guidelines on Regulation of Payment Aggregators and Payment Gateways, 2020"
- Open Banking: A Step Towards Financial Inclusion in India?
- Account Aggregator Framework in India: A Critical Appraisal
- Introduction of Numberless Cards for Teenagers: Pros and Cons
- Significance of UPI for Digital Trade and Legal Issues
- Reimagining the Future of Digital Transactions vis-à-vis Blockchain Technology
- Reforms in Legal Framework for Card Transactions in India
- Role of NPCI in Promoting Digital Payments in India: A Legal Analysis

- Digital KYC and Blockchain-based Portable KYC Solution: Feasibility and Regulatory Concerns
- Peer-to-peer Lending Landscape in India
- FinTech vs. TechFin
- Tokenisation and its impact on Financial Markets
- The European Data Protection Board's Guidelines 06/2020 on the interplay of the Second Payment Services Directive and the GDPR.

E-Commerce

- Consumer Protection (E-Commerce) Rules, 2020: An Analysis
- Blockchain Technology: The Driving Force for E-Commerce in Future

Virtual Currency and Regulatory Issues

- Central Bank and Digital Currency: Feasibility, Regulatory Challenges and its Impact on International Trade
- Crypto currency Regulation in India in context of the *Internet and Mobile Association of India v. Reserve Bank of India* and the draft "Banning of Crypto currency and regulation of Official Digital Currency Bill, 2019"

Alternate Dispute Resolution (ADR) in the Digital World

- Transition from ADR to ODR: Inevitability and Legal Challenges
- Development of Blockchain Arbitration in India and Legal Challenges

Corporate Espionage

- Corporate Espionage in the Cyberspace and the need of a new Trade Secret Law in India

Intermediary Liability and Concerns for Digital Economy

- Chinese App Ban – Legality in Domestic and International Law

- Sharing of Source Code: “Public Interest” vs. IPR Rights of Companies

SUBMISSION GUIDELINES

Eligibility

The Editorial Board invites blog submissions from legal practitioners, professionals, academicians and law students.

General

- The submissions shall be written in the English language only.
- Co-authorship is limited to a maximum of two authors.
- Submissions shall be relevant to the theme, contain novel analysis by the author(s), and coherent. The Editorial Board encourages analytical submissions with concrete suggestions over descriptive submissions with generic suggestions.
- Submissions shall not be less than 1300 words and shall not exceed 1500 words (exclusive of endnotes). Longer pieces can be divided into two or three-part posts for better readability. However, each part post shall be complete in itself.
- The name(s) of the author(s) or institution must not be mentioned anywhere in the body of the submission.
- Author(s) shall refrain from referring themselves in first person in the manuscript. Further, while referring to case laws, author(s) are encouraged to use the names of the parties instead of referring them as “petitioners”, “appellants”, “respondents”, etc.

Formatting and Citations

- Submissions shall be typewritten in Times New Roman, font size 12 with line spacing 1.5 and justified alignment.

- Submissions shall contain hyperlinks in the body of the manuscript itself, instead of footnotes and endnotes. Endnotes may be used for references where hyperlinks are not possible or the source is under a paywall or offline – such as books, articles, etc.
- In case of endnotes, *The Bluebook: A Uniform System of Citation (20th Ed.)* shall be followed for citations and endnotes shall be typewritten in Times New Roman, font size 10, single-line spacing, and justified alignment.

Contributor Agreement and Copyright

- Any form of plagiarism is strictly prohibited and the submission shall be original, unpublished, and an outcome of the author's own efforts.
- Author(s) shall divest the copyright of the manuscript to RGNUL Financial and Mercantile Law Review, Rajiv Gandhi National University of Law, Punjab, once the manuscript has been selected for publication. However, all moral rights shall remain with the author(s).
- Author(s) shall refrain from submitting the manuscript elsewhere during the pendency of the review process. If the theme of the manuscript is contemporaneous to the time of submission and a delayed publication would render the research irrelevant, the author(s) may request an expedited review of their submission.

Submission Procedure

- The author(s) shall submit the manuscript along with the duly signed Certificate of Originality and Copyright (in the attached format) via Google Form **here**.
- The Editorial Board strives to communicate its decision regarding publication of the blog at the earliest. Ordinarily, the author(s) shall be apprised of the decision of the Editorial Board within a fortnight from the date of submission.

The author(s) shall, therefore, refrain from sending any follow-up emails to the Editorial Board.

- All queries shall be sent to the Editorial Board at rfmlr@rgnul.ac.in.

Submission Deadline

The submissions shall be sent to the Editorial Board through Google form ([here](#)) by **October 11, 2020**.

OTHER DETAILS

Google Form for submitting the manuscript can be accessed [here](#).

Format of Certificate of Originality and Copyright can be accessed [here](#).

Submission Guidelines for **RFMLR's Call for Blogs (Open Theme)** can be accessed [here](#).

CONTACT

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