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Notice for the PhD Viva Voce Examination

Ms Divyashree K S, Registration Number: 2090089, PhD Scholar at the School of Law, CHRIST (Deemed to be University) will defend her PhD thesis at the public viva-voce examination on Wednesday, 08 April 2026 at 02.00 pm in Room No. 044, Ground Floor, R&D Block, CHRIST (Deemed to be University), Bengaluru - 560029, Karnataka, India.

Title of the Thesis	:	**Regulation of Blockchain Technology in Financial Sector: A Comparative Study with Reference to India**
Discipline	:	**Law**
External Examiner - I	:	**Dr Vishwanath M** Professor and Dean Department of Studies in Law Karnatak University Dharwad - 580001 Karnataka
External Examiner - II	:	**Dr S V Damodar Reddy** Professor and Head Center for Post Graduate Legal Studies ICFAI Foundation for Higher Education (IFHE) Deemed to be University Hyderabad- 501203 Telangana
Supervisor	:	**Dr Achyuta Nanda Mishra** Professor School of Law CHRIST (Deemed to be University) Bengaluru - 560029 Karnataka

The members of the Research Advisory Committee of the Scholar, the faculty members of the Department and the School, interested experts and research scholars of all the branches of research are cordially invited to attend this open viva–voce examination.

Registrar (Academics)

Place: Bengaluru
Date: 25 March 2026

ABSTRACT

The financial sector is undergoing radical change because of the introduction of blockchain technology, which offers improved security, efficiency, and transparency in financial activities. But given the rapid pace at which blockchain technology is being adopted, strong regulatory frameworks must be created to handle possible risks and guarantee the technology's seamless incorporation into the financial system. This study provides a comparative analysis of blockchain technology legislation in the financial sector, with an emphasis on India. The study explores the regulatory approaches adopted by the United States, the European Union, and Japan to handle the integration of blockchain technology into their financial systems and evaluates significant regulatory frameworks examining their efficiency in combating fraud, security breaches, crimes, and market volatility. The study demonstrates how these regulations incorporate innovation with risk management and gives insights into the implications for financial institutions, technology providers, customers, and the government. In the context of India, the study examines the current regulatory environment for blockchain technology and identifies gaps and issues unique to the Indian banking sector. The study suggests ways to improve India's blockchain regulatory environment by comparing its approach with standards adopted by the United States, the European Union, and Japan. These suggestions are intended to encourage innovation while also assuring consumer safety, financial stability, and compliance with global standards. It emphasizes the significance of creating a balanced regulatory framework that promotes technology innovation while reducing related risks. The study also suggests international regulatory cooperation to accelerate global blockchain adoption and integration.

Keywords: *Blockchain technology, DeFi, Fin Tech, Regulations, India*

Publications:

1. **Divyashree K. S.** & Achyuta Nanda Mishra, *Blockchain Technology in Financial Sector and Its Legal Implications*, in Lecture Notes in Networks and Systems 219–231 (2023).

2. **Divyashree K. S.** & Achyuta Nanda Mishra, *IoT Security with Blockchain Technology in Financial Sector*, in Internet of Things Vulnerabilities and Recovery Strategies 166–182 (2024).

3. **Divyashree K. S.** & Achyuta Nanda Mishra, *Blockchain and Green Finance: The Way Forward*, in Green Metaverse for Greener Economics (year not provided).

4. **Divyashree K. S.** & Achyuta Nanda Mishra, *Intelligent Blockchain Technology for Health Disaster Management Systems: Lessons from COVID-19 and the Way Forward*, in Modern Technology in Healthcare and Medical Education: Blockchain, IoT, AR and VR (2024).

5. **Divyashree K. S.** & Achyuta Nanda Mishra, *Blockchain Application on Healthcare Services in Metaverse*, in Modern Technology in Healthcare and Medical Education: Blockchain, IoT, AR and VR (2024).

6. **Divyashree K. S.** & Achyuta Nanda Mishra, *Unconventional Adjudication: Promise of Blockchain-Based Dispute Resolution*, in Applying Blockchain Technology: Concepts and Trends 169–182 (2025).

7. **Divyashree K. S.** & Achyuta Nanda Mishra, *Safeguarding the Future Through the Prevention of Cybercrime in the Quantum Computing Era*, in Next Generation Mechanisms for Data Encryption 258–276 (2025).