



CDIPR
Centre for Development of Intellectual
Property and Research
बौद्धिक संपदा एवं अनुसंधान विकास केंद्र



NAOVINA
Development of
Intellectual
Property and
Research Foundation
Centre for Development of Intellectual Property and Research

बौद्धिक संपदा एवं अनुसंधान विकास केंद्र
Centre for Development of Intellectual Property and Research
Naovina Development of Intellectual Property and Research Foundation
(A Section 8 Non-profit Organisation registered under the Companies Act, 2013)

FinTech Law Research Fellowship - Class of 2026

South Asia's first FinTech Law Research Fellowship Program

In Collaboration with



GPFI

Global Partnership
for Financial Inclusion



air

Alliance for
Innovative
Regulation



FINTECH LAW
Research Fellowship
2026

About the Fellowship

The ***FinTech Law Research Fellowship, 2026*** is a leading international research fellowship in the field of Financial Technology Law, Digital Finance, and Financial Regulation in South Asia, instituted by the ***Centre for Development of Intellectual Property and Research (CDIPR)***, ***Naovina Development of Intellectual Property and Research Foundation***. The Fellowship is instituted in collaboration with the ***Global Partnership for Financial Inclusion (GPFI)*** and the ***Alliance for Innovative Regulation (AIR)***, and is powered by the ***Community for Academic Research and Development (CARD)***. Conceived as a premier academic and policy initiative, the Fellowship seeks to advance interdisciplinary research at the intersection of *Financial Technology, Law, Banking Regulation, Digital Payments, Artificial Intelligence, Blockchain, Financial Innovation, Public Policy, and Digital Governance*.

The Fellowship brings together a distinguished cohort of academicians, researchers, legal professionals, policymakers, financial regulators, banking professionals, technology experts, entrepreneurs, industry practitioners, and students from across South Asia and beyond, fostering

India's First Non-Governmental Research Organisation dedicated to Intellectual Property Rights

Offices: Wadhwa Complex, Laxmi Nagar, New Delhi - 110092 (**Delhi**)

Sri Nagar Colony, Tetri Toli, P.O./P.S. Namkum, Ranchi, Jharkhand - 834010 (**Jharkhand**)

Administrative Mail: cdipr@icchr.in or editor@cdipr.ac.in | **Contact Mail:** cdiprofficial@gmail.com

Website: <https://cdipr.ac.in>

बौद्धिक संपदा एवं अनुसंधान विकास केंद्र
Centre for Development of Intellectual Property and Research
Naovina Development of Intellectual Property and Research Foundation
(A Section 8 Non-profit Organisation registered under the Companies Act, 2013)

a globally connected research ecosystem dedicated to developing innovative legal and regulatory solutions for the rapidly evolving financial technology sector.

The rapid digital transformation of financial services has fundamentally reshaped the manner in which individuals, businesses, and governments access, manage, and regulate financial systems. Innovations such as *digital payments, Unified Payments Interface (UPI), digital lending platforms, embedded finance, blockchain technology, crypto-assets, Central Bank Digital Currencies (CBDCs), artificial intelligence, smart contracts, and decentralised financial ecosystems* have revolutionised the global financial landscape. While these developments have enhanced financial inclusion and economic efficiency, they have simultaneously generated complex legal, regulatory, ethical, and governance challenges concerning consumer protection, financial stability, cybersecurity, privacy, anti-money laundering compliance, competition, digital identity, cross-border transactions, and responsible innovation.

Objectives of the Fellowship

The Fellowship is designed to achieve the following objectives:

- *To promote high-quality, interdisciplinary, and policy-oriented research in FinTech Law and Financial Regulation.*
- *To examine the evolving legal, regulatory, and governance challenges associated with digital financial technologies.*
- *To strengthen comparative research on banking regulation, payment systems, digital finance, and financial innovation.*
- *To encourage evidence-based policy recommendations for responsible FinTech governance.*
- *To bridge the gap between financial services, technological innovation, law, public policy, and regulatory practice.*
- *To foster critical scholarship on digital payments, blockchain technologies, cryptocurrencies, Central Bank Digital Currencies (CBDCs), and emerging financial ecosystems.*

India's First Non-Governmental Research Organisation dedicated to Intellectual Property Rights

Offices: Wadhwa Complex, Laxmi Nagar, New Delhi - 110092 (**Delhi**)

Sri Nagar Colony, Tetri Toli, P.O./P.S. Namkum, Ranchi, Jharkhand - 834010 (**Jharkhand**)

Administrative Mail: cdipr@icchr.in or editor@cdipr.ac.in | **Contact Mail:** cdiprofficial@gmail.com

Website: <https://cdipr.ac.in>

बौद्धिक संपदा एवं अनुसंधान विकास केंद्र
Centre for Development of Intellectual Property and Research
Naovina Development of Intellectual Property and Research Foundation
(A Section 8 Non-profit Organisation registered under the Companies Act, 2013)

- *To strengthen research on consumer protection, financial inclusion, cybersecurity, digital identity, and financial data governance.*
- *To encourage collaboration between academia, regulators, industry, and policymakers in addressing emerging FinTech challenges.*
- *To develop future leaders capable of contributing to financial regulatory reform, digital governance, and innovation policy.*

Fellowship Duration and Mode

- **Duration:** Two Months
- **Mode:** Virtual Programme with webinars/lectures
- **Time Commitment:** Approximately 8-10 hours per week

Structure of the Fellowship Programme

The Fellowship is structured into three comprehensive phases:

Phase I: Orientation and Academic Foundation (Week 4-5)

The first phase is dedicated to developing a comprehensive understanding of the legal, regulatory, technological, and policy foundations of Financial Technology. Through expert-led lectures, workshops, and interactive discussions, Fellows will be introduced to the evolving global FinTech ecosystem and the legal challenges arising from digital financial innovation. The learning modules include:

Module 1: Introduction to FinTech, Digital Finance and Financial Innovation

- Evolution of FinTech
- Global FinTech ecosystem
- Digital banking and financial innovation
- Financial inclusion through technology

Module 2: Digital Payments and Financial Infrastructure

- Digital payment systems
- UPI and NPCI

India's First Non-Governmental Research Organisation dedicated to Intellectual Property Rights

Offices: Wadhwa Complex, Laxmi Nagar, New Delhi - 110092 (**Delhi**)

Sri Nagar Colony, Tetri Toli, P.O./P.S. Namkum, Ranchi, Jharkhand - 834010 (**Jharkhand**)

Administrative Mail: cdipr@icchr.in or editor@cdipr.ac.in | **Contact Mail:** cdiprofficial@gmail.com

Website: <https://cdipr.ac.in>

- Payment Gateways
- Payment Aggregators
- Digital Lending Ecosystem
- Open Banking

Module 3: Financial Regulation and Regulatory Institutions

- RBI and FinTech
- SEBI and Capital Markets
- IRDAI and InsurTech
- IFSCA
- PFRDA
- Regulatory Sandboxes

Module 4: Emerging Financial Technologies

- Blockchain
- Smart Contracts
- Cryptocurrency
- CBDCs
- NFTs
- Artificial Intelligence in Finance

Module 5: Legal Framework Governing FinTech

- Data Protection
- Cybersecurity
- Consumer Protection
- Prevention of Money Laundering
- FEMA
- Digital Identity
- Intellectual Property
- Taxation of Digital Financial Services

India's First Non-Governmental Research Organisation dedicated to Intellectual Property Rights

Offices: Wadhwa Complex, Laxmi Nagar, New Delhi - 110092 (**Delhi**)

Sri Nagar Colony, Tetri Toli, P.O./P.S. Namkum, Ranchi, Jharkhand - 834010 (**Jharkhand**)

Administrative Mail: cdipr@icchr.in or editor@cdipr.ac.in | **Contact Mail:** cdiprofficial@gmail.com

Website: <https://cdipr.ac.in>

बौद्धिक संपदा एवं अनुसंधान विकास केंद्र
Centre for Development of Intellectual Property and Research
Naovina Development of Intellectual Property and Research Foundation
(A Section 8 Non-profit Organisation registered under the Companies Act, 2013)

Throughout this phase, Fellows will participate in discussions, case studies, policy analysis exercises, and interactive sessions designed to build a strong theoretical foundation in FinTech Law and Policy.

Phase II: Comparative Research Training and Research Development (Week 6)

The second phase transitions Fellows from academic learning to research practice. Participants will receive intensive training in legal research methodologies, comparative regulatory analysis, academic writing, and policy formulation while beginning work on their assigned research projects.

This phase includes:

- Comparative Legal Research Methodology
- Policy Research and Regulatory Analysis
- Academic Writing and Citation Standards
- Literature Review and Source Identification
- Research Proposal Development
- Individual Mentorship Sessions
- Weekly Research Clinics
- Draft Review Sessions
- Research Progress Evaluation

Each Fellow will receive continuous mentorship from academicians, researchers, legal professionals, policymakers, and industry experts throughout the research process.

Phase III: Country-Based Comparative Research and Dissemination (Weeks 7–8)

Each Fellow will be assigned *one country* from a curated list of *approximately eighty jurisdictions* representing diverse legal, economic, and regulatory approaches to Financial Technology and Digital Finance. The assigned jurisdictions will include countries from Asia, Europe, North America, South America, Africa, Oceania, and the Middle East that have made significant developments in FinTech regulation, digital payments, financial innovation, digital

India's First Non-Governmental Research Organisation dedicated to Intellectual Property Rights

Offices: Wadhwa Complex, Laxmi Nagar, New Delhi - 110092 (**Delhi**)

Sri Nagar Colony, Tetri Toli, P.O./P.S. Namkum, Ranchi, Jharkhand - 834010 (**Jharkhand**)

Administrative Mail: cdipr@icchr.in or editor@cdipr.ac.in | **Contact Mail:** cdiprofficial@gmail.com

Website: <https://cdipr.ac.in>

बौद्धिक संपदा एवं अनुसंधान विकास केंद्र
Centre for Development of Intellectual Property and Research
Naovina Development of Intellectual Property and Research Foundation
(A Section 8 Non-profit Organisation registered under the Companies Act, 2013)

banking, cryptocurrency regulation, Central Bank Digital Currencies, Open Banking, RegTech, InsurTech, Digital Public Infrastructure, and financial inclusion.

Each Fellow will undertake an in-depth comparative study examining the country's:

- FinTech ecosystem
- Regulatory architecture
- Legislative framework
- Digital payment infrastructure
- Banking innovation
- Cryptocurrency and digital asset regulation
- Data governance
- Consumer protection mechanisms
- Regulatory challenges
- Emerging policy developments
- Best practices and recommendations

The research shall culminate in the preparation of an original country-specific research paper under expert supervision.

The final phase includes:

- Country Allocation
- Country-Specific Legal Research
- Comparative Policy Analysis
- Research Paper Writing
- Editorial Review
- Peer Review
- Expert Evaluation
- Final Presentation
- Publication Preparation

India's First Non-Governmental Research Organisation dedicated to Intellectual Property Rights

Offices: Wadhwa Complex, Laxmi Nagar, New Delhi - 110092 (**Delhi**)

Sri Nagar Colony, Tetri Toli, P.O./P.S. Namkum, Ranchi, Jharkhand - 834010 (**Jharkhand**)

Administrative Mail: cdipr@icchr.in or editor@cdipr.ac.in | **Contact Mail:** cdiprofficial@gmail.com

Website: <https://cdipr.ac.in>

Recognition & Awards

Fellows will receive:

- *Internationally Recognised Fellowship Certificate* jointly issued by **CDIPR**, **Global Partnership for Financial Inclusion (GPII)** and **Alliance for Innovative Regulation (AIR)**.
- Publication in the International Edited Volume titled, **“Global FinTech Law and Policy: Comparative Legal and Policy Perspectives across the World”** with ISBN 978-81-998939-7-9. To be published and distributed across 15 nations, with DoI, international editorial and institutional collaboration.
- **Top 3 Fellows - Merit Distinction** for highest overall performance in the Fellowship.
- **FinTech Law and Policy Excellence Award** for innovative legal and policy contributions.
- **Structured Mentorship Programme** under leading academicians, policymakers, legal scholars, and technology experts from national and international institutions.
- **Global Exposure and Networking Opportunities** through direct engagement with an international cohort of researchers, professionals, and policymakers.
- **Networking with Global Think Tanks, International Organisations, Academic Institutions, and Technology Leaders.**
- **Letter of Recommendation** from CDIPR for outstanding Fellows, supporting academic and professional advancement.

Application Timeline

- **Application Deadline: 20th July, 2026**
(Submission of the online application form along with Statement of Purpose Max. 100 words and research interests.)
- **Screening and Shortlisting of Applicants: 22nd July, 2026**
(Applications will undergo a rigorous review process based on academic background, research aptitude, and alignment with Fellowship objectives.)

India's First Non-Governmental Research Organisation dedicated to Intellectual Property Rights

Offices: Wadhwa Complex, Laxmi Nagar, New Delhi - 110092 (**Delhi**)

Sri Nagar Colony, Tetri Toli, P.O./P.S. Namkum, Ranchi, Jharkhand - 834010 (**Jharkhand**)

Administrative Mail: cdipr@icchr.in or editor@cdipr.ac.in | **Contact Mail:** cdiprofficial@gmail.com

Website: <https://cdipr.ac.in>

बौद्धिक संपदा एवं अनुसंधान विकास केंद्र
Centre for Development of Intellectual Property and Research
Naovina Development of Intellectual Property and Research Foundation
(A Section 8 Non-profit Organisation registered under the Companies Act, 2013)

- **Notification of Shortlisted Applicants: 23rd July, 2026**
(Shortlisted Applicants will be notified via email.)
- **Declaration of Selected Fellows: 25th July, 2026**
(Publication of the final list of selected candidates on official platforms, followed by formal onboarding communication.)
- **Date of Fellowship Commencement: 16th August, 2026**

Online Application Form: <https://forms.gle/n3cfXzcFKiGiq23v8>

The Fellowship Secretariat,
Centre for Development of Intellectual Property and Research (CDIPR)
Email: fellowship@cdipr.ac.in



FINTECH LAW
Research Fellowship
2026



FinTech Law Research Fellowship
Class of 2026



India's First Non-Governmental Research Organisation dedicated to Intellectual Property Rights

Offices: Wadhwa Complex, Laxmi Nagar, New Delhi - 110092 (**Delhi**)

Sri Nagar Colony, Tetri Toli, P.O./P.S. Namkum, Ranchi, Jharkhand - 834010 (**Jharkhand**)

Administrative Mail: cdipr@icchr.in or editor@cdipr.ac.in | **Contact Mail:** cdiprofficial@gmail.com

Website: <https://cdipr.ac.in>