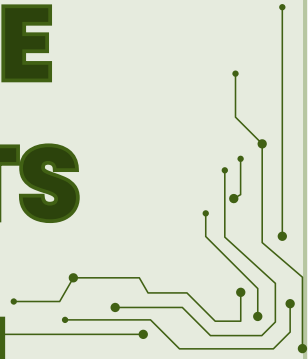


**OCTOBER  
EDITION**

# **BLOCKCHAIN FINANCE INSIGHTS**

## **2025**



**IT KALEIDOSCOPE  
STUDENT IT PRESS**

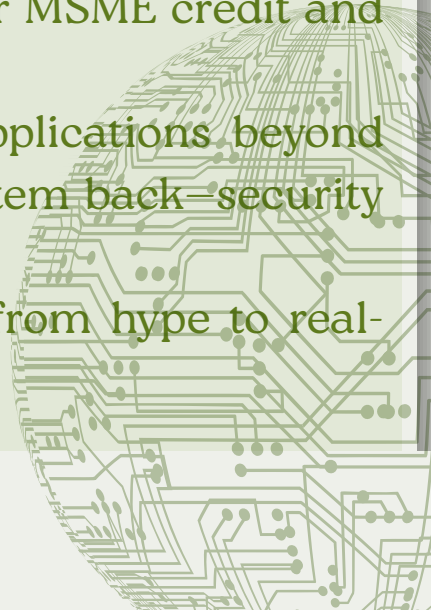


## **NEWSLETTER OVERVIEW**

Blockchain is transforming finance with faster, transparent, and accessible systems. In this edition, we explore how DeFi, smart contracts, and digital identity are reshaping financial services globally and in India—highlighting innovations like TReDS for MSME credit and Polygon’s rise as a leading blockchain platform.

We also touch on new career paths, real-world applications beyond crypto, and the challenges that still hold the ecosystem back—security risks, misinformation, and regulatory uncertainty.

A quick, clear look at how blockchain is evolving from hype to real-world infrastructure shaping the future of finance.



## WHY FINANCE IS THE HEART OF BLOCKCHAIN



Blockchain technology is at the center of a major transformation in the financial world, reshaping how money and financial services work in ways never seen before. Originally created as the foundation for Bitcoin, blockchain was designed to operate outside traditional banking, providing a secure, public ledger for recording transactions and assets. Unlike conventional systems that rely on banks or central authorities, blockchain leverages a decentralized network that collectively approves each transaction, making financial processes safer, faster, and more transparent.

Finance has naturally become the heart of blockchain innovation because trust, transparency, and efficiency are the backbone of successful financial services. Traditional finance is often slow, costly, and restricted by geographical borders and intermediaries. Blockchain technology solves these challenges: it enables instant, low-cost cross-border payments, direct peer-to-peer transfers, and automated financial agreements through smart contracts—self-executing programs that remove manual handling, delays, and the risk of human error. In addition, blockchain reduces fraud by providing immutable records, and it offers greater financial inclusion by allowing anyone, anywhere, to participate in global markets without relying on centralized institutions.

One of the most exciting developments is decentralized finance (DeFi), a movement that replaces traditional intermediaries like banks with blockchain-powered applications, allowing anyone with an internet connection to borrow, lend, trade, and invest in digital assets freely and securely. DeFi opens finance to the world, giving billions of unbanked people access to modern financial tools and creating new opportunities that didn't exist before. It also encourages innovation through programmable money, enabling developers to build new financial products that function without middlemen, operate 24/7, and adapt to user needs in real time.

As blockchain continues to disrupt finance, it's driving new levels of trust, security, and innovation, promising to reshape the global financial landscape for years to come. In this newsletter, we'll explore the groundbreaking impact and future possibilities of blockchain and DeFi in finance, and how these technologies may redefine what financial freedom, access, and stability mean in a rapidly changing digital era.



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## DE - FI DIARIES : INDIA EDIT

Blockchain in finance has evolved from a heavy jargon into something tangible that's quietly reshaping how money moves, how records are kept, and how trust is built. What makes it special isn't just decentralization, but how it gives both individuals and institutions a chance to operate with transparency, speed, and independence from traditional intermediaries. India, with its growing fin-tech ecosystem and appetite for digital innovation (all hail UPI), has seen blockchain seep into finance through both startups and large-scale collaborations creating an interesting blend of government support x private experimentation.

Consider TReDS: an RBI-backed Trade Receivables Discounting System platform that uses blockchain to improve invoice financing for small, and medium enterprises. These businesses often face delays in receiving payments from large corporations, impacting liquidity and day-to-day ops. Recording invoices and transactions on a blockchain, allows TReDS to ensure tamper-proof verification, transparent audit trails, and accelerated settlement cycles.

Major players like RXIL (Receivables Exchange of India Ltd.) have even tested blockchain pilots in order to eliminate redundancy in financing and fraud, helping smaller businesses access working capital at more competitive rates.



This initiative reflects how blockchain isn't just a futuristic add-on accessory for flex, but a solution to deeply rooted inefficiencies that exist rooted into the Indian credit system.

There's also DeFi, which has found an 'experimental' home in India aka project Polygon. Originally founded as Matic Network by Indian devs, Polygon has grown into one of the world's most recognized blockchain scalability platforms. It enables far faster and cheaper transactions than Ethereum, making it a foundation for numerous DeFi protocols, NFT marketplaces, and financial services around the world.

Within India, Polygon has partnered with the Maharashtra government to issue blockchain-based caste certificates and diploma verification, indirectly strengthening the trust in digital governance. It is the success of such collaborations that has encouraged investors and developers to see blockchain as a legitimate pillar of India's fintech infrastructure rather than a niche crypto experiment. When placed side by side, TReDS and Polygon tell the same story from different perspectives: 'how blockchain's value doesn't lie in speculation but in infrastructure'. One works within the regulatory frameworks, while the other expands the very definition of Defi. It proves scalability and inclusivity can indeed, coexist; highlighting how India's approach to blockchain is both a bit pragmatic and ambitious, balancing innovation and accountability.

Blockchain in finance is still young in India, but it's quietly being woven into everyday systems, from MSME credit access to de-fi infrastructure, each experiment feeding into the next. It is an invitation to look beyond the hype and explore how India's fintech evolution is being written in real time, block by block, on a public ledger that doesn't just record transactions but a country's growing trust in technology.



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## BLOCKCHAIN IN EVERYDAY LIFE & CAREERS



When most people hear the word blockchain, their thoughts immediately jump to cryptocurrencies and volatile markets. But the true breakthrough of this technology isn't just digital coins—it's the emergence of a new trust model that does not rely on intermediaries. Instead of depending on banks, governments, or centralized institutions, blockchain spreads trust across a secure, transparent network. This change is quietly transforming industries and reshaping the IT career landscape

### Beyond Crypto: Everyday Applications

At its core, blockchain is like a digital notebook that cannot be changed once something is written in it. This makes it very reliable for keeping records safe and proving information is correct.

We already see it being used in real life. For example, food companies use blockchain to create transparent supply chains, so you can scan a product and check where it really came from. In real estate, it can make buying and selling property faster by cutting down on paperwork. In the future, your digital identity—things like your personal data, education, and health records—could be stored securely on a blockchain, giving you full control instead of leaving it with different companies.



### Careers in a Decentralized World

For IT professionals, blockchain has created a rapidly growing demand for specialized skills. Businesses are looking beyond general programmers to experts who can design, secure, and adapt blockchain platforms for real-world needs

Some emerging roles include:

- **Blockchain Solution Architects** – Engineers who design entire decentralized ecosystems.
- **Smart Contract Developers** – Specialists in creating automated agreements that execute without human intervention.
- **Security Engineers for Blockchain Systems** – Professionals dedicated to defending against evolving cyberattacks.
- **Consultants and Analysts** – Experts who help organizations integrate blockchain into finance, logistics, healthcare, and beyond.

In essence, blockchain is no longer a niche technology. Mastering distributed ledger concepts is becoming a core skillset for IT professionals ready to thrive in tomorrow's transparent, secure digital economy.



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## A Structured Analysis of a Systemic Review of a once Salient Technology

Mohan Bhandari's paper on the literature surrounding finance through blockchain serves as an interesting bouncing point. It's a meta-analysis of articles published between 2018 and 2023. Within its introduction, the paper highlights three key issues that the "world community" is facing: Social injustice, resource depletion, and climate change. This article aims to individually assess how blockchain's integration in finance could even remotely affect each of these issues with the help of other contemporary research in the field.

**Social Injustice** - In several scholarly research articles, transparency of blockchain is placed on the pedestal, deservedly, as the blue haired warrior. Transparency and traceability of funds does stand to reduce corruption, and financial inclusion means people can not be denied access to financial benefits on discriminatory basis. The risk of 51% attacks, and the lack of a safety net, however, stand as opposing forces.



**Climate Change** - It is argued that blockchain can enhance systemic integrity in sustainable finance. It can reduce greenwashing, verify carbon credits, track ESG metrics, and automate compliance through smart contracts. Regardless, "trust" is not the reason behind climate change and blockchain does not redo industrialisation, deforestation for dairy farming, or reconstruct the idea of the capital. Does people being able to verifiably say if apple products are carbon neutral or tata bought enough carbon credits change anything?



**Resource Depletion** - Blockchain removes intermediaries and surcharges (the need thereof, specifically) levied by them. However, beyond the preservation of financial resources, blockchain does not have much of a positive impact on physical resources. To be the devil's advocate, it can be pointed out that complete integration of blockchain with finance can help with cyclic tracking of supply chains. Consequently preserving resources in the form of tokenized assets (see, the success of non-fungible tokens). The non-trivial problems that blockchain does solve validate its place in finance, given we find measures to bypass its drawbacks.



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## CHALLENGES IN BLOCKCHAIN & DEFI: RISKS AND MISCONCEPTIONS



Blockchain and Decentralized Finance (DeFi) have emerged as two of the most revolutionary concepts in modern technology. They promise a future where transactions are transparent, intermediaries are unnecessary, and financial systems are open to everyone. When I first read about DeFi, it sounded like the perfect solution to every financial problem- fast, secure, and democratic. But as I delved deeper through research, seminars, and even small personal experiments, I realized that the world of decentralized finance, though fascinating, is not free from challenges and misconceptions.

One of the biggest challenges facing Blockchain and DeFi today is security. There's a widespread belief that blockchain systems are "unhackable." While the underlying blockchain technology is indeed highly secure due to its cryptographic nature, the applications built on top of it — such as smart contracts and decentralized apps (DApps)- are often vulnerable. I remember reading about a 2022 DeFi hack where a platform lost millions of dollars due to a minor coding bug in a smart contract. That incident taught me that in decentralized systems, even a small technical error can have massive consequences because there's no central authority to reverse transactions. It was a powerful reminder that "trustless" systems still depend heavily on human skill and caution.

Another major misconception is that DeFi eliminates banks and makes everyone financially independent. It's true that DeFi allows people to lend, borrow, and invest without intermediaries. However, this independence also removes traditional safety nets. In the centralized financial world, if you forget your password or make an error, customer support can help you recover your funds. In DeFi, if you lose your private keys or fall for a phishing scam, your assets are gone forever. I experienced a small-scale version of this while exploring a crypto wallet during a college blockchain club activity — I misplaced my recovery phrase, and even though it was just a demo wallet, that helplessness stayed with me. It made me realize that financial freedom in the digital world demands extreme personal responsibility.

Regulatory uncertainty is another persistent challenge. Governments around the world are still struggling to define laws for cryptocurrencies and DeFi platforms. While some countries encourage innovation, others impose restrictions due to concerns over money laundering, scams, and lack of consumer protection.



This uncertain environment makes it difficult for legitimate DeFi projects to operate freely and discourages mainstream users from trusting them.

Finally, misinformation and hype surrounding blockchain often mislead people. Many newcomers see DeFi as a quick way to make money, without understanding its volatility and risks. Social media amplifies these half-truths, creating unrealistic expectations. As students in the tech field, it becomes our responsibility to not just explore such innovations but also to approach them with awareness and ethical understanding.

In conclusion, Blockchain and DeFi indeed represent a bold step toward the future of finance- a world driven by transparency and technology rather than institutions. Yet, their growth will depend not only on innovation but also on education, regulation, and responsible use. True progress lies not in blind trust or excitement, but in informed participation where technology empowers us, not surprises us



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# Future of Blockchain

## Web3, Metaverse, and Its Importance for Students

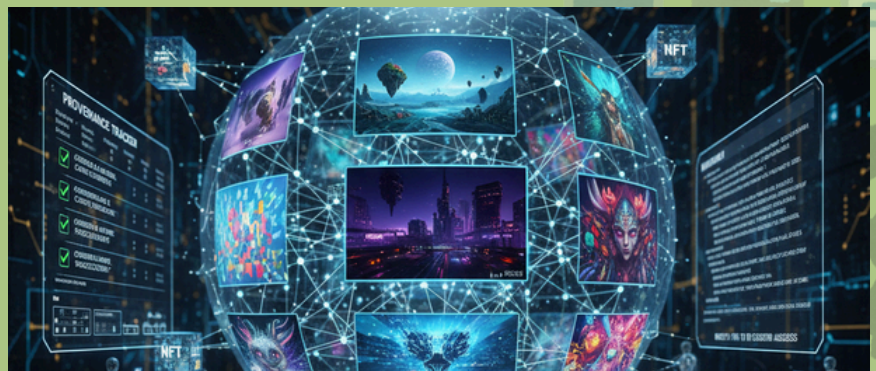


Blockchain is not just about cryptocurrency anymore. Its future lies in Web3 and the Metaverse, two big ideas that aim to make the internet more open, secure, and user-controlled. Web3 means a new version of the internet where users own their data instead of big companies like Google or Facebook. It runs on blockchain technology, which keeps all records transparent and safe.



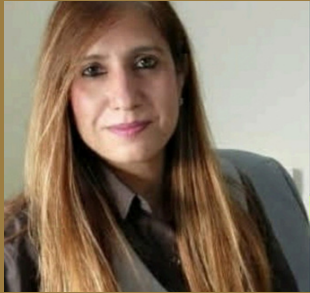
The Metaverse is a virtual world where people can work, play, and interact using digital avatars. Blockchain helps make this world real by allowing secure digital ownership: like buying virtual land, clothes for avatars, or even art, all through NFTs (non-fungible tokens).

For students, this future is very important. Web3 is creating new kinds of jobs: like blockchain developers, smart contract programmers, NFT designers, and crypto analysts. Even students from non-technical fields can benefit by learning how digital identity, virtual businesses, and decentralized apps work. Universities are also starting to include blockchain and Web3 topics in their courses because they are becoming part of daily life and careers.



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# BLOCKCHAIN FINANCE INSIGHTS



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