



ST. XAVIER'S COLLEGE, MAPUSA GOA

Report of Activity conducted in the Academic Year 2025-26

Name of Activity	Paper presentation on "Cryptocurrency and the Indian Economy"
Date/ Duration	13.2.2026
Venue	St. Xavier's College, Room No. 326
Name of organizing Department/Cell	Department of Economics
In collaboration with	
Name/s of Faculty Co-ordinator	Ms. Ana Andrade e Souza
Stratum of Event	Local
Name & details of Resource Person/s	Ms. Archita Naik and Ms. Diya Waghela, students of SYBA
Report	<p>The students explored how cryptocurrency—once just a buzzword—has woven itself into the fabric of the Indian economy. India today is leading the world in digital adoption, where everyday citizens are looking at blockchain technology not just as a futuristic concept, but as a practical tool for financial growth and investment.</p> <p>A major focus of their work was understanding the relationship between the Indian Government and digital assets. Instead of shutting the door on crypto, India by introducing 30% tax on gains and a 1% transaction tax has brought crypto into the mainstream. While these rules are strict, they have helped move crypto from the grey market into a monitored and regulated economic space.</p> <p>The students also spoke about the Reserve Bank of India's Digital Rupee (e-INR), a Central Bank Digital Currency (CBDC). The Digital Rupee aims to modernize India's payment systems, reduce the cost of printing physical currency, and expand digital banking access across urban and rural areas.</p> <p>The students concluded by saying that the intersection of cryptocurrency and the Indian economy remain a developing story. It reflects a tech-savvy generation pushing for innovation while the government ensures financial stability and security. Although risks such as market volatility and cyber security concerns persist, the shift toward a Digital India appears inevitable. The ultimate goal is not to replace traditional currency, but to build a more inclusive, transparent, and efficient financial future.</p> <p>The students used a blend of local financial records, library texts, and updated digital archives for their presentation.</p>

	21 students benefited from the session
Brochure/Poster	NA
Photographs	https://xavierscollegegoa.ac.in/wp-content/uploads/2026/03/Photographs-of-Paper-presentation-on-Cryptocurrency-and-the-Indian-Economy.pdf
List of participants with signatures	https://xavierscollegegoa.ac.in/wp-content/uploads/2026/03/List-of-participants-of-Paper-presentation-on-Cryptocurrency-and-the-Indian-Economy.pdf
Certificate	NA