



PRAGATI ENGINEERING COLLEGE
(AUTONOMOUS)
DEPARTMENT OF INFORMATION TECHNOLOGY

Date: 14-07-2025

CIRCULAR

It is hereby informed to all the Students of II, III, IV B. Tech that Essay writing on "FinTech Trends" will be conducted on 17-07-2025. This event is organized by SPARKWIT club of IT Department. The students who are interested should register their names with faculty coordinator.

Mode: Offline

Time: 11 AM to 12 PM

Link: <https://forms.gle/GtD9QfXLRUTFtbF79>

Venue: S-22

A.M. Dura

FACULTY CO-ORDINATOR





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DEPARTMENT OF INFORMATION TECHNOLOGY

EVENT BROUCHER



PRAGATI ENGINEERING COLLEGE
[AUTONOMOUS]



DEPARTMENT OF INFORMATION TECHNOLOGY



ORGANISES ESSAY WRITING ON
"FINTECH TRENDS"
EVENT REGISTRATIONS ARE OPEN
<https://forms.gle/GtD9QfXLRUTFtbF79>

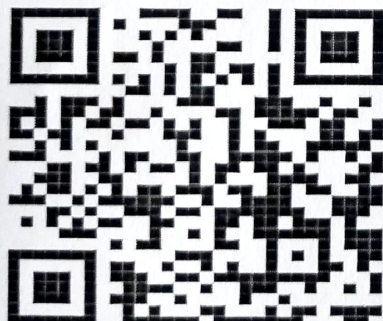
-STUDENT CLUB
MODE Offline
DATE 18-07-25
TIME :11AM -12 PM
VENUE: S-22

FACULTY COORDINATOR:
Mrs.A.Manga Devi,
Assistant professor, Department of IT

STUDENT COORDINATOR:
Mr.T.Tarak Sai
Ph.no: 9390074151

FinTech Trends essay writing Event Broucher

QR Code:



FinTech Trends essay writing Event registration QR Code



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List of students participated:

S. No	Roll Number	Name of the Student	Mail id	Department	Signature
1.	23A31A1229	Vennela N	vennelanunna.2501@gmail.com	IT	
2.	23A31A1220	E. Madhu Afiya	madhusripingithido@gmail.com	IT	
3.	23A31A1230	V. Sudheeksha	sudheekshavydadi@gmail.com	IT	
4.	23A31A1225	T. Soumya Sree	scumya.sree31@gmail.com	IT	
5.	23A31A1227	V. Veechandra	vschandra14@gmail.com	IT	
6.	23A31A1202	B. Pallavi	paidevipallavi.b@gmail.com	IT	
7.	23A31A1220	P. Divyashri Varsha	paadipallavarshay@gmail.com	IT	
8.	23A31A1226	K. Sneha	katingnehasub@gmail.com	IT	
9.	23A31A1283	A. Sundasi	sundasi.sriniram@gmail.com	IT	
10.	23A31A1214	T. Harini	anushasini.ponnada@gmail.com	IT	
11.	23A31A1208	G. Umila	gmadumila@gmail.com	IT	
12.	23A31A1201	A. Navya	devinavya260@gmail.com	IT	
13.	23A31A1209	G. Revathi	grevathi9352@gmail.com	IT	
14.	24A35A1201	Ch. Rupa	rupalulu2006@gmail.com	IT	
15.	23A31A1213	G. Harika	harika9201@gmail.com	IT	
16.	24A35A1203	P. Pavanijyothi	Pavanijyothi306@gmail.com	IT	
17.	24A35A1204	A. R. Sheetha	sheetha.a.r@gmail.com	IT	
18.	24A35A1202	N. Nagarani	navduragadon@gmail.com	IT	
19.	23A31A1221	P. Hamsini	hamsiniparametti@gmail.com	IT	
20.	23A31A1226	T. Anjali	anjali.tangirala@gmail.com	IT	
21.	23A31A1211	G. Navya Deepthi	navyadeepthi.gurani@gmail.com	IT	
22.	23A31A1204	D. Kiranmayi Sai Lakshmi	ksanmayidaxxi31@gmail.com	IT	
23.	23A31A1203	B. Vennela	vennelabeeraled@gmail.com	IT	
24.	23A31A1205	D. Pujitha	pujithadainreddy@gmail.com	IT	
25.	23A31A1206	D. Lakshmi	srividukataarshini@gmail.com	IT	
26.	23A31A1227	K. Swathi Sri	swathisri.kulubaj@gmail.com	IT	
27.	23A31A1222	R. Navya	navyaramadurajan@gmail.com	IT	
28.	23A31A1219	N. PAVANI	navanirune@gmail.com	IT	
29.	23A31A1231	Y. Pravalika	pravalika.porawoti@gmail.com	IT	
30.	23A31A1232	Y. Syamala	syamalajamra29@gmail.com	IT	
31.	23A31A1215	K. Rajitha	rajithakannan1@gmail.com	IT	
32.	23A31A1227	V. K. Mounika	mounikamounika@gmail.com	IT	
33.	23A31A1220	G. Akshaya	gurisetthidevayya@gmail.com	IT	



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S. No	Roll Number	Name of the Student	Mail id	Department	Signature
1	23A3A1231	G. V. Lokesh	lokeshg2004@gmail.com	IT	[Signature]
2	23A3A1232	M. Mohan Ramakrishna	mohankrishna2004@gmail.com	IT	[Signature]
3	23A3A1233	E. Suresh	sureshchellur@gmail.com	IT	[Signature]
4	23A3A1234	G. Durga Prathap	durgaprasanna@gmail.com	IT	[Signature]
5	23A3A1235	K. Bharu Prakash	bharuprakash@gmail.com	IT	[Signature]
6	23A3A1236	G. V. Rakesh	venkatarakesh@gmail.com	IT	[Signature]
7	23A3A1237	N. Vamsi Krishna	hanumanasimha@gmail.com	IT	[Signature]
8	23A3A1238	S. S. Ravi Chandra	sarathkanna@gmail.com	IT	[Signature]
9	23A3A1239	A. Sai Ravi	Absai2004@gmail.com	IT	[Signature]
10	23A3A1461	T. Koteswara Rao	trandakoteswara@gmail.com	CS	[Signature]
11	23A3A1462	L. Harsha	lharsha2004@gmail.com	CS	[Signature]
12	23A3A1463	H. Sri Chandra	srichandra2004@gmail.com	CS	[Signature]
13	23A3A1464	S. Lavu	lavureddy2004@gmail.com	CS	[Signature]
14	23A3A1465	B. Nivhil	bharadwaj2004@gmail.com	CS	[Signature]
15	23A3A1466	M. L. Supriya	medisetty2004@gmail.com	CS	[Signature]
16	23A3A1467	M. Sri Maulika	srimalika2004@gmail.com	CS	[Signature]
17	23A3A1468	M. Jyothi	jyothisri2004@gmail.com	CS	[Signature]
18	23A3A1469	C. Harika	harikashan2004@gmail.com	CS	[Signature]
19	23A3A1470	A. Bhuvana	bhuvanashan2004@gmail.com	CS	[Signature]
20	23A3A1471	B. Aravind Kumar	bharadwaj2004@gmail.com	CS	[Signature]
21	23A3A1472	K. Sai Swarup	kattaswarup2004@gmail.com	CS	[Signature]
22	23A3A1473	A. Raghav Ram	raghavram2004@gmail.com	CS	[Signature]
23	23A3A1474	P. Praneth	praneth2004@gmail.com	CS	[Signature]
24	23A3A1475	A. V. Subhakar	bechara2004@gmail.com	CS	[Signature]
25	24A3A1476	V. Subhakar	harudis2004@gmail.com	CS	[Signature]
26	23A3A1477	B. Prabhu Surya	prabhuram2004@gmail.com	CS	[Signature]
27	24A3A1478	G. Abhinav	abhinav2004@gmail.com	CS	[Signature]
28	23A3A1479	A. Satish	satish2004@gmail.com	CS	[Signature]
29	23A3A1480	B. Sai	saisai2004@gmail.com	CS	[Signature]
30	23A3A1481	S. Kulkarni	kulkarni2004@gmail.com	CS	[Signature]
31	24A3A1482	C. Harsha Vardhan	harshavardhan2004@gmail.com	CS	[Signature]
32	24A3A1483	J. Jithi Raju	rajures2004@gmail.com	CS	[Signature]



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Sample copies:

Date: 17-07-2025

Name: VENNELA N
Roll No: 23A31A1229
Year: 10th year
Department: IT

SPARKWIT CLUB

Essay Writing

FINTECH TRENDS

Not long ago, when you wanted to transfer money, apply for a loan or even to just check your bank balance, you had to visit a physical bank. But as of today, all it takes is a smartphone and a few taps. This huge transformation is all thanks to the powerful rise of FINTECH, or financial technology. Fintech is a sector that is not just growing, but revolutionising how we interact with money. It is a wave of innovation that is quietly reshaping our daily lives. Fintech trends are making financial services more accessible, faster, and smarter. Few such trends are Digital payments, Artificial intelligence & Machine learning, BNPL, Cryptocurrencies, etc...

The rise of platforms like Google Pay, PhonePe, Paytm, and UPI in India has made carrying cash almost unnecessary. It became so useful



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SPARKWIT CLUB

Essay writing

G. Rohini Gayathri
23A31A4665
CSE(CS)

Fintech Trends - shaping the future of financial services

In recent years, the financial world has undergone a major transformation due to the rise of FinTech a term that combines "financial" and "technology". FinTech refers to the use of technology to provide financial services in a faster, smarter, and more secure way. From mobile banking to cryptocurrency, FinTech has changed the way people manage money, invest, and make payments. This essay explores the latest trends in FinTech that are shaping the future of finance.

One of the most visible FinTech is the growth of digital payments. Apps like Google pay, phonepe, and paytm have made financial transactions fast, easy, and secure, even in rural areas.



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SPARKWIT CLUB

G. Vennila
23A31A1208

IT
14/04/23

Essay Writing
FinTech Trends

Emerging Trends in FinTech: Shaping the Future of Financial Services

The term Fintech - a blend of 'Financial' and 'Technology' and refers to the use of innovative technologies to deliver financial services more efficiently, securely and conveniently. Over the past decade, Fintech has revolutionized the global financial landscape by transforming traditional banking models and promoting financial inclusion. From mobile banking and digital wallet to blockchain and AI-driven solutions, the Fintech ecosystem continues to evolve rapidly. This essay explores the most significant Fintech trends currently shaping the future of finance.

One of the most visible trends in Fintech is the explosive growth of digital payments. The COVID-19 pandemic accelerated the adoption of contactless payments, QR code scanning and mobile wallets such as Google pay, Apple Pay and paytm. These platforms offer speed, security and convenience, reducing reliance on cash and physical cards. In emerging economies, digital payments are also helping bring the unbanked population into the formal financial system.



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SPARKWIT CLUB

Essay Writing

Brigade Prabhu Sanyal

23A31A4632

CSE(CS)

- Fintech Trends

The fintech industry is rapidly evolving, driven by technological advancements and changing consumer behaviour.

Key trends include :-

01. Digital Payments :-

Growing popularity of mobile payments, contactless transactions, and cryptocurrencies.

02. AI and ML :-

Improving efficiency, accuracy, and Customer experience through AI-powered chatbots, credit scoring, and risk management.

03. Blockchain :-

Secure, transparent, and decentralized transactions for cross-border payments, securities trading, and identity verification.

04. Open Banking :-

APIs enabling fintech Companies to integrate with banks, driving innovation and competition.

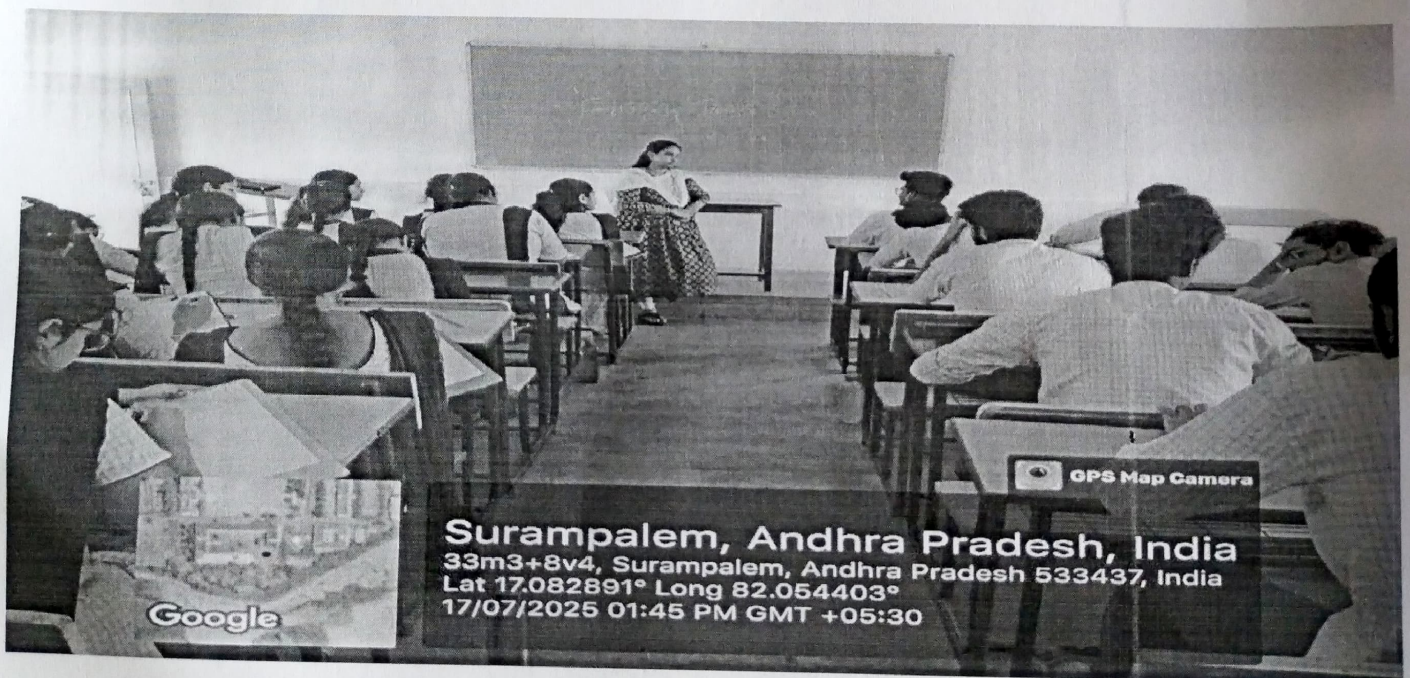
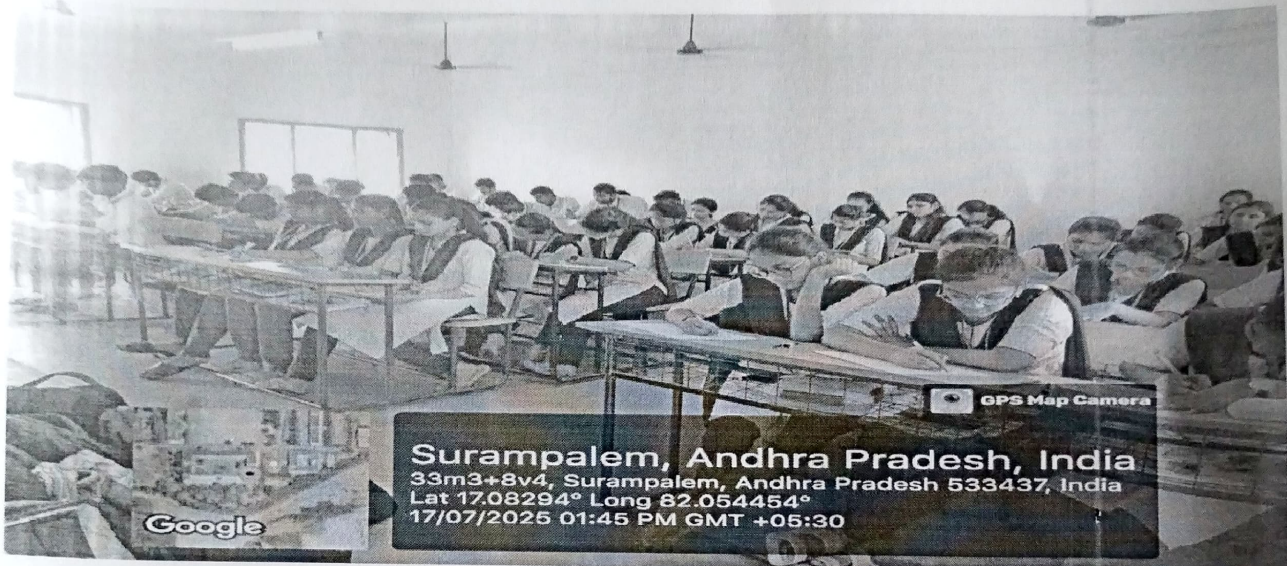


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Essay Writing:

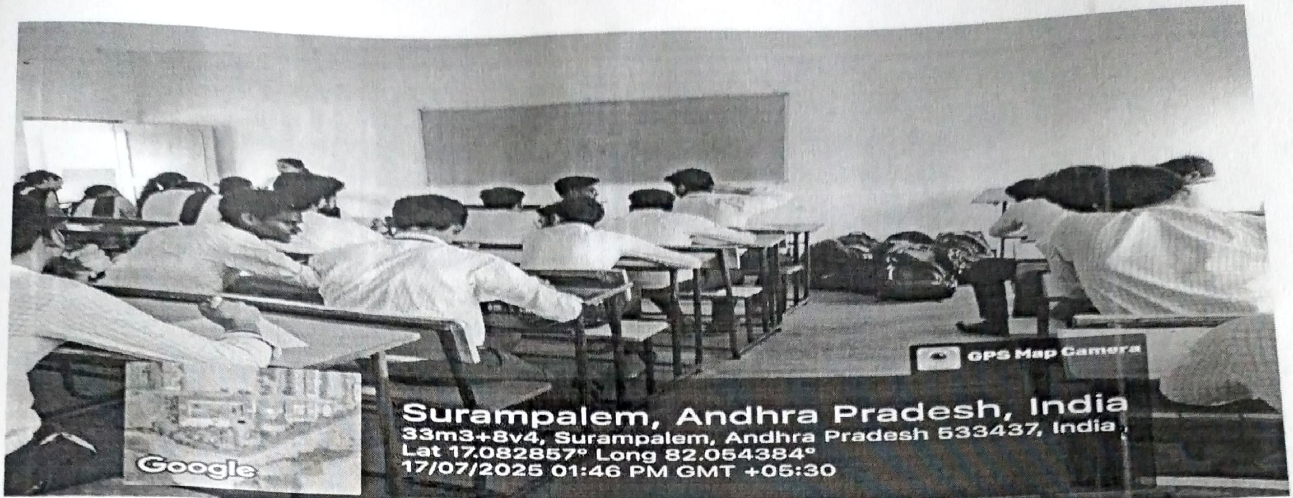


Giving Instructions about the Essay writing



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Jio tagged Photos of the Event



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Report:

In recent years, FinTech—a portmanteau of *financial technology*—has rapidly reshaped the global financial services industry. Combining the power of modern technology with traditional financial services, FinTech is revolutionizing how individuals and businesses manage money, make transactions, invest, and access credit. From mobile banking and digital wallets to blockchain and robo-advisors, FinTech is no longer a niche concept but a driving force behind financial innovation and inclusion.

The Evolution of FinTech

FinTech's roots can be traced back to the 1950s with the introduction of credit cards, but its most significant growth has occurred since the 2008 global financial crisis. During that period, trust in traditional financial institutions declined, paving the way for agile startups to fill service gaps using emerging technologies. Today, FinTech spans a wide range of sectors, including digital payments, peer-to-peer lending, crowdfunding, cryptocurrency, and insurtech.

Key Technologies Driving FinTech

1. **Artificial Intelligence (AI):** Enables smart algorithms that can detect fraud, automate customer service (chatbots), and personalize financial advice.
2. **Blockchain:** Offers secure, transparent, and decentralized record-keeping, revolutionizing payments, contracts, and asset management.
3. **Mobile Technology:** Empowers users to bank, invest, and borrow directly from their smartphones.
4. **Big Data Analytics:** Allows firms to analyze user behavior and creditworthiness more accurately and in real time.
5. **Cloud Computing:** Enhances scalability and reduces infrastructure costs for FinTech companies.

Impact on Financial Services

FinTech has disrupted traditional banking and financial services in several ways:

- **Accessibility:** Unbanked and underbanked populations now have access to digital financial services via mobile platforms.
- **Speed and Efficiency:** Real-time payments, quick loan approvals, and instant account setup are becoming standard.
- **Cost Reduction:** FinTech cuts down overhead and operational costs, often passing the savings to customers.
- **Customer Experience:** Enhanced UX/UI, personalization, and 24/7 availability have raised customer expectations.



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Challenges and Risks

Despite its advantages, FinTech faces several hurdles:

- **Regulatory Uncertainty:** FinTech often operates in grey areas of regulation, and compliance varies significantly by region.
- **Cybersecurity:** Increased reliance on digital systems raises the risk of data breaches and cyberattacks.
- **Financial Literacy:** Rapid adoption may outpace users' understanding of the risks, especially in investment platforms.
- **Market Saturation:** With thousands of startups, not all FinTech solutions are sustainable or genuinely innovative.

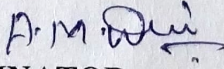


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Feedback Analysis Report:

We collected feedback from all the students attended for the Event.
Student's feedback on the session is presented below:

FEEDBACK	NO OF STUDENTS
Excellent	43
Good	19
Average	03
Fair	00
Total	65


FACULTY CO-ORDINATOR

