



Indian Institute of Banking & Finance

MICRO RESEARCH PAPERS: 2025-26

The Indian Institute of Banking & Finance (formerly The Indian Institute of Bankers) was established in 1928 and is working with a mission “to develop professionally qualified competent bankers and finance professionals primarily through a process of education, training, examination, consultancy/ counselling and continuing professional development programmes”. One of the objectives of the Institute is to promote research relating to operations, products, instruments, processes, etc. in banking and finance and encourage innovation and creativity among banking and finance professionals. ‘Micro Research’ is a sort of an essay competition for members of the Institute (bankers) to present their original ideas, thoughts and best practices on areas of their interest. This initiative was started in 2004-05. Since then, the Institute invites Micro Research papers every year, on topics identified by the Research Advisory Committee of the Institute.

The competition is open to life members of IIBF, who are presently working in banks and financial institutions. In this regard, the Institute invites Micro Research papers for the year 2025-26 on the following topics. (See important clause on copyrights below¹)

1. Role of specialised banks in “Vikshit Bharat” Mission.
2. Supply chain disruptions: Challenges & Opportunities for Trade Financing
3. Role of Artificial Intelligence in credit analysis and underwriting
4. Expected Credit Loss Framework – Implications on Profitability and Viability of Indian Banks.
5. Open Banking: The Next Frontier in Financial Innovation
6. Cross-Border Payment Systems: Towards Global Financial Integration

The essays/papers will be judged on their content/relevance and originality. The authors of the accepted papers will be rewarded with a citation and cash prize ranging from Rs. 5,000/- to Rs. 15,000/- depending on the merit of the paper. The copyrights of the selected essays/papers will lie with IIBF.

All the interested members of the Institute may submit the soft copy of the Micro Research papers in English with the word limit of 5000-6000 words or 10 – 12 pages (A4/ Times New Roman / Font size 12) in **MS Word format only** through email to **dd.aca3@iibf.org.in**

The last date for submission of the paper is **28th February, 2026**.

Applicants must mention following details on the front page of their papers:

Name:	
Membership No.:	
Topic:	
Designation & Employer:	
Correspondence address:	
Mobile no. /Landline no.	
Email ID:	

Applications without membership numbers/incomplete details will not be considered.

Phone: 022 - 68507062/68507033

¹ Candidates may please note that copying materials as it is from various sources should completely be avoided. Wherever information used in the essay is taken from other sources, the author should acknowledge and provide complete reference of the source. It should be ensured that there is no violation of copyrights, if any.