



**Indian Institute of Banking & Finance**

### **Winners of Micro Research Paper Competition for the year 2024-25**

The following members are selected for award of Micro Research Paper Competition for the year 2024-25:

#### **I Prize (Rank I)**

**Award – Rs. 15,000 + Certificate**

Mr. Soham Ghosal, Senior Branch Manager, Punjab National Bank.

**Topic: Unified Lending Interface - Transforming the lending framework**

#### **II Prize (Rank II)**

**Award – Rs. 10,000 + Certificate**

Ms. Shruti Pawagi, Senior Manager, Indian Bank.

**Topic: Unified Lending Interface - Transforming the lending framework**

#### **III Prize (Rank III)**

**Award – Rs. 7500 + Certificate**

Ms. Shalini Goswami, Customer Service Associate, Indian Bank.

**Topic: Fortifying Digital Finance: A Holistic and Customer-Centric approach to Combating Cyber Frauds**

Mumbai

Date: 30<sup>th</sup> July 2025

Director (Academics)