

Instructions to the Authors

We prefer electronic submission of all papers (by email). All articles submitted for consideration should follow strict academic standards and it should be of interest to a broad audience of practitioners and academics. The preferred text format for papers is MS-Word. The length of the full Research Paper will be around 7000-8000 words. Type every portion of the manuscript double-spaced (a minimum of 6 mm between lines), including figure legends, table footnotes, and references, and number all pages in sequence, including the abstract, figure legends, and tables. Authors will have to formally submit the article by email to editor_prajnan@nibmindia.org. The brief article should not exceed 5000 words (including abstract, figures, tables and bibliography).

The first page (Title page) of the manuscript should contain only: (a) Title of the Paper, Brief Article, Note or Comment, (b) Name of the Author, (c) Name of the Institution to which the author is affiliated, (d) Brief academic bio-data and work experience of the author, and (e) complete mailing and e-mail address, and phone numbers. The second page (main text) should contain an executive summary or abstract of no more than 150 words, and 3-5 keywords (e.g., profitability, bank competitiveness and performance, etc.) and JEL classification code. The main text subject matter should commence from second page onwards for anonymity (so that the referee will not know the identity of the author).

Authors are fully responsible for the accuracy of the data used in the manuscripts. If the manuscripts contain statistical analysis, the authors should provide supplementary notes (which will not be published) on the methods used in the analysis for the convenience of the referees. Statistical tables should be clearly titled and numbered and the reader should be able to understand clearly the meaning of each row or column. Units of measurement and sources of data should be clearly stated.

The full mathematical workings necessary for justifying each step of the argument (which will not be published) should accompany the manuscripts of mathematical character to facilitate the referee's work. Diagrams should be clearly drawn (or generated) and labelled so that the reader would be able to understand its meaning.

Bibliographical references should be cited using the Harvard style Harvard Referencing Style for Citation of Work : When the reference is cited in the text and it is the beginning of a paragraph or also after a fullstop then it should be mentioned as follows : Moulton and Thomas (1993)

In-text references written within the main body of text should be as follows : (Mitchell, 2017)

For multiple citations (Andrews, 1989; Smith, 2000; Mitchell, 2017)

Citing Different Editions of the Same Work in One Parentheses: (Mitchell, 2010; 2017)[name (year)] and carefully checked for completeness, accuracy and consistency. The authors should carefully check and complete the reference citation in respect of:

For Journal Article: (a) Author's surname, initials as it appears on the cited works, (b) Year of publication, (c) "Title of the paper", (d) *Name of the Journal*, (e) Volume number, (f) (Issue number), and (g) Page references.

For Books: (a) Author's surname, initials as it appears on the cited works, (b) (Year of publication), (c) *Title of the book*, (d) Publisher, (e) Place of publication, and (f) Page references.

For Book Chapters: (a) Author's surname, initials as it appears on the cited works, (b) (Year of publication), (c) "Chapter Title", (d) Editor's surname, initials (Ed.), (e) *Title of the book*, (f) Publisher, (g) Place of publication, and (h) Page references.

For Working Papers: (a) Author's surname, initials as it appears on the cited works, (b) (Year of publication), (c) "Title of the paper", (d) Working paper number, (e) Institution or Organization, (f) Place of Organization, and (g) Date.

For Electronic Sources: If an article is available online, the full URL should be supplied at the end of the reference along with the date when the resource was accessed.

It is important to note the papers listed in the bibliographical reference should also be discussed in the main text. The authors should cite publications in the text as follows: using the author's surname, e.g. Merton (1973); citing both names if there are two authors, e.g. (Black and Scholes, 1974), or (Altman, *et al.*, 1980) when there are three or more authors. The reference list in alphabetical order should be supplied at the end of the paper.