

## Winners of Micro Research Paper Competition for the year 2019-20

The following members are selected for award of Micro Research Paper Competition for the year 2019-20:

## I Prize (Rank I)

## Award – Rs. 15,000 + Certificate

Jointly written by: Dr. G Bhaskar N Rao & Ms. Rachel Alice Filbert, Andhra Pradesh Grameena Vikas Bank.

**Topic: Debt Traps - A Risk Participative Approach for Reduction of Default Risk Using Game Theory** 

II Prize (Rank II)

Award – Rs. 10,000 + Certificate

Jointly written by: Ms. Shikha , Ms. Khyati Tanwar & Mr. Mohammed Aarif Khan, NABARD.

**Topic: Alternative Channels for Household Savings** 

III Prize (Rank III)

Award – Rs. 5000 + Certificate

Written by: Dr. Shromona Ganguly, RBI.

Topic: Intellectual Property Rights based financing by banks

We thank all the participants who have participated in Micro Research Paper Competition. The winners will be advised separately.

Mumbai Date: 04th July 2020

Director (Academics)