

Guidelines for Manuscript Submission

Bank Quest, the journal of the Indian Institute of Banking & Finance, invites original contributions from bankers, academicians, researchers and professionals in the field of banking and finance.

Original works by the author(s) should be submitted to *Bank Quest*. Only unpublished manuscripts that have not been submitted or published elsewhere will be considered for publication. Manuscripts submitted to *Bank Quest* should not be under consideration or review for publication under any other journal.

Manuscripts should be sent to: editor@iibf.org.in

Language: Manuscripts may be submitted in English or Hindi. Authors are requested to ensure clarity and grammatical accuracy in the manuscript.

Authors are requested to use neutral and unbiased language throughout the manuscript.

Format: The manuscript file should be submitted in MS Word, Times New Roman, Font Size 12 with 1½ line spacing.

The primary heading should be in capitalized form (Uppercase) and boldface. The sub-headings should be in title - case capitalization (first letter of each word in capital), in bold and should be italicized.

Title page: The first page of the manuscript should be the Title page, which includes

- Full name
- Designation or last position held in case of retired person
- Name of organization
- Telephone or Mobile number
- e-mail address
- Paper category

For better reachability, it is recommended to provide the details of all authors. However, the corresponding author may be indicated.

To ensure fair and anonymous peer review, the manuscript must be fully anonymized. The author's name, affiliations or any identifying information should not appear anywhere else in the body of the manuscript.

The paper should commence from the second page containing the Title of the paper followed by the Abstract, Keywords and the main text of the paper.

Paper Category

To enable us to process your manuscript smoothly, always mention the Paper category on the Title page of the manuscript.

Bank Quest publishes papers under the following categories:

Categories	Overview	Word limit	Broad headings
Article	An article provides an overview or examination of some concept, technique or phenomenon. Papers are likely to be more descriptive.	3500-5000	<ul style="list-style-type: none">- Abstract- Introduction- Main text/Discussion- Conclusion
Research Paper	A research paper reports on research undertaken by the author(s) and an original empirical study. It may include the construction or testing of a model, framework or theory; testing of data, market research or surveys.	5000-8000	<ul style="list-style-type: none">- Abstract- Introduction- Review of literature- Objectives- Methodology- Result/Analysis/ Discussion- Conclusion- References
Review Paper	A review paper provides a comprehensive analysis of a specific problem based on existing literature. The purpose is to analyse, annotate and/or critique the literature in a particular field.	5000-8000	<ul style="list-style-type: none">- Abstract- Introduction- Objectives- Methodology- Discussion/Analysis- Conclusion- References
Book Review	Book Review should provide the annotate and/or critique a published book.	2000-3000	<ul style="list-style-type: none">- Name of book- Author Price- Publisher- Main text
Legal Decisions affecting Bankers	It provides an overview of any Supreme Court/High Court judgment in a case related to banking & finance sector.	2000-3000	<ul style="list-style-type: none">- Applicant- Respondents/Non-applicant- Court- Bench Strength- Bench- Relevant provisions of law- Brief facts of the case- Issues

			- Findings / observations of Court - Analysis
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Title: A title of, preferably, fifteen words or less should be provided.

Abstract: The abstract should be clear and accurately reflect the content of the paper. It should briefly describe the objectives, explain how the study was done, summarize the key results, novel contribution and research implications. The Abstract should not be more than 250 words. Avoid the use of abbreviations and references in the abstract.

Keywords: 5-6 relevant keywords should be provided to highlight the focus areas of paper.

Figures, Charts, Diagrams and Tables

All figures, charts, diagrams, tables should be supplied at the highest resolution/quality possible with numbers and text clearly legible. Both colour and black and white files are accepted. They should be provided in the text and should also be provided in original/editable formats separately.

Each figure/chart/diagram/table should have necessary brief Title and Source. Title should be mentioned at the top and Source, reference or acknowledgement should be mentioned at the bottom of the figure/chart/diagram/table. In case, it is the property of the author(s), use 'Author's articulation' as Source.

The figures, charts and diagrams should be referred to as 'Figures' and they should be numbered consecutively using Arabic numerals (e.g. Figure 1, Figure 2, and so on).

The tables should be numbered consecutively using Arabic numerals (e.g. Table 1, Table 2, Table 3, and so on).

Any superscripts or asterisks are shown next to the relevant items and have explanations displayed as footnotes to the figure/charts/diagrams/tables.

Diagrams should be kept as simple as possible.

Picture/photos/illustrations

All generated pictures or pictures taken from some printed version should be clear and sharp.

A brief Title should be mentioned at the top and Sources should be explicitly acknowledged at the bottom. In case, it is the property of the author(s), use 'Author's articulation' as Source.

Emphasis: Words to be emphasised should be limited in number and italicised. Capital letters should be used only at the start of the sentences or for proper names.

Abbreviations

All abbreviations should be defined on first use in the text along with the abbreviation in parenthesis. E.g. Magnetic Resonance Imaging (MRI)

References

References to other publications must be in American Psychological Association (APA) style. References and citations should be complete in all respects and arranged in alphabetical order. References should be included at the end of the paper.

Authors are requested to include only a list of cited References and not a Bibliography.

For Journals	<p>Surname, initials (year), title of article, <i>journal name</i>, volume, issue, page numbers. Use p. for single page, pp. for more than one page.</p> <p>Tobin, J. (1958), Liquidity Preference as Behaviour Towards Risk, <i>Review of Economic Studies</i>, Vol. 25, pp. 65-86.</p> <p>Shrotryia, V.K. and Kalra, H. (2022), Herding in the Crypto Market: A Diagnosis of Heavy Distribution Tails, <i>Review of Behavioural Finance</i>, Vol. 14, No. 5, pp. 566- 587.</p> <p>Wirba, E., Akem, F. and Tingum, E. (2025), Implication of mobile money adoption for financial behaviour in Cameroon: a gendered analysis, <i>Review of Behavioral Finance</i>, Vol. 17, pp. 1-18, doi: 10.1108/RBF-02-2025-0081.</p>
For Books	<p>Surname, initials (year), <i>title of book</i>, publisher, place of publication.</p> <p>e.g. Bhattacharya, A. (2022), <i>Indomitable: A Working Woman's Notes on Work, Life and Leadership</i>, HarperBusiness, India.</p>
For Book chapters	<p>Surname, initials (year), chapter title, editor's surname, initials (Ed.), <i>title of book</i>, publisher, place of publication, page numbers.</p> <p>e.g. Calabrese, F.A. (2005), The early pathways: theory to practice – a continuum, Stankosky, M. (Ed.), <i>Creating the Discipline of Knowledge Management</i>, Elsevier, New York, NY, pp.15-20.</p>
For Working Paper	<p>Surname, initials (year), title of article, working paper [number if available], institution or organization, place of organization, date.</p> <p>e.g. Shaw, P. and Sinha, R. K. (2024), State-Level Inflation Forecasts for India: Based on Data from Inflation Expectations Survey of Households, working paper (09/2024), Reserve Bank of India, 31 December.</p>
For newspaper articles (authored)	<p>Surname, initials (year), article title, <i>newspaper name</i>, date, page numbers.</p> <p>e.g. Tobin, J. (2025), Big change, <i>Banking Times</i>, 21 January, pp. 3-4.</p>
For newspaper	<p><i>Newspaper name</i> (year), article title, date, page numbers.</p>

articles (unauthored)	e.g. <i>Banking Times</i> (2025), Big change, 2 February, p.7.
For electronic sources	Standalone URLs, i.e. those without an author or date, may be included at the end of the paper.
Text citation	<p>Ensure that the spelling of author names and the publication dates in reference list entries match those in the corresponding in-text citations. Reference to a citation in the text should be made by means of the author's surname followed by the year of publication in parenthesis.</p> <p>Text citation to be given as follows: (Tobin, 1876).</p> <p>For the in-text citation of two authors of a publication: (Tobin and Janet, 1876).</p> <p>For the in-text citation of more than two authors of a publication: (Tobin <i>et al.</i>, 1876).</p>

Footnote/Endnote

The Sources should be mentioned for the data/numbers/facts mentioned in the paper as footnote with superscript number on it.

Any other relevant information can be included in the footnote.

The Questionnaire, other relevant details/files can be provided as Annexure/appendix.

Use of Artificial Intelligence / Generative Artificial Intelligence (AI)

AI tools and technology must be used responsibly and transparently.

AI tools and technology should not be used to generate/create the new material. The work should be author's original creation. The manuscript may go under the checking of plagiarism for AI writing.

Key points regarding Research Ethics

- Any manuscript you submit to this journal should be original. That means it should not have been published before in its current or similar form. If any substantial element of your paper has been previously published, you need to declare this upon submission.
- Your work should not have been submitted elsewhere and should not be under consideration by any other publication.
- If you have a conflict of interest, you must declare it upon submission.
- If the research work, partly or fully, is funded or financially supported by any Organization/Institute, the author needs to declare it upon submission of the manuscript.
- The work should not be in infringement of any existing copyright.

- The author(s) shall be responsible for the accuracy, integrity and originality of their work.
- Include only who has made a substantial and meaningful contribution to the submission (anyone else involved in the paper should be listed in the acknowledgements).

Peer Review Policy

Manuscripts submitted to the Bank Quest are checked for basic requirements as per the mentioned guidelines and may go under the checking of plagiarism. Once it passes through primary scrutiny, the manuscript will be sent for formal blind peer review process and for making a decision to accept, revision or reject the manuscript. In case, the author receives any revision on article, it is requested to authors to adhere to the timeline provided. We will notify you when a decision has been reached.

While all manuscripts are processed and reviewed as early as possible, however, the complete review process takes around four months.

Bank Quest follows a rigorous blind peer review in which the identity of both the reviewer and author are concealed from both parties.

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