



Indian Institute of Banking & Finance

Winners of Micro Research Paper Competition for the year 2025-26

The following members are selected for award of Micro Research Paper Competition for the year 2025-26:

I Prize (Rank I)

Award – Rs. 15,000 + Certificate

Winner - Dr. Suja Sekhar C, Manager (Research), State Bank of India.

Topic: Open Banking: The Next Frontier in Financial Innovation

II Prize (Rank II)

Award – Rs. 10,000 + Certificate

Winner - Mr. Vijaya Vittal B N, Credit Processing Officer, The Karur Vysya Bank Ltd.

Topic: Role of Artificial Intelligence in credit analysis and underwriting

III Prize (Rank III)

Award – Rs. 7500 + Certificate

Winner - Mr. Rakesh Singh, Research Associate (Chief Manager), Bank of Baroda.

Topic: Expected Credit Loss Framework - Implications on Profitability and Viability of Indian Banks

Mumbai
Date: 31th August 2026

Director (Academics)