

**NATIONAL LAW UNIVERSITY JODHPUR**

**PROUDLY ANNOUNCES**

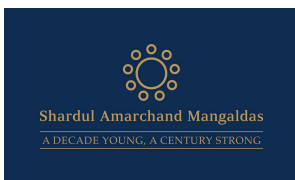
**THE FIFTH NLUJ-CSBF  
ESSAY WRITING  
COMPETITION, 2026**

**ORGANISED BY**

**CENTRE FOR STUDIES IN BANKING AND FINANCE**



**IN ASSOCIATION WITH**



**INTELLECTUAL SPONSOR**



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## ABOUT NLUJ

National Law University Jodhpur (NLUJ) is one of India's leading Law Schools situated in the vibrant and colourful city of Jodhpur, Rajasthan. NLUJ has constantly been ranked as one of the top law schools in India. Since its establishment in 1999, NLUJ has endeavoured to produce exceptional lawyers and legal scholars aimed at pushing and challenging the existing boundaries of knowledge.

NLUJ attracts top quality students coming from diverse social, cultural and religious backgrounds from all corners of India. NLUJ graduates work in top law firms in India and abroad, some practice in courts, while some have entered the field of legal academics. NLUJ students have also pursued further studies on prestigious scholarships at leading Universities in the world including Harvard, Yale, Oxford, LSE, and King's.



## ABOUT CSBF

The Centre for Studies in Banking and Finance (Centre or CSBF) was established by the Reserve Bank of India (RBI) in 2002 to provide a venue for scholars and practitioners to exchange views on banking and financial systems through its various undertakings and activities. Through the corpus fund received by the RBI, the Centre seeks to promote robustness and vibrancy of the banking sector, capital markets and other financial services. The Centre aims to build intellectual capacity in the areas of financial markets, corporate finance and related legal and regulatory issues by undertaking research and organizing events. Pursuant to the aforementioned aims and objectives, the Centre invites submissions for the Fifth NLUJ-CSBF Essay Writing Competition, 2026.



## ABOUT SHARDUL AMARCHAND MANGALDAS & CO. (SAM)

Shardul Amarchand Mangaldas & Co. (SAM), founded on a century of legal achievements, is one of India's leading full-service law firms with the ISO/IEC 27001:2022 certification - the latest global benchmark for Information Security Management Systems. The Firm's mission is to enable business by providing solutions as trusted advisers through excellence, responsiveness, innovation, and collaboration. SAM is known globally for its exceptional practices in mergers & acquisitions, private equity, competition law, insolvency & restructuring, dispute resolution, international commercial arbitration, capital markets, banking & finance, tax, intellectual property, data protection and data privacy, white collar crime, technology law and infrastructure, energy and project finance.

With the full suite of Harvey AI functionalities, the Firm has a pan-India presence and has been at the helm of major headline transactions and litigations in all sectors, besides advising major multinational corporates on their entry into the Indian market and their business strategy. Currently, the Firm has over 900 lawyers including 187 Partners, offering legal services through its offices in New Delhi, Mumbai, Gurugram, Ahmedabad, Kolkata, Bengaluru, and Chennai.



## ABOUT SCC ONLINE

SCC Online is India's premier legal research platform, trusted by courts, law firms, corporates, government institutions, and academia. With an extensive and authoritative database of case law, legislation, journals, commentaries, and international legal materials, SCC Online enables precise, reliable, and efficient legal research.

The platform is known for its editorial excellence, value-added features such as headnotes, case summaries, and advanced search tools, as well as its commitment to accuracy and authenticity. SCC Online continues to be an indispensable resource for legal professionals seeking comprehensive and up-to-date legal information.



## ABOUT SCC TIMES

SCC Times is the official legal news and analysis platform of SCC Online, delivering timely updates and in-depth coverage on developments across courts, legislation, policy, and the legal industry. With a rapidly growing readership, SCC Times features expert insights, interviews, event coverage, and thought leadership on contemporary legal issues including technology law, arbitration, data protection, and regulatory trends. It serves as a dynamic interface between legal developments and the professionals, students, and institutions that engage with them.



# ABOUT THE COMPETITION

## ELIGIBILITY CRITERIA

All students pursuing undergraduate (three or five-year courses) or postgraduate law degrees from any law school/university/college recognised by the Bar Council of India are eligible to participate in the Competition.

## THEME

- **Financial Market Misconduct in the Era of Digital Lending: Detection Challenges and Regulatory Responses**

Under this theme, the following sub-topics are suggested:-

- RegTech and SupTech: Can Technology Effectively Detect Misconduct in Digital Lending
- Enforcement Challenges Against Illegal Digital Lending Apps: A Cross-Border Legal Analysis
- Dark Patterns and Deceptive Design in FinTech Interfaces: A New Frontier of Market Misconduct
- The Proliferation of Unregulated Lending Apps (ULAs) : Regulatory Perimeter Challenges

## PRIZES

The best entries would be awarded:

- First Prize: INR 30,000 /- and a merit certificate;
- Second Prize: INR 25,000/- and a merit certificate;
- Third Prize: INR 15,000/- and a merit certificate;
- The best three entries will receive a one-year complimentary subscription to SCC Online Web Edition.
- Certificates of special mention will be awarded to the fourth and fifth best entries.
- The winning entry will be considered for publication in the latest issue of Scholasticus, the Journal published by the Centre.
- The remaining five entries may be considered for publication on the Centre's Blog.

## SUBMISSION GUIDELINES

- The first page of the submission should only contain the title of the paper, followed by the 200-word abstract. The second page must contain a table of contents, and the main body of the manuscript should begin immediately thereafter.
- The word limit for the essay is 3,500 words. The word limit is exclusive of the footnotes.
- Disclosure of information regarding identity of the author(s), including, but not limited to name, institutional assistance, professional details, etc., within the body of the manuscript or other properties of the document submitted is strictly prohibited. Any violation of the anonymity requirement will lead to disqualification of the manuscript for the purposes of the competition.
- All the submissions must be original and unpublished work of the author(s).
- All the submissions will be checked for plagiarism and those with plagiarism percentage over the permissible limit (i.e., 10%) will be summarily rejected.
- The permissible limit for usage of Artificial Intelligence is 20%, beyond which the manuscripts will be summarily rejected.
- The participants are required to submit their manuscript by filling out this [Google form](#).

## **CITATION GUIDELINES**

- The authorities must be cited in the form of footnotes.
- Citations must follow a uniform format of citation throughout the submission.
- The participants are required to provide the name of the author, title of the article/report/blog, date of publication, and active web-link for the authorities cited wherever possible.
- In case of large documents such as reports, long articles, cases, etc. the authors must include the relevant paragraph/page of the authority being cited.
- Speaking/explanatory citations are discouraged.

## **ASSESSMENT CRITERIA**

All the submissions will go through a blind review process, wherein at least two reviewers from the Centre's organizing team will assess the submission based on the following criteria:

- Depth of research;
- Structure of the submission;
- Novelty, innovation, and application of mind in the analysis by the author(s); and
- Original suggestions provided by the author(s), if any.

As a general guideline, research regarding a restricted aspect, with detailed insights within the prescribed topics would be appreciated.

## **COMPETITION GUIDELINES**

- A co-authorship of not more than two authors is permitted.
- By submitting the article, the author(s) forfeit copyright over their manuscript in favor of the organizers.
- In case of any dispute, the decision of the organizers will be final and binding. The Centre retains absolute discretion in marking the manuscript.

## **TIMELINE**

- Submission starts: April 27, 2026.
- Deadline for submitting entries: May 30, 2026.
- Announcement of Results for the Competition: Third week of June, 2026

# ORGANISING COMMITTEE

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