

CENTRE FOR STUDIES IN BANKING AND FINANCE

PROUDLY ANNOUNCES

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



ORGANISED BY



ABOUT CSBF AND NLUJ

One of the premier law universities of India, National Law University, Jodhpur (“University”) has undertaken consistent efforts to promote an innovative and hands-on approach to the study of emerging fields of legal discourse. With the patronage of the Reserve Bank of India, the University established the Centre for Studies in Banking and Finance in 2002 to facilitate the discourse in the field of banking and finance.

The Center 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.



The University also offers specialized courses to under-graduate students in the field of banking and finance such as [A] Banking and Finance; [B] Corporate Finance; [C] Project Finance; and [D] Financial Markets and Regulatory Systems. In its efforts to further the envelope in relation to the student’s understanding the regulatory framework of the banking and finance sector, conducts various events and competitions through its research and academic centers.

ABOUT THE COMPETITION

ELIGIBILITY CRITERIA

All students pursuing under-graduate (three/five year courses) or postgraduate law degrees from any law school/university/college recognized 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 we suggest the following sub-topics:-

- 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;
- Certificate for special mention to the Fourth and Fifth best entry.
- The winning entry will be considered for publication in the latest issue of Scholasticus, Journal published by the Centre.
- The rest four 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 words 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 3500 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 an 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 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 title of the name of the author, 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 in-sights 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 their 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

- Deadline for submitting entries: May 30, 2026.
- Announcement of result for the Competition: Third week of June, 2026

ORGANISING COMMITTEE

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