



RESEARCH GRANT APPLICATION GUIDELINES:

1. Eligibility:

- Applicants must be enrolled in a recognized " MPhil program" in Management or Economics in Nepalese University or Applicants must be enrolled in a Master's degree program in Economics or Business Administration or Business Studies or Computer Science and Information Technology at a recognized Nepali university.
- Research proposals should align with the thematic focus of the grant.
- Application should be recommended by university or respective college regarding financial assistance for research grant.
- All articles must be based solely on the author's personal knowledge, experience, research, and understanding. Any use of artificial intelligence (AI) or algorithmic models in the preparation of an article shall result in automatic disqualification.
- Research topic should be involved around Banking and Economy.

2. Research Topic and Areas:

Banking and Economy, Banking Products, Innovation, Digital Banking, Customer Satisfaction, Consumer Protection, Human Resource Management, Loan Loss Provision, Non-Banking Assets, Asset Quality, Capital Requirements, ECL and Basel III, Monetary and Fiscal Policy, Information Security, Artificial Intelligence, Cyber Security, Data Analytics, and Software Engineering.

Research studies should cover both national and international perspectives and must be based on reliable and verifiable data. The research should be innovative in nature and generate practical insights that are useful for banks in their decision-making processes within the respective topic areas.

3. Grant Details:

- Funding will cover research-related expenses, including data collection, travel and dissemination activities
- Total grant amount and duration will be determined based on the proposal's scope and feasibility. However, grant amount shall be not more than NPR.100,000.00 each for 2 students for M.Phil Student and The total grant amount and project duration will be determined based on the scope and feasibility of the submitted proposal. The bank will award grants of up to NPR 50,000.00 each selected proposal, funding not more than four students.

4. Required Documents:

- Copy of Citizenship
- Academic Enrollment Certification
- Recommendation letter from collage or university regarding financial assistance

5. Submission Guidelines:

- Must Email to : bcc@kamanasewabank.com and
- Subject should be **Level_NameofApplicant_Topic of Research**
- Application should be cover with a cover letter
- Poor and marginalized community shall be encouraged to apply

6. Deadline: 14th March 2026



RESEARCH GRANT APPLICATION FORM

Section A: Applicant Profile

1. Full Name (As per academic records):
2. Gender:
3. Date of Birth:
4. Citizenship Number / Student ID:
5. Contact Number:
6. Email Address:
7. Permanent Address:
8. Current Address (if different):

Section B: Academic & Institutional Details

1. Academic Level:
 MPhil
 Master's
2. Program Name:
3. Specialization (if any):
4. University Name:
5. College / Campus Name:
6. Enrollment Year:
7. Current Semester / Year:
8. Expected Date of Program Completion:

Section C: Supervisor/Guide Information (Optional)

1. Name of Research Supervisor:
2. Designation:

3. Department / Faculty:

4. Institution:

5. Contact Email:

Section D: Research Proposal Information

1. **Proposed Title of Research:**

2. **Research Thematic Area**

(Please tick applicable area/s)

Banking and Economy

Digital Banking

Innovation in Banking

Asset Quality / NPA

Capital Adequacy / Basel III / ECL

Monetary & Fiscal Policy

Information Security / Cyber Security

Data Analytics / Software Engineering

Others (Specify):

Section E: Abstract:

Section F: Background & Rationale

Section G: Research Objectives

General Objective:

1.

Specific Objectives:

1.

2.

Section H: Research Methodology (Extended but concise)

1. Research Design:
 Quantitative Qualitative Mixed
2. Data Type:
 Primary Secondary Both
3. Data Sources (Banks, Reports, Surveys, etc.):
4. Sampling Technique & Sample Size (if applicable):
5. Data Analysis Tools / Techniques:

Section I: Expected Outcomes & Practical Significance

1. Academic Contribution:
2. Practical Use for Banking Sector:
3. Policy-Level Implications (if any):

Section J: Work Plan & Timeline

Activity	Duration
Proposal Approval	
Data Collection	
Data Analysis	
Draft Report	
Final Submission	

Section K: Budget Details (NPR)

Expense Category	Estimated Cost
Data Collection	
Field Visit / Travel	
Research Materials	
Dissemination / Presentation	
Total Requested Grant	

Section L: Ethical & Compliance Declaration

Please tick (✓) where applicable:

- The research is original and has not been published elsewhere
- No Artificial Intelligence (AI) tools were used in writing this proposal
- Data will be collected ethically and responsibly
- Findings will be shared with Kamana Sewa Bikas Bank if required

Section M: Applicant Declaration

I hereby certify that all information provided is true and correct. I understand that submission of false information or violation of grant conditions may result in cancellation of the grant.

Applicant Name:

Signature:

Date: