

Guidelines for Authors

1. All submissions should accompany:
 - (i) Soft Copy (MS Office Word 2007 or earlier versions) of the "Manuscript";
 - (ii) Cover Letter (Check essential components);
 - (iii) Pledge (To be downloaded); and
 - (iv) Submission Checklist (To be downloaded).
2. All submissions should fulfill all the requirements stated therein in the Pledge and Submission Checklist (all boxes should be Tick (√) Marked). Manuscript must be send via email. Hard copies are required for (iii) and (iv). Cover Letter could be sent via any means: through email or by post. Address for correspondence are provide at the end.
3. All Manuscripts should be written in English. American rather than British spelling should be used.
4. A wide range of articles related directly / indirectly to Banking sector are considered for publications. Authors should clearly indicate in the Cover Letter under which category their articles should be treated e.g. Original Research Papers, Review Article, Book Review, etc. Also, Authors are requested to suggest potential Reviewers / Referees for their manuscript but these should be unknown or have no relation with the Authors.
5. Manuscript readability is an important consideration hence all manuscripts should be prepared so that it is understandable to a layman. Also, it should have correct spelling and good sentence structure as well as adhere with the style / format provided in this guide. It is recommended that authors consider the use of Professional Service for: (i) English and (ii) Format / Style, if felt appropriate. It is also highly recommended that authors provide their manuscript for crosschecking by a colleague for this purpose.
6. Manuscripts should be in the range of 5000-10000 words, should be Single Spaced with the Tahoma Regular Font at 10 Point, Justified, and with 1 Inch Margins. However, some manuscripts may be of smaller size (2000-4000 words) depending upon the type of paper. Paragraphs / Headings / Subheadings etc should be separated by one line spacing. Authors should take precautions that the length of the manuscript is liable to increase with the Reviewers / Referees suggestions.
7. Title of the manuscript should be Centrally aligned and Bold.
8. Name of Authors should follow the Title with 2 line-spacing. It should also be Centrally aligned and Bold. Affiliations should follow the Name of Authors (use only single line). Email address must be supplied for the Corresponding Author only.
9. Abstract should follow the Name of Authors.
10. Headings and Subheadings should be clearly marked in the text where appropriate, with Bold Fonts. Headings should have all Capitalized Fonts but Sub-Headings should have only the initial letter Capitalized. Numbering of the Section-Heads and Subheads should be done appropriately like:

1. INTRODUCTION

1.1. Background

1.2. Literature Review

1.2.1. National Context

1.2.2. Global Context

2. METHODOLOGY

11. Although depending on individual manuscript the style and content may differ, in general, the flow of article may look like as follows:
 - A. Title: Title should be short but clearly giving the idea of the content of the manuscript. It is the most important summary of the scientific article and reflects the scope and type of research.
 - B. Abstract: It should be completely self-explanatory. Although, there is no word-limit, it is better to limit within 200 words. It should describe the main arguments and conclusions of the manuscript.
 - C. Keywords: Around 3-5 keywords should be provided describing the focus and essence of the manuscript including geographical coverage but words from the "Title" should be avoided, as much as possible.
 - D. JEL Codes: Around 2-3 Journal of Economic Literatures Classification Codes could be provided. Reference could be found at:
http://www.aeaweb.org/journal/jel_class_system.html
 - E. Introduction: Introduction should be brief and should comprise of brief background, problem statement with emphasis on the present level of knowledge, the existing gap and rationale, and objectives of the research.
 - F. Literature Review: Literature Reviews could be combined or separated with the "Introduction Section". It should refer past research works related to the intended research or the field of study.
 - G. Methodology: It should describe in detail the procedures used in the research from data / information collection, theoretical basis of research and data analysis, and other such information related to the methods and approaches used for carrying out the research.
 - H. Results and Discussion: "Results" and "Discussion" could also be either combined or separated. All the results obtained from data / information analysis should be clearly presented and discussed. Interpretation of the results should be done along with its relation to the existing knowledge with the help of evidence and counterevidence from the past literatures, if available.
 - I. Conclusions: It should clearly highlight the major findings of the research. It should illustrate the research results, facts, and findings showing what are new in the research.
 - J. Recommendations: It may or may not exist. Even if the study suggests some policy measures and / or other recommendations it could be written under "Conclusion Section". It also includes suggestion for the application in future.
 - K. Notes: It should be numbered consecutively in the order of occurrence (1...n), superscripted, and placed at the end of the manuscript before "References" (NOT at the bottom of each page).
 - L. Acknowledgement: Acknowledgements, if any, could be provided but kept as short as possible. Journal has adopted the policy of not thanking Editor(s) and/or Referees.
 - M. References: Source of data and proper acknowledgement should be provided clearly. References should be carefully checked for accuracy. Authenticity of

the reference is the responsibility of the Authors. Every reference cited in the paper, whether in the text, tables, figures, etc must be listed in this section, arranged alphabetically by authors. However, it should be noted that only references cited in the text should be listed. Also, unpublished information should not be cited, as much as possible.

- N. Appendices / Annexes: Appendix could be provided for necessary information not suitable for placing in the Text. Otherwise, the journal has the policy of acquiring additional / supporting information separately as discussed somewhere in this Guide.
12. The style for citation in the text should be like: (i) for single author as (Last Name of the Author, Publication Year); (ii) for up to two authors as (Last Name of the first Author "and" Last Name of the Second Author, Publication Year); (iii) for more than two authors as (Last Name of First Author et al., Publication Year).
13. Depending upon the source, citation at the end should be prepared as follows:
- Journal:
Author(s). Publication Year. Title. Journal Name (ISSN Number), Volume (Issue): Start Page Number - End Page Number.
 - Thesis:
Author. Dissertation Submission Year. Title. Masters' / PhD Thesis, Name of Institution / University, Address including Country. (Pp. Start Page Number - End Page Number.)
 - Book:
Author(s). Publication Year. Title. Publisher, Place of Publication. ISBN number. (Pp. Start Page Number - End Page Number).
 - Website:
Author(s). Publication Year. Title. URL (Ready to Click). (Date of Citation.)
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Author(s). Publication Year. Title. (Title of Workshop, Held Date, Held Place) or (In: Title of the Proceeding. Editor(s). Publisher / Organizer, Place of Publication / Organization). (Pp. Start Page Number - End Page Number.)
14. Author(s) should be written as:
- For a single Author:
Last Name, Initials of First and Middle Names followed by full-stop.
 - For two Authors:
Last Name, Initials of First and Middle Names followed by full-stop (First Author) "and" Initials of First and Middle Names followed by full-stop, Last Name (Second Author).
 - For more than two Authors:
Last Name, Initials of First and Middle Names followed by full-stop (First Author), Initials of First and Middle Names followed by full-stop, Last Name (Second Author), ..., and Last Author's Initials of First and Middle Names followed by full-stop, Last Name.
15. Reference to two works by the same author in same year should be separated by allotting them "a", "b", "c", and so on as: (Author, Date a); (Author, Date b); (Author, Date a, b).
16. Tables, Figures, Graphs, and illustrations should be numbered consecutively in the order of occurrence as "Table 1: XXX" or "Figure 1: XXX", where "XXX" is the short but descriptive Title suggesting the contents (Bold Fonts). The data and

information in these tables, figures, etc should be readable. These must be cited in the text as "Table (1)" or "(Figure 1)". Similarly, these should be placed at the appropriate place in the text where they should be and not at the end of the text. Format tables with minimal horizontal lines and no Vertical Lines. Graphs should be plain without any grids. Superscripted Footnotes (lowercase alphabets) could also be included at the bottom of the Tables / Figures but should only be provided when really necessary, and should be Left Justified. Source of data, if other than authors', should be stated below the Tables / Figures. Do not repeat the same information in the Tables and Figures.

17. Equations / Formula should be numbered inside parentheses at the Right in the order of occurrence. All characters should be defined and used unambiguously. It should be referred in the text as Equation (1). Introduce every variable and label used at its first occurrence only.
18. The full mathematical workings necessary for justifying each step of the argument should accompany all papers of a mathematical character in order to assist the referees. These workings could or could not be published, depending upon the circumstances. Therefore, if available provide detail notes for the referee that includes detail step-by-step algebraic derivation, data construction, and other supplementary materials. Supporting information can be published as electronic appendices on the Journal's Website at the Editor's discretion. These may include information on sampling location, data underlying analyses and / or figures, additional analyses not presented in the manuscript, or any such related materials.
19. Mathematical formulas and other symbols should be clearly typed and diagrams should be clearly drawn.
20. Asterisks should be used for statistical significance level as: * $p < 0.1$; ** $p < 0.05$; *** $p < 0.01$.
21. Do not repeat the % sign while stating the range.
22. Dates should appear as follows: January 1, 1900; 1900s; Nineteenth Century.
23. Do not use an ampersand (&) or similar abbreviations.
24. Metric units should be used.
25. Any quotations that exceed 40 words should be indented in the text.
26. Use of gender-neutral language is mandatory, for example, "man" is not acceptable as a generic term ("human" is), and masculine pronouns should only be applied to males.
27. Manuscript should be paginated with page number in the form of "Page 1 of 15" at Tahoma 8 point bold font.
28. Abbreviations and contractions should be integrated into the text. The full form should be provided where it occurs for the first time followed by the short forms.
29. Numbers from zero to nine and fractions should be written / spelt out unless the number refers to percentage, measurements, and age but numerals should be used for all other numbers unless it begins a sentence. Decimals should be up to two digits only.
30. Titles, Headings, Subheadings, Sub-Subheadings, Titles of Table / Figures, and Column / Row Headings of a Table should have capitalized initials for all words except prepositions / conjunctions that are 3 letters or less.

31. There are no page charges and submission charges at present. However, in exceptional cases, articles exceeding the certain page limit could be published with charge for each page exceeding the limit (Editor will decide in this case).
32. Articles are accepted on the understanding that they are subject to editorial changes and revisions. However, the publisher will be relying to a large extent on the authors for content of the article, proof reading, and uniformity of format and hence authors should be extra cautious in this regard.
33. At Proof Read stage, any alterations to the original text are not acceptable and the proofread version should be sent within the stipulated time (72 hours). All misprints and typographical errors should be referred.
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