

NCBL Master/M-Phil/PHD Grant's Guidelines 2021

1. Introduction

National Cooperative Bank Limited (NCBL), established in 2003 has always been dedicated to continued member service, meeting the financial needs of its more than 13,000 member cooperatives, and driving towards sustainable coop as its vision implies. NCBL has prioritized the activities of research and development within the bank and whole cooperative sector as well. As per the vision, mission statement, and NCBL annual budget program the NCBL formulated NCBL research development and grant's guidelines for the overall enhancement of cooperative movement through research in Nepal.

2. Objectives of Research Grant's

- To attract the academic researchers towards cooperative field
- To promote independent and institutional research in cooperative movement

3. Guiding Principles of Grant's

One should have to qualify with the following guiding principles to participate in research grants competition:

a. Research/Thesis Standard and Participants

- i. Candidate should possess Nepali citizenship.
- ii. The research/thesis proposal must be in the field of cooperative area. The research site must be within Nepal.
- iii. The research/thesis proposal of Masters, M Phil or PhD in the field of cooperative has been approved by colleges/universities/deemed to be university/recognized autonomous institutions of Nepal.
- iv. Candidates shall have to follow a research/thesis format of any recognized university, deemed to be university or recognized autonomous institution of Nepal.

b. Student eligibility criteria for grant

- i. For Master and M-Phil's students: enrolled in Nepalese university and must have completed first year or second semester of respective academic levels.
- ii. For P.H.D scholars: PHD scholars in Nepalese university.

c. Research Funding

A person who qualifies in clause 3(a), (b) is eligible to participate in grants/fund competition. The qualified person's research/thesis application shall be evaluated by a review committee formed by NCBL. Total number of grants is subject to decide by National Cooperative Bank Limited. The selected researcher will get the following fund:

- i. Master's level cooperative related research/thesis rupees NPR 20,000/-
- ii. MPhil level cooperative related research/thesis rupees NPR 50,000/-
- iii. PhD level cooperative related research/thesis rupees NPR 1,00,000/-

d. Research Areas/Priority Areas

i. Financial Services of Cooperatives

- a. Cooperative society contribution on Nepalese Socio-Economy
- b. Success of financial products developed under cooperative module
- c. Credit risk management of cooperatives
- d. Non-fund-based services of cooperative (current practice and potential)
- e. Cooperative lending practices, facilities and reality
- f. Fund mobilization through cooperatives
- g. Institutional development through cooperative financial services
- h. Other's related with financial services of cooperatives

ii. Research on Institutional Development of Cooperatives

- a. International exposure and benchmarking
- b. Plans and policies development and implementation
- c. Cooperative counselling
- d. Business development
- e. Benchmarking and standardization
- f. Process innovation and institutional development
- g. Others institutional development activities related with cooperatives

iii. Research Associated to Information and Technology

- a. Cooperative digitization
- b. Use of technology and business development in cooperative
- c. Artificial Intelligence
- d. Digital market platform
- e. Other's information and technology concerns related with cooperatives

iv. Research Concerned to Lobbying and Advocacy of Cooperative movements

- a. Image of cooperatives to the government
- b. Relation with regulators and governance related research
- c. Research on government policies and their effectiveness relating to the management of cooperative movement
- d. Cooperative competition and affiliation
- e. Government, Private Sector and Cooperative collaboration (GPC)
- f. Taxation Policy
- g. Cooperative movement, gender issues, and equity through cooperative
- h. Environment related issues
- i. Sustainable development goals and its implication through cooperatives
- j. Others concerned to lobbying and advocacy of cooperative

4. Research/Thesis Grants Funding Policy

The detail of funding policy of the bank is as follows:

a. No Conflict of Interest

- i. Each and every participant who wants to avail the NCBL research/thesis grants or fund shall have to declare that there is no conflict of interest in the research project submitted to the NCBL for funding.
- ii. NCBL reserves right to examine about any conflict of interest.

b. Penalty for Non-performance

- i. Non-performer within the prescribed time period will be liable to refund everything what he/she receives as monetary or non-monetary benefits to the NCBL.

c. Copyright of Research

- i. The researcher shall have to share the copyright of the dissertation/ thesis/research project report/research report to the NCBL.
- ii. Provided that with due permission from the NCBL concerned can reproduce any part of the dissertation/thesis or in full for his/her personal use.

5. Selection Process for Research/Thesis Grants

a. Call for Submission

- i. Prospective candidate will get a total of 30 days for submitting application to NCBL from the date of notice published.
- ii. Prospective candidate shall have to submit for research/thesis grant.
 - a. Application letter – (Appendix- A)
 - b. Cover letter
 - c. Research proposal (Appendix – B)
 - d. Latest academic achievements
 - e. Recommendation letter from Head of institute and supervisor
 - f. Evidence of publications (if any)
 - g. Student identity card
 - h. Citizenship certificate

b. Evaluation and grant award process

- i. The NCBL shall appoint review committee to evaluate candidate application.
- ii. The review committee shall have to make evaluation mechanism of candidate application.
- iii. Review committee will recommend list of valid candidates based upon merit basis to NCBL for final decision.
- iv. Grant awarded candidates shall have to submit their final work within 180 days (for master level students) and 365 days (for M-Phil level students) and based

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upon Gantt chart submitted to NCBL (for PHD scholars) counting from the signing date of grant agreement with NCBL.

- v. NCBL can extend submission time to grant awarded candidates with subject to recommendation from supervisor.
 - vi. Grant awarded candidates shall have to submit their final research/thesis work, two copies in hard binding as well as digital copy to the NCBL.
- c. *Research Grants Funding Scheme***
- i. 25% of total amount within seven days signing the grant agreement.
 - ii. Next 25% of the total amount within seven days of completion of 90 days counted right from signing the grant agreement provided that the researcher duly submitted research progress report. However students/scholars can be paid before above-mentioned duration based upon researcher duly submitted research progress report.
 - iii. Remaining 50% of research grants amount can be paid after evaluation of final thesis/dissertation/research project report.

APPLICATION FORM FOR RESEARCH/THESIS GRANTS

APPENDIX-A

Date: DD/MM/YY

To
The Chief Executive Officer
National Cooperative Bank Ltd.

Sub: - *Application for Academic/Individual/Institutional Research Grants*

Dear Sir/ Madam:

With due respect I am applying for the research grants invited by your esteemed organization as published on.....dated.....
I would like to assure you that I will complete quality research on, “.....
.....” as per stipulated time. The enclosures with this application are forwarded for your kind references and evaluation.

Thanking you in anticipation of your prompt response.

Enclosures

- (a).....
- (b).....
- (c).....
- (d).....
- (e).....

Sincerely yours

Signature

Name

BAISC CONTENTS OF RESEARCH/THESIS PROPOSAL

APPENDIX-B

CHAPTER I: INTRODUCTION

- 1.1. Introduction and Background
- 1.2. Problem Statement and Research Question
- 1.3. Objectives of the Study
- 1.4. Brief Review of the Literature
- 1.5. Hypothesis (if any)
- 1.6. Rationale of the Study
- 1.7. Limitation and Delimitation

CHAPTER II: RESEARCH METHODOLOGY

- 2.1 Research Design
- 2.2 Population and Sampling Procedure
- 2.3 Nature and Sources of Data Collection
- 2.4 Research Framework and Definition of Variables
- 2.5 Methods of Analysis

CHAPTER III: PLANNING

- 3.1 Time Planning – Appendix D
- 3.2 Budget Allocation – Appendix C

CHAPTER IV: EXPECTED OUTCOME OF RESEARCH/THESIS

CHAPTER V: SUMMARY AND CONCLUSION

- 1.1 Summary
- 1.2 Conclusion

References (If any)

Note: 1- Researchers who are conducting research of Master, M Phil and PhD degree the research proposal format of their concerned universities shall be accepted but they shall have to submit time planning and budget allocation along with their proposals.

RESECRH/THESIS SUPPORT BUDGET OUTLINES

APPENDIX-C

SN	Description and budget heads	Justification	Total amount to be received from NCBL(NPRs.)	Allocated budget (NPRs.)	Remarks/Actual expenditure
1	Total research grants from NCBL	Conducting research on cooperative	XXXXXXXXXXXXXXXXXXXXX		
2	Stationery	Logistic materials	At max.(10% of total budget)	XXXXX	XXXXX
3	Transportation and fuel	To and fro from the research area	At max.(15% of total budget)	XXXXX	XXXXX
4	Field survey	Assistant required if any	At max.(20% of total budget)	XXXXX	XXXXX
5	Accommodations	If needed in the study area	At max.(15% of total budget)	XXXXX	XXXXX
6	Food and snacks	During research process	At max.(15% of total budget)	XXXXX	XXXXX
7	Telecommunication and internet	While conducting research	At max.(20% of total budget)	XXXXX	XXXXX
8	Miscellaneous	As per requirements	At max.(5% of total budget)	XXXXX	XXXXX
9					XXXXXXXXXXXXXXXXXXXXX

Note:1- The budget outlines must be submitted with research proposal.

RESEARCH/THESIS SUPPORT TIME PLAN

APPENDIX-D

Total time: days

SN	Action	Justification	Time allocated (days)	Remarks
1	Proposal	To apply research grants	xx	
2	Review of literature	Detail review for research report	xx	
3	Collection of data	Field visit, visit of websites, secondary sources	xx	
4	Data editing tabulation	Raw data transformation	xx	
5	Data analysis	Using different data analysis software	xx	
6	Data interpretation	Do come to conclusion	xx	
7	Writing of first draft	After complication of data analysis and interpretation	xx	
8	Cooling period	To review the whole process	xx	
9	Rewriting	After completing cooling period, rewrite the whole draft.	xx	
10	Finalization	Research report finalization and submission to NCBL Research Unit	xx	

Note:1- Researcher shall have to prepare research time plan as stated.

Note:2- The research time plan must be submitted while submitting the research proposal in the given format.

COPYRIGHT SHARE CERTIFICATE

APPENDIX- E

Title of the Thesis/Dissertation/Research Report:

“.....”

Candidate's Name:

Copyright Share

The undersigned hereby assigns to the NCBL all rights under copyright that may exist in and for the above thesis submitted as per research grants agreement.

(.....)

Researcher

Note: However, the author may reproduce or authorize others to reproduce material extracted verbatim from the thesis or derivative of the thesis for author's personal use provided that the source and the NCBL's copyright notice are indicated.