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**Manuscript Format:** The title of the paper should be in capital letters. Section Headings should be centered and be in *bold italics*. Each Section Heading should be numbered by Roman numerals. Each sub-heading should be flushed to the left (in *italics*), and follow the alphabetical order of A, B, C, etc.

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## A NOTE FROM THE EDITOR'S DESK

Research is an on-going process with progressive interest to capture as many thoughts and as many evolving ideas as possible. Yet, the paucity of space and the scarcity of resources make it almost impossible to preserve and document many findings of numerous scholars. Finance as a subject is still very young, but growing interest in the field spawns many studies, experiments, theoretical as well as experimental works from different branches of finance and financial institutions in our globalizing economies. We have a good number of journals in the field, but we realize that those outlets are grossly inadequate to provide forum for academics and practitioners from all around the world with their continuously increasing crops of research. We all feel somewhat hungry for more space to land on with new and useful works. *The International Journal of Banking and Finance* attempts to provide that much-needed space in the print land.

This is the maiden issue of *The International Journal of Banking and Finance*. The issue itself should show of sample of works we will be looking for in the subsequent issues and volumes of this new academic journal of international scope, coverage and depth. The editorial board should hopefully convey that this journal aims at attaining and maintaining a world-class standard of publication. Most of the members of this editorial board, as evident even on a mere glance, are the editors and associate editors, present and past, of many other journals in the field, and so their constant supervision is a unique strength to this new research outlet.

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We urge and encourage you to submit your research and solicit your professional cooperation for the salutary growth of this new journal.

Sincerely,  
Dilip K. Ghosh

