



PhD Program in Banking and Finance

The **PhD Program in Banking and Finance** offered at the University of Limoges in France, aims at training a selected group of students for a career as economists in academic institutions or in research departments of international organizations, financial institutions, and governments.

Research will be conducted on **Financial Intermediation** on various possible issues such as **Bank Risk and Regulatory Implications (Basel III and IV, Bank Supervision, Financial Stability, Systemic Risk, Liquidity Risk, Capital and Liquidity, Failure Resolution and Total Loss Absorbing Capacities, Macro/Micro Prudential Mix...), Capital Structure, Ownership Structure and Governance in Banking** (risk and efficiency implications), **ESG, climate change, Fintech and Banking Market Structure, Lending Behavior and Regional Economic Activity, Islamic Banking** with strong econometric and/or theoretical background. Other areas in Banking and Finance are also welcome.

The selected candidates will be hosted by the **LAPE Research Center** (<http://www.unilim.fr/lape/>), **Director : Pr Amine Tarazi** (<http://www.unilim.fr/lape/staff/full-time/Amine-Tarazi/>), and connected to an international research network. They will follow a three-year program with **a specific training delivered by this well-established research center dedicated to banking studies**. LAPE Research Center also encourages co-tutorships with other institutions.

The Research Training Program in Banking and Finance consists of two modules:

- **Intermediate Module**

The aim is to acquire state-of-the-art skills to conduct empirical research in banking and finance (*Training on Writing Research Papers, Handling Datasets and Softwares, Research Seminar Series, etc.*).

- **Advanced Module**

LAPE PhD Courses in Banking and Finance (https://www.unilim.fr/lape/wp-content/uploads/sites/21/2024/02/20190321_PhD_Courses_2019.pdf), Summer School in Banking and Finance, etc.

Note: Separate fees may be charged for this program.

The teaching staff consists of research-active scholars in Banking. The PhD program also hosts international visiting professors from European and U.S. universities who are leading experts in their fields.

This PhD Program in Banking and Finance is fully taught in English. Applicants must provide satisfactory evidence that they have an adequate knowledge and understanding of written and spoken English.

Funding Opportunities

The University of Limoges offers financial support to a limited number of students with outstanding academic records.



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Application Package

Candidates should submit the following:

1. PhD Program Application Form 2026
2. Copy of valid identity card or Passport
3. Detailed Curriculum Vitae
4. Cover Letter
5. Recommendation Letters (minimum of 2)
6. PhD Proposal (3-4 pages)
7. Non-technical summary of the PhD Proposal (1 page; ***in French for French-speaking candidates***)
8. Copy of higher education diplomas or certificates
9. Transcript of records (Undergraduate and Master's levels)
10. Proof of English language proficiency (e.g. TOEFL, IELTS, etc.)

How to Apply

The duly completed application package must be submitted by email as an attachment, with **“PhD Program in Banking and Finance 2026 – Your name”** as the subject heading.

The email address: lape-phdbankingandfinance@unilim.fr

Deadline

May 28, 2026

More Information

For more information, visit <https://www.unilim.fr/lape/master-and-phd-programs/phd-program/>.

The PhD Guidelines are available at:

<https://www.unilim.fr/lape/wp-content/uploads/sites/21/2025/12/2025Guidelines-and-Recommendations-to-PhD-students.pdf>.

Registration Fees

Separate fees may be charged for the Research Training Program.