

# LEAD

Change in **India's BFSI Sector** with  
Advanced Expertise

Post Graduate Certificate Programme in

# Banking & Finance

IIM Tiruchirappalli



Marketing Partner

jaro education



# ABOUT IIM TIRUCHIRAPPALLI



Position among IIMs in  
NIRF India Ranking 2025



Position in NIRF India  
Ranking 2025 (Overall  
Management Category)



BT-MDRA India's  
Best B-Schools 2024



Position among top  
B-schools in MBA  
Universe.com Ranking 2024



Established in 2011, the Indian Institute of Management Tiruchirappalli (IIMT) is among the fastest-growing second-generation IIMs, featuring a state-of-the-art campus spread over 175 acres in Tamil Nadu. The institute has earned its reputation as a premier management institution, dedicated to creating and disseminating management knowledge. IIM Trichy boasts 54 faculty members with strong academic and industrial experience.

Faculty members hail from leading management educational institutions in India, such as IIMs and IITs, as well as esteemed foreign universities. The institute offers a range of programmes, including its flagship Post Graduate Programme in Management (PGPM), Post Graduate Programme in Human Resource Management (PGPM-HR), Post Graduate Programme in Business Management (PGPBM) for working professionals, and the Doctoral Programme in Management (DPM).

The institute's commitment to excellence is reflected in its accreditations. IIM Trichy holds the prestigious accreditation from the Association of MBAs (AMBA) and is a member of the Association to Advance Collegiate Schools of Business (AACSB), underscoring its adherence to global standards in management education.

The Executive Education and Consultancy (EEC) Centre furthers IIM Trichy's mission to reach aspiring executives, considering their time and location constraints. These e-learning programmes enable IIM Trichy to venture into the online Executive Education space, focusing on delivering contemporary, conveniently accessible, and affordable quality management education.



# MESSAGE FROM THE DIRECTOR



## Prof. Pawan Kumar Singh Director

Indian Institute of Management Tiruchirappalli



Indian Institute of Management Tiruchirappalli (IIMT) is the 11th IIM established by the Government of India in 2011 and has now completed its 15-year milestone. Tiruchirappalli is a vibrant city widely known for its art and culture, which dates back thousands of years. Today, the city is a hub for educational institutions, scholastic centres, and modern industries. Our institute is transcending to new heights and stands true to its motto: 'Gyaanam Anantam', which means 'Knowledge is Infinite'. Continuous learning is the foundation for better value creation, and IIMT aspires to instill in its students an unceasing desire to learn. The institute proudly embraces the responsibility of shaping students into the leaders of tomorrow—catalysts of change for the betterment of society. IIMT operates from its sprawling state-of-the-art campus spread over 175 acres of land, situated about 11 km from Tiruchirappalli International Airport.

Our mission is to nurture a learning environment that assimilates, disseminates, and creates knowledge of global standards, thereby adding value to society and the nation. Starting the journey with an intake of 84 students, today we host over 900 students and offer diverse programmes such as the Post Graduate Programme in Management (PGPM); Post Graduate Programme in Management - Human Resources (PGPM-HRM); Doctoral Programme in Management (DPM); Executive Doctoral Programme in Management (EDPM); and Post Graduate Programme in Business Management (PGPBM) for working executives. The Executive Education & Consulting wing at IIM Trichy offers both short- and long-duration programmes, Faculty Development Programmes, and e-learning courses specially designed to enhance the skills and knowledge of corporate managers. Through a carefully designed curriculum, we shape our students into future leaders with a deep understanding of their fields. We also strive to create dynamic and innovative entrepreneurs who can bring positive changes to society.



# MESSAGE FROM THE DIRECTOR



Our strength lies in our faculty members and dedicated staff. Our faculty possess the highest levels of innovation and interactive teaching skills. They not only impart knowledge but also instill the core values and ethos of the invincible Indian culture. We foster a spirit of inquiry in our students, encouraging them to challenge existing paradigms for fruitful learning. High-quality research is an integral part of the IIMT culture. Our thoughtfully created Learning Resource Centre provides faculty and research scholars with an exquisite academic ambience to nurture ideas and produce world-class research output. IIM Tiruchirappalli has expanded its horizons by entering into various collaborations with academia and industry. We have signed academic cooperation agreements with reputed institutions worldwide. Through projects like 'Make a Difference', we inculcate social and national commitments in our students.

We take pride in who we are. While we do not rest on past accomplishments, we constantly seek innovative ways to realize our vision of becoming a leading management institution with a significant impact on business and society. We believe the institute has the potential to transform into one of the best world-class management schools in India. We invite every stakeholder in society to join us on this journey of spreading value-based management education.





# KNOW THE FACILITATORS



## **Prof. Suhas M Avabruth**

### **Programme Director**

Assistant Professor in the area of Finance  
and Accounting,  
IIM Tiruchirappalli

Professor Suhas M. Avabruth is an Assistant Professor in the area of Finance and Accounting at the Indian Institute of Management Tiruchirappalli. He holds a Fellow Programme in Management from the Indian Institute of Management Shillong and brings over a decade of experience in teaching and research. His academic portfolio includes courses in Financial Accounting, Taxation, and Management Accounting. His research interests span Earnings Management, Taxation, Cost Behavior, and Accounting Conservatism, with a strong emphasis on empirical rigor and policy relevance. He is actively engaged in curriculum development and scholarly dissemination within the domain of financial reporting and corporate governance.



# KNOW THE FACILITATORS



## **Prof. Naresh G**

Associate Professor in Finance and Accounting,  
IIM Tiruchirappalli

He is an Associate Professor in Finance and Accounting with around 15 years of teaching experience. Before joining IIMT, he taught at IIM Ranchi for three years and is a visiting faculty at IIM Kozhikode and Kashipur.

Before that, he taught at St. George's University, Grenada, and Birla Institute of Technology, UAE, as an Associate Professor. He did his post-doctoral research in Corporate Finance at Charlton College of Business, University of Massachusetts Dartmouth. He was an Assistant Professor at Pondicherry University and the Goa Institute of Management for over nine years.

He taught Financial Accounting, Management Accounting, International Finance, Mergers and Acquisitions at IIM Ranchi, Kozhikode and Kashipur. His research areas include Corporate Restructuring, Financial and Commodity Derivatives, and Accounting Ethics.





# BANKING & FINANCE: INDIA'S DECADE OF DIGITAL DOMINANCE



India's financial sector is gearing up for a high-growth, tech-led decade. By 2030, the industry will be defined by scale, speed, and inclusivity, powered by digital payments, fintech innovation, and bold policy reforms.

## Market Momentum

Retail digital payments projected to hit USD 7 trillion by 2030

**\*Economic Times**

India is poised to capture a major slice of the USD 1.5 trillion global fintech market

**\*EY Report**

Open Banking revenues expected to grow to USD 8,254.0 million by 2030

**\*Grand View Research**

India's digital lending market witnessed a growth of CAGR 39.5% over a span of 10 years. The Indian digital consumer lending market is projected to surpass US\$ 720 billion by 2030, representing nearly 55% of the total US\$ 1.3 trillion digital lending market opportunity in the country.

**\*IBEF**

The Fintech Market size is estimated at USD 312.92 billion in 2024, and is expected to reach USD 608.35 billion by 2029, growing at a CAGR of greater than 14% during the forecast period (2024-2029).

**\*Mordor Intelligence**

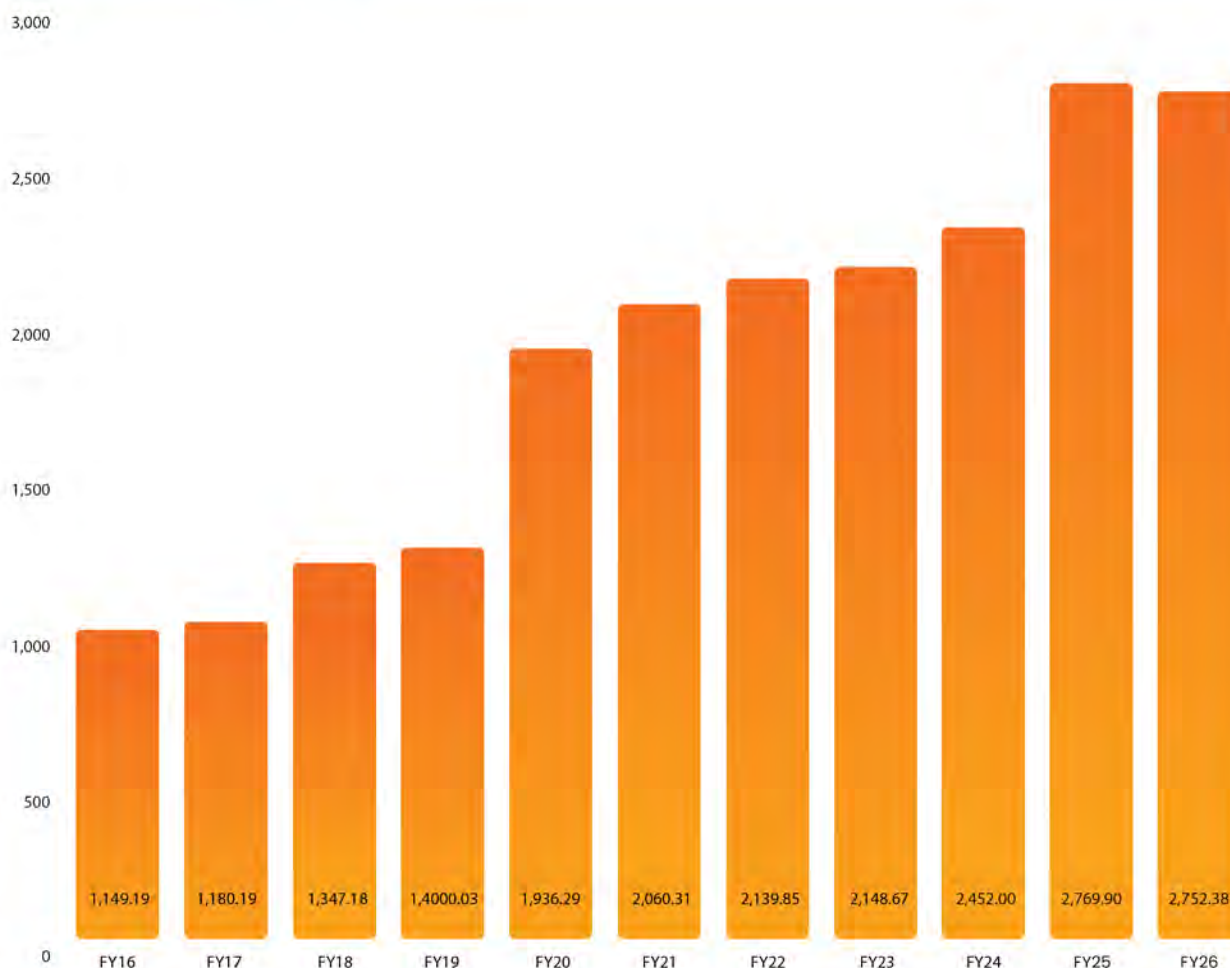
Financial services comprise about 24% of the world's economy.

**\*Investopedia**

# KEY TRENDS IN THE BANKING SECTOR IN INDIA

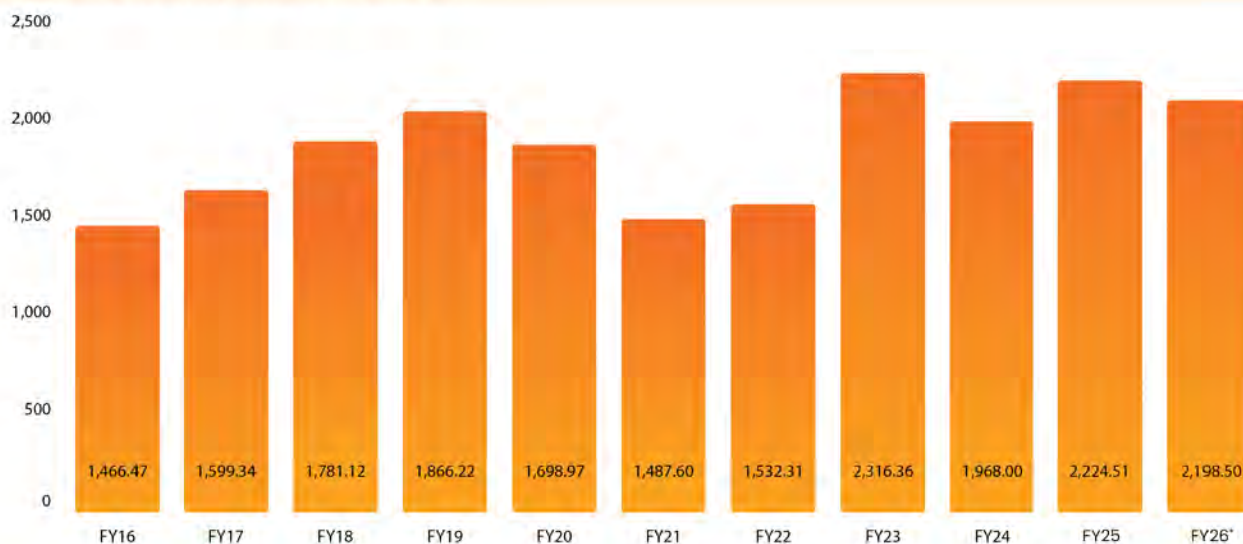


## Growth in Desposits



1BEF

## Growth in Bank Credit



1BEF



# BANKING & FINANCE CAREER PROGRESSION & SALARIES (INDIA)



Career Level	Role Titles	Average Salary (INR/Year)
Entry-Level	Analyst, Banking Officer, Account Manager, Relationship Manager, Finance Executive, Junior Accountant	INR 6–10 LPA
Mid-Level Management	Manager, Finance, Senior Manager – Finance, M&A Analyst, Cluster Finance Manager, Group Accountant	INR 15–25 LPA
Senior Management	Finance Head, Vice President (VP) – Finance, M&A Manager, Regional Finance Director, Group Controller	INR 25–45 LPA
Director / C-Suite	Director – Finance, Chief Financial Officer (CFO), Head of M&A, Cluster Finance Head, Corporate Treasurer	INR 40–70 LPA
Top Executive	Managing Director (MD), Group CFO, Global Head – Finance, Executive Director – Finance & Strategy	INR 1 Cr+

\*Glassdoor

## Note:

- Salaries include base pay; bonuses and incentives are additional. Compensation varies based on firm size, location, and specialization.





# PROGRAMME OVERVIEW



Step into the future of the financial sector with the Post Graduate Certificate Programme in Banking and Finance from IIM Tiruchirappalli. Designed for the digital era, the programme blends core banking knowledge with contemporary insights on financial institutions, risk management, fintech, and regulatory frameworks.

Experience a holistic learning journey through case studies, simulations, group assignments, and hands-on projects, guided by IIM Tiruchirappalli's renowned faculty and industry experts.

Join a prestigious network of professionals and alumni, and gain the tools to navigate complexities, drive innovation, and lead transformation in banking and financial services.





# PROGRAMME HIGHLIGHTS



Post Graduate Certificate  
from IIM Tiruchirappalli



Interactive  
Online Lectures



Rigorous  
Pedagogy



Executive Alumni  
Status



Peer-to-Peer  
Networking



3 Days of Campus  
Immersion

## PEDAGOGY

Blogs



Case Studies



Term Papers



Class  
Lectures



Group  
Assignments



Campus  
Immersion



# LEARNING OUTCOMES



## By the end of this programme, you will be able to:

- Master the operations of banks, NBFCs, and financial services
- Decode fintech and analytics innovations transforming the industry
- Understand key regulations and compliance frameworks
- Learn how financial institutions market and deliver their products effectively

## Who Should Attend?

This programme is designed for ambitious professionals and graduates who wish to build a strong career in the banking and financial services industry. It will be particularly valuable for:

- Banking professionals looking to strengthen their domain expertise and advance into leadership roles.
- Financial services professionals working in investment firms, NBFCs, mutual funds, or related areas who want to upskill for career growth.
- IT and software professionals in the BFSI domain are seeking deeper financial knowledge to complement their technical expertise.



# PROGRAMME CONTENT



## Financial Statements and Analysis

- Decoding Financial Statements
- Assessing the Quality of Earnings
- Impact of Accounting Policies on Profitability

## Fundamentals of Corporate Finance

- Financing Decisions
- Investment Decisions
- Distribution Decisions

## Financial Markets and Institutions

- Indian Financial System
- Capital Market
- BSE
- NSE
- Trading and Settlement
- Mutual Funds
- NAV
- NBFC

## Fundamentals of Banking and Financial Services

- Banking Services and Operations
- RBI and Monetary Policy
- Risk Management





# PROGRAMME CONTENT



## Fundamentals of Financial Derivatives

- Forwards, Futures, Options & Swaps
- Investments in Futures, Options and Interest Rate Swaps
- Futures Pricing and Arbitrage
- Options Pricing and Greeks

## Project Finance

- Structuring the Project Finance
- Valuing Projects
- Managing Risky Projects
- Financing Projects

## Fixed Income Securities

- Bond Pricing
- Term Structure and Yield Curve
- Bond Duration and Convexity
- Bond Return and Risk Evaluation

## Risk Management in Banks

- Introduction to Risk
- Interest rate risk
- Operational Risk
- Credit Risk
- Risk Modelling and Management



# PROGRAMME CONTENT



## Credit Risk Analytics

- Credit Risk Overview and Analysis
- Credit Risk Scoring
- Probability of Default
- Loss Given Default
- Stress Testing

## Management of Forex and Hedging

- Management of Forex Risks
- Currency Derivatives
- Transfer Pricing

## Fintech

- Digital Payments
- SME Lending
- Robo-advisory Services
- Crowd-funding

## Recent Trends in Banking

- ESG and Sustainability
- M&As in Banking

Note: This is an indicative list of course topics and is subject to change as per IIM Tiruchirappalli's discretion.

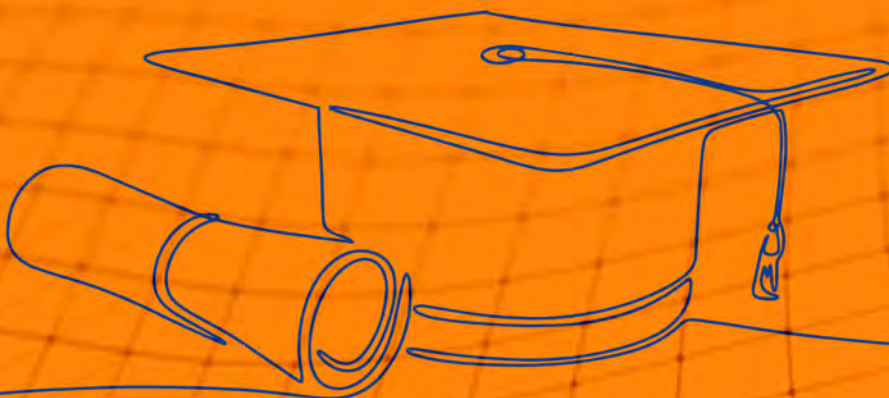






# CERTIFICATION

**"Post Graduate Certificate Programme in Banking and Finance – IIM Tiruchirappalli"**  
for those who successfully complete the prescribed course of study and fulfil all other academic requirements.



# PROGRAMME DETAILS



<b>Duration</b>	• 1 Year   171 hours of engagement (one in-campus module)
<b>Mode of Delivery</b>	• Online classes will be conducted through D2D mode, and one campus module will take place at the IIM Trichy campus.
<b>Programme Schedule</b>	• Sunday, 10:00 am - 1:15 pm • (One 3-hour session per week)
<b>Application Closure Date</b>	• Closing Soon
<b>Commencement Date</b>	• 5 <sup>th</sup> April 2026
<b>Eligibility Criteria</b>	• Bachelor's Degree or post-graduation degree, with at least 50% marks or equivalent CGPA. • Minimum post-qualification experience of 5 years is required.
<b>Admission Criteria</b>	• The selection will be based on the candidate's profile evaluation and, if required in select cases, a personal interview conducted via video conferencing or Skype.







## FEE STRUCTURE

**Application Fee**

**INR 2500/- + GST**

**Total Programme Fee**  
(Exclusive of Application Fee)

**INR 2,11,000/- + GST**

## INSTALMENT PATTERN

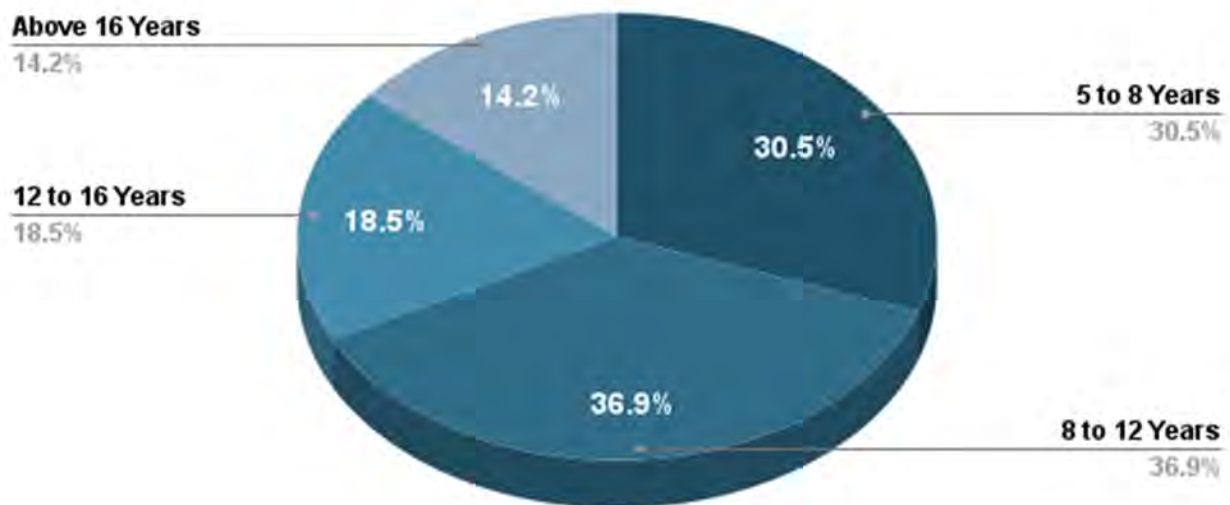
Instalment I	Instalment II	Instalment III
<b>INR 75,000/- + GST</b>	<b>INR 70,000/- + GST</b>	<b>INR 66,000/- + GST</b>
<b>Before Term 1</b> As mentioned in the offer	<b>Before Term 2</b> 5 <sup>th</sup> June 2026	<b>Before Term 3</b> 5 <sup>th</sup> September 2026



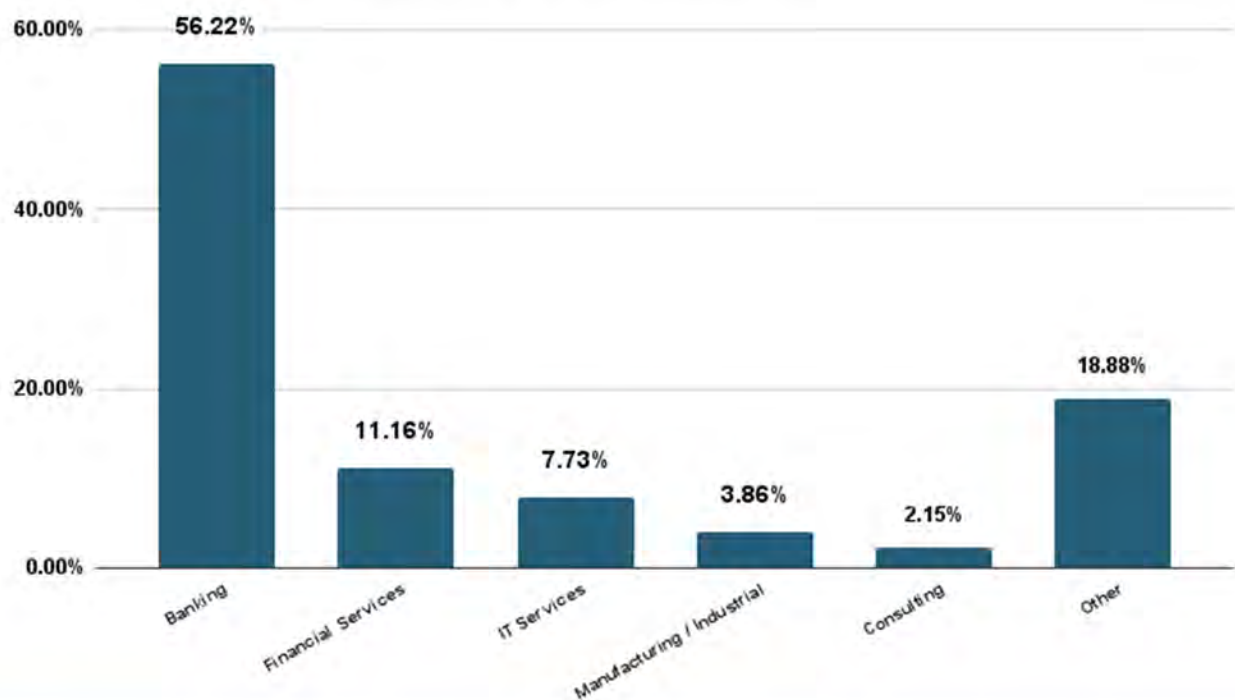
# A CLOSER LOOK AT OUR LATEST COHORT'S DEMOGRAPHICS



## Work Experience



## Industry Representation

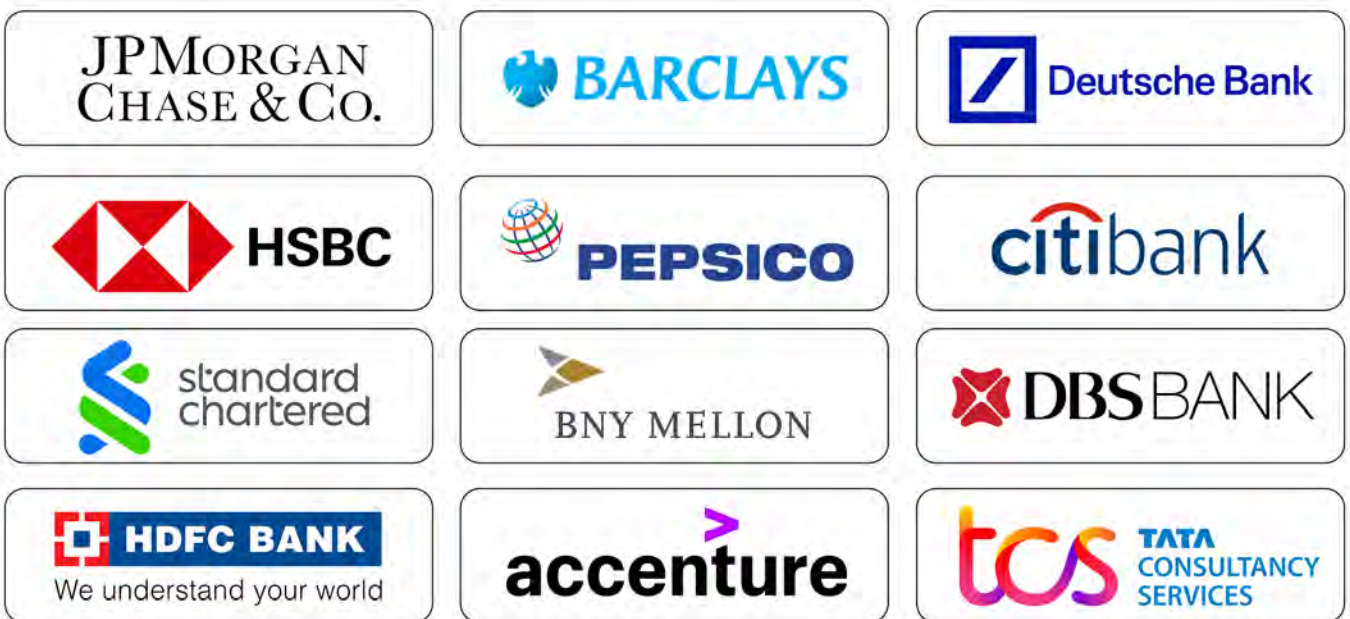




# A CLOSER LOOK AT OUR LATEST COHORT'S DEMOGRAPHICS



## Top Organizations Represented



## Key Roles & Designations



Note:

- Past performance does not guarantee future results.
- All company names are trademarks or registered trademarks of their respective holders. Use of these names does not imply any affiliation with or endorsement by them.
- This is a partial list.



# A GLIMPSE OF THE PREVIOUS BATCH'S COHORT





# HEAR FROM THE PARTICIPANTS



Joining the Post Graduate Certificate Programme in Banking and Finance at IIM Trichy was a game-changer for my career. The programme's industry-relevant curriculum, flexible online format, and invaluable campus visit enriched my learning experience. Engaging with expert faculty and networking with peers deepened my understanding and confidence, equipping me to tackle complex challenges in banking. Highly recommended!

**Mr. Nashiruddin Syed**

Lead- Process Excellence  
CSB Bank Limited



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My decision to enroll in the Post Graduate Certificate Programme in Banking and Finance at IIM Trichy was inspired by its engaging and practical approach. Jaro Education offered invaluable support, creating a highly positive experience characterized by a comprehensive curriculum and dedicated faculty. I particularly appreciated the interactive learning methods and practical focus, which made the material both relevant and engaging.

**Ms. Namrata Sudip Varadkar**

Deputy Manager Finance, Transys Global Forwarding  
Private Limited



# HEAR FROM THE PARTICIPANTS



Jaro Education made choosing the IIMT B&F Programme simple and efficient. Their expert guidance and comprehensive platform gave me the confidence to make an informed decision. I highly recommend their services to any professional looking to advance their career.

**Mr. Ujjwal**

Senior Manager  
SMFG India Home Finance Co. Ltd.





# ABOUT JARO EDUCATION



**3,50,000+**  
Career Transformed

**120+**  
Programs from  
Diverse Domains

**30+**  
World's Leading  
Academic Partners

**23+**  
Learning Centres across  
India, USA & Singapore

**18+**  
Top NIRF Ranked Indian  
Institutes & Universities

**10+**  
Top QS Ranked Global  
Institutes & Universities



e-India Awards

The Best ICT Enabled  
Higher Education  
Institute Award



Educational  
Excellence Awards

Most Innovation &  
Successful online MBA  
Program in India



MODI Awards

Outstanding  
Contribution in Online  
Education



ABP Education  
Awards

Best Digital Learning  
Innovation Award



World HRD  
Congress

National Best  
Employer Accolade



World HRD  
Congress

Edtech Leadership  
Awards

OUTLOOK BUSINESS



Outlook Business Icon  
Awards 2023

India's Most Trusted  
Online Higher Education Company



The Business  
Awards 2024

Leading Edtech Company  
of the Year

Jaro Education is an online higher education company that specialises in executive education, serving as a liaison between the world's leading universities and institutes to create online and technology-driven programmes. The company provides a quality bucket of online executive education programmes catering to domains such as Doctorate & Ph.D., Analytics & Data Science, Management, Finance, etc., from renowned national and international institutions to meet the needs of working professionals. Our goal is to foster the growth of entrepreneurs and professionals at all levels, from entry-level to C-Suite, through world-class executive education programmes.

# CAREER ASSISTANCE BY JARO EDUCATION



## Resume Building

We create ATS-friendly resumes that highlight your skills and achievements.

## Linkedin Optimization

Enhance visibility and connect with the industry leaders.

## Career Sessions

Jaro Connect offers expert-led bootcamps on industry trends.

**Note:** IIM Tiruchippalli and Jaro Education do not guarantee employment or career advancement; career services are provided solely by Jaro Education as guidance to help you manage your career proactively.



# CONNECT

*With Us Now*

## IIM Trichy Executive Education and Consulting Office



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0431 - 250 5025



[www.iimtrichy.ac.in](http://www.iimtrichy.ac.in)

Scan Here



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## Jaro Education Programme Expert

**Mr. Karthikeyyan**



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[www.jaroeducation.com](http://www.jaroeducation.com)

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