



भारतीय प्रबंध संस्थान कोषिकोड  
Indian Institute of Management Kozhikode  
Globalizing Indian Thought



Globalising Indian Thought

Professional Certificate  
Programme in

**FinTech**

Batch 11

11 Months



Live + 2 - Day  
Campus Immersion



₹2,40,000 + GST



Starts 13<sup>th</sup> December, 2026





# Creating leaders of tomorrow

Started in 1997 with its Post Graduate Programme (PGP), the Indian Institute of Management Kozhikode (IIMK) is on a high-growth trajectory today, offering a wide range of academic programmes in the field of management education. These include the Fellow Programme in Management, Executive PG Programmes, Management Development Programmes, and Faculty Development Programmes. In 2013, IIMK set up a satellite campus at Infopark, Kochi, dedicated to Executive Education. The institute also has the unique distinction of launching a PhD (Practice Track) programme for working professionals, besides introducing dynamic programmes such as the one-year Post Graduate Programme in Business Leadership (2019), MBA in Finance, and MBA in Liberal Studies & Management (2020). IIMK is also home to IIMK LIVE – a first-of-its-kind start-up incubation programme, the Indian Business Museum and seven Centres of Excellence.

IIM Kozhikode has retained its 3rd position in the NIRF India Rankings 2025 (Management) — marking the third successive year among India's Top 3. The institute also features regularly among top global institutions for its flagship MBA (PGP) and EMBA (EPGP) in the QS World University Rankings. IIMK has leapfrogged 100 spots to secure a place in the Top 151–200 Institutes in Business & Management Studies globally, as per the QS World University Rankings by Subject 2024. In a remarkable boost to IIM Kozhikode's global credentials, newly launched programmes like PGP-BL (2019) and PGP-Fin (2020) have also entered the Top 151+ programmes worldwide in their respective QS Rankings. IIM Kozhikode is globally accredited by EQUIS (EFMD) and AMBA (UK).

IIM Kozhikode made its debut in the prestigious Financial Times Rankings in 2023 and was recently ranked #76 globally in the Financial Times Open-Enrolment Executive Education Rankings 2025. The feat has further consolidated the 30-year's IIM's footing in an exclusive list of the foremost providers of executive education in the world. The institute has also consistently featured among the Top 70 MBA programmes globally in the Financial Times Masters in Management (MiM) Rankings for its flagship PGP. Over the past two decades, IIM Kozhikode has successfully delivered close to 1,450 MDP programmes, training more than 55,000 participants from 200+ organisations, including several Fortune 500 companies.



# IIM Kozhikode Advantage From the Director's Desk

*Debashis Chatterjee*



**Prof. Debashis Chatterjee,**  
Director, IIM Kozhikode

The over-exploding interest in financial technology across the globe has made notions like payments, identity, money, and security be viewed through a different lens. Hence, the need of the hour is impactful FinTech research output and highly skilled personnel to serve the evolving financial services industry.

Businesses today have seen a complete transition than they used to run a decade ago. Recent industry reports suggest that close to 68% of business leaders in India have reported that having high agility reduced their costs by 25%. It is thus imperative for business leaders of today and the future to expand their knowledge across domains and proactively make decisions to be effective leaders. IIM Kozhikode programmes designed by world-class faculty with their cutting-edge thought leadership and industry-leading insights empower participants to manage and lead complex business challenges with confidence and data-driven, informed decision-making ability. Our growing global footprints acknowledged and accredited by leading institutions of the world are a testimony to the growth we have achieved in our 30-year journey of academic excellence.

At this juncture, it is also pertinent to share that both the future and past are integral to the path taken by an institution on this journey of excellence. Having a wide, far-seeing vision is not an indulgence but an activity that is necessary to give meaning to our present, to give this Institution a sense of purpose, direction and imagination. That is why we have chosen to think in terms of what IIM Kozhikode will be able to contribute to India and the world some three decades from now with 'Vision 2047: Globalizing Indian Thought'. The Institute has set for itself a pre-eminent role with the above motto. The sheer scale, scope, and potential impact that India will have on 21<sup>st</sup> century business make us believe that this is a legitimate aspiration.

**Wishing you all the very best!**



# Indian FinTech in the Limelight

Universal Payments Interface (UPI), Bitcoins, Buy Now Pay Later (BNPL) model, Digital Banking, etc., have become an integral part of our day-to-day vocabulary, thanks to the FinTech ecosystem in the country. Today, India is the fastest-growing and third-largest FinTech economy in the world, with more than 2,100 startups.

Whether it is payments, lending, insurance, or stockbroking, FinTech supported by a favourable demographic of young people, tremendous growth of internet and mobile access, huge availability of capital, and government initiatives and regulations is transforming India into a digitised country.

Supported by an expanding market for technology-enabled solutions, FinTech has garnered significant attention from venture capital investors and international funding since 2018. Growing at a CAGR of over 30%, India's FinTech market is projected to surge from \$112.75 billion in 2024 to \$550 billion by 2030.

Source



# Indian FinTech: Emerging Trends

1

Neobanking

2

Investment Tech

3

Insurtech

4

FinTech SaaS

5

Market Consolidation By  
Established Players



# Programme at a Glance

In a world reshaped by financial disruption, where Big Data, predictive analytics, and transformative technologies are redefining the rules, the ability to stay ahead isn't just a skill, it's a necessity. That's where **IIM Kozhikode's Professional Certificate Programme in FinTech** comes in, now welcoming its tenth batch.

This 11-month journey is an opportunity to dive deep into the heart of FinTech innovation, exploring blockchain and cryptocurrency, mastering financial modelling, and building machine learning algorithms. With a project-based curriculum, every step is hands-on, designed to immerse you in real-world applications.

From learning R programming and financial libraries to working with decentralised platforms like Ethereum, this programme equips you with the tools and confidence to tackle the most complex challenges in financial security, payments, and identity management.

But it doesn't stop there. Under the guidance of IIM Kozhikode's renowned faculty, you'll gain insights that go beyond technology—insights that prepare you to lead. By the end, you won't just understand FinTech trends; you'll be ready to shape them.

The financial world is evolving. Are you ready to evolve with it? Join us, and let's build the future of FinTech together.



**11 Months**



**Sunday,  
9 AM - 12 PM**



**13<sup>th</sup> December,  
2026**



**November  
2027**

**APPLY NOW**

**Apply Before: Refer to Website**

# Frequently Asked Questions



## What type of programme is it? Who is this programme meant for?

PCPF is a 11-month certificate programme offered by IIM Kozhikode. Students, academicians, researchers, executives, and entrepreneurs interested in finance can take up this.



## Am I eligible to take up this course?

Candidates who have a Bachelor's degree (10+2+3 or 10+2+4) or an Integrated Master's degree (10+2+5) along with a minimum of three years of relevant work experience after completing the qualifying education are eligible.



## What would be the mode of learning?

There would be 3-hr weekly live-online lectures on Sunday, conducted by IIMK faculty. Additionally, you will have TWO days of learning at IIMK campus. The schedule of campus immersion will be informed later.



## What are the requirements to complete my application?

Admission requirements may vary by programme. It is best to check the programme's homepage and the admissions procedures to determine the exact credentials required for your specific programme. Generally, your academic credentials, work experience, and registration fee would be needed to successfully complete your application. Please check the Application Deadline.



## Is there a processing fee required with the application?

Yes. You have to pay a Processing Fee while submitting your application, without which your application will not be processed. You can check the "Costs and Payment Schedule" section in this brochure or on PCPF programme webpage.



## **I have submitted my application. What next?**

Your submitted application will be reviewed by IIMK, and selection will be based on your credentials and interview. After the selection process is complete, you will be notified of your selection, within a week.



## **What happens if I do not accept the admission offer?**

Your admission will be cancelled and you will not get the refund of your Processing Fee. You can check the notes below the “Costs and Payment Schedule” in this brochure or check the ‘Fees’ section on PCPF Programme Page.



## **Are there any provisions for the convenient payment of the course fee?**

Yes, you can pay your fee in convenient instalments. You can check the “Costs and Payment Schedule” section in this brochure or PCPF programme page.



## **What are the requirements to successfully complete the course?**

75% attendance of online modules is a must. Attending the in-campus modules is mandatory. Finally, fulfilling the requisite grade criteria, at the discretion of IIMK Faculty, in all the modules will enable you to successfully complete this programme.



## **What credentials will I earn after this programme?**

If you successfully complete this programme, You will receive a certificate from IIM Kozhikode and its ‘Executive Education Alumni’ status, which will give you access to network with professionals world-wide.

# Is This Programme Suited to You?

## Selection Criteria

- Based on corporate nominations and retail applications with credentials
- Final selection by IIM Kozhikode

## This programme is for you, if you are:

- A junior, middle, or top-level executive from BFSI, IT, PE, VC, and Investing firms
- An entrepreneur in the technology and finance space
- An academican, researcher, or post-graduate student in finance
- An individual employed or wishing to pursue a career in financial services firms, insurance agencies, investment banks, etc.

## Admission Prerequisites

### Academic Requirement

- Bachelor's Degree or equivalent (10+2+3 or 10+2+4) or Integrated Masters' Degree (10+2+5)
- Relevant work experience of a minimum of 3 years after completion of qualifying education or Diploma (10+3) with 5 years of work experience

### Work Experience

Relevant work experience of a minimum of THREE years after completion of qualifying education



# How You Will Benefit

- Mentorship from **renowned faculty** from IIMK
- Prestigious **IIM Kozhikode certification**
- Exclusive **Executive Education Alumni status**
- Invaluable **2 days of campus immersion**
- Collaborative peer learning and high-level **networking**

\*It is mandatory for participants to attend the campus visit for successful completion of the programme. The campus visit will be conducted subject to the evolving pandemic situation and will depend on government and institute regulations, advisories, and guidelines related to the pandemic. In case the campus module is not confirmed due to any reason, the same will be included in the total number of online sessions.

## How Will You Learn

### Online:

- **Direct-to-Device**  
(Desktop/Laptop/Tablet/Phone)
- **TEEL Interactive Learning (IL) Platform**
- **Total 130 hours of learning in which 118 will be live online sessions & 12 hours in campus.**
- **Real-life Case Study Discussions**  
**Experience Sharing**

### On-campus\*

2 Day - Campus Immersion



# Key Outcomes of Your Learning Journey

- Master the latest technologies such as blockchain, machine learning, and cloud computing in financial services
- Develop a strong foundation in cryptocurrencies, decentralised finance, and smart contracts
- Leverage AI and data analytics to drive smarter financial decision-making
- Build strategies for regulatory compliance using RegTech and risk management tools
- Gain practical experience in financial modelling and predictive analytics to optimise finance operations

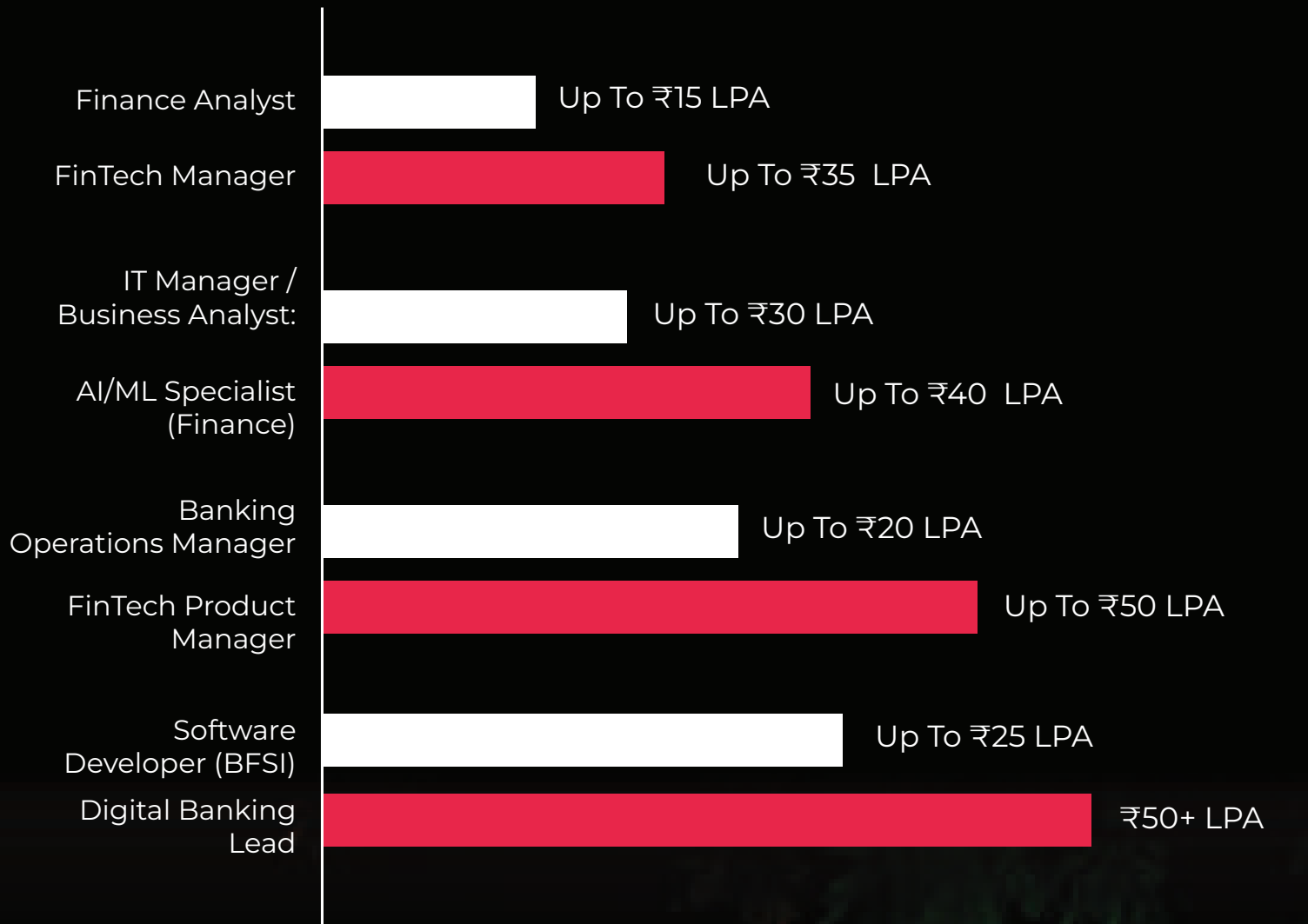


# Engineer Your Leap from Specialist to **FinTech Leader**

This programme is built to facilitate a critical career shift. The FinTech industry demands leaders who are fluent in both the language of finance and the logic of technology. This programme is designed to bridge that gap. It moves you from managing existing financial products or IT systems to innovating and leading new strategic solutions.

| Typical Role                  | Programme                                                                                   | Role After The Programme   |
|-------------------------------|---------------------------------------------------------------------------------------------|----------------------------|
| Finance Analyst               | <br>PCPF  | FinTech Manager            |
| IT Manager / Business Analyst | <br>PCPF | AI/ML Specialist (Finance) |
| Banking Operations Manager    | <br>PCPF | FinTech Product Manager    |
| Software Developer (BFSI)     | <br>PCPF | Digital Banking Lead       |

# Average Salaries For In-Demand **FinTech** Roles:



# Broad Programme Content

## Part 1 Disruptions in FinTech

- Introduction to FinTech
- FinTech in Banking and Finance
- Digital Disruption in Financial Markets
- Innovation and Transformation in FinTech

|                                                                                                                                   | Time required (in Hrs.)<br>and brief description of<br>the sub-topics you will<br>cover | Anything else like study material, access to<br>software, cases, additional time for assign-<br>ments (and how much time), any project |
|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Understanding the Financial<br>System, Introduction to<br>FinTech, TechFin,<br>FinTech in banking and<br>Finance, Digital Banking |                                                                                         |                                                                                                                                        |
| Digital Disruption in<br>Financial Markets, I<br>nnovation and<br>Transformation in FinTech                                       |                                                                                         |                                                                                                                                        |

## Part 2 FinTech Trends

- Digital Banking
- Robo-advising
- Peer-to-Peer Lending
- Reg-tech
- Cybersecurity in Digital Finance
- Data Privacy & Financial Data Protection
- Insur-tech
- Payment-tech
- Embedded Finance

- Banking-as-a-Service (BaaS)
- Open Banking & Open Finance ecosystems
- Blockchain
- Cryptocurrencies
- Decentralized Finance (DeFi) ecosystem
- AI in Fintech
- Foundations of AI in FinTech
- Advanced Applications of AI in FinTech
- Practical Implementation of AI in Finance

|                                                                                                                                       | Time Hrs.. and brief description of areas you will cover for each including projects, assignments, if any | Anything else like study material, access to software, cases, additional time for assignments (and how much time), any project that is required |  |
|---------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|--|
| Robo-advising, Payment Tech                                                                                                           |                                                                                                           | HBP case Study                                                                                                                                  |  |
| Blockchain and Cryptocurrencies                                                                                                       |                                                                                                           |                                                                                                                                                 |  |
| Payment Developments, P2P Lending, Crowdfunding and Payments, WealthTech and InsurTech, AI/ML and IoT, Cloud, GenAI, Web 3.0, AR/VR - |                                                                                                           |                                                                                                                                                 |  |
| Quiz (2numbers) Online                                                                                                                |                                                                                                           |                                                                                                                                                 |  |

## Part 3 Data-driven FinTech Analytics

- Credit Scoring and AI Implementation
- FinTech Innovation Using IOT
- Detection of Fraud
- AI-driven fraud analytics and anomaly detection
- Algorithm – Risk-based Pricing

|                                                          | Time Hrs. and brief description of areas you will cover for each including projects, assignments, if any | Anything else like study material, access to software, cases, additional time for assignments (and how much time), any project that is required |  |
|----------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|--|
| Credit Scoring and AI Implementation                     |                                                                                                          |                                                                                                                                                 |  |
| Detection of Fraud                                       |                                                                                                          |                                                                                                                                                 |  |
| Business Innovation and Business Intelligence            |                                                                                                          |                                                                                                                                                 |  |
| Banking 4.0 - Business Model Innovations in BFSI Sectors |                                                                                                          |                                                                                                                                                 |  |
| Project                                                  |                                                                                                          |                                                                                                                                                 |  |

## Part 4 Financial Modelling

- Introduction to Finance Modelling
- Data Modelling in Excel
- Financial Functions in Excel
- Modelling Tools Usage and Simulation Technique
- Optimisation Models

|                                   | Time required (in Hrs.) and brief description of the sub-topics you will cover                                                                        | Anything else like study material, access to software, cases, additional time for assignments (and how much time), any project |  |
|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|--|
| Introduction to Finance Modelling | <ul style="list-style-type: none"> <li>▪ Introduction to financial modelling</li> <li>▪ Regression models – simple and multiple regression</li> </ul> | Weekly assignment on this topic                                                                                                |  |

|                                                |                                                                                                                                                                                                                                                                                                                                                                             |                                 |            |
|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|------------|
| Data Modelling in Excel                        | <ul style="list-style-type: none"> <li>An overview of basic excel functions like IF functions, Vlookup, etc. required for managing big data</li> <li>What-If Analysis - scenario manager, goal seek, data table, solver</li> </ul>                                                                                                                                          | Weekly assignment on this topic |            |
| Financial Functions in Excel                   | <ul style="list-style-type: none"> <li>Time value functions in excel</li> <li>Discounted cash flow statements</li> <li>Sensitivity analysis</li> </ul>                                                                                                                                                                                                                      | Weekly assignment on this topic |            |
| Modelling tools usage and simulation technique | <ul style="list-style-type: none"> <li>Monte Carlo Simulations in Excel for derivative pricing</li> <li>VaR and Expected Shortfall (ES) for measuring risk</li> <li>Application of Monte Carlo Simulation for measuring VaR and ES</li> </ul>                                                                                                                               | Weekly assignment on this topic |            |
| Optimisation Models                            | <ul style="list-style-type: none"> <li>Markowitz Mean-Variance Optimisation model</li> <li>Portfolio optimisation in Excel with 2 securities</li> <li>Portfolio optimisation in Excel with more than 2 securities</li> <li>Portfolio optimisation with and without shorting option</li> <li>Construction of efficient frontier by including a risk-free security</li> </ul> | Weekly assignment on this topic |            |
| Practical/Projects                             |                                                                                                                                                                                                                                                                                                                                                                             | Jointly with PKB                | RA and PKB |



## Part 5

## Blockchain and Cryptocurrency

- Introduction to Blockchain and How it works?
- Blockchain in Banking
- Benefits and How Blockchain Will Impact the Financial Sector?
- Limitations of Blockchain
- Cryptocurrencies
- Digital Tokens or Blockchain Tokens
- Smart Contracts
- DAO (Decentralised Autonomous Organisations) and DAC (Decentralised Autonomous Corporations)

|                                                               | Time Hrs. and brief description of areas you will cover for each including projects, assignments, if any                              | Anything else like study material, access to software, cases, additional time for assignments (and how much time), any project that is required |  |
|---------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|--|
| Introduction to Blockchain and How it Works?                  | Cryptography, secret and public key cryptography, hashing, distributed ledger technology, proof of work, and how the blockchain works | Project on Blockchain will be needed to run parallelly to the course. 1 project for the whole module.                                           |  |
| Blockchain in Banking                                         | Areas of blockchain and banking interaction. Use cases in world and in India.                                                         | HBP cases. In total 4, can be taken to 5                                                                                                        |  |
| Benefits and How Blockchain Will Impact the Financial Sector? | Blockchain in cross border payments, reshaping trade finance                                                                          |                                                                                                                                                 |  |
| Limitations of Blockchain                                     | Can blockchain be applied everywhere?                                                                                                 |                                                                                                                                                 |  |

|                                                                                              |                                                                                                                                                                                |                                     |  |
|----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|--|
| Cryptocurrencies                                                                             | Cryptos and blockchain<br>Different types of cryptos - Bitcoin, Ethereum, Stablecoin, File Coin, and Dogecoin<br>Central banking digital currencies and initial coin offerings |                                     |  |
| Digital Tokens or Blockchain Tokens                                                          | NFTs – Working and creating tokens. Uses and misuses                                                                                                                           | HBP Case                            |  |
| Smart Contracts                                                                              | Smart contract applications, workings, and limitations. Exploring the platform. Demo Contract live made                                                                        | Open-source platform Ethereum-based |  |
| DAO (Decentralised Autonomous Organisations) and DAC (Decentralised Autonomous Corporations) | Rules and principles of DAO and DAC; Blockchain in DAO; Applications, limitations and regulations;                                                                             |                                     |  |
| Project                                                                                      |                                                                                                                                                                                |                                     |  |

## Part 6 Big Data Introduction

### Topics

Data Analysis- Big Data, Application in Finance

Python and ecosystem

Descriptive Analysis

Cross Section, Time Series- Financial Application

Predictive Modelling – Applications



## Part 7

## FinTech in the Real world

- Implementation Strategies for FinTech Providers
- FinTech as Key Levers for Banking Transformation
- Top Use Cases for FinTech Implementation in Banks
- User Experience Design for FinTech
- Service Design for FinTech
- Challenges of Doing B2B Business for FinTech
- Consumers Ask of FinTech
- How Should You Sell Your Proposition?
- To Whom Should You Sell Your Proposition?
- Navigating the Organisational Dynamics

|                                                   | Time Hrs. and brief description of areas you will cover for each including projects, assignments, if any                                                                                                                                                                                                      | Anything else like study material, access to software, cases, additional time for assignments (and how much time), any project that is required |
|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| Implementation Strategies for FinTech-Providers   | Step-by-step process of setting up; Checklist for technical enablers; Checklist for regulatory compliance                                                                                                                                                                                                     |                                                                                                                                                 |
| FinTech as Key Levers for Banking Transformation  | Open banking; Traditional vs modern banking; Old vs present vs future technologies in banking internal and external processes; Technology of banking regulatory compliance India Stack,UPIand Account Aggregator framework Open Credit Enablement Network (OCEN) Digital Public Infrastructure (DPI) in India |                                                                                                                                                 |
| Top Use Cases for FinTech Implementation in Banks | Trade finance, cross border payments, KYC implementations, new-age lending AI-powered customer onboarding and KYC                                                                                                                                                                                             | HBP Cases (2)                                                                                                                                   |
| User Experience Design for FinTech                | UXD, UED, UD framework for FinTech apps; Duration, intensity, breadth, interaction, triggers, significance                                                                                                                                                                                                    |                                                                                                                                                 |

Service Design for FinTech

Service Design Maturity Model – explore, prove, scale, integrate and thrive;  
Service Maturity Indicators – people and resources, tools and capabilities, organisational structure; Metrics and deliverables

Challenges of Doing B2B Business for FinTech

The fight between old world and new; How to make data talk; Tackling regulations and privacy issues; The problems of serving B2B firms

Consumers Ask Of FinTech

Omnicommerce; Cost vs value; Financial supermarket; Trust and reliability, technological simplicity

To Whom Should You Sell Your Proposition?

Target marketing; Digital customisation; Aaker's CBBE, Case study

Navigating the Organisational Dynamics

Organisational preparedness, culture development; Employee Engagement; Strategic Mindset

\*Topics are subject to change.

## Pedagogy

The teaching approach will be highly interactive taking advantage of the technological benefits. The pedagogy followed for the Programme will be a judicious blend of lectures, case studies, and participants experience sharing.

# Essential FinTech Toolkit

## Master the Tools That Drive the Industry

The **Professional Certificate Programme in FinTech** by **IIM Kozhikode** goes beyond theory, providing you with hands-on experience on the most current tools shaping the future of finance. The following tools will empower you to tackle real-world FinTech challenges and drive innovation.



Harness the power of data analysis and manipulation.



Build robust financial models and conduct insightful analyses.



Leverage machine learning algorithms for predictive modelling and data-driven decision-making.



Transform complex financial data into clear, compelling visualisations.



Explore the frontiers of conversational AI and its applications in FinTech.



Gain practical experience in developing and deploying blockchain solutions.

These tools, combined with a strong foundation in finance and technology, will equip learners with the practical skills and knowledge necessary to excel in the rapidly evolving FinTech sector. The programme's focus on hands-on learning ensures you're not just acquiring knowledge but also developing the expertise to apply it strategically, positioning you for a successful and impactful career in FinTech.

# Meet Your Mentor



## **Dr. Pankaj Kumar Baag** Associate Professor

Dr. Pankaj Kumar Baag is a faculty member at the Indian Institute of Management Kozhikode (IIMK). He is an Associate Professor and Ex-Chairperson of the Finance, Accounting, and Control Area at IIM Kozhikode. Prof. Baag is a Fellow of IIM Calcutta. He has over 14 years of industry experience in the banking sector in the USA and India. He has been an NCERT scholar. He is the author of ten books. He has over six chapters published in various books. He has won over seven best paper awards in various journals and international conferences. He has over fifteen international publications in various ABDC and ABS-accredited journals. He teaches Commercial Bank Management, Project Finance, Financial Services, Private Equity, Entrepreneurial Finance, Social Finance, and Financial Intermediation at IIM Kozhikode, besides several other topics in various programmes including Investment Banking and Fintech programme. He has MFM, M. Com (Banking & Insurance), CAIIB, B.Sc. (Physics Hons) PGD Banking, PGD Foreign Trade, PGDMM, PGDPM, and PGDIR, besides Certificates in LC (Pace University, US), Certificate in OM and FA (Brunel University, UK), and a Certificate in Econometric Analysis (ICSSR). He has participated in over 50 different MDPs. His research interests are in Credit Risk in Banks; Loan Covenants, Financial Inclusion, ESG, Social Finance, and FinTech. His upcoming books and papers are on Digital Finance, Financial Disruptions, Commercial Bank Finance, Blockchain, AI and 2e of Management Accounting.

### **Text Book: Course**

- Indian adaptation of Cost Accounting by Karen Congo Farmer, Amy Fredin and Pankaj Kumar Baag, Wiley publication, Aug 24
- Introduction to Fintech, compiled by Pankaj Kumar Baag, and Published by McGraw-Hill May 2024
- Digital payments and money transfer, compiled by Pankaj Kumar Baag, and Published by McGraw-Hill, May 2024
- Regulation and compliance in Fintech, compiled by Pankaj Kumar Baag, and Published by McGraw-Hill, May 2024

# Meet Your Mentor

- Fintech for Managers A Handbook By Pankaj Baag, KK Kiran, V Shekar and SK Jha, 23-24, Sybgen Learning
- Financial Engineering and Quantitatives Risk Analytics by Pankaj Baag, Sumit Kumar and Shaji KV, 2020-21, Sybgen Learning
- Wealth Management 1e by Pankaj Baag, Anuj Verma, Deepak Tandon, Nitin Saxena, 2019-20, StarEdu Solutions India Pvt. Ltd
- Management Accounting Text and Cases by Pankaj Baag, Kavitha P, Gauri Shankar, Staredu Solutions Glendale CA USA subsidiary Staredu Solutions India Pvt Ltd., 2017-18
- Financial Institution and Markets by Pankaj Baag & Vinay Kandpal, 2016, ABS books.

## **Text Book: Academic Audience:**

- Accounting for Management by Pankaj Baag, Vinay Kandpal & PC Kavidayal, 2016, ABS Books

## **Chapter in Books: Academic Audience**

- Chapter – no 17 - Sustainability Indicators for the self-help groups in West Bengal, India: an empirical study in the Book – ‘Indian Economy @ 75 A hope for the World’ HSRA Publications, India, Dec 2022.
- Chapter – no 3- Evaluation of Financial Inclusion in the Villages of India: Qualitative Research – Grounded Theory Approach: Precursor to Digital Gaon in the book – ‘Handbook of Research on Innovative Management Using AI in Industry 5.0’ IGI Global publication, DOI: 10.4018/978-1-7998-8497-2.ch003, 2021
- Chapter – ‘Role of the Indian Regulators and Government in expanding financial access to the poor’ in the Book – ‘Financial Inclusion: Issues, Opportunities, and Challenges’ Academic Foundation Publishers 2018
- Chapter – ‘Financial Inclusion and the Indian banks’ in the Book- ‘Financial Management: Contemporary Thoughts’ edited by Kumar & Singh, Research India Publications, Delhi, 2015.
- Chapter – ‘Expanding financial services access for the poor’ in the Book- ‘Financial Management: Contemporary Thoughts’ edited by Kumar & Singh, Research India Publications, Delhi, 2015.
- Chapter - ‘Corporate Governance for Family Firms’ in the Book - ‘Corporate Governance – Millennium Challenges’ edited by Mishra & Jhunjhunwala, Excel publication, New Delhi, 2009.

# Alumni Reflections



## Dr. Sarika Lohana

G Institutions and Consultancy  
Co-Founder

Excellent programme for those who are really looking for the career shift in the FinTech World.

EE - IIM Kozhikode Professional Certificate Programme  
in FinTech (IIM Kozhikode PCPF)

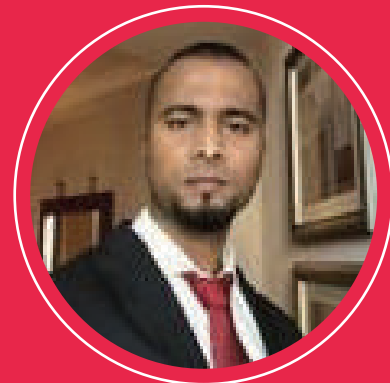


## Aravind Jayaram

Saudi National bank  
IT consultant

By far the best faculty I have been mentored by, very knowledgeable about the industry trends. Advancing knowledge and being aware of latest technology is the key in today's scenario. My heartfelt gratitude to them for walking us through the course with ease of understanding the complex subjects. Thank you very much and appreciate.

EE - IIM Kozhikode Professional Certificate Programme  
in FinTech (IIM Kozhikode PCPF)



## Siva Prasad K

Brillio  
Project Manager

I am Siva Prasad K, with over 20 years of experience in the IT industry, currently serving as a Senior IT project manager. With a post-graduate degree in MBA Banking and Finance, I sought to further refine my expertise in both BFSI and technology domains. Discovering the IIM Kozhikode FinTech programme was a game-changer. The esteemed faculty brings vast experience and delivers insightful teachings enriched with practical examples. It's been a transformative journey and I strongly recommend this.

EE - IIM Kozhikode Professional Certificate Programme  
in FinTech (IIM Kozhikode PCPF)



# Past Participant Profile

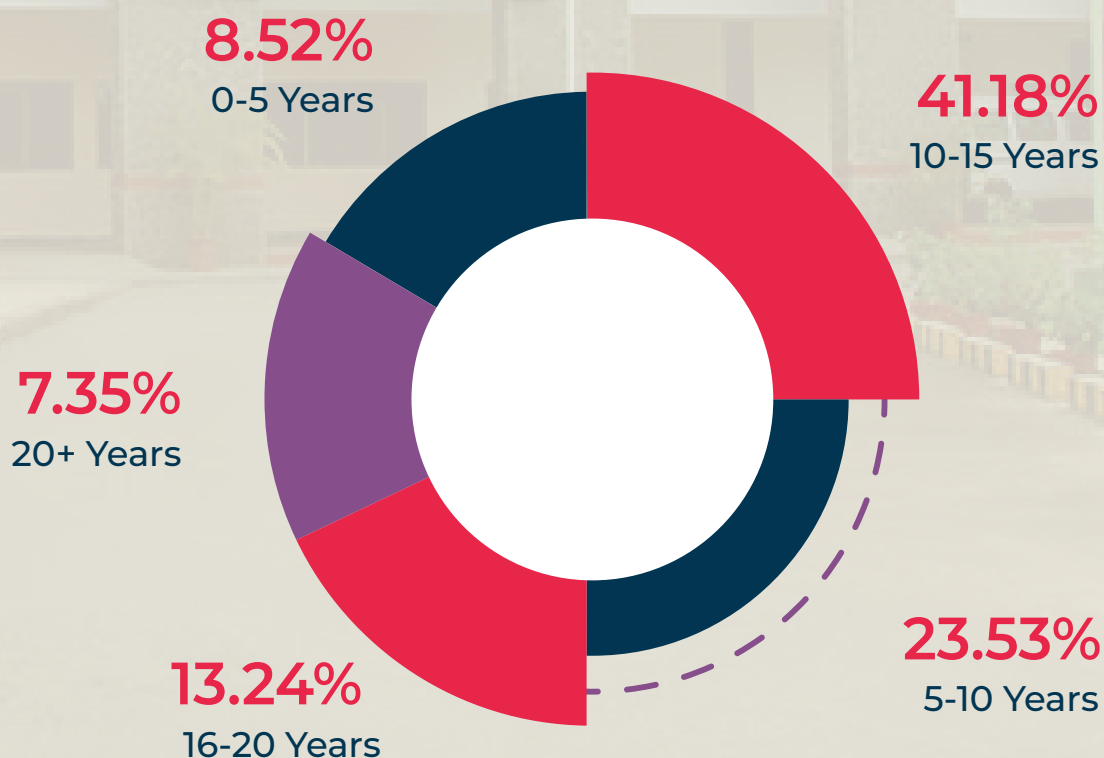
## Top Job Profiles

- Manager/Sr. Manager
- Chief Manager
- Consultant
- Assistant General Manager
- Assistant Professor
- Associate Vice President
- Deputy Vice President
- Executive Director

## Top Industries

- Banking
- Finance
- IT
- Education

## WORK EXPERIENCE



# Earn Programme Credentials

## Graduating Criteria

### Attendance

A minimum of 75% attendance is a prerequisite for the successful completion of the programme.

### Evaluation

Evaluation methodology is at the discretion of the faculty. The methodology includes online exams, case analysis, class contribution, and any other component as decided by the faculty. The programme may require participants to work on individual or group assignments and/or projects. The main objective of such assignments/projects will be to help the participants apply their conceptual learning in the programme to actual organisational decision scenarios. The participants will have to secure the minimum pass marks in the respective valuation components.

## Credentials You Earn

### Credentials You Earn

- Participants who successfully meet the evaluation criteria and satisfy the requisite attendance criteria, will be awarded a 'Certificate of Completion'.
- Participants who are unable to clear the evaluation criteria but have the requisite attendance will be awarded a 'Certificate of Participation'.
- Successful candidates will also be accorded 'IIM Kozhikode Executive Education Alumni' status.

# CERTIFICATE



भारतीय प्रबंध संस्थान कोषिकोड  
Indian Institute of Management Kozhikode

eMDP  
Professional Certificate Programme

This is to certify that

**Name of Participant**

participated and successfully completed the programme

**Fintech**

(DD-MM\_YY - DD-MM-YY)

Programme Facilitators

Chairperson - MDP

Director

Disclaimer: All certificate images are for illustrative purposes only and may be subject to change at the discretion of IIM Kozhikode.



# Programme Cost

## Particulars

Amount (₹)\*

Total Course Fee

₹2,40,000

Note:

\*Taxes will be added as applicable.

\*All fees will be collected by BCCL.

This is in reference to the refund of the Processing Fee. Please note that the fee shall not be refunded in the following circumstances:

1. In case the candidate rejects the offer issued by the Institute; and
2. In case the application is rejected due to submission of incomplete documents, and/or providing incomplete information, and/or eligibility criteria not fulfilled.

## Programme Launch Schedule

Application Closure Date

Refer to Website

Programme Start Date

13<sup>th</sup> December, 2026

Programme End Date

November, 2027



**APPLY NOW**

# Payment Schedule

| Instalment                 | Date                             | Amount (₹)* |
|----------------------------|----------------------------------|-------------|
| Application Fees           | At the time of registration      | 10,000      |
| 1 <sup>st</sup> Instalment | Within One Week of Offer Rollout | 60,000      |
| 2 <sup>nd</sup> Instalment | 06 <sup>th</sup> February, 2027  | 55,000      |
| 3 <sup>rd</sup> Instalment | 06 <sup>th</sup> April, 2027     | 60,000      |
| 4 <sup>th</sup> Instalment | 06 <sup>th</sup> June, 2027      | 55,000      |

## Flexible EMI Finance Partners:

Flexible EMI payment options, starting at as low as **INR 5614**



**Note :** The EMI amount mentioned above is approximate and for reference only. The final EMI amount will vary based on the candidate's profile, CIBIL score, and the applicable rate of interest as determined by the finance partner.

**APPLY NOW**

Opus Park, 5<sup>th</sup> and 6<sup>th</sup> floor, Opp. SEEPZ Main Gate,  
Plot No. F-21, MIDC Central Rd, SEEPZ, Andheri East,  
Mumbai, Maharashtra 400093

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IIMs and IITs as course partners



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