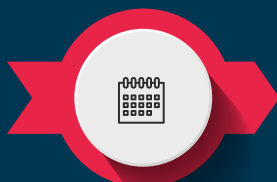


Professional Certificate Programme in FinTech

Batch 05



11 Months



Live + Campus
Immersion



₹2,05,000 + GST



Starts 29th
September, 2024

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 nearly 28-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 21st century business make us believe that this is a legitimate aspiration.

Wishing you all the very best!



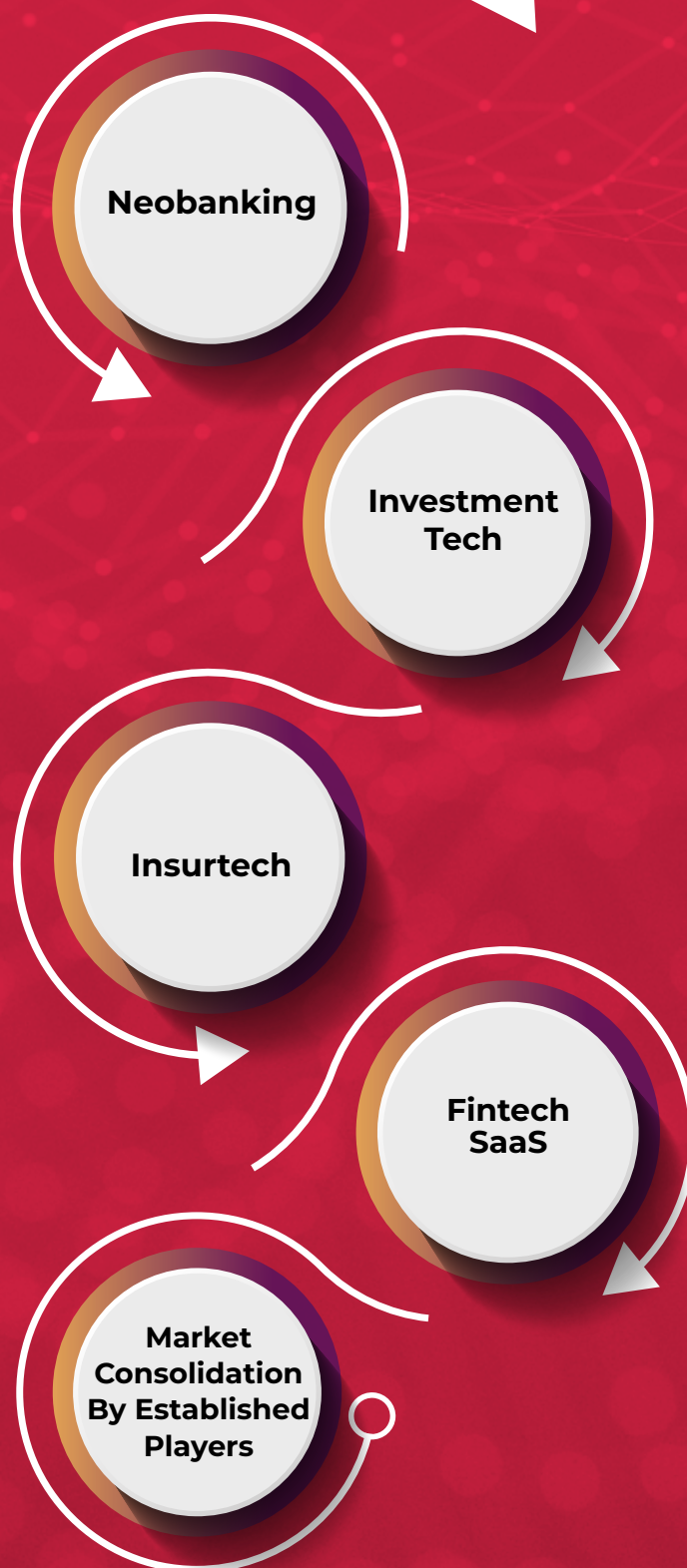
Indian Fintech in the Limelight

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 31% during 2021–2025, India's overall FinTech market is estimated to be \$1.3 trillion by 2025. However, the growing adoption of financial technology products and services in India has unravelled new trends and challenges alike.



Indian FinTech: Emerging Trends



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?

Any graduate with 50% marks and at least three years of relevant experience can take up this course.



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 above.



What would be the mode of learning?

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 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 Calcutta and its ‘Executive Education Alumni’ status, which will give you access to network with professionals world-wide.

Programme at a Glance



To stay on top of these disruptions and face the challenges head-on, IIM Kozhikode has come up with the fifth batch of its Professional Certificate Programme in FinTech. This eleven-month programme is contextually designed to build the knowledge and skillset required in both finance and technology, covering the concepts of financial modelling, blockchain, and cryptocurrency necessary to help professionals address FinTech problems, adapt to recent FinTech trends, and tackle financial security issues.



11 Months



Sunday | 9 AM - 12 PM



29th September, 2024



August 2025

APPLY NOW

Apply Before: 15th September, 2024

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 academician, researcher, or apost-graduate student in finance
- An individual employed or who wish to pursue a career in financial services firms, insurance agencies, investment banks, etc.

Admission Prerequisites

- 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 THREE years after completion of qualifying education from any of the above



How You Will Benefit

- Groomed by renowned faculty from IIMK
- IIMK Certification
- Executive Education Alumni status
- Two days of campus learning
- Peer learning and 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
Online Lectures
Real-life Case Study Discussions
Experience Sharing

On-campus*

TWO days of Campus
Immersion



A Comprehensive Curriculum*

Part 1 Disruption in FinTech

- Introduction to FinTech
- FinTech in Banking and Finance
- Digital Disruption in Financial Markets
- Innovation and Transformation in FinTech
- Understanding the Fin System, TechFin, and Digital Banking

Part 2 FinTech Trends

- Digital Banking
- Robo-advising
- Peer-to-peer Lending
- RegTech
- Insurtech
- Payment Tech
- Blockchain
- Cryptocurrencies
- Payment developments, P2P Lending, Crowdfunding and Payments, WealthTech, AI/ML and IoT, Cloud, GenAI, Web 3.0, and AR/VR
- Online Quiz (2 numbers)

Part 3 Data-driven FinTech Analytics

- Credit Scoring and AI Implementation
- FinTech Innovation Using IoT
- Detection of Fraud
- Algorithm – Risk-based Pricing
- Business Innovation and Business Intelligence
- Banking 4.0 – Business Model Innovations in BFSI Sectors
- Project

Part 4 Financial Modelling

- **Introduction to Finance Modelling**
 - Regression Models – Simple and Multiple Regression
- **Data Modelling in Excel**
 - An Overview of Basic Excel Functions like IF Functions, VLOOKUP, etc., Required for Managing Big Data
 - WHAT IF Analysis – Scenario Manager, Goal Seek, Data Table, and Solver
- **Financial Functions in Excel**
 - Time Value Functions in Excel
 - Discounted Cash Flow Statements
 - Sensitivity Analysis
- **Modelling Tools Usage and Simulation Technique**
 - Monte Carlo Simulations in Excel for Derivative Pricing
 - VaR and Expected Shortfall (ES) for Measuring Risk
 - Application of Monte Carlo Simulation for Measuring VaR and ES
- **Optimisation Models**
 - Markowitz Mean Variance Optimisation Model
 - Portfolio Optimisation in Excel With Two Securities
 - Portfolio Optimisation in Excel With More Than Two Securities
 - Portfolio Optimisation With and Without Shorting Option
 - Construction of Efficient Frontier by Including a Risk-free Security
- **Practical/Project**

Part 5 Blockchain and Cryptocurrency

- **Introduction to Blockchain and How It Works?**
 - Cryptography, Secret and Public Key Cryptography, Hashing, Distributed Ledger Technology, Proof of Work, and How the Blockchains Work?
- **Blockchain in Banking**
 - Areas of Blockchain and Banking Interaction
 - Use Cases in the World and in India
- **Benefits and How Blockchain Will Impact the Financial Sector?**
 - Blockchain in Cross-border Payments and Reshaping Trade Finance
- **Limitations of Blockchain**
 - Can Blockchain be Applied Everywhere?

- **Cryptocurrencies**
 - Cryptos and Blockchain
 - Different Types of Cryptos: Bitcoin, Ethereum, Stablecoin, File Coin, and
- **Dogecoin**
 - Central Banking Digital Currencies and Initial Coin Offerings
- **Digital Tokens or Blockchain Tokens**
 - NFTs – Working and Creating Tokens, and Uses and Misuses
- **Smart Contracts**
 - Smart Contract Applications, Workings and Limitations, Exploring the Platform, and Demo Contract Live Made
- **DAO (Decentralised Autonomous Organisations) and DAC (Decentralised Autonomous Corporations)**
 - Rules and Principles of DAO and DAC, Blockchain in DAO, and Applications, Limitations, and Regulations
- **Project**

Part 6 Big Data Introduction

- **Data Analysis – Big Data and 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**
 - Step-by-step Process of Setting Up, Checklist for Technical Enablers, and Checklist for Regulatory Compliance
- **FinTechs as Key Levers for Banking Transformation**
 - Open Banking, Traditional vs Modern Banking, Old vs Present vs Future Technologies in Banking Internal and External Processes, and Technology of Banking Regulatory Compliance
- **Top Use Cases for FinTech Implementation in Banks**
 - Trade Finance, Cross-border Payments, KYC Implementations, and New-age Lending

- **User Experience Design for FinTech**
 - UXD, UED, UD Framework for FinTech Apps, Duration, Intensity, Breadth, Interaction, Triggers, and Significance
- **Service Design for FinTech**
 - Service Design Maturity Model – Explore, Prove, Scale, Integrate, and Thrive
 - Service Maturity Indicators – People and Resources, Tools and Capabilities, and 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, and The Problems of Serving B2B Firms
 - Consumers Ask of FinTechs
 - Omncommerce, Cost vs Value, Financial Supermarket, Trust and Reliability, and Technological Simplicity
- **How Should You Sell Your Proposition?**
 - STP for FinTech, Case Studies, CRED, and PayTM
- **To Whom Should You Sell Your Proposition?**
 - Target Marketing, Digital Customisation, Aaker's CBBE, and case Study
- **Navigating the Organisational Dynamics**
 - Organisational Preparedness, Culture Development, Employee Engagement, and Strategic Mindset

*Topics are subject to change



Meet Your Mentor



Dr. Pankaj Kumar Baag

Dr. Pankaj Kumar Baag is a faculty member at the Indian Institute of Management Kozhikode (IIMK). He is an Associate Professor 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 five 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. 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, and 2e of Management Accounting.

Some Significant Book and Book chapters Publications:

- Kandpal, V. & Baag, P. (2016). Financial Institutions and Markets. ABS Books Publication.
- Kandpal, V., Kavidayal, P.C., & Baag, P. (2016). Accounting for Management. ABS Books Publication.
- Baag P, Shankar G & Kavitha P (2017) Management Accounting, Staredu Publication
- Baag P & others Wealth Management (2018), StarEdu Publication
- Baag P & others – Financial Engineering & quantitative Risk Analytics (2020), SybGen Publication
- Baag P & Others – Book Chapter- Evaluation of Financial Inclusion in the Villages of India: Qualitative Research – Grounded Theory Approach: Precursor to Digital Gaon in Book – Handbook of Research on Innovative Management Using AI in Industry 5.0 (2021), IGISome Significant Book and Book chapters Publications:

Alumni Reflections



Dr. Sarika Lohana

G Institutions and Consultancy
Co-Founder



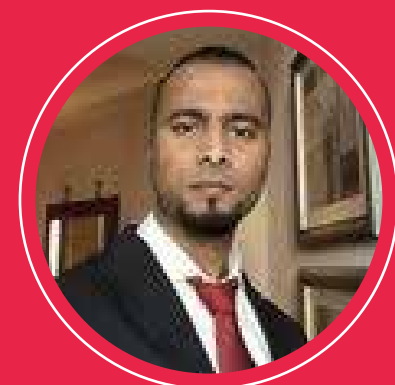
Excellent programme for those who are really looking for the career shift in the Fintech World.

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)



Alumni Reflections



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

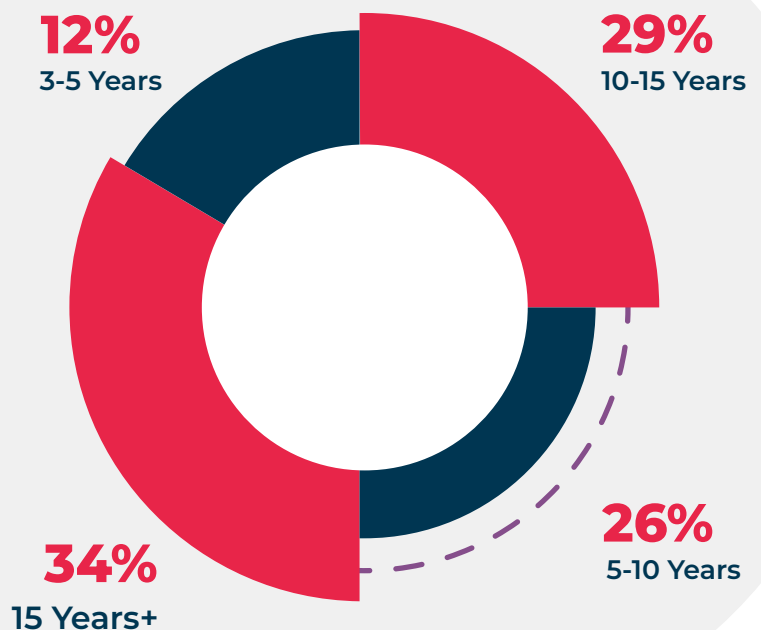
Top Industries

- Banking/Mortgage
- Financial Services
- IT
- Capital Market
- Computer Software
- Health Care
- Law Practice
- Education Management
- Legal Services

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

Top Job Profiles

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.



Costs and Payment Schedule

Particulars

Amount (₹)*

Total Course Fee (Excluding Registration Fee)

2,05,000

Instalment

Date

Amount (₹)*

i

At the time of registration

2,500

Within One Week of Offer Rollout

82,500

ii

10th December, 2024

65,000

iii

10th March, 2025

55,000

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.

APPLY NOW



भारतीय प्रबंध संस्थान कोषिककोड

Indian Institute of Management Kozhikode

Globalizing Indian Thought

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

IIMK is ranked 3rd as per NIRF India Rankings 2023: Management. The institute also features regularly among top global institutes for its flagship MBA (PGP) and EMBA programme (EPGP) in QS World University Rankings. The Institute has leapfrogged 100 spots to be placed in the Top 151-200 Institutes in Business & Management Studies globally, as per the QS World University Rankings by Subject 2024. IIMK is globally accredited by EQUIS (EFMD) and AMBA (UK). IIMK also made its debut in the prestigious Financial Times Rankings (FT Rankings 2024) at 70th position among the top-75 Open-enrolment executive programme providers globally, catapulting the 28-years young IIM to an exclusive list of foremost providers of executive education in the world. IIMK has successfully delivered close to 1,300 MDP programmes for the past two decades, training more than 41,000 participants from 150+ organisations – which also include several Fortune 500 companies – in the process.

IIMK also made its debut in the prestigious Financial Times Rankings (FT Rankings 2023) at 70th position among the top-75 Open-enrolment executive programme providers globally, catapulting the 27-years young IIM to an exclusive list of foremost providers of executive education in the world. IIMK has successfully delivered close to 1,300 MDP programmes for the past two decades, training more than 41,000 participants from 150+ organisations – which also include several Fortune 500 companies – in the process.



#3

NIRF India
Rankings 2023,
Management

#4

Rank #4 in India and #70
Globally, Financial Times,
Open Enrollment
Ranking 2024

#3

India's Best B-School
The week-Hansa
Research Survey 2023

1801 & 1802, F Wing, Bennett Coleman & Co. Ltd.,
Lotus Corporate Park, Off Western Express Highway,
Geetanjali Railway Colony, Laxmi Nagar, Jogeshwari East, Mumbai,
Maharashtra - 400063 India

1800-120-2020

admissions@timespro.com | www.timespro.com



Established in 2013, we are the award-winning H.EdTech initiative of the Times Group, catering to the learning needs of Indians with aspirations of career growth. We offer a variety of created and curated learning programmes across a range of categories, industries, and age groups. They include employment-oriented Early Career courses across BFSI, e-Commerce, and technology sectors; Executive Education for working professionals in collaboration with premier national and global educational institutions; and Enterprise Solutions for learning and development interventions at the organisational level. TimesPro strives to embody the values of Education 4.0: Learner-centric, industry-relevant, role-specific, and technology-enabled, with a goal of making learning accessible for anyone who seeks to grow.



Industry relevant curriculum
by best-in-class faculty



Interactive sessions with
state-of-art LMS



IIMs and IITs as course partners



1,00,000+ alumni community