INSTITUTE FOR DEVELOPMENT AND RESEARCH IN BANKING TECHNOLOGY

(ESTD. BY RESERVE BANK OF INDIA)

PGDFT

POST GRADUATE DIPLOMA IN FINANCIAL TECHNOLOGY

2026

Starts July 15, 2026 | 1 Year | Hyderabad

www.idrbt.ac.in   PGDFT@idrbt.ac.in   040-23294141

PROGRAMME OVERVIEW

PGDFT is IDRBT's one-year Post Graduate Diploma in Financial Technology stands at the intersection of innovation and industry in an era of rapid digital transformation. This flagship program is specifically curated for the evolving needs of Fintechs, Cloud service providers, and AI-driven enterprises.Participants gain a robust understanding of public policy and regulatory environments, ensuring they are equipped to manage complex corporate affairs. By blending management principles with soft-skill mastery, the PGDFT prepares professionals to lead through the challenges of an increasingly digital global economy.

About us

The foundation for induction of Information Technology in the Indian Banking and Financial Sector was laid by Dr. Rangarajan Committee's two reports in the years 1984 and 1989, which strongly recommended computerisation of banking operations at various levels. In this context, a need was felt for an Apex-level Institute, which would be the Brain Trust for adoption and absorption of technology in BFSI sector. In the year 1994, a committee under the Chairmanship of Shri W. S. Saraf, Executive Director, Reserve Bank of India, was constituted. The Committee, inter alia recommended that RBI may set up Institute for Development, Research, training, consultancy for application of technology in BFSI sector. This recommendation fructified in establishment of the Institute for Development and Research in Banking Technology [IDRBT] in March 1996 as a Society under Society Registration Act. The Institute became financially independent since 2004.
The aims and objectives of IDRBT is governed by the Governing Council (GC) and is the apex policy making body at IDRBT. Shri N. S. Vishwanathan, Ex. Deputy Governor, Reserve Bank of India is the Non-Executive Chairman.
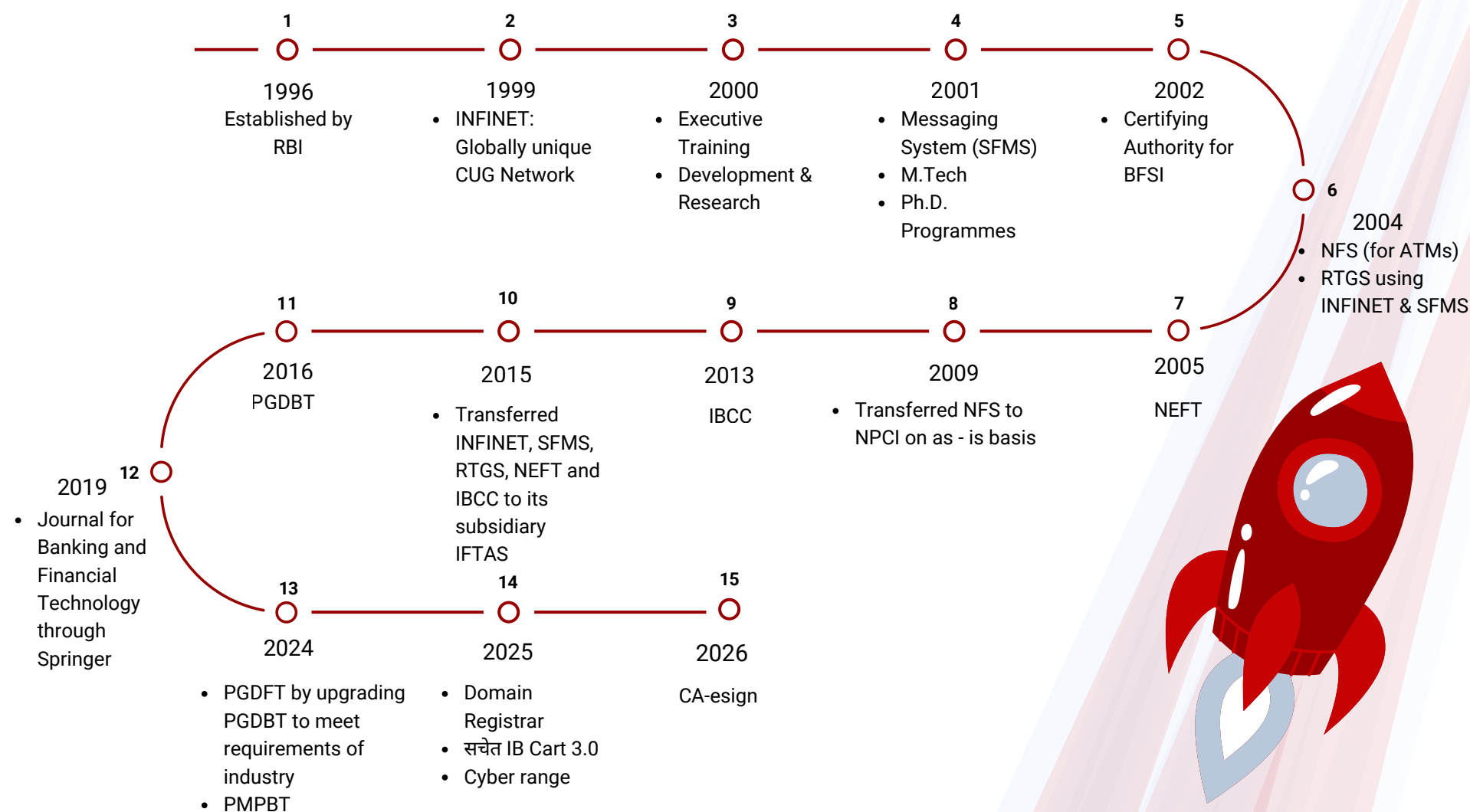
OUR CONTRIBUTION TO NATION

Our first contribution to BFSI sector was Indian Financial Network (INFINET). It was planned as a closed user group, for secure reliable and sustainable high speed Network for banks. In June 1999, INFINET was launched as a closed user group (CUG) private network with Dish Antenna- INSAT- 3B, upgraded to Terrestrial Leased Lines and further to as Multiprotocol Label Switching (MPLS) for a scalable and protocol-independent technique. MPLS helps to boost the speed of network traffic amongst CUG under encrypted environment. Over the period, INFINET has efficiently functioned as backbone of digital financial infrastructure in banking sector.

In December 14, 2001, Structured Financial Messaging System (SFMS) was launched as a secure messaging standard. It was developed to serve as a platform for intra-bank and inter-bank applications. SFMS is used by applications like National Electronic Funds Transfer (NEFT), Real Time Gross Settlement Systems (RTGS), Delivery versus Payments (DvP) for Government securities, Centralised Funds Management Systems (CFMS) for Government besides other applications of our payment system.

In August 2003, IDRBT initiated creation of the National Financial Switch (NFS), aimed at linking all the Automated Teller Machines (ATMs) across the country into a unified, interoperable network. At the time, ATMs operated in isolated networks specific to individual banks. IDRBT launched the NFS in August 2004, connecting the ATMs of three banks, to start with which increased to 49,880 ATMs of various banks in December 2009.
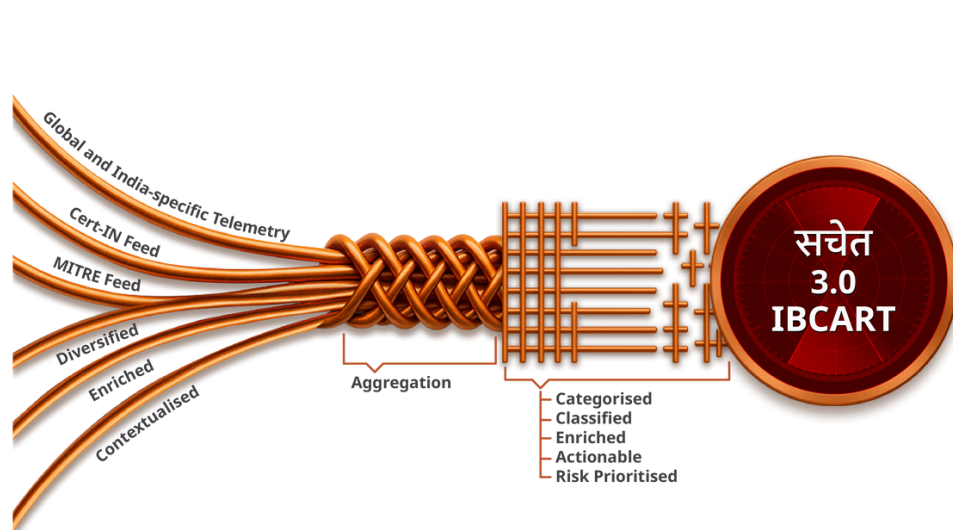
IDRBT hived off its operational role on NFS for ATMs network to National Payments Corporation of India (NPCI) on 'as is where is basis' in October 2009 For further expansion. The handover facilitated the continued growth and development of the NFS network which as on July 31, 2024 connects to 2.61 Lakhs ATM of 1,317 member banks.TGS was launched on March 26, 2004 as a secure electronic fund transfer system that provides real-time settlement for transactions on one-to-one gross basis. Thereafter NEFT, a secure, reliable, and efficient way for inter-bank/inter-branch online fund transfer was launched in November 2005.Both RTGS and NEFT were developed at IDRBT using the SFMS and INFINET infrastructure. RTGS (since Dec 2020) and NEFT (since Dec 2019) runs on 24×365 basis. Today, both the systems put together facilitate all types of payment system – to name a few UPI, IMPS, ATM, NACH, etc., is used for all types of inter-bank fund transfers.

1
1996
Established by RBI

2
1999
- INFINET: Globally unique CUG Network

3
2000
- Executive Training
- Development & Research

4
2001
- Messaging System (SFMS)
- M.Tech
- Ph.D. Programmes

5
2002
- Certifying Authority for BFSI

6
2004
- NFS (for ATMs)
- RTGS using INFINET & SFMS

7
2005
NEFT

8
2009
- Transferred NFS to NPCI on as - is basis

9
2013
IBCC

10
2015
- Transferred INFINET, SFMS, RTGS, NEFT and IBCC to its subsidiary IFTAS

11
2016
PGDBT

12
2019
- Journal for Banking and Financial Technology through Springer

13
2024
- PGDFT by upgrading PGDBT to meet requirements of industry
- PMPBT

14
2025
- Domain Registrar
- सचेत IB Cart 3.0
- Cyber range

15
2026
CA-esign

Indian Banking Community Cloud (IBCC) was unveiled on August 2, 2013, as a secure cloud infrastructure that fosters collaboration and resource sharing amongst banks, further fortifying the financial ecosystem.

IDRBT hived off the system and infrastructure for INFINET, SFMS, RTGS, NEFT and IBCC to its subsidiary IFTAS in February 2015, which was subsequently transferred to RBI in 2019.

IDRBT is the certifying authority (CA) for the Indian banking and financial sector, under IT Act 2000. The digital certificates being issued by IDRBT are used by the RBI, banks and other financial institutions to exchange electronic messages between banks ensuring authenticity, integrity, non-repudiation and confidentiality.
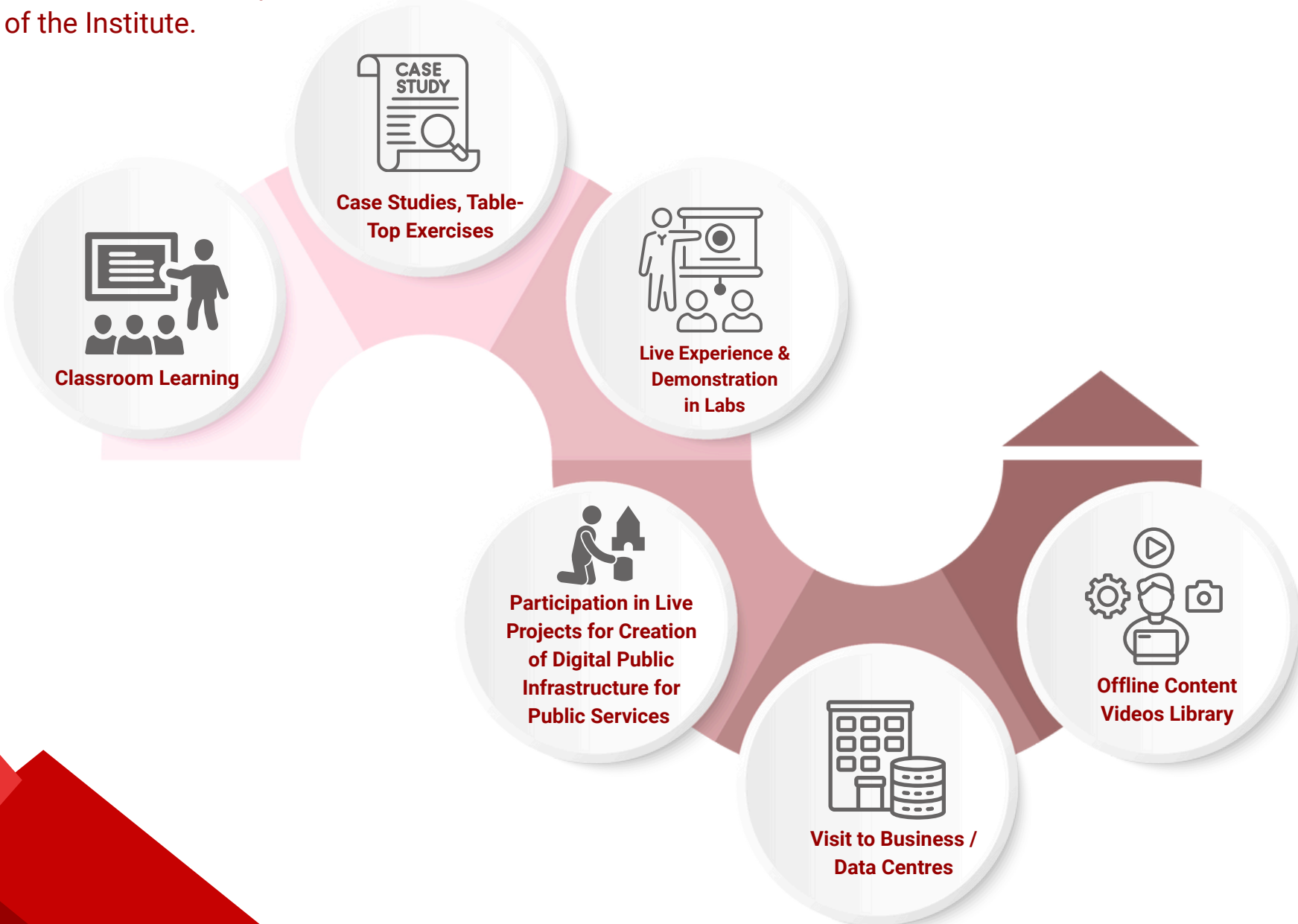

Domain Registrar　　　　**eSign**

IDRBT has strengthened the digital banking ecosystem through key initiatives in recent years. In 2025, it launched IB Cart 3.0 to enhance secure and scalable digital banking services and introduced Domain Registrar services, including management of the bank.in domain, to support trusted digital identities in the banking sector. IDRBT Cyber Range plays a key role in strengthening India's banking cybersecurity by offering realistic, hands-on simulation and incident-response training for financial institutions. Further expanding its offerings, IDRBT rolled out eSign services in 2026 to enable legally valid, paperless, and secure digital issuance of DSC.
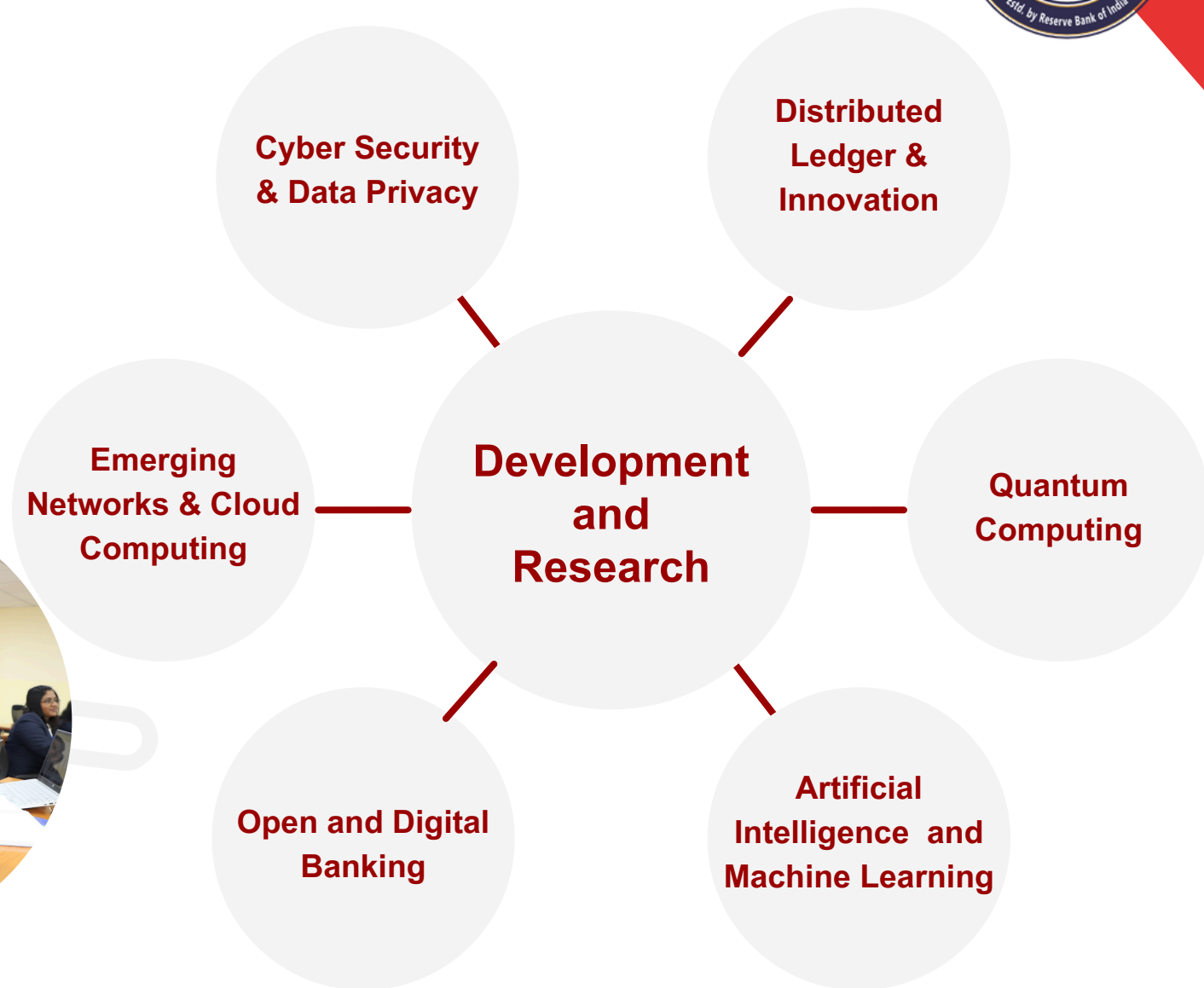
PEDAGOGY

The PGDFT banks on a highly-interactive method of learning. Apart from lectures and seminars, interactive sessions with experts from IT industry and senior bankers constitute an integral learning component. The programme depends heavily on hands-on practical learning in various state-of-the-art labs of Research Centres of the Institute.

Classroom Learning

Case Studies, Table-Top Exercises

Live Experience & Demonstration in Labs

Participation in Live Projects for Creation of Digital Public Infrastructure for Public Services

Visit to Business / Data Centres

Offline Content Videos Library

Research Centres

Development and Research

- Cyber Security & Data Privacy
- Distributed Ledger & Innovation
- Emerging Networks & Cloud Computing
- Quantum Computing
- Open and Digital Banking
- Artificial Intelligence and Machine Learning

Programme Curriculum

Term 1	48 Credits – (60 Working Days)	
101 PBF	**FUNDAMENTAL PRINCIPLES of BANKING & FINANCE - 16 credits**	

Module No.	Titles	Credits
Module I	Banking and Finance – an Overview	3
Module II	Delivery Channels	4
Module III	Banking Management	4
Module IV	Statutory Provisions	5

102 IBM	**IT & BUSINESS MANAGEMENT (Including Soft Skills) - 16 credits**	
Module No.	Titles	Credits
Module I	Management Principles – an Overview	3
Module II	Effective Communication and Leadership	4
Module III	Quantitative Analysis	4
Module IV	ESG and Data Governance	5

103 DCM	DATA CENTRE MANAGEMENT IT & NON-IT - 16 credits	
Module No.	**Titles**	**Credits**
Module I	Data Center Design, Build, and Operation	3
Module II	Electrical Architecture	4
Module III	Electrical and Mechanical	4
Module IV	Cabling – Network	5

Term 2	64 Credits – (80 Working Days)	
201 ENM	ENTERPRISE NETWORK – OPERATION & MANAGEMENT- 16 credits	
Module No.	**Titles**	**Credits**
Module I	Network Fundamentals	3
Module II	Network Architecture and Access	4
Module III	IP Connectivity and IP Services	4
Module IV	Key Security Concepts, Automation and Programmability	5

202 DMS	DATA MANAGEMENT SYSTEM- 16 credits	
Module No.	**Titles**	**Credits**
Module I	Database Architecture, Structure, Administration and Optimization	3
Module II	Database Design and Query Processing	4
Module III	Metadata Integration and Management Fundamentals	4
Module IV	Big Data	5

203 ICM	IT & CLOUD INFRASTRUCTURE MANAGEMENT- 16 credits	
Module No.	**Titles**	**Credits**
Module I	Introduction to Cloud Computing	3
Module II	Virtualization, Data and Storage	4
Module III	Cloud Computing Security and Privacy	4
Module IV	Emerging Trends in Cloud Computing	5

204 BAM	BUSINESS ANALYTICS, AI & ML- 16 credits	
Module No.	**Titles**	**Credits**
Module I	Data Science and Artificial Intelligence in Business	3
Module II	Data-Driven Decisions and Digital/Social Media Analytics	4
Module III	Machine Learning and Advanced Analytics in Finance	4
Module IV	Natural Language Processing and Network Analytics in Business	5

Term 3	48 Credits – (60 Working Days)	

301 ICD	ISMS + CYBERSECURITY: BY DESIGN - 16 credits	
Module No.	**Titles**	**Credits**
Module I	Introduction to Cyber Security	3
Module II	Network Security - Secure Network Administration	4
Module III	Introduction to Cryptography	4
Module IV	System and Application Security	5

302 ADM	APPLICATION DEVELOPMENT & MANAGEMENT	
Module No.	**Titles**	**Credits**
Module I	Project Management Basics	3
Module II	App Development with Object Oriented Programming (Lab)	4
Module III	Web Application Development (Lab)	4
Module IV	Mobile Application Development Life Cycle	5

303 ETF	EMERGING TECHNOLOGIES- FINTECH ENABLERS	
Module No.	**Titles**	**Credits**
Module I	Emerging Technologies for Cyber Security	3
Module II	Digital Banking and Payment Systems	4
Module III	Distributed Ledger Platforms	4
Module IV	Open APIs and Other Technologies	5

CAPSTONE PROJECT

Eligibility

- A candidate must possess First Class (minimum 60% marks) in Graduation / Post-Graduation from a recognized university/institute.
- Candidates whose final-year results are awaited may take provisional admission upon submission of an undertaking.
- Candidates must have a valid score in any one of the following national-level qualifying examinations at the time of application submission: GATE / CAT / GMAT / GRE / CMAT / XAT / MAT / CUET / ATMA
  - Candidates who have not appeared in any of the above examinations may appear for the IDRBT Entrance Examination (IEE).

Scholarship

- A 50% scholarship will be awarded to 30% of the batch size or the top 10 performers, whichever is less, based on overall performance in the first two terms.

IDRBT Entrance Exam

After conducting scrutiny based on the overall academic performance of a candidate, an online interview will be conducted, shortlisted candidates will be called to IDRBT appear for a written examination.

- **Exam Type**: Multiple Choice Questions (MCQ)
- **Mode of Exam**: Offline (Written Exam) followed by Personal Interview/Group Disscusion
- **Venue**: IDRBT, Castle Hills, Road No 01, Masab Tank, Hyderabad-500057

Exam Pattern:

Total Questions	100 Questions
Total Marks	100 Marks(25 Marks each section)
Time Allotted	60 minutes
04 Sections(Verbal Ability, Quantitative Aptitude, Logical Reasoning and IT)	04 Sections(Verbal Ability, Quantitative Aptitude, Logical Reasoning and IT)
Questions per Section	25 Questions
Marking Scheme	No Negative Marking for incorrect answers

Exam Tentative Dates:

7 March 2026 (Saturday)
11 April 2026 (Saturday)
6 June 2026 (Saturday)

Selection Process

- Candidates will be shortlisted for the Group Discussion and Personal Interview (GDPI) based on their performance in the qualifying examination- ATMA, GATE, CAT, GMAT, GRE, CMAT, XAT, CUET or MAT (including IEE), along with their overall academic record as provided in the application form.

- Suitable Candidates will be recommended by the interview commitee based on the overall performance in the selection process and for provisional admission.

- A Provisional Offer Letter will be issued to the recommended candidates. Selected candidates must confirm their admission and remit the Provisional Admission Commitment Fee within one week of accepting the offer.

Programme Fee Details

Application Fee	**INR 200 Only**
Programme Fee	**INR 5,00,000 + GST**

The **Indian Bank** and **Union Bank of India** offer Education Loans for the students of Post Graduate Diploma in Financial Technology.

- The program fee covers teaching and course material.
- The fee can be paid in three installments.
- Candidates also need to pay a caution deposit of Rs. 25,000/-(Rupees Twenty-Five Thousand only), on the day of admission which is refundable after successful completion of the course on submission of no-dues certificate.

First Installment	**INR 1,75,000 + 18% GST** **(PACF - ₹20,000 + GST +₹1,55,000 + GST)**
Second Installment	**INR 1,62,500 + GST**
Third Installment	**INR 1,62,500 + GST**

Payment Details

Payment Schedule		Amount (in INR +18%GST)	Description and due date
Total Fee		Rs.5,00,000	Course Tuition Fee
Installments		3	₹1,75,000+ GST (PACF - ₹20,000 + GST +₹1,55,000 + GST) ₹1,62,500+ GST Post result of II term ₹1,62,500 + GST During III term
Provisional Admission Commitment Fee (PACF)		Rs. 20,000/- + GST	Þ Upon receiving the provisional offer Letter, please complete the payment and share the payment receipt via email at pgdft@idrbt.ac.in **within one week**. Þ Adjustable in the first Installment Þ Rs. 10,000/- of PACF will be charged as processing fee, if candidature is withdrawn on or before July 1st, 2026. Þ Withdrawal after commencement of course – PACF of Rs.20,000/- will be adjusted as processing and opportunity fee.
On date of admission	First Installment	Rs.1,75,000/- + GST (exclusive of PACF)	
	Caution Money	Rs.25,000/-	Þ This amount is payable on Date of Joining. Þ This amount will be refundable on after course completion.
Payment Details		Account Name: Institute for Development & Research in Banking Technology Saving Account Number: 426010100022288 Name of the Bank: Axis Bank Limited Branch: Mehdipatnam Ring Road IFSC Code: UTIB0000426	

Facilities and Accommodation

- Accommodation Facility is available for outstation candidates, only, at the Institute's Quarters at Begumpet, which is almost the mid-point of the twin cities of Hyderabad and Secunderabad. The accommodation for PGDFT student is primarily on sharing basis for two candidates in 1 BHK flat 'or' single room basis. There are no catering facilities at Begumpet quarters.

- The candidates desirous to have Institute's accommodation may please send an email at the time of provisional admission acceptance via email on pgdft@idrbt.ac.in, keeping subject as "Request for Accommodation at IDRBT Hostel". The process of allocation of accommodation will start after admission on first come first serve basis, based on the date of receipt of request email.

Address for Accomodation	IDRBT Quarters inside the RBI Staff Quarters complex, Syamlal Building, Begumpet, Hyderabad, Telangana- 500016

- Library Facility at the Institute: The Institute's totally computerized library caters to the academic and research needs subscription to prime e-journal packages with full text access to more than 4 million research articles including journal and conference papers.

- Relaxation: A walk around the campus or in Quarter to begin the day and a stint in the Gym to end the day helps the participants in relaxing and preparing for the next day.

Outstanding Placement Records

Glimpse of Our Recruiters

₹9 LPA average package (previous batches) Loyalty Bonus – A provision of availing Course fee reimbursement as a loyalty bonus after 2 years of employment with a prospective employer.

Average Package of Previous Batch 9 LPA

OUR CAMPUS

How to Apply

To fill out an application form
please visit
www.idrbt.ac.in/PGDFT.

Important Dates

Application Start date : 19th Jan, 2026
Application Last Date : 6th June, 2026

Please visit www.idrbt.ac.in/PGDFT for details and applying for the course.
Queries, if any, can be addressed to PGDFT@idrbt.ac.in
Phone: 04023294141