

NIBM Full Tuition Fee Waiver Scholarship Scheme

Academic Year 2025–26

Empowering Aspirations | Enabling Inclusive Excellence



National Institute of Bank Management
Pune

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**National Institute of Bank Management
Pune**

Director's Message

At NIBM, our constant endeavor has been to strike a balance between equity and efficiency in enhancing students' welfare.

It is in this context that our Governing Board, chaired by Shri Sanjay Malhotra, Governor, Reserve Bank of India, opined that no student should be deprived of admission due to the financial constraints of his/her family. Accordingly, from this year, we have introduced a full tuition fee waiver for all economically and socially challenged students. To begin with, this year, 22 students of the 2024–26 batch have been given this scholarship, with their full tuition fee waiver sponsored by our members.

Specifically, we are indeed indebted to our members, viz., Reserve Bank of India, State Bank of India, and the following commercial banks: Punjab National Bank, Bank of Baroda, Canara Bank, Union Bank of India, Bank of India, Indian Bank, Central Bank of India, Indian Overseas Bank, Bank of Maharashtra, UCO Bank, Punjab & Sind Bank, and The Hongkong & Shanghai Banking Corporation Ltd., who have generously contributed to this cause.

In particular, we are indebted to our Chairman, Shri Sanjay Malhotra, Governor, Reserve Bank of India, who has taken an active interest in enhancing the welfare of the economically and socially deprived student community.

We do hope that this small endeavor on our part will contribute to the welfare of the young student community in India. Most humbly, let this be our small offering toward the future of *Viksit Bharat*.

I wish all the students the best of luck in their future endeavors.

Prof. Partha Ray
Director, NIBM

NIBM Full Tuition Fee Waiver ESCS Scholarship:

Scheme Objective

The Scheme promotes higher education among young management aspirants and ensures that financial constraints do not hinder academic aspirations. It supports eligible candidates in undertaking the PGDM programme at NIBM and enables students from economically disadvantaged backgrounds to access high-quality management education. The scholarship fund is created annually with contributions from the RBI, SBI, and major member commercial banks.

We are especially indebted to our members for their kind, generous contributions and encouragement.

- **Reserve Bank of India**
- **State Bank of India**
- **Punjab National Bank**
- **Bank of Baroda**
- **Canara Bank**
- **Union Bank of India**
- **Bank of India**
- **Indian Bank**
- **Central Bank of India**
- **Indian Overseas Bank**
- **Bank of Maharashtra**
- **UCO Bank**
- **Punjab & Sind Bank**
- **The Hongkong & Shanghai Banking Corporation Ltd.**

Scholarship Target Groups (2024–26)

Economically Weaker Section (EWS) | Non-Creamy Layer – Other Backward Classes (NC-OBC) | Scheduled Caste (SC) | Scheduled Tribe (ST)

Scholarship Income Criterion:
Total annual family income below ₹8,00,000

Student Coverage

Batch 2024–26

Total Students: 22 | 16 Boys | 6 Girls

Geographical Representation: Karnataka, Andhra Pradesh, Maharashtra, Bihar, Madhya Pradesh, Tripura, Telangana.



NIBM Scholarship Programme 2025–26

The National Institute of Bank Management (NIBM) is pleased to announce the Scholarship Programme for the Academic Year 2025–26 instituted with the generous support of the Reserve Bank of India, State Bank of India, and other leading commercial banks.

Our Commitment

This Scholarship Scheme reflects the strong commitment of NIBM and its sponsoring institutions towards equitable access to education, social inclusion, and nation-building.

By supporting meritorious students from diverse socio-economic backgrounds, the Institute continues to nurture future leaders for the financial and banking sector.

Scholarship Objectives

- To promote the pursuit of higher education among young and aspiring students.
- To ensure that economic and financial difficulties do not obstruct academic aspirations.
- To assist eligible and deserving students in undertaking the PGDM programme at NIBM.
- To encourage merit, diversity, and inclusive growth in management education.

About the Scholarship Scheme

NIBM has established a dedicated Scholarship Fund from which all scholarships sanctioned under this scheme are disbursed.

The Scheme is administered by a Scholarship Selection Committee appointed by the Institute. The Committee oversees the scrutiny of applications, evaluation of eligibility, and sanctioning of scholarships.

Eligibility Criteria

- All students admitted to the PGDM programme of NIBM are eligible to apply, subject to availability of scholarships.
- Eligibility is assessed primarily on the basis of economic and financial constraints and prescribed institutional criteria.
- Students receiving the scholarship in the first year may apply for continuation in the second year, subject to:
 - ⇒ Successful completion of the first year
 - ⇒ Satisfactory academic performance
 - ⇒ Fresh assessment by the Selection Committee
- Students in the EWS, NC-OBC, SC, and ST categories whose annual family income is less than Rs. 8 Lac are eligible to apply for the full tuition waiver scholarship.

Scholarship Amount

- The scholarship provides a full tuition fee waiver under the Scheme.
- Any amount received by the student under other scholarship or financial assistance schemes shall be adjusted against the maximum permissible amount.
- Disclosure of such assistance is mandatory.

Application & Selection Process

- Applications must be submitted in the prescribed format within the notified timeline.
- Incomplete applications or delayed documentation beyond two weeks of intimation will be rejected.
- The Selection Committee may seek additional information or conduct personal interviews, if required.
- The decision of the Committee shall be final and binding.

Student Profiles (Batch: 2024-26)

– Who Received the Scholarship



Student Profiles

This brochure presents the details of 22 second-year scholarship beneficiaries (2024-26 Batch). The Scheme will also extend support to eligible students of the first-year Batch 2025–27.

A Chandana

Roll Number: R2401001



Raised in a humble agricultural family in Kottur, Ballari District, Karnataka, I gained first-hand exposure to the financial challenges faced by rural households. This inspired me to pursue B.Sc. (Hons.) in Agriculture, which I completed with distinction, securing 88.39%, and developing strong discipline, analytical thinking, and work ethics.

While preparing for banking examinations, I developed a strong interest in finance and its role in improving rural livelihoods, which motivated me to pursue PGDM in Banking and Finance at NIBM, Pune. I secured admission through CMAT with 99.69 percentile (AIR 203). However, being from an economically weaker section, I financed my education through a ₹17 lakh education loan.

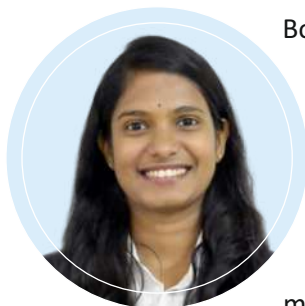
At NIBM, my journey has been transformative. Though transitioning from agriculture to finance was initially challenging, faculty guidance and peer learning helped me build strong skills in credit analysis, financial statement analysis, risk management, and banking operations. Exposure to case studies, live projects, and presentations strengthened my analytical, communication, and problem-solving abilities.

Despite intense competition, I secured a position at Ernst & Young as Risk Consultant, marking a major milestone in my career.

This scholarship will significantly reduce my financial burden, support loan repayment, and allow me to focus on career growth while contributing to financial inclusion and supporting my family.

Andem Lakshmi Prasanna

Roll Number: R2401006



Born in Manuguru village in Telangana, I come from a humble family supported solely by my father's limited pension after his retirement. Growing up in a financially constrained environment, I have witnessed the sacrifices made by my parents, which have been my strongest motivation to excel academically.

I completed my B.Sc. (Hons.) Agriculture from Professor Jayashankar Telangana State Agricultural University, where I developed strong discipline and analytical thinking. Motivated to build a career in finance, I pursued PGDM in Banking and Financial Services at NIBM, Pune, which I have recently completed.

At NIBM, I gained strong expertise in credit risk modelling, asset-liability management, fixed income analytics, and financial data analysis. The academic rigor, projects, and internship experience helped me develop confidence, problem-solving ability, and professional competence.

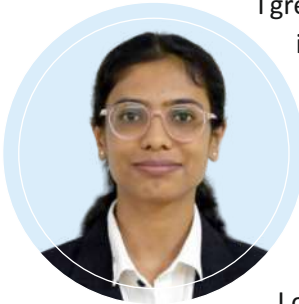
I am also happy to share that I secured a placement at Infomerics Ratings, which is a significant milestone for me and my family.

This scholarship will significantly reduce my financial burden and allow me to focus on continuous learning and career growth.

In the future, I aspire to build expertise in financial risk management, support my family, and contribute meaningfully to the financial sector.

Ayushi Nitin Deshmukh

Roll Number: R2401011



I grew up in Deoli, Wardha district, Maharashtra, in an agricultural household where my values have been shaped by both challenges and resilience. The loss of my mother at the age of 16 due to liver cancer was a defining moment in my life, strengthening my determination and emotional resilience.

I completed my higher secondary education in my hometown and pursued a B.Sc. Chemistry from Fergusson College, Pune, where I secured an excellent CGPA of 9.67. After graduation, I prepared for the UPSC Civil Services Examination, during which I developed a strong interest in banking, finance, and economics, motivating me to pursue PGDM in Banking and Finance at NIBM, Pune.

At NIBM, I gained strong exposure to financial concepts, analytical tools, and communication skills through academic rigor and practical learning. This helped me build technical and financial competence, leading to my placement at PwC as a Risk Consultant, a significant milestone in my career.

This scholarship has been extremely valuable, as it has significantly reduced my education loan burden and enabled me to focus on career growth with confidence.

In the future, I aspire to build a strong career in financial and risk consulting, continuously enhance my skills, and contribute meaningfully to organizational growth.

Chetan Bhikkan Mali

Roll Number: R2401013



I am from Dhule district, Maharashtra, where I come from an agricultural background, with my father working as a farmer and also running a small vegetable business in our hometown. Growing up in this environment, I learned the importance of hard work, discipline, and financial responsibility, which shaped my academic and career aspirations.

I completed my B.Sc. (Hons.) in Agriculture from Mahatma Phule Krishi Vidyapith, Rahuri (College of Agriculture, Dhule) with a CGPA of 8.36. During my studies, I developed strong analytical thinking and an interest in economic and financial systems, which motivated me to transition from agriculture to finance and pursue PGDM in Banking and Finance at NIBM, Pune.

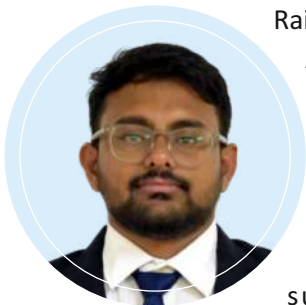
At NIBM, I gained practical exposure to banking operations, financial analysis, and risk management, along with a deeper understanding of the financial sector. The curriculum and experiential learning approach helped me build confidence and industry-relevant skills. I am also happy to share that I have been placed at Hinduja Leyland Finance, reflecting my consistent efforts and learning throughout the program.

This scholarship is very important to me as it reduces my financial burden and allows me to focus on academics and professional development.

In the future, I aspire to build a strong career in banking, especially in risk management, and contribute effectively to organizational growth.

Dogga Venkata Sai Ram

Roll Number: R2401017



Raised in Rongalainidupalem, a small village in Andhra Pradesh, I come from a humble agricultural family that has faced financial struggles for many years. My father passed away during my childhood, and since then my mother has been working as a farmer, supported by my grandmother, to sustain our family. Due to uncertain agricultural income and continuous educational expenses, managing finances has always been difficult. Despite these hardships, my family strongly believed in education as the only path to a better future, and their sacrifices motivated me to stay focused and determined.

I completed my B.Tech in Civil Engineering from MVGR College of Engineering, Vizianagaram (2022) and later pursued PGDM in Banking and Financial Services at NIBM, Pune, securing 67.30%, to transition into the finance domain.

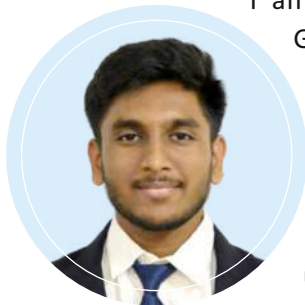
At NIBM, I developed strong knowledge in Asset Liability Management, Credit Risk Modelling, Equity Research, and Financial Statement Analysis. My internship at HDFC Bank provided real-time exposure to banking operations and strengthened my problem-solving abilities. I have also been placed at Surya Financial Technologies, a proud milestone for me and my family.

Beyond academics, I am interested in sports such as swimming, football, Kabaddi, and volleyball, along with exploring the stock market, which helps enhance my analytical thinking.

This scholarship will significantly reduce my financial burden and support my academic journey. I aspire to build expertise in risk management and contribute meaningfully to the financial industry while ensuring financial stability for my family.

Naresh H N

Roll Number: R2401037



I am from Halaganahalli, a small village in Gowribidanur taluka of Chikkaballapur district, Karnataka, and come from an agricultural family where my father is a farmer, my mother is a homemaker, and my younger sister is pursuing her B.Tech in Electronics and Communication. Growing up in this rural setting has instilled in me strong values of hard work, resilience, and discipline.

I completed my B.Sc. (Hons.) in Agriculture from the University of Agricultural Sciences, Bangalore, securing a CGPA of 8.001. During my graduation, I developed a strong interest in financial systems, rural credit, and banking accessibility, which motivated me to pursue a PGDM in Banking and Finance at NIBM, Pune, which I have recently completed.

At NIBM, I gained strong exposure to banking operations, financial risk management, credit analysis, and regulatory frameworks. The curriculum, case studies, and projects significantly enhanced my analytical and decision-making skills.

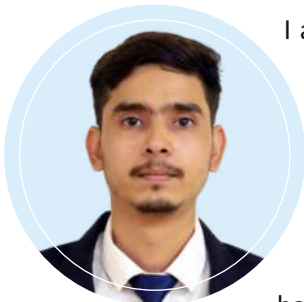
My placement journey was initially challenging, requiring consistent learning, skill development, and perseverance. However, the structured training, mentorship, and placement support at NIBM helped me improve my confidence and interview performance.

I financed my education through an education loan, which places a significant financial responsibility on me. This scholarship will greatly reduce my financial burden and allow me to focus on professional growth.

In the future, I aspire to build a strong career in banking and finance, contributing effectively to the industry while supporting my family.

Pratyush Mishra

Roll Number: R2401041

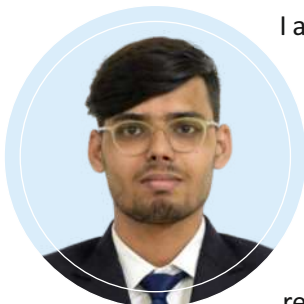


I am from Mirzapur, Uttar Pradesh, and was raised in a close-knit family with my parents and two elder sisters, who have always been my strongest support system. From an early age, I developed a strong sense of responsibility to support my family financially and build a secure future, which has guided my academic and career journey.

I completed my schooling with 86.66% in Class X and 87% in Class XII, followed by a B.Com (Hons.) from Banaras Hindu University with 72.90% and an M.Com with 76.60%. To further build a career in finance, I pursued a PGDM in Banking and Financial Services at NIBM Pune, securing a CGPA of 7.12.

Finance has always fascinated me for its ability to transform lives and economies. At NIBM, I actively contributed as Coordinator of the Konsult Club, led multiple club initiatives, and worked with the Spectra fest committee, which strengthened my leadership and resilience. My internship at EY, followed by a PPO in August 2025, marked a significant milestone in my journey.

This scholarship will reduce my financial burden and support my aspirations. I aim to build a strong career in finance, pursue global certifications, and contribute meaningfully to the industry while supporting my family's well-being.



I am from Delhi and come from a middle-class family where my father is the sole breadwinner and my mother is a homemaker. I have two siblings (a younger brother and a younger sister), both currently studying. This background has instilled in me a strong sense of responsibility, discipline, and perseverance.

I completed my B.A. (Hons.) Economics from Atma Ram Sanatan Dharma College, University of Delhi, with a CGPA of 7.419/10, where I developed a strong interest in finance and allied fields.

I chose NIBM for its strong foundation in banking and finance, RBI-established legacy, and robust alumni network, which aligns with my economics background and career aspirations.

At NIBM, I aimed to gain strong domain knowledge and practical exposure. The program helped me develop skills in financial analysis, problem-solving, teamwork, and decision-making through academics and case studies. My placement journey had initial setbacks, as I was not selected in the first four companies, but continuous learning helped me secure a position as a Consultant at PwC.

This scholarship reduces my financial burden as I have availed a ₹16 lakh education loan, allowing me to focus on career growth.

In the future, I aspire to pursue a Master's in Economics (LSE/University of Singapore) and build a career in investment banking, with a long-term goal of becoming a CFO.

Sakshi Sunil Amrutkar

Roll Number: R2401054



I am from Pune and come from a family where my father works in a private job, my mother is a homemaker, and I have one brother. Growing up in this environment instilled in me strong values of discipline, perseverance, and respect for education.

I completed my B.Com from MES Garware College of Commerce, Pune, with a CGPA of 9.42, where I developed a strong inclination towards finance and banking.

I chose NIBM for its specialized curriculum in banking and financial services, industry-focused learning, experienced faculty, and strong corporate exposure.

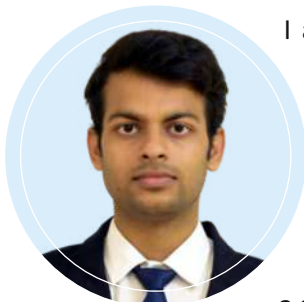
At NIBM, I gained strong practical exposure through academics and training. My internship at Tata Capital in Risk Management enhanced my understanding of real-world financial operations. The placement process at NIBM was structured, transparent, and highly supportive, helping me secure a role at Barclays in Credit Risk Management, which marks a significant milestone in my career.

This scholarship will significantly ease my financial burden and reduce academic stress, allowing me to focus fully on learning and professional growth.

In the future, I aspire to build a strong career in the banking sector and grow into a managerial role, contributing to strategic decision-making and responsible financial practices. I also aim to stay connected with NIBM as an alumnus and contribute to its community.

Shreyash Kashyap

Roll Number: R2401058



I am from Saharsa, Bihar, and come from a modest family comprising my father, mother, and a younger sister who is currently pursuing her college education. Growing up in a small town with limited resources has shaped my outlook towards life, instilling in me resilience, discipline, and a strong belief in the transformative power of education.

I completed my B.A. Economics from Banaras Hindu University (BHU), Varanasi, with a CGPA of 7.4, where I developed a strong interest in the banking and financial sector, particularly through subjects like monetary economics and financial systems.

I chose NIBM to gain a holistic understanding of banking through a blend of theoretical knowledge and practical exposure.

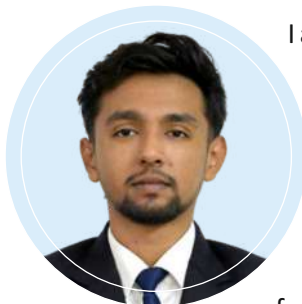
At NIBM, I experienced case-based learning, industry interactions, and collaborative projects, which strengthened my analytical thinking, financial acumen, and decision-making abilities. My internship at Canara Bank in Credit Appraisal provided hands-on exposure to financial statement analysis and lending processes. I later secured a placement at Protiviti as a Consultant, marking a key milestone in my journey.

This scholarship will significantly ease my financial constraints and allow me to focus on academic and professional growth.

In the future, I aspire to build a career in Financial Crime Compliance (FCC) and Anti-Money Laundering (AML) consulting, while also supporting students from economically weaker backgrounds to achieve financial independence.

Vipin Pal

Roll Number: R2401069



I am from Delhi and come from a family where education has always been a priority despite financial constraints. My father's recent diagnosis of cancer has further increased our financial and emotional responsibilities, and I am expected to become the primary earning member of my family in the near future.

I completed my B.Com from Dyal Singh College, University of Delhi, and later pursued PGDM in Banking and Finance at NIBM, Pune to build a career in the banking sector and improve my family's financial condition.

I chose NIBM to gain strong domain knowledge and practical exposure to the financial industry.

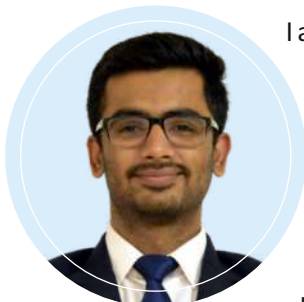
At NIBM, I developed a strong understanding of banking, finance, and risk management through case studies, discussions, and academic learning. My internship experience further helped me understand industry expectations and improved my professional confidence and skills.

This scholarship will significantly reduce my financial burden and help in repaying my education loan, allowing me to focus on my academics and placements.

In the future, I aspire to build a stable and responsible career in the banking sector, secure financial stability, and support my family in this critical phase of life.

Yash Ahuja

Roll Number: R2401070



I am from Bhopal, Madhya Pradesh, and come from a modest family where completing higher education became challenging due to the COVID-19 period and financial losses. Due to limited resources, I worked at different stages of my academic journey to support myself and contribute toward my education. In recent years, my family also faced additional challenges due to my father's health concerns, creating further emotional and financial pressure. My elder sister has taken financial support from relatives for her education, which must be repaid along with planning for her future. Despite these difficulties, my parents have remained strong and are my greatest inspiration.

I completed my B.Com with a sincere academic record, which developed my strong interest in finance. I chose the PGDM program in BFSI at NIBM to gain structured knowledge and build long-term career stability despite financial constraints.

At NIBM, I developed discipline, confidence, and professional readiness. As a member of the Placement Committee, I built leadership skills and understood workplace ethics. I am also proud to share that I secured a placement as a Consultant at EY, which brought immense relief to my family.

This scholarship will significantly reduce my financial burden and support professional certifications like FRM and CFA. In the future, I aspire to build a stable career in finance while responsibly supporting my family and staying connected with NIBM.

Aditya Vijay Shelke

Roll Number: R2401073



I hail from Ahilyanagar, Maharashtra, where I come from a humble family with my father working as a farmer and my mother as a homemaker. Growing up in a rural environment, I have witnessed the uncertainties of agricultural income and the importance of financial stability, which motivated me to pursue a career in finance.

I completed my B.Com with a strong academic record, which gradually developed my interest in banking and financial services. I chose the PGDM program at NIBM, Pune for its strong reputation, industry-oriented curriculum, and emphasis on practical exposure.

At NIBM, I gained strong analytical and problem-solving skills through hands-on projects such as credit risk scoring models and asset-liability management analysis. My internship at the Receivable Exchange of India Ltd. provided practical exposure to financial operations, compliance processes, and KYC verification, strengthening my confidence in real-world tasks.

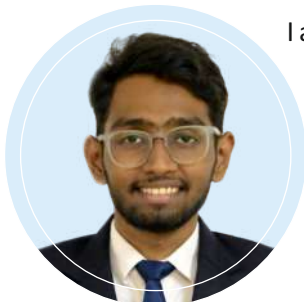
I am also happy to share that I have been selected at ICICI Bank, marking a significant milestone in my professional journey.

This scholarship will significantly reduce my financial burden and help me focus on my academic and professional development without stress.

In the future, I aspire to build a strong career in banking and risk management, continuously grow in the financial domain, and contribute meaningfully to the sector.

Aditya Virde

Roll Number: R2401075



I am from Indore, Madhya Pradesh, and come from a supportive family where my father is a businessman and my mother is a homemaker. Growing up with values of discipline, responsibility, and financial stability, I developed a strong motivation to pursue a career in the financial sector.

I completed my B.Tech in Computer Science from IPS Academy, affiliated with RGPV, with a CGPA of 8.13. During my graduation, I developed strong analytical and problem-solving skills, which led me to develop a keen interest in finance and banking.

I chose the PGDM at NIBM, Pune for its strong reputation, industry-oriented curriculum, and practical exposure, which helped me transition into the financial domain.

At NIBM, I gained in-depth knowledge in risk management, treasury, bonds, and forex, which strengthened my analytical thinking, decision-making, and problem-solving abilities.

I am also happy to share that I have been placed at ICICI Bank, marking a significant milestone in my professional journey, as I successfully converted my first interview.

This scholarship is important as I have taken an education loan, and it will reduce my financial burden and support loan repayment, allowing me to focus on professional growth.

In the future, I aspire to build a strong career in banking, especially in market risk, and continuously contribute to the financial industry with enhanced expertise and commitment.

Esha Ghanshyam Rathi

Roll Number: R2401089



I come from a modest background and have always viewed education as a pathway to growth and financial stability. My family has supported my academic journey despite limitations, which has shaped my values of discipline, perseverance, and responsibility.

I completed my B.Tech in Information Technology, securing a CGPA of 8.36, where I developed strong analytical thinking and problem-solving skills, along with a solid academic foundation.

I chose the PGDM in Banking and Financial Services at NIBM, Pune as a conscious step toward building a career in the banking and risk management domain.

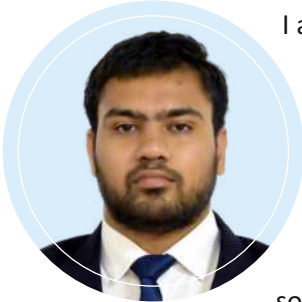
At NIBM, my journey has been transformative, providing me with exposure to industry-relevant knowledge, academic rigor, and practical learning through internships and projects. This has strengthened my understanding of the financial sector and enhanced my professional outlook.

This scholarship plays a crucial role in easing my financial constraints and allowing me to focus on learning and skill development. It also serves as a strong motivation to perform better and utilize the opportunities provided by the institute effectively.

In the future, I aspire to build a successful career in the banking and financial services sector, contributing meaningfully to the industry through continuous learning and professional growth.

Loveleen Jain

Roll Number: R2401096



I am from Guna, Madhya Pradesh, and come from a modest family where my mother, a private school teacher, has been the sole earning member since the unfortunate demise of my father during my childhood. Her determination to support me and my younger brother has been my greatest source of motivation.

I completed my B.Com in Accounting and Tax Management from the School of Commerce, DAVV, Indore, securing 83%, where I developed a strong interest in finance, particularly financial analysis and risk assessment.

I chose NIBM, Pune for its specialized focus on banking, finance, and risk management roles.

At NIBM, I gained strong knowledge in Credit Risk, Market Risk, and Advanced Financial Statement Analysis, along with technical skills in SQL and Python. My internship at the Bank of Maharashtra in Operational Risk provided practical exposure to real-world risk management practices and strengthened my career direction.

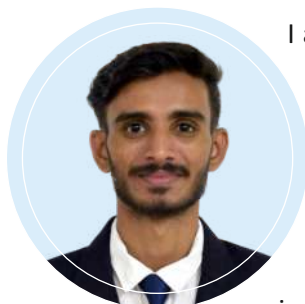
During placements, I focused on risk domain roles and secured an opportunity in Credit Risk, aligning with my long-term goals.

This scholarship will significantly reduce my financial burden due to my education loan and allow me to focus on academic and professional growth.

In the future, I aspire to build a career in risk management, pursue the FRM certification, and grow into senior roles contributing to effective financial risk decision-making.

Mahesh

Roll Number: R2401097



I am from Hattikuni village in Yadgiri district, Karnataka—an Aspirational District—and come from an agricultural family where my father is a farmer, my mother is a homemaker, and my younger brother is pursuing his Bachelor's in Commerce. Growing up in a rural environment has instilled in me strong values of hard work, resilience, and discipline.

I completed my B.Sc. (Hons.) in Agriculture from the University of Agricultural Sciences, Raichur, where I developed a strong interest in equity markets and financial services, which motivated me to pursue a PGDM in Banking and Financial Services at NIBM, Pune, which I have recently completed.

At NIBM, I gained exposure to banking operations, financial risk, and credit analysis. The project-based learning and interactive curriculum helped me develop a structured approach to thinking and improved my decision-making abilities.

Although I am yet to be placed, my placement journey has been a valuable learning experience, strengthening my skills, persistence, and interview readiness. With support from NIBM's training and mentorship system, I remain confident of securing a suitable role soon.

This scholarship will reduce my financial burden from my education loan and allow me to focus on career growth.

In the future, I aspire to build a strong career in banking and finance and contribute meaningfully to the industry while supporting my family.

Nishant Ranjan

Roll Number: R2401104



I am from Patna, Bihar, and live with my father, mother, and younger sibling, all of whom have been part of a supportive environment that instilled in me a strong sense of discipline, responsibility, and commitment toward education.

I completed my B.Com (Professional) from Aryabhatta Knowledge University, securing a CGPA of 8.27, where I developed a strong interest in finance and banking-related subjects.

I chose NIBM for its strong expertise and reputation in the banking and financial services domain.

At NIBM, I gained strong knowledge in credit appraisal, financial analysis, and risk management, which helped me build a clearer understanding of the financial sector.

The placement process has been highly enriching, supported by extensive training programs, interview preparation sessions, and skill development activities, which significantly improved my confidence and readiness for corporate roles.

This scholarship will significantly reduce my financial burden and ease the pressure on my family, allowing me to focus on academics, skill development, and career preparation without financial stress.

In the future, I aspire to build a career in the credit domain, especially in credit analysis and risk assessment, and contribute to effective and responsible lending decisions in the financial sector.

Priyansh Laxmikant Patil

Roll Number: R2401109



I am from Palghar, Maharashtra, and am a single child living with my parents in an agricultural household. Growing up in this environment has instilled in me strong values of hard work, discipline, and financial responsibility, which have shaped my academic and career aspirations.

I completed my B.Com (Accounting & Finance) from Mumbai University, securing a CGPA of 9.88, where I developed a strong academic foundation and interest in finance and banking.

I chose NIBM, Pune for its strong reputation and industry-oriented curriculum in the BFSI domain, which aligned with my career aspirations in banking.

At NIBM, I gained strong understanding of risk management and financial markets through case-based learning and academic rigor. My internship at the Bank of Maharashtra provided valuable exposure to real-world banking operations and strengthened my domain interest. The placement process further enhanced my communication skills and overall confidence.

This scholarship will significantly reduce my financial burden and allow me to focus on academic and professional growth.

In the future, I aspire to take up leadership roles in the BFSI sector, contributing to strategic decision-making and sustainable growth in financial institutions.

Gourav Ghosh

Roll Number: R2401115



I am from Agartala, Tripura, and come from a middle-class family where education and discipline are strongly valued. This upbringing has shaped my sense of responsibility, perseverance, and ambition to build a successful career in finance.

I completed my B.Com (Hons.) in Accountancy, where I developed a strong foundation in accounting and financial concepts.

I chose PGDM in Banking and Financial Services at NIBM, Pune for its industry-oriented curriculum and strong reputation in finance education, which aligned with my career aspirations.

At NIBM, my journey has been enriching with exposure to financial modelling, valuation, and risk management. I also completed an internship in valuation and financial modelling, gaining practical insights into business analysis and financial decision-making. Additionally, my project on the Insolvency and Bankruptcy Code (IBC), 2016 and its impact on financial creditors' recovery strengthened my understanding of credit risk and legal frameworks.

I am also happy to share that I have secured a placement at ICICI Bank as Relationship Manager (Deputy Manager – Grade II), marking a strong start to my banking career.

This scholarship supports my academic journey by reducing financial burden and enabling focus on learning and skill development.

In the future, I aspire to build expertise in banking, especially relationship management and credit analysis, and grow into strategic roles in the financial sector.

Shyam Manthanwar

Roll Number: R2401121



I am from Nagpur, Maharashtra, and lost my father at the age of seven, after which I was raised by my mother, who works in a private hospital. Being a single child, I have grown up witnessing her resilience and sacrifices, which have been the strongest driving force behind my academic journey.

I completed my B.Tech in Mechanical Engineering (2024) from Government College of Engineering, Amravati (SGBAU) with a CGPA of 7.94. During my graduation, I developed a strong interest in finance and banking, which motivated me to pursue PGDM at NIBM, Pune.

At NIBM, I gained exposure to banking operations, financial analysis, and risk management through its industry-oriented curriculum and case-based learning approach, which strengthened both my conceptual clarity and practical skills.

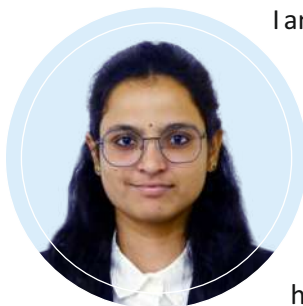
My journey at NIBM has been highly enriching, enhancing my analytical abilities and readiness for real-world financial challenges. I am also happy to share that I have been placed at ICICI Bank as Deputy Manager II, and I am currently awaiting joining.

This scholarship is highly significant as it will reduce my financial burden and support my academic and professional growth.

In the future, I aspire to build a strong career in the banking sector and contribute meaningfully to the financial industry.

Sirikonda Sathvika

Roll Number: R2401122



I am from Gajwel in Siddipet district, Telangana, where I completed my schooling and intermediate education. I belong to a middle-class family where my father is a businessman, my mother is a homemaker, and I have a younger sister and a younger brother. Growing up in this environment has instilled in me strong values of discipline, responsibility, and perseverance.

I completed my B.Sc. (Hons.) in Horticulture from Sri Konda Laxman Telangana State Horticultural University, securing a CGPA of 8.287. During my Rural Horticultural Work Experience Programme, I closely interacted with farmers and understood the importance of financial inclusion and banking support in agriculture, which motivated me to pursue PGDM in Banking and Finance at NIBM, Pune.

At NIBM, I developed strong analytical thinking, risk assessment skills, and financial acumen through academic learning and practical exposure. My summer internship at IDBI Bank provided hands-on experience in working capital assessment for MSMEs and credit appraisal processes, helping me understand real-world lending decisions.

I am also happy to share that I have been placed at Axis Bank in the Risk domain, which is a significant milestone in my career.

This scholarship is important as it reduces my financial burden and supports my academic and professional growth. In the future, I aspire to build a strong career in risk management and contribute to the banking sector.

**Post Graduate Diploma in Management
(Banking and Financial Services)**

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