20 One-Liners to Remember

Quick-fire facts for last-minute revision.

1. **The Diploma in Treasury, Investment and Risk Management (TIRM) is offered by IIBF.**
It is a specialised certification aimed at bankers in treasury, dealing room and risk functions.

2. **TIRM combines three interlinked disciplines: treasury management, investment management, and risk management.**
Each pillar is a profession in its own right, and together they form the backbone of modern bank finance.

3. **A bank's treasury manages liquidity, invests surplus funds, and runs the dealing room.**
The treasury also ensures the company always has enough funds to meet its ongoing obligations.

4. **Investment management involves allocating capital today with the aim of earning returns while balancing risk.**
It decides where a bank parks its money and how to build a portfolio that grows wealth steadily.

5 **Risk management is the process of identifying, assessing and controlling threats to an organisation's assets and earnings.**
These threats can be economic, legal, strategic or operational in nature.

6 **The TIRM treasury and investment module covers money market, forex market, capital market and treasury products.**
This half of the syllabus builds understanding of markets, instruments and the desks that run them.

7 **The TIRM course covers front office, mid office and back office functions within treasury operations.**
This teaches how trades are executed, settled and monitored across different desks.

8 **The TIRM risk management module covers Asset-Liability Management (ALM) and the Basel Accords.**
These topics explain how regulators and banks keep the financial system stable.

9 **ALM and the Basel Accords are described as the two heavyweight topics in the TIRM risk management module.**
Mastering them helps candidates understand core regulatory and balance-sheet risk concepts.

10 **TIRM is aimed at bankers working in treasury, dealing rooms and risk departments.**

The diploma is built for professionals who want to specialise in these niche banking functions.

11 **Popular career paths after completing TIRM include Treasury Analyst, Risk Manager and Compliance Officer.**

Other paths mentioned include Financial Planner and Investment Analyst roles.

12 **A Treasury Analyst analyses and improves a company's cash flow, liquidity and risk strategies.**

This role involves studying financial data and designing investment strategies that balance return and risk.

13 **A Risk Manager identifies, evaluates and controls risks and rolls out mitigation plans across an organisation.**

These roles exist across banking, insurance and corporate finance sectors.

14 **A Compliance Officer ensures banks and credit unions follow applicable rules and guidelines.**

This role includes designing regulatory programmes and tracking internal processes to prevent misconduct.

15 **TIRM-related career opportunities extend across banks, NBFCs, insurers and corporates, not just banks.**

The knowledge gained applies broadly across the financial sector.

16 **The TIRM course covers regulatory topics such as compliance, supervision and Basel frameworks.**
This regulatory relevance is one of the reasons the diploma is considered valuable in 2026.

17 **A recommended TIRM study plan suggests mastering money market, forex and capital market basics before derivatives and ALM.**
Building foundational market knowledge first makes advanced topics easier to grasp.

18 **Revising Basel and ALM topics twice is recommended because they carry significant exam weight.**
These heavyweight topics reward repeated reading during preparation.

19 **Skipping ALM and Basel topics is flagged as the most common mistake TIRM candidates make.**
Ignoring these heavyweight topics costs candidates easy, predictable marks.

20 **Information technology plays a growing role in how modern treasury operations are run end to end.**
Technology now drives how money moves between desks and how trades are settled.

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