

## Virtual Program on Asset Liability & Liquidity Risk Management



### Background:

Asset Liability Management (ALM) and Liquidity Risk Management are integral component of a sound risk management framework. Maturity transformation, a core feature of financial intermediation, exposes Banks/NBFCs/FIs to liquidity and interest rate risks. Historically, regulatory frameworks placed a greater emphasis on the asset side of the balance sheet focusing on credit risk and capital adequacy. However, post Global Financial Crisis, the need and importance of liquidity and funding risks gained prominence, leading to regulatory / supervisory oversight beyond asset-side vulnerabilities. The policy response led to prescribing comprehensive global liquidity standards like Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) aimed at building resilience in financial institutions. Strategic management of assets and liabilities is crucial to optimize profitability, improve liquidity and protect a financial entity against various risks.

### Objective:

This program aims to deepen participants' understanding of asset liability mismatch, liquidity and funding risks, solvency implications and regulatory expectations. Through expert-led virtual sessions and interactive discussions with regulators and practitioners, the programme will help strengthen institutional capacity for effective balance sheet and liquidity risk management.

### Program Highlights:

- Asset Liability Management – Issues and Challenges
- Managing Liquidity Risk
- Liquidity Risk and Solvency
- ALM & Strategic Balance Sheet Management
- Risks due to interlinkages
- Classification & Valuation of Investment Portfolio and Interest Rate Risk in the Banking Book

**Date:** July 29, 2025

**Time:** 09:45 AM to 05:45 PM

**Platform:** CISCO WebEx

**Type:** Virtual Program

**Fees:** Rs. 20,000/- + 18 % GST

For Nomination Form please visit our site [www.cafral.org.in](http://www.cafral.org.in)

**Last date for filing nomination**  
July 23, 2025

### For more program details, contact:

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### Participant Profile

Heads and Senior Officials dealing with

1. ALM and Liquidity Risk Management
2. Risk Management Department (Market/ Interest Rate/ Liquidity Risk)
3. involved in balance sheet management, treasury, risk, and regulatory compliance

### Program Conditions

- Program fee is payable before the program.
- If the nominated officer cannot attend the program, another suitable officer may be deputed
- Nomination can be cancelled up to five days before the program.

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