

Background:

Asset-liability management (ALM) and liquidity risk management are central to the safety, resilience and financial strength of financial institutions. They help ensure that institutions manage assets and liabilities effectively, meet liquidity needs in a timely manner, and keep risks from funding conditions, cash-flow mismatches, and interest-rate movements within the institution's risk appetite. Changes in funding conditions and interest rates can quickly affect liquidity, profitability and balance-sheet resilience. Effective management therefore requires sound governance, reliable cash-flow and behavioural assumptions, regular monitoring, meaningful stress testing and credible contingency funding plans. It also depends on coordination across Treasury, Risk, Finance, and business functions, with effective oversight from senior management, the Board, and the Asset Liability Committee (ALCO). This programme will bring together regulatory expectations and practical approaches to managing ALM and liquidity risk. It will examine the tools, governance arrangements and decision-making practices that help assess vulnerabilities, respond to changing market conditions and strengthen balance-sheet resilience.

Objectives:

The programme aims to deepen participants' understanding of ALM and liquidity risk management amid shifting funding conditions, interest-rate movements and evolving market risks. It will help participants interpret relevant regulatory expectations, assess liquidity and balance-sheet vulnerabilities, and examine practical approaches to governance, risk measurement, stress testing, contingency funding and funding strategy. Through case-based discussions and expert interaction, participants will explore ways to improve ALCO decision-making and coordination across key functions.

Conference Highlights:

The programme will cover key aspects of ALM and liquidity risk management, including:

- ALM governance, Board and ALCO oversight, and regulatory expectations.
- Liquidity risk measurement, monitoring and early-warning indicators.
- Liquidity stress testing, contingency funding and liquidity-solvency linkages.
- Funding strategy, concentration risks and balance-sheet resilience.
- Interest-rate risk, investment portfolios and ALM optimisation.
- Emerging challenges, practical case studies and supervisory lessons

Sessions will draw on regulatory perspectives and practical industry experience, discussing how institutions can strengthen monitoring, escalation, and management reporting.

Date: 17th November 2026
Time: 09:40 AM to 05:45 PM
Type: Virtual
Platform: CISCO WebEx
Fees: Rs. 15,000/- + 18% GST

For Nomination Form please visit our site www.cafral.org.in

Last date for filing nomination
Nov 16, 2026

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Participant Profile:

Board Members, Heads of Department and senior-level officials of banks, FIs, NBFCs responsible for:

- Asset Liability Management (ALM) and Liquidity Risk Management.
- Risk Management, including Market, Interest Rate and Liquidity Risk.
- Treasury and Balance-Sheet Management.
- Regulatory Compliance and related risk-control functions.

Program Conditions

- Program fees must be paid before the program.
- Banks may depute another officer if the nominated officer is unable to attend.
- Nomination may be cancelled up to five days prior to the program.