

ITEC International Programme
January 05 – 16, 2026

Campus Duration
12 Days (Two Weeks) – 40 Hours

Asset-Liability Management in Banks and Financial Institutions

Programme Director
Prof. Sanjay Basu



**National Institute of
Bank Management**



Introduction

The recent collapse of big banks in US and Europe has showed how difficult Asset-Liability Management (ALM) can be in a competitive world. With focus on short-term liabilities and long-term assets, for profit maximisation, banks and financial institutions were hit by sudden spikes in interest rates and withdrawal of bulk deposits. To pre-empt such issues, stringent Interest Rate Risk and Liquidity Risk Standards were introduced under Basel III. These guidelines may be revised in light of recent events.

The demands on ALM are now manifold. With a fall in policy rates across the globe, it is necessary to assess the impact of large rate cuts on NII and net worth. In such an environment, banks also face a number of liquidity risk management problems due to migration of low-cost deposits to stock markets, preference for long-term, fixed-rate, assets and short-term liabilities, and exercise of prepayment options on loans. In order to address such challenges, this programme will equip participants with advanced tools and concepts for ALM.

Objectives



Awareness of ALM challenges



Measurement and Management of Interest Rate Risk in Banking Book and Liquidity Risk



Estimation of capital and liquidity buffers under normal and stressed conditions



Product Pricing and fixation of limits

Contents



- Overview of Asset-Liability Management
 - Evolution of ALM
 - ALM Challenges in Banks and FIs
 - Macroeconomic Volatility: Implications for Financial Stability
- Interest Rate Risk in the Banking Book
 - NII Approach and Earnings-at-Risk
 - Duration Gap Model and EVE Analysis: Basel Guidelines
 - Stress Tests: Yield Curve, Basis and Options Risks
 - Derivatives for IRRBB
- Liquidity Risk Management
 - Structural Liquidity Statements and Gap Limits
 - Behavioural Analysis
 - Scenario analysis and Stress Tests
 - Basel III Standards
- Recent Developments
 - Funds Transfer Pricing for Loans and Deposits
 - Pricing of Loans and Deposits

Pedagogy

The sessions will be handled by NIBM faculty and senior bankers and a mix of various methodologies would be used for the programme. These will include

Lectures

Case studies

Group projects

Bank visits

A completion / participation certificate would be given to the participant at the end of the programme provided he / she attends the programme for the mandated hours of engagement.



Who Should Attend?

Middle and senior level executives who are involved in the management of ALM system/funds/treasury of commercial banks or similar functions in financial institutions and investment banks with minimum five years of experience. Participants should have adequate working knowledge of the English language.

Dates

January 5 – 16, 2026

The participants are requested to report by the evening of January 4, 2026 and plan to check-out from the campus latest by 12.00 noon on January 17, 2026.

Venue

NIBM Campus, Kondhwe Khurd, Pune, India.

Accommodation

The programme is fully residential. Participants will be provided well-furnished, single room AC accommodation in the institute's hostel complex in the campus. However, they would not be permitted to bring their family members to stay in the campus. In case any officer / executive with physical / medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements. The institute has facilities for outdoor and indoor games and a large walking / jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes / gear.

Medical Care

NIBM has its own health centre equipped with all the necessary facilities and also a Resident Medical Officer (RMO) staying inside the campus to handle the basic health issues (if any) of the programme participants during their stay in the campus. Programme attendees are free to consult the RMO for any health-related guidance / care. Participants are advised to bring their regular medicines.

Visa Requirements

Participants are requested to follow up with the Indian High Commission in their country to obtain visa for the sufficient number of days for their stay in India.

Sponsorship by the Ministry of External Affairs, Government of India

Participants of this programme would be sponsored by the Ministry of External Affairs under the ITEC programme.

Enquiries

Programme Director

Prof. Sanjay Basu

Professor of Finance, NIBM, Pune

Prof. Sanjay Basu has a Master's Degree and a Ph.D. in Economics. His teaching, training, research and consultancy activities (spread over almost two decades) are in the domains of Bond Portfolio Management, Market Risk Management, Applications of Game Theory and Contract Theory in Banking and Finance and Asset Liability Management. He has also published several papers, in reputed international journals, in these areas.

Please address your further enquiries to Prof. Sanjay Basu at:

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Enquiries related to accommodation, etc. may kindly be addressed to:

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About the Institute

The National Institute of Bank Management (NIBM), Pune, is a premier academic-cum-training institute for providing research, training and consultancy services to the banking industry and financial institutions both in India and abroad. The institute was established in 1969 as an autonomous body by the Government of India and is supported by the Reserve Bank of India, commercial banks and financial institutions in India. The institute aims at promoting professionalism in the management of banks and other financial institutions by carrying out the following functions:

- ❑ Imparting training and education to bankers both in general and functional management areas.
- ❑ Conducting fundamental and applied research on problems concerning the banking industry.
- ❑ Providing consultancy and other advisory services to the industry in their problem-solving endeavours.

NIBM currently has around 30 faculty members including the visiting faculty, working in the following area groups (multi-disciplinary approach): (a) Finance, (b) Human Resource Management, (c) Information Technology, (d) Money, International Banking and Finance, (e) Rural Finance and Development, (f) Strategic Planning, Marketing and Control.

The institute conducts the following major educational and training programmes:

- ❑ Top-rated management conferences and seminars on policy issues.
- ❑ Training programmes in functional and general management areas for senior bank executives from India and other countries.
- ❑ Programmes for development of faculty at the banks' training establishments.
- ❑ In-company programmes for meeting organisation-specific requirements of banks and financial institutions both in India and abroad.
- ❑ Conducting AICTE-approved Post-Graduate Diploma in Management (PGDM) - Banking and Financial Services to provide to the financial system a pool of talented young executives on a regular basis.

NIBM's faculty has been actively involved in research on various subjects concerning the banking and financial system which has led to more than 100 publications in the form of books and monographs.

The institute also brings out the following quarterly journals in English:

- Prajnan: Journal of Social and Management Science (launched in 1972)
- Vinimaya: Presents conceptual and practical viewpoints of both bankers and management educationists on issues of bank management in an informal style (launched in 1976)

NIBM has contributed significantly to the development of banking and financial sector in India and other developing countries through its consultancy and policy research activities in diverse areas. It is equipped with an excellent library with more than 70,900+ books, 15900+ bound volumes of journals, and 2,000+ reports. The library subscribes to 100 Indian and foreign academic journals and magazines on various subjects of management, IT, banking and finance. As a part of Digital Library, 18 various types of databases are made available to users, having more than 26000+ ebooks, 11000+ e-journals, cases, reports etc.

The campus also has a well-equipped computer service centre to support its academic activities in addition to excellent administrative support facilities, such as reprographic services, internet, travel booking arrangements, recreational amenities, medical care, etc.

Reaching NIBM Campus at Pune

- Pune Airport receives a few international flights from Abu Dhabi, Dubai, Sharjah, Thailand, Singapore and Frankfurt. The Chhatrapati Shivaji Maharaj International Airport, Mumbai is the nearest International Airport. Pune is connected by air and rail to major metros like Mumbai, New Delhi, Kolkata, Chennai and Bengaluru. The road drive from Mumbai is an unforgettable experience through the western ghats. Shared taxi services, luxury (AC Volvo) and semi-luxury buses are regularly available from Mumbai airport and Dadar TT (about 15 kms from Mumbai airport). The shared taxi and bus charges are about Rs. 800 (max.) and Rs. 1000 (max.) per head respectively. The road journey of 200 kms from Mumbai to Pune normally takes around 3.5 hours. The road map of Pune is given below.
- Pick-up and drop-off arrangements from / to Pune airport (nearest airport) will be arranged by NIBM. Participants are requested to inform us about their travel plans in advance and indicate their arrival time at Pune airport.

