



Programme Brochure



**In Campus Training Programme on Treasury
Management and Strategic Growth for RRBs and
RCBs with Low CD Ratio**

(07 to 09 January 2026)

Venue: BIRD, Mangaluru

Website: www.birdmangaluru.in



Bankers Institute of Rural Development,

Krishna Nagar Road, Bondel, Mangaluru – 575 008, Karnataka

Phone (O) - (0824) –2888523, 2888515.

E-mail: birdmngnomination@nabard.org

**PROGRAMME SPONSORED
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Introduction:

The treasury management is very crucial for ensuring liquidity and financial stability of a bank, to optimize liquidity management, for better cash flow forecasting, to manage risk through efficient fund management. Therefore, BIRD Mangaluru has designed a specialized training programme based on inputs related to Treasury management fundamentals and best practices, strategies for mobilizing low-cost and stable deposits, approaches to enhance loan portfolio growth, techniques to improve earnings.

Treasury management is not merely about investment decisions; it encompasses a holistic approach to managing funds, mitigating risks, and aligning with regulatory norms while maximizing returns. For banks with low CD ratios, effective treasury operations can serve as a key lever to enhance income streams, improve asset-liability management, and support overall business sustainability.

The banking sector operates in an increasingly dynamic financial environment where efficient treasury management is critical for ensuring liquidity, profitability, and regulatory compliance. Banks with low Credit-Deposit (CD) ratios often face challenges in deploying surplus funds optimally, resulting in subdued earnings and missed opportunities for growth. Recognizing this, the Board of Supervision (BoS) of NABARD, in its 98th meeting held on 27 June 2025, advised TEs that those banks, having low CD ratio and banks identified as potential banks as per SAF-SITA Guidelines may be provided training on 'Treasury Management' along with guidance on strategies to mobilize low-cost deposits, enhance loan portfolio growth, and improve earnings from treasury operations.

Need for the Programme

This training programme is designed to address the pressing need for capacity building in treasury operations among identified banks. It will equip senior officials with advanced knowledge and practical insights into:

- **Optimizing surplus funds** through prudent investment strategies in government securities, money market instruments, and other permissible avenues.
- **Strengthening Asset-Liability Management (ALM)** to maintain liquidity and interest rate risk within acceptable limits.
- **Leveraging regulatory frameworks** such as SGL/CSGL accounts, RBI guidelines, and market-based instruments for better resource deployment.
- **Enhancing profitability** by adopting best practices in treasury planning and execution.

By participating in this programme, banks will gain actionable strategies to transform idle resources into productive assets, thereby improving their CD ratio and contributing to sustainable financial growth.

Objectives: By the end of the Programme, the participant will be able to:

1. Enhance Understanding of Financial Market Structure

To provide participants with a comprehensive understanding of the Indian financial markets, including money market, capital market, and government securities market, and their relevance to treasury operations.

2. Build Competence in Treasury Operations and Risk Management

To equip officers with practical skills in managing surplus funds, implementing Asset-Liability Management (ALM), and applying risk management tools such as Value at Risk (VaR) and Earnings at Risk (EaR).

3. Familiarize Participants with Regulatory and Operational Frameworks

To explain the processes and compliance requirements related to SGL/CSGL accounts, direct market membership, and RBI/NABARD guidelines governing treasury activities.

4. Develop Strategic Investment and Earnings Optimization Skills

To train participants in identifying and leveraging investment opportunities in T-Bills, G-Secs, CPs, CDs, and mutual funds, and adopting strategies for enhancing treasury income through diversification and risk-based pricing.

5. Promote Practical Application through Case Studies

To enable participants to apply theoretical concepts in real-world scenarios through case studies of successful treasury operations

6. Strengthen Resource Mobilization and Credit Deployment Strategies

To guide banks in improving their CD ratio by mobilizing low-cost deposits and expanding loan portfolios through innovative approaches, digital channels, and data-driven credit scoring.

7. Ensure Compliance with Investment Classification and Accounting Norms

To provide clarity on IRAC norms, valuation, and accounting procedures for investments, ensuring adherence to regulatory standards.

Programme Directors: Shri. Baidya Nath Singh DGM/FM, BIRD, Mangaluru.

Shri Shakti P Mohapatra AGM/FM, BIRD, Mangaluru.

Duration: 3 days (07 – 09 January 2026) - The programme will commence at 09:30 hrs on 07 January 2026 and will conclude at 17:15 hrs on 09 January 2026.

Participant Profile / Target Group: Officers of (i) Regional Rural Banks (ii) State Cooperative Banks and (iii) District Central Cooperative Banks

Methodology: Classroom lectures, Interactive sessions, Hands-on Lab sessions and Group discussion.

Fee & Mode of Payment: The programme is sponsored by NABARD, hence **no participation fee** is collected towards boarding, lodging and to impart training. Banks / Institutions forwarding the nominations have to bear “to and fro” travelling cost of their participants attending the programme.

Venue and Accommodation: The programme is residential and will be conducted at BIRD Campus, Krishna Nagar Road, Bondel, Mangaluru-575008. Participants are eligible to avail accommodation in the campus from the **evening of 06 January 2026 till the evening (9.00 PM) of 09 January 2026. Participants will have to make their own travel arrangements. No cost in this regard will be borne by BIRD.** Participants may make their travel plans in such a manner as to reach the venue well in advance and report before the commencement of the programme on the first day and also **leave only after completion of the programme (5.15 PM) on the concluding day.**

It may please note that family members or guests of the participants will not be allowed to stay in the Venue. Nominating institutions are strictly advised not to send any such participants. Prior permission may be obtained by the participants for overstay, in case of any unforeseen circumstances or emergencies only and in such cases, additional cost, if any, may be borne by the respective participant.

Nomination and Inquiries: The nominations may please be forwarded to reach us at the earliest. The registration is on “**first come first served**” basis and will be accepted for the first 30 candidates. **The nominated people are requested to report on the training programme only on receipt of confirmation of their nominations by us.**

CONFIRMATIONS WILL BE SENT BY E-MAIL ONLY. Nominating institutions are requested to furnish **primary as well as alternate email addresses** to avoid loss of communication during transmission.

Nominations: You are requested to enter the details of the officers whom you wish to nominate through the Microsoft Form link given below or scan the QR code. If you are going to nominate multiple officers, please submit individual responses.

<https://forms.office.com/r/zEGLxAuWL9>



About BIRD

Bankers Institute of Rural Development (BIRD), Mangaluru, an ISO 9001:2015 certified Institution (formerly known as Regional Training College, NABARD, Mangalore) is established by National Bank for Agriculture and Rural Development (NABARD) and is engaged in training and capacity building of the officials of the Rural Financial Institutions viz., Commercial Banks (CBs), Regional Rural Banks (RRBs), Cooperative Banks, Government and Non-Government organizations particularly in the States of Andhra Pradesh, Telangana, Goa, Karnataka, Kerala, Maharashtra, Gujarat and Tamil Nadu. The Institute organises in-house and on-location training programmes, besides customised programmes for banks, workshops/seminars and studies of current interest, etc. During the last 42 years, nearly 71,000 officers of various client institutions have benefitted through programmes conducted by the Institute. The Institute is also involved in conducting International Programmes.

BIRD has very good ambience for academic pursuits, necessary infrastructure, learning aids including an excellent library and exclusive computer lab with internet facility. Participants are provided single occupancy, self-contained air conditioned rooms.

About Mangaluru

Mangaluru is one of the most important tourist destinations in India with its scenic natural beauty. The place is dotted with coconut trees, areca palms, hills and streams. The city is enshrined in ancient temples and beautiful and pristine beaches. Mangaladevi temple, Kadri Manjunatha temple, Kateel Durga Parameshwari temple, St. Aloysius Chapel, Rosario Cathedral, Jama Masjid are the important pilgrimage sights in Mangaluru. It also boasts of an array of clean, serene and tranquil beaches, besides delicious seafood and Udupi-style dishes. Dhramsthala, Kukke Subramanya, Kolluru, Udupi, Karkala, Venoor and Moodabidri are other places of interest nearby.

For further enquiries, please feel free to contact:

Shri. Baidya Nath Singh, DGM/FM, BIRD, Mangaluru (Tel: 0824-2888509)

Shri. Shakti P Mohapatra, AGM/FM, BIRD, Mangaluru (Tel: 0824-2888510)

Shri. Neela Mahender Babu, AM, BIRD, Mangaluru (Tel.0824-2888515)

Shri. Karthigeyan, AM, BIRD, Mangaluru (Tel. 0824-2888520)

Shri. Dhiraj Rajak, AM, BIRD, Mangaluru (Tel. 0824-2888518)

Bankers Institute of Rural Development, Krishna Nagar Road, Bondel, Mangaluru – 575 008.

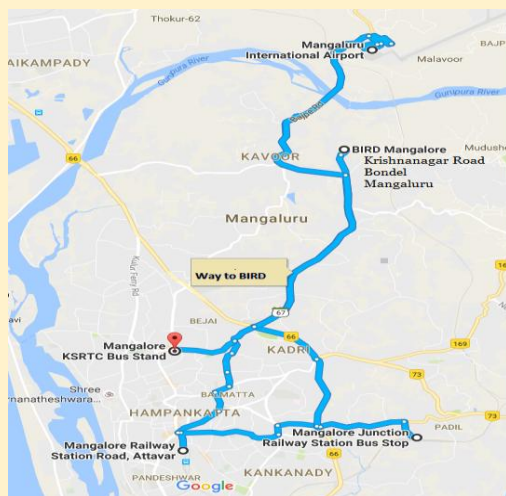
Phone (BIRD Security) - (0824) –2888537

Phone (Reception) - (0824) - 2888532

E-mail: birdmngnomination@nabard.org

Website : <https://birdmangaluru.in/>

MAP: REACHING BIRD, MANGALURU



The Institute is located in a newly built campus located at a distance of:

- 7 km from Mangaluru Airport
- 11 km from the Mangaluru Central Railway Station
- 13 KM from Mangaluru Junction
- 6 KM from the KSRTC Bus Stand
- Bus No. 19 from KSRTC Bus Stand / Mangaluru Central Station. Alight at the last stop, i.e. Bondel. BIRD-Mangaluru is within a km from Bondel Junction.