



Programme Brochure

**In Campus Training Programme on ALM and
Stress Testing for Co-operative Banks and RRBs**

(12 to 14 November 2025)

Venue: BIRD, Mangaluru

Website: www.birdmangaluru.in



Bankers Institute of Rural Development,

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

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**PROGRAMME SPONSORED
BY NABARD**



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Introduction: Asset Liability Management lies at the core of effective banking business and is a powerful tool to address Liquidity Risk and Market Risk faced by a bank at all times. Development of risk management systems in banks has made 'stress testing' an important tool in the overall governance, risk management and capital planning infrastructure of the bank. Stress tests are forward-looking exercises that aim to evaluate the impact of severe but plausible adverse scenarios on the resilience of banks. It complements a bank's other quantitative risk management tools by providing insights into its risk profile and alerting management to vulnerabilities in the case of exceptional events. This training program aims to address the skill gap in Co-operative Banks and RRBs to use ALM and Stress Testing as an effective tool for Risk Management.

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

- ❖ Explain Asset Liability Management
- ❖ Allocation of Assets and Liabilities to different Buckets and calculate the individual and cumulative Gaps in each
- ❖ ICAAP and Supervisory Review & Evaluation Procedure (SREP)
- ❖ Understand Liquidity Risk & Interest Rate Risk
- ❖ Explain changing banking scenario and need for stress testing.
- ❖ Explain Concept of Stress Testing in Banks

Programme Director: Shri. Shakti P Mohapatra, AGM/FM, BIRD, Mangaluru.

Duration: 3 days (12-14 November 2025) - The programme will commence at 09:30 hrs on 12 November 2025 and will conclude at 17:15 hrs on 14 November 2025.

Participant Profile / Target Group: Officers of DCCBs/StCBs and RRBs

Methodology: Classroom lectures, Interactive sessions, Hands-on Lab sessions and Group discussion. There is no field visit component planned in the course of this program.

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 11 November 2025 till the evening (9.00 PM) of 14 November 2025. 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/Cjyiv5oCXX>



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:

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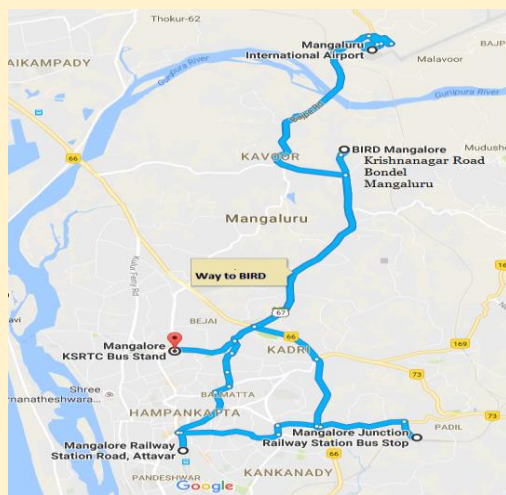
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Website : <https://birdmangaluru.in/>

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.