

In the context of *s*, **ALM** is defined as “*a process of adjusting *s* liability to meet loan demands, liquidity needs and safety requirements*”. This will result in optimum value of the *s*, at the same time reducing the risks faced by them and managing the different types of risks by keeping it within acceptable levels.

OBJECTIVES OF THE STUDY

- To study the concept of **ASSET & LIABLIITY MANAGEMENT in HDFC**
- To study process of **CASH INFLOWS and OUTFLOWS in HDFC**
- To study **RISK MANAGEMENT under HDFC**
- To study **RESERVES CYCLE of ALM under HDFC**
- To study **FUNCTIONS AND OBJECTIVES of ALM committee.**

NEED OF THE STUDY:

The need of the study is to concentrates on the growth and performance of HDFC and to calculate the growth and performance by using asset and liability management. And to know the management of non performing assets.

- To know financial position of HDFC
- To analyze existing situation of HDFC
- To improve the performance of HDFC
- To analyze competition between HDFC with other cooperative s.

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