

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 & LIABILITY 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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