

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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bab ii pembangunan berkelanjutan unri - Apr 30 2022

web keberlanjutan lingkungan memelihara sumber daya yang stabil menghindari eksploitasi sumber daya alam dan fungsi penyerapan lingkungan seperti pemeliharaan keanekaragaman hayati stabilitas ruang udara dan fungsi ekosistem lainnya yang tidak termasuk kategori sumber ekonomi