



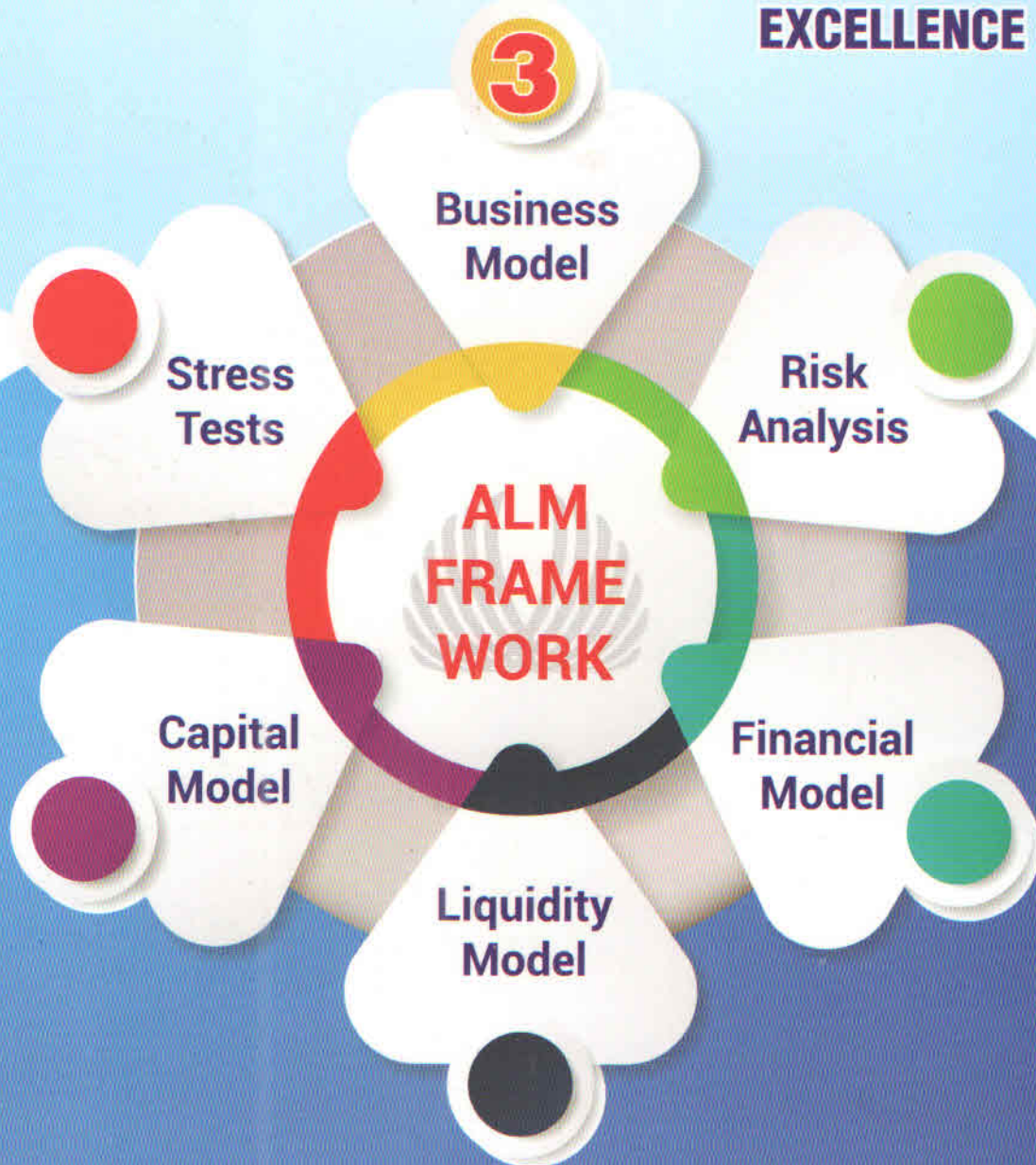
**GUJARAT URBAN  
CO-OPERATIVE BANKS  
FEDERATION**



**STUDY  
MATERIAL**



**CENTRE FOR  
BANKING RESEARCH,  
DEVELOPMENT &  
EXCELLENCE (CBRDE)**



**Cash Flow Statement / Asset & Liability  
Management / Risk Management**

For Private Circulation only