



Annex – III: Interest Rate Sensitivity Statement

Name of the Bank: _____

Interest Rate Sensitivity Statement as on: _____

Amounts in ₹ crore

LIABILITIES		1-28 days	29 days and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
1.	Capital									
2.	Reserves & Surplus									
3.	Deposits	-	-	-	-	-	-	-	-	-
	(i) Current Deposits									
	(ii) Savings Bank Deposits									
	(iii) Term Deposits									
	(iv) Certificates of Deposit									
4.	Borrowings	-	-	-	-	-	-	-	-	-
	(i) Call and Short Notice									
	(ii) Inter-Bank (Term)									
	(iii) Refinances									
	(iv) Others (specify)									
5.	Other Liabilities & Provisions	-	-	-	-	-	-	-	-	-
	(i) Bills Payable									
	(ii) Inter-office Adjustment									
	(iii) Provisions*									
	(iv) Others									
6.	Repos									
7.	Bills Rediscounted (DUPN)									
8.	Swaps (Buy / Sell)									



9.	Others (specify)									
A.	TOTAL LIABILITIES									
	ASSETS									
1.	Cash									
2.	Balances with RBI									
3.	Balances with other Banks	-	-	-	-	-	-	-	-	-
	(i) Current Account									
	(ii) Money at Call and Short Notice, Term Deposits and other placements.									
4.	Investments (including those under Repos but excluding Reverse Repos)									
5.	Advances (Performing)	-	-	-	-	-	-	-	-	-
	(i) Bills Purchased and Discounted (including bills under DUPN)									
	(ii) Cash Credits, Overdrafts and Loans repayable on demand									
	(iii) Term Loans									
6.	NPAs (Advances and Investments) *									
7.	Fixed Assets									
8.	Other Assets	-	-	-	-	-	-	-	-	-
	(i) Inter-office Adjustment									
	(ii) Leased Assets									
	(iii) Others									
9.	Reverse Repos									
10.	Swaps (Sell / Buy)									
11.	Bills Rediscounted (DUPN)									



12.	Others (specify)										
B.	TOTAL ASSETS										
C.	GAP (B-A)										
	OTHER PRODUCTS (INTEREST RATE)	-	-	-	-	-	-	-	-	-	-
(i)	FRAs										
(ii)	Swaps										
(iii)	Futures										
(iv)	Options										
(v)	Others										
D.	TOTAL OTHER PRODUCTS										
E.	NET GAP (C-D)										
F.	CUMULATIVE GAP										
G.	E AS % TO B										

* Amounts to be shown net of provisions, interest suspense and claims received from ECGC / DICGC.