

Appendix V

Details of Stress Testing

		STRESS TEST AS ON:	
Name of the PD:			
ASSETS (All tradable interest rate related assets)			
		MTM Value (Rs. Crore)	Weighted Average Mod. Duration (years)
1	G-Sec and T-Bills		
2	Corporate/PSU/FI Bonds		
3	Receiving leg in respect of FRA/IRS		
4	Other tradable interest rate instruments		
Total MTM value of assets (Va)			
Weighted Average Mod. Duration of the assets (Da)			
LIABILITES (excluding NOF)			
		MTM Value (Rs. Crore)	Weighted Average Mod. Duration (years)
1	Net borrowing Call, notice & term money		
2	Net borrowing in Repo (including LAF of RBI)		
3	Net Borrowing through CBLO		
4	Borrowing through ICDs		
5	Borrowing through CPs		
6	Borrowing through Bond issuances		
7	Credit lines from banks/FIs		
8	Paying leg in respect of FRA/IRS		
9	Other tradable interest rate liabilities		
Total MTM value of liabilities (VI)			
Weighted Average Mod. Duration of Liabilities (DI)			
Mod. Duration of NOF (Dn) = (Va*Da - VI*DI)/(Va-VI)			
Percentage change in NOF = (-) Dn*Change in interest rates (1%)			
Change in NOF = (-) Dn* Change in Interest rates (1%)*NOF			
Other details:			
Net interest income in the current year so far			
Trading profits/loss in the current year so far			
Unrealised MTM (Net gain/loss on cash positions)			
Unrealised MTM (Net gain/loss on derivative positions)			
Other income, if any (Details to be specified) ***			
NOF deployed in fixed income and related instruments			
Total NOF (Break-up to be furnished)			

Note: NOF should be determined as per the definition prescribed in this regard. The MTM gains or losses should be adjusted in the NOF.

***Details of Other Income

Capital funds of the firm as on the date of stress test

(Rs. in crore)

i.	Tier-I Capital	
ii.	Tier-II Capital	
iii.	Total Capital (i+ii)	
iv.	Details of Deductions	
a.	Investment in subsidiaries	
b.	Intangible assets	
c.	Losses in current accounting period	
d.	Deferred tax assets	
e.	Losses brought forward from previous accounting periods	
f.	Capital funds prescribed by other regulator	
v.	Total Deductions(a+b+c+d+e+f)	
vi.	Net Total Capital Funds (iii-v)	
	Less	
vii.	Change in NOF due to one per cent increase in yields	
viii.	Net capital funds available after providing for change in NOF	
ix.	Risk-weighted assets for the credit risk of the firm	
x.	Risk-weighted assets for the market risk of the firm	
xi.	Total risk-weighted assets (ix+x)	
xii.	Capital adequacy ratio as on the date of stress test (viii/xi)	