Appendix II

Name of the bank : **(Rs. in crore)**

Statement of Modified Duration Gap (Interest Rate Sensitivity) as on: ….
Currency:

PART A: Computation of RSL and RSA for each Currency

	Liabilities	**1-28 days**	**28 days and up to 3 months**	**Over 3 months and up to 6 months**	**Over 6 months and up to 1 year**	**Over 1 year and up to 3 years**	**Over 3 years and up to 5 years**	**Over 5 years and up to 7 years**	**Over 7 years and up to 10 years**	**Over 10 year and up to 15 years**	**Over 15 years**	**Non - sensitive**	**Total RSL**	**Weighted Average MD**
1	**2**	3	4	5	6	7	8	9	10	11	12	13	14	15
1.	**Capital instruments other than equity (i + ii)**													
(i)	Perpetual Non-Cumulative Preference Shares (Tier I)													
(ii)	IPDI													
2.	**Tier II Capital instruments [sum of (i) to (v)]**													
(i)	Perpetual Cumulative Preference Shares													
(ii)	Redeemable Cumulative Preference Shares													
(iii)	Redeemable Non-cumulative Preference Shares													
(iv)	Redeemable debt instruments(Upper Tier II)													
(v)	Redeemable debt instruments(Lower Tier II)													
3.	**Deposits**													

	[sum of (i) to (v)]													
(i)	Current Deposits													
(ii)	Savings Bank Deposits													
(iii)	Term Deposits													
(iv)	Certificates of Deposits													
(v)	Other deposits													
	4. Borrowings													
(i)	Call and Short Notice													
(ii)	Inter-Bank (Term)													
(iii)	Refinances													
(iv)	Others (specify)													
4.	**Other Liabilities & Provisions [sum of (i) to (iv)]**													
(i)	Bills Payable													
(ii)	Inter-office Adjustment													
(iii)	Provisions*													
(iv)	Others													
5.	**Repos**													
6.	**Bills Rediscounted (DUPN)**													
7.	**Forex Swaps (Buy/Sell)**													
8.	**Others (specify)**													
A.	**Total liabilities**													
B.	**Off-Balance Sheet Positions(sum of (i) to (iv))**													
(i)	**FRAs**													
(ii)	**Swaps**													
(iii)	**Futures**													
(iv)	**Others(specify)**													
C.	**Total RSL (A+B)**													

	Assets	1-28 days	28 days and up to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years and up to 7 years	Over 7 years and up to 10 years	Over 10 year and up to 15 years	Over 15 years	Non - sensitive	Total	Weighted Average MD
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 Reverse Repos but excluding Repos)**													
5.	**Advances (Performing)**													
(i)	Bills purchases and Discounted (including bills under FUPN)													
(ii)	Cash Credits, Overdrafts and Loans repayable on demand													
(iii)	Term Loans													
6.	**NPAs (Advances and Investments)**													
7.	**Fixed Assets**													
8.	**Other Assts**													
(i)	Inter-office Adjustment													
(ii)	Leased Assets													
(iii)	Others													
9.	Reverse Repos													
10.	Forex Swaps (Sell/Buy)													
11.	Bills Rediscounted (DUPN)													
12.	Others (specify)													
D.	**Total Assets**													
E.	**Off-Balance Sheet Positions (sum of (i) to (iv)**													
(i)	FRAs													
(ii)	Swaps													
(iii)	Futures													
(iv)	Others(specify)													
F.	**Total RSA (D+E)**													

PART B: Aggregation of RSL and RSA across all currencies and computation of MDG and sensitivity of MVE under different scenarios

A.	**Computation of Aggregate RSL (i)+ (ii)**	
(i)	**RSL of rupee liabilities**	
(ii)	**Rupee equivalents of RSL in different currencies**	
B.	**Computation of Aggregate RSA (i)+(ii)**	
(i)	**RSA of rupee Assets**	
(ii)	**Rupee equivalents of RSA in different currencies**	
C.	**Weighted Average MD of RSL across all currencies(MD_{RSL})**	
D.	**Weighted Average MD of RSA across all currencies(MD_{RSA})**	
E.	**Modified Duration Gap (MDG) [MDA - MDL*(RSL/RSA)**	
F.	**% Change in MVE(Δ E/E)=** $(-\ [MDG]*RSA*\Delta i/E)$ **When**	
(i)	**There is 100 bps change in interest rates i.e. Δ i=1%**	
(ii)	**There is 200 bps change in interest rates i.e. Δ i=2%**	
(iii)	**There is 300 bps change in interest rates i.e. Δ i=3%**	
(iv)	**Other scenarios (pl. specify)**	

Appendix II A

Name of the Bank:

Statement of average coupon/yield on assets/liabilities used for computing MD in each time band

	Liabilities	**1-28 days**		**28 days and up to 3 months**		**Over 3 months and up to 6 months**		**Over 6 months and up to 1 year**		**Over 1 year and up to 3 years**		**Over 3 years and up to 5 years**		**Over 5 years and up to 7 years**		**Over 7 years and up to 10 years**		**Over 10 year and up to 15 years**		**Over 15 years**		**Non - sensitive**		**Total**
1	**2**	3		4		5		6		7		8		9		10		11		12		13		
		C	Y	C	Y	C	Y	C	Y	C	Y	C	Y	C	Y	C	Y	C	Y	C	Y	C	Y	
1.	**Tier I capital instruments other than equity (i + ii)**																							
(i)	Perpetual Non-Cumulative Preference Shares (Tier I)																							
(ii)	IPDI																							
2.	**Tier II Capital instruments [sum of (i) to (v)]**																							
(i)	(i) Perpetual Cumulative Preference Shares																							
(ii)	Redeemable Cumulative Preference Shares																							
(iii)	Redeemable Non-cumulative Preference Shares																							
(iv)	Redeemable debt instruments(Upper Tier II)																							
(v)	Redeemable debt instruments(Lower Tier II)																							
3.	**Deposits [sum of (i) to (v)]**																							

(i)	Current Deposits																							
(ii)	Savings Bank Deposits																							
(iii)	Term Deposits																							
(iv)	Certificates of Deposits																							
(v)	Other deposits																							
4.	**Borrowings**																							
(i)	Call and Short Notice																							
(ii)	Inter-Bank (Term)																							
(iii)	Refinances																							
(iv)	Others (specify)																							
5.	**Other Liabilities & Provisions [sum of (i) to (iv)]**																							
(i)	Bills Payable																							
(ii)	Inter-office Adjustment																							
(iii)	Provisions																							
(iv)	Others																							
6.	**Reverse Repos**																							
7.	**Bills Rediscounted (DUPN)**																							
8.	**Swaps(Buy/Sell)**																							
9.	**Others(specify)**																							
A.	**Total Liabilities**																							
B.	**Off-Balance Sheet Positions equivalent to short positions in bonds**																							
(i)	*Positions related to Derivatives*																							
	i) FRAs																							
	ii) Swaps																							
	iii) Futures																							
(ii)	*Other Off-balance sheet positions*																							

	Assets	1-28 days		28 days and up to 3 months		Over 3 months and up to 6 months		Over 6 months and up to 1 year		Over 1 year and up to 3 years		Over 3 years and up to 5 years		Over 5 years and up to 7 years		Over 7 years and up to 10 years		Over 10 year and up to 15 years		Over 15 years		Non - sensitiv e		Total
1	**2**	**3**		**4**		**5**		**6**		**7**		**8**		**9**		**10**		**11**		**12**		**13**		
1.	**Cash**	C	Y	C	Y	C	Y	C	Y	C	Y	C	Y	C	Y	C	Y	C	Y	C	Y	C	Y	
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 Reverse Repos but excluding Repos)**																							
5.	**Advances (Performing)**																							
(i)	Bills purchases and Discounted (including bills under FUPN)																							
(ii)	Cash Credits, Overdrafts and Loans repayable on demand																							
(iii)	Term Loans																							
6.	**NPAs (Advances and Investments)**																							
7.	**Fixed Assets**																							
8.	**Other Assts**																							
(i)	Inter-office Adjustment																							
(ii)	Leased Assets																							
(iii)	Others																							
9.	Repos																							
10.	Swaps (Sell/Buy)																							

11.	**Bills Rediscounted (DUPN)**																							
12.	**Others (specify)**																							
C.	**Total Assets**																							
D.	**Off- Balance Sheet Positions equivalent to long positions in bonds**																							
D.1	*Positions related to Derivatives*																							
	i) FRAs																							
	ii) Swaps																							
	iii) Futures																							
D.2	*Other Off-balance sheet positions*																							