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-Secs 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 liabilites		
Total MTM value of liabilities (Vl)			
Weighted Average Mod. Duration of Liabilites (Dl)			

Mod. Duration of NOF (Dn) = (Va*Da - Vl*Dl)/(Va-Vl)	

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 captial	
ii. Tier II Capital	
iii. Tier III Capital	

iv. **Details of Deductions**	
investment in subsidiaries	
intangible assets	
losses in current accounting period	
deferred tax assets	
losses brought forward from previous accounting periods	
Capital funds prescribed by other regulator	
v. **Net total capital funds**	

less

vi. change in NOF due to one percent increase in yields	

vii. **Net capital funds available after providing for change in NOF**	

viii. Risk-weighted assets for the credit risk of the firm	
ix. Risk-weighted assets for the market risk of the firm	
x. **Total risk-weighted assets**	

xi. **Capital adequacy ratio as on the date of stress test** (vii/x)	