

Name of the bank:

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

(This statement is to be submitted in addition to the existing statements on interest rate sensitivity)

(Rs. in crore)

Liabilities	1-28 days	29 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 years and up to 15 years	Over 15 years	Non-sensitive	Total
1. Capital												
2. Reserves & Surplus												
3. Deposits												
i) Current Deposits												
ii) Savings Bank Deposits												
iii) Term Deposits												
iv) Certificates of Deposits												
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. Reverse Repos												
7. Bills Rediscounted (DUPN)												
8. Swaps (Buy/Sell)												
9. Others (specify)												
A. Total liabilities												

* Excluding provisions for NPAs and investments

(Rs. in crore)

Assets	1-28 days	29 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 years and up to 15 years	Over 15 years	Non-sensitive	Total
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 Purchased 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 Assets												
i) Inter-office Adjustment												
ii) Leased Assets												
iii) Others												
9. 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.(a) DGAP (%) @												
F.(b) (Rs)												
G.(a) Modified Duration of Equity # (%) @												
G.(b) Rs.												

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

- @ (As per para 8 of Guidelines on revised ALM systems in banks)

- # (As per para 9 of Guidelines on revised ALM systems in banks)