

Heads of Accounts	Classification into time buckets
B. Inflows	
1. Cash	<i>Day 1</i> bucket.
2. Balances with RBI	While the excess balance over the required CRR/SLR may be shown under <i>Day 1</i> bucket, the Statutory Balances may be distributed amongst various time buckets corresponding to the maturity profile of DTL with a time-lag of 14 days.
3. Balances with other banks	
(i) Current Account	(i) Non-withdrawable portion on account of stipulations of minimum balances may be shown under over 1-3 years bucket and the remaining balances may be shown under <i>Day 1</i> bucket.
(ii) Money at Call and Short Notice, Term Deposits and other placements	(ii) Respective maturity buckets.
4. Investments (Net of provisions)[#]	
(i) Approved securities	i) Respective maturity buckets excluding the amount required to be reinvested to maintain SLR corresponding to the DTL profile in various time buckets.
(ii) Corporate debentures and bonds, PSU bonds, CDs and CPs, Redeemable preference shares, Units of Mutual Funds (close ended), etc.	(ii) Respective maturity buckets. Investments classified as <i>NPIs</i> should be shown under over 3-5 years bucket (sub-standard) or over 5 years bucket (doubtful).
(iii) Shares/Units of Mutual Funds (open ended)	(iii) Over 5 years bucket.
(iv) Investments in Subsidiaries/ Joint Ventures	(iv) Over 5 years bucket.

Provisions may be netted from the gross investments provided provisions are held security-wise. Otherwise provisions should be shown in over 5 years bucket.

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(v) Securities in the Trading Book	(v) <i>Day 1, 2-7 days, 8-14 days, 15-28 days and 29-90 days</i> according to defeasance periods.
5 Advances (Performing)	
(i) Bills Purchased and Discounted (including bills under DUPN)	(i) Respective maturity buckets.
(ii) Cash Credit / Overdraft (including TOD) and Demand Loan component of Working Capital.	(ii) Banks should undertake a study of behavioural and seasonal pattern of availments based on outstandings and the core and volatile portion should be identified. While the volatile portion could be shown in the near-term maturity buckets, the core portion may be shown under over 1-3 years bucket.
(iii) Term Loans	(iii) <i>The cash flows on account of the interest and principal of the loan</i> may be shown under respective maturity buckets.
6. NPAs (Net of provisions, interest suspense and claims received from ECGC/DICGC)	
(i) Sub-standard	(i) Over 3-5 years bucket.
(ii) Doubtful and Loss	(ii) Over 5 years bucket.
7. Fixed Assets/ Assets on lease	Over 5 years bucket <i>Interim cash flows may be shown under respective maturity buckets.</i>
8. Other Assets	
(i) <i>Intangible assets</i>	Intangible assets and assets not representing cash receivables may be shown in over 5 years bucket.
C. Off balance sheet items	
1. Lines of Credit committed / available	
(i) Lines of Credit committed to/ from Institutions / Export refinance	(i) <i>Day 1</i> bucket.
(ii) Unavailed portion of Cash Credit/ Overdraft / Demand loan component of Working Capital limits (outflow)	(ii) Banks should undertake a study of the behavioural and seasonal pattern of potential availments in the accounts and the amounts so arrived at may be shown under relevant maturity buckets upto 12 months.
(iii) Export Refinance – Unavailed (inflow)	(iii) <i>8-14 days</i> bucket.

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2. Contingent Liabilities Letters of Credit / Guarantees (outflow)	Devolvement of Letters of Credit/Guarantees, initially entails cash outflows. Thus, historical trend analysis ought to be conducted on the devolvments and the amounts so arrived at in respect of outstanding Letters of Credit / Guarantees (net of margins) should be distributed amongst various time buckets. The assets created out of devolvments may be shown under respective maturity buckets on the basis of probable recovery dates.
3. Other Inflows / outflows (i) Repos / Bills Rediscounted (DUPN) / Swaps INR / USD, maturing forex forward contracts etc. (outflow / inflow)	Respective maturity buckets.
(ii) Interest payable / receivable (outflow / inflow) – Accrued interest which are appearing in the books on the reporting day	Respective maturity buckets.

Note :

- (i) Liability on account of event cash flows i.e. short fall in CRR balance on reporting Fridays, wage settlement, capital expenditure, etc. which are known to the banks and any other contingency may be shown under respective maturity buckets. *The event cash outflows, including incremental SLR requirement should be reported against “Outflows – Others”.*
- (ii) All overdue liabilities may be placed in the *Day 1* bucket.
- (iii) Interest and instalments from advances and investments, which are overdue for less than one month may be placed in ‘*29 days to 3 months* bucket’. Further, interest and instalments due (before classification as NPAs) may be placed in ‘*29 days to 3 months* bucket’ if the earlier receivables remain uncollected.

D. Financing of Gap :

In case the *net cumulative negative mismatches during the Day 1, 2-7 days, 8-14 days and 15-28 days buckets exceed the prudential limit of 5 % , 10%, 15 % and 20% of the cumulative cash outflows in the respective time buckets* the bank may show by way of a foot note as to how it proposes to finance the gap to bring the mismatch within the prescribed limits. The gap can be financed from market borrowings (call / term), Bills Rediscounting, Repos and deployment of foreign currency resources after conversion into rupees (unswapped foreign currency funds), etc.