Annex-III: Interest Rate Sensitivity Statement

A. Interest Rate Sensitivity – Traditional Gap Analysis (TGA)

Name of the bank:
Currency:
Position as on:

	Liabilities	**1 to 28 days**	**29 days to 3 months**	**Over 3 months and upto 6 months**	**Over 6 months and upto 1 year**	**Over 1 year and upto 3 years**	**Over 3 years and upto 5 years**	**Over 5 years and upto 7 years**	**Over 7 years and upto 10 years**	**Over 10 years and upto 15 years**	**Over 15 years**	**Non Sensitive**	**Total RSL (Sum of columns 3 to 12)**	**Total (13+14)**
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Capital-Equity Shares												-	-
2	Reserves and Surplus												-	-
3	Capital instrument other than equity (i+ii)	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	Perpetual Non-Cumulative Preference Shares (Tier I)												-	-
(ii)	IPDI												-	-
4	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)												-	-
5	Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	Current Deposits												-	-
(ii)	Savings Bank Deposits												-	-
6	Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-

(i)	Call and short Notice												-	-
(ii)	Others (Specify)												-	-
7	Other Liabilities and provisions [Sum of (i) to (iv)]	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	Bills Payable												-	-
(ii)	Inter - Office Adjustment												-	-
(iii)	Provisions												-	-
(iv)	Others												-	-
8	Repos												-	-
9	Forex Swaps (Buy/Sell)												-	-
10	Others (Specify)												-	-
A	**Total Liabilities**	-	-	-	-	-	-	-	-	-	-	-	-	-
B	**Off-Balance Sheet Position (sum of (i) to (v))**	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	FRAs												-	-
(ii)	Swaps												-	-
(iii)	Futures												-	-
(iv)	Options												-	-
(v)	Others (Specify)												-	-
C	**Total RSL (A + B)**	-	-	-	-	-	-	-	-	-	-	-	-	-

Interest Rate Sensitivity- Assets

Amount in ₹ crore

	Assets	**1 to 28 days**	**29 days to 3 months**	**Over 3 months and upto 6 months**	**Over 6 months and upto 1 year**	**Over 1 year and upto 3 years**	**Over 3 years and upto 5 years**	**Over 5 years and upto 7 years**	**Over 7 years and upto 10 years**	**Over 10 years and upto 15 years**	**Over 15 years**	**Non Sensitive**	**Total RSA (Sum of columns 3 to 12)**	**Total (13+14)**
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Cash												-	-
2	Balances with RBI												-	-
3	Balances with other Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	Current Account												-	-

(ii)	Money at Call and Short Notice												-	-
(iii)	Term Deposits and Other Placements													
4	Performing Investments (including those under reverse repos but excluding repos)	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	SLR Investments												-	-
(ii)	Non-SLR Investments													
(iii)	Out of total Performing Investments (including those under reverse repos but excluding repos), investments held in HTM												-	-
5	Advances (performing)	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii)	Permitted Loans												-	-
6	NPAs (Advances and Investment)												-	-
7	Fixed Assets												-	-
8	Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	Inter-Office Adjustment												-	-
(ii)	Leased Assets												-	-
(iii)	Others												-	-
9	Reverse Repos												-	-
10	Forex Swaps(Sell/ Buy)												-	-
11	Others (Specify)												-	-
D	**Total Assets**	-	-	-	-	-	-	-	-	-	-	-	-	-
E	**Off-Balance Sheet Position(sum of (i) to (v))**	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	FRAs												-	-
(ii)	Swaps												-	-
(iii)	Futures												-	-
(iv)	Options												-	-
(v)	Others (Specify)												-	-
F	**Total RSA (D + E)**	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net Gap (Total RSA- Total RSL)	-	-	-	-	-	-	-	-	-	-	-	-	-
	Cumulative Gap	-	-	-	-	-	-	-	-	-	-	-	-	-
	Net Gap as % to Total Assets	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%

B. Interest Rate Sensitivity: Modified Duration Gap (MDG)

Name of the bank:
Currency:
Position as on:

PART A: Computation of RSL and RSA for each Currency

Interest Rate Sensitivity-Liabilities

Amount in ₹ crore

	Liabilities	**1 to 28 days**	**29 days to 3 months**	**Over 3 months and upto 6 months**	**Over 6 months and upto 1 year**	**Over 1 year and upto 3 years**	**Over 3 years and upto 5 years**	**Over 5 years and upto 7 years**	**Over 7 years and upto 10 years**	**Over 10 years and upto 15 years**	**Over 15 years**	**Non Sensitive**	**Total RSL (Sum of columns 3 to 12)**	**Total (13+14)**	**Weighted Average MD**
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Capital instrument 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)	Other Deposits												-	-	
4	Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i)	Call and short Notice												-	-	
(ii)	Others (Specify)												-	-	
5	Other Liabilities and provisions [Sum of(i) to (iv)]	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i)	Bills Payable												-	-	
(ii)	Inter - Office Adjustment												-	-	
(iii)	Provisions												-	-	
(iv)	Others												-	-	
6	Repos												-	-	
7	Forex Swaps (Buy / Sell)												-	-	
8	Others (Specify)												-	-	
A	**Total Liabilities**	-	-	-	-	-	-	-	-	-	-	-	-	-	
B	Off-Balance Sheet Position(sum of (i) to (v))	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i)	FRAs												-	-	
(ii)	Swaps												-	-	
(iii)	Futures												-	-	
(iv)	Options												-	-	
(v)	Others (Specify)												-	-	
C	**Total RSL (A + B)**	-	-	-	-	-	-	-	-	-	-	-	-	-	

Interest Rate Sensitivity- Assets

Amount in ₹ crore

	Assets	1 to 28 days	29 days to 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years and upto 7 years	Over 7 years and upto 10 years	Over 10 years and upto 15 years	Over 15 years	Non Sensitive	Total RSA (Sum of columns 3 to 12)	Total (13+14)	Weighted Average MD
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Cash												-	-	
2	Balances with RBI												-	-	
3	Balances with other Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i)	Current Account												-	-	
(ii)	Money at Call and Short Notice												-	-	
(iii)	Term Deposits and Other Placements														
4	Performing Investments (including those under reverse repos but excluding repos)	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i)	SLR Investments												-	-	
(ii)	Non-SLR Investments														
5	Advances (performing)	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i)	Permitted Loans												-	-	
6	NPAs (Advances and Investment)												-	-	
7	Fixed Assets												-	-	
8	Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i)	Inter-Office Adjustment												-	-	
(ii)	Leased Assets												-	-	
(iii)	Others												-	-	
9	Reverse Repos												-	-	
10	Forex Swaps(Sell / Buy)												-	-	
11	Others (Specify)												-	-	

D	**Total Assets**	-	-	-	-	-	-	-	-	-	-	-	-	-	
E	**Off-Balance Sheet Position(sum of (i) to (v))**	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i)	FRAs												-	-	
(ii)	Swaps												-	-	
(iii)	Futures												-	-	
(iv)	Options												-	-	
(v)	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

		Amount in ₹ crore
	Equity (i.e., Net worth) (E)	
A	**Computation of Aggregate RSL (i) + (ii)**	-
(i)	RSL of ₹ liabilities	-
(ii)	₹ equivalents of RSL in different currencies	-
B	**Computation of Aggregate RSA (i) + (ii)**	-
(i)	RSA of ₹ Assets	-
(ii)	₹ 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 **=** $\left(\frac{\Delta \mathbf{E}}{\mathbf{E}}\right) = -\frac{\mathrm{MDG} * \mathrm{RSA} * \Delta \mathrm{i}}{\mathrm{E}}$ when	
(i)	There is 100 bps change in interest rates i,e ^ i = 1%	-%
(ii)	There is 200 bps change in interest rates i,e ^ i =2%	-%
(iii)	There is 300 bps change in the interest rates i,e ^ i - 3%	-%
(iv)	Other scenarios (pl. specify)	

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

Name of the Bank:

	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 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**		
		Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	
1	**Tier I capital instruments other than equity (i and ii)**																							
(i)	Perpetual Non-Cumulative Preference Shares (Tier I)																							
(ii)	IPDI																							
2	**Tier II Capital instruments [(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 [(i) to (v)]**																							
(i)	Current Deposits																							
(ii)	Savings Bank Deposits																							
4	**Borrowings**																							
(i)	Call and Short Notice																							
(iv)	Others (specify)																							
5	**Other Liabilities & Provisions [(i) to (iv)]**																							
(i)	Bills Payable																							
(ii)	Inter-office Adjustment																							
(iii)	Provisions																							
(iv)	Others																							
6	**Repos**																							
7	**Bills Rediscounted (DUPN)**																							
8	**Forex 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																							
	iv) Options																							
	(ii)Other Off-balance sheet positions																							

	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 year and up to 15 years		Over 15 years		Non-sensitive		Total
		Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	Coupon	Yield	
1	**Cash**																							
2	**Balances with RBI**																							
3	**Balances with other Banks**																							
	Current Account																							
	Money at call and short notice																							
	Term Deposits and Other Placements																							
4	**Investments (including those Reverse Repos but excluding Repos)**																							
	SLR Investments																							
	Non-SLR Investments																							
5	**Advances (Performing)**																							
(i)	Permitted Loans																							
6	**NPAs (Advances and Investments)**																							
7	**Fixed Assets**																							
8	**Other Assets**																							
	Inter-office Adjustment																							
	Leased Assets																							
	Others																							
9	**Reverse Repos**																							
10	**Forex Swaps (buy / Sell)**																							
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																							
	iv) Options																							
D. 2	*Other Off-balance sheet positions*																							