



### Annex – III: Interest Rate Sensitivity Statement

Name of the Bank : \_\_\_\_\_

Interest Rate Sensitivity Statement as on : \_\_\_\_\_

Amounts in ₹ lakh

Sr. No.	Liabilities / Assets	Interest Sensitivity								
		1 to 28 days	29 days 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	Non-Sensitive	Total
	<b>Liabilities</b>									
1	Capital									
2	Reserves & Surplus									
3	Deposits									
3.1	Current Deposits									
3.2	Savings Bank Deposits									
3.3	Term Deposits									
3.4	Certificates of Deposit									
4	Borrowings									
4.1	Call and Short Notice									
4.2	Inter-bank (Term)									
4.3	Refinances									
4.4	Others									
5	Other Liabilities & Provisions									
5.1	Bills Payable									
5.2	Branch Adjustments									
5.3	Provisions*									



5.4	Others									
6	Repos									
7	Bills Rediscounted (DUPN)									
8	Others									
<b>A</b>	<b>Total Liabilities</b>									
* Excluding provisions for NPAs and investments										
	<b>Assets</b>									
1	Cash									
2	Balances with RBI									
3	Balances with Other Banks									
3.1	Current Account									
3.2	Money at Call and Short Notice, Term Deposits and Other placements and balances with other Banks									
4	Investments (Including those under Repos but excluding Reverse Repos)									
5	Advances (Performing)									
5.1	Bills Purchased and Discounted (including bills under DUPN)									
5.2	Cash Credits, Overdrafts and Loans repayable on demand									
5.3	Term Loans									
6	NPAs (Advances & Investments)*									
7	Fixed Assets									
8	Other Assets									
8.1	Branch Adjustments									



8.2	Leased Assets									
8.3	Others									
9	Reverse Repos									
10	Bills Rediscounted (DUPN)									
11	Others									
<b>B</b>	<b>Total Assets</b>									
<b>C</b>	<b>GAP (B-A)</b>									
<b>Other Products (Interest Rate)**</b>										
1	FRAs									
2	Swaps									
3	Futures									
4	Options									
5	Others									
<b>D</b>	<b>Total Other Products</b>									
<b>E</b>	<b>Net Gap (C-D)</b>									
<b>F</b>	<b>Cumulative GAP</b>									
<b>G</b>	<b>E as % to B</b>									

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

\*\* As and when RRBs are permitted to transact in these products.