



### 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								Total
		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	
	<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.