



## Annex V: Interest Rate Sensitivity

<b>Heads of Accounts</b>		<b>Rate sensitivity and time bucket</b>
<b>Liabilities</b>		
1.	Capital, Reserves and Surplus	Non-sensitive.
2.	Current Deposits	Non-sensitive.
3.	Savings Bank Deposits	Sensitive to the extent of interest paying (core) portion. This should be included in over 3-6 months time bucket. The non-interest-paying portion may be shown in non-sensitive bucket.
4.	Term Deposits and Certificates of Deposit	Sensitive; reprices or resetting of interest rates on maturity. The amounts should be distributed to different time buckets on the basis of remaining term to maturity.
5.	Borrowings - Fixed	Sensitive; reprices on maturity. The amounts should be distributed to different time buckets on the basis of remaining maturity.
6.	Borrowings - Floating	Sensitive; reprices when interest rate is reset. The amounts should be distributed to the appropriate time bucket that refers to the resetting date.
7.	Borrowings - Zero Coupon	Sensitive; reprices on maturity. The amounts should be distributed to the respective maturity time bucket.
8.	Borrowings from RBI	Upto 3 months time bucket.
9.	Refinances from other Agencies.	Fixed rate : As per respective Maturity. Floating rate : Reprices when Interest rate is Reset.
10.	Other Liabilities and Provisions	
i)	Bills Payable	i) Non-sensitive.
ii)	Branch Adjustments	ii) Non-sensitive.
iii)	Provisions	iii) Non-sensitive.
iv)	Others	iv) Non-sensitive.
11.	Repos / Bills Re-discounted (DUPN),	Sensitive reprices only on maturity and should be distributed to the respective maturity buckets.
<b>Assets</b>		
1.	Cash	Non - sensitive.
2.	Balances with RBI	Interest earning portion may be shown in over 3-6 months time bucket. The balance amount is non-sensitive.
3.	Balances with other Banks	



	i)	Current Account	i)	Non-sensitive
	ii)	Money at Call and Short Notice, Term Deposits and other placements	ii)	Sensitive on maturity. The amounts should be distributed to the respective maturity buckets.
4.	Investments (Performing).			
	i)	Fixed Rate / Zero Coupon	i)	Sensitive on maturity.
	ii)	Floating Rate	ii)	Sensitive at the next repricing date
5.	Shares of All India FIs / Units of UTI		i)	Non - sensitive.
6.	Advances (Performing)			
	Bills Purchased and Discounted (including bills Under DUPN)		i)	Sensitive on maturity.
	Cash Credits / Overdrafts (including TODs) / Loans repayable on demand and Term Loans		ii)	Sensitive; may be shown under over 3-6 months time bucket.
7.	NPAs (Advances and Investments) *			
	i)	Sub-Standard	i)	Over 3-5 years time bucket.
	ii)	Doubtful and Loss	ii)	Over 5 years time bucket.
8.	Fixed Assets		Non-sensitive.	
9.	Other Assets.			
	Inter-office Adjustment		Non-sensitive.	
	Others		Non-sensitive.	
10.	Other products (Interest Rate)			
	(i)	Other	(i)	Should be suitably classified as and when introduced.

\* Amounts to be shown net of provisions, Overdue Interest Reserve and claims received from ECGC / DICGC.