Annex-III: Return on Interest Rate Sensitivity

Name of the bank:
Interest Rate Sensitivity – TGA
Currency:

	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)
	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 [Sum of(i) to (v)]	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	Current Deposits												-	-
(ii)	Savings Bank Deposits												-	-
(iii)	Term Deposits												-	-

(iv)	Certificates of Deposits												-	-
(v)	Other Deposits												-	-
6	Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	Call and short Notice												-	-
(ii)	Inter Bank (Term)												-	-
(iii)	Refinances												-	-
(iv)	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	Bills Rediscounted (DUPN)												-	-
10	Forex Swaps (Buy/Sell)												-	-
11	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 Rs. Lakh**

	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)
	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)	Re-Capitalisation bonds												-	-
(iv)	Investments in SRs issued by ARCs												-	-
(v)	Out of total Performing Investments (including those under reverse repos but excluding repos), investments held in HTM												-	-
5	Advances (performing)	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	Bills Purchased and Discounted(Inluding Bills under DUPN)												-	-
(ii)	Cash Credits, Overdrafts and Loans Repayable on Demand												-	-
(iii)	Term 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	Bills Redicounted (DUPN)												-	-
12	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	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%

Statement of Modified Duration Gap (Interest Rate Sensitivity) as on:

Currency:

PART A: Computation of RSL and RSA for each Currency

Interest Rate Sensitivity-Liabilities															**Amount in Rs. Lakh**
	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)	Term Deposits												-	-	
(iv)	Certificates of Deposits												-	-	
(v)	Other Deposits												-	-	
4	Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i)	Call and short Notice												-	-	

(ii)	Inter Bank (Term)												-	-	
(iii)	Refinances												-	-	
(iv)	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	Bills Rediscounted (DUPN)												-	-	
8	Forex Swaps (Buy/Sell)												-	-	
9	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 Rs. Lakh
	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**
	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												-	-	
(iii)	Re-Capitalisation bonds												-	-	
(iv)	Investments in SRs issued by ARCs												-	-	
5	Advances (performing)	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i)	Bills Purchased and Discounted(Inluding Bills under DUPN)												-	-	
(ii)	Cash Credits, Overdrafts and Loans Repayable on Demand												-	-	
(iii)	Term 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	Bills Redicounted (DUPN)												-	-	
12	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 Rs Lakh
Equity (i.e., Net worth) (E)	
A. Computation of Aggregate RSL (i) + (ii)	-
(i)RSL of INR liabilities	-
(ii)INR equivalents of RSL in different currencies	-
B. Computation of Aggregate RSA (i) + (ii)	-
(i)RSA of INR Assets	-
(ii)INR 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(ΔE/E)=(-[MDG]*RSA*Δi/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)	

Name of the Bank:

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

	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 instru																							

	ments(Upper Tier II)																							
(v)	Redeemable debt instruments(Lower Tier II)																							
3	**Deposits [(i) to (v)]**																							
(i)	Current Deposits																							
(ii)	Savings Bank Deposits																							
(iii)	Term Deposits																							
(iv)	Certificates of Deposits																							
(v)	Other deposits																							

4	**Borrowings**																							
(i)	Call and Short Notice																							
(ii)	Inter-Bank (Term)																							
(iii)	Refinances																							
(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) Positio																							

	ns related to Derivatives																							
	i) FRAs																							
	ii) Swaps																							
	iii) Futures																							
	iv) Options																							
	(ii)Other Off-balance sheet positions																							
	Assets																							
	2																							
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																							
	Re-Capitalisation bonds																							
	Investments in SRs issued by ARCs																							
5	**Advances (Performing)**																							
	Bills purchases and Discounted (including bills under FUPN)																							
	Cash Credits, Overdr																							

	afts and Loans repayable on demand																							
	Term 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*																							