

Annex- V: Guidance for Slotting Cash Flows Part A2

Guidance for Slotting the Future Cash Flows of Banks in Structural Liquidity Statement Part A2

Heads of Accounts		Classification into time buckets
A.	Outflows	
1.	Merchant sales, Inter-bank sales, overseas sales, sales to RBI	As per the tenor of the contract- respective maturity buckets
2.	Swaps, currency futures, etc	Respective maturity buckets as per the pay-off profile
3.	LCs and Guarantees	Historical trend analysis ought to be conducted on the devolvement and the amounts so arrived at in respect of outstanding LCs/ Guarantees (net of margins) should be distributed amongst various time buckets.
4.	Foreign currency deposit accounts such as FCNR (B), EEFC, RFC, etc.	For demand deposit accounts, the guidance for INR outflows may be followed.
		For term deposits - respective maturity buckets.
5.	Overdrafts in Nostro accounts	Day 1 bucket
6.	Inter-bank borrowings	Respective Maturity buckets
B.	Inflows	
1.	Merchant purchases, inter-bank purchases, overseas purchases, purchases from RBI.	As per the tenor of the contract- respective maturity buckets

Heads of Accounts		Classification into time buckets
2.	Swaps, currency futures and options	Respective maturity buckets as per the pay-off profile
3.	Nostro balance	Day 1 bucket
4.	Short term, long term investments and loans	Respective Maturity buckets.