

## Annex V: Interest Rate Sensitivity

Heads of Accounts		Rate sensitivity and time bucket	
<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	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)	Inter-office 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	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		Non – sensitive
6		Advances (Performing)		
		Bills Purchased and Discounted	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 3-5 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	(ii)	Should be suitably classified as and when introduced.
* Amounts to be shown net of provisions, Overdue Interest Reserve and claims received from ECGC / DICGC.			