

Annex-III: Interest Rate Sensitivity Statement

Name of the bank:

Interest Rate Sensitivity Statement as on

Sr. No.	Liabilities / Assets	Interest Sensitivity								(Amount in ₹ lakhs)
		Upto 1 month	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	
	Liabilities									
1	Capital									
2	Reserves & Surplus									
3	Deposits									
3.1	Current Deposits									
3.2	Savings Deposits									
3.3	Term Deposits									
3.4	Certificate 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	Inter-Office Adjustments									
5.3	Provisions*									
5.4	Others									

Sr. No.	Liabilities / Assets	Interest Sensitivity								(Amount in ₹ lakhs)
		Upto 1 month	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	
6	Repos									
7	Bills Rediscounted (DUPN)									
8	Others specify									

* Excluding provisions for NPAs and Investments.

A	Total Liabilities									
	Assets									
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 &									

Sr. No.	Liabilities / Assets	Interest Sensitivity								(Amount in ₹ lakhs)
		Upto 1 month	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	
	Investments)*									
7	Fixed Assets									
8	Other Assets									
8.1	Inter-office Adjustments									
8.2	Leased Assets									
8.3	Others									
9	Reverse Repo									
10	Bill Rediscounted (DUPN)									
11	Others specify									
B	Total Assets									
C	GAP (B-A)									
D	Total Other Products, if any									
E	Net Gap (C-D)									
F	Cumulative GAP									
G	E as % to B									

* Amounts to be shown net of provisions, interest suspense and claims received from DICGC.