Heads of Account	Classification into Time Buckets
A. Outflows	
Capital, Reserves and Surplus	Over 5 years bucket
Demand Deposits (Current and Savings Bank Deposits)	Savings Bank and Current Deposits may be classified into volatile and core portions. Savings Bank (10%) and Current (15%) Deposits are generally withdrawable on demand. This portion may be treated as volatile. While volatile portion can be placed in the first time bucket, i.e., 1-14 days, the core portion may be placed in over 1- 3 years time bucket. The above classification of Savings Bank and Current Deposits is only a benchmark. Bank which is better equipped to estimate the behavioural pattern on renewals, premature closures, etc., on the basis of past data / empirical studies could classify them in the appropriate time buckets, i.e., behavioural maturity instead of contractual maturity, subject to the approval of the Board / ALCO.
Term Deposits	Respective residual (remaining period to maturity) time buckets. Bank which is better equipped to estimate the behavioural pattern on renewals, premature closures, etc. on the basis of past data / empirical studies could classify the retail deposits in the appropriate time buckets on the basis of behavioural maturity rather than residual maturity. However, the wholesale deposits (deposits over Rs.15 lakhs and inter-bank deposits) should be shown under respective residual time buckets.
Certificate of Deposit, Borrowings and Bonds (including Sub-ordinated Debt)	Respective residual time buckets
Other Liabilities and Provisions i. Bills Payable ii. Inter-office Adjustments	 1-14 days time bucket. The net credit balance may be shown in 1-14 days time bucket.

Heads of Account	Classification into Time Buckets
iii. Provisions other than for loan loss and depreciation in investments. iv. Other Liabilities	Respective time buckets depending on the purpose. Respective time buckets. Items not representing cash payables (i.e. guarantee fee received in advance, etc.) may be placed in over 5 years time buckets.
B. Inflows	
Cash	1-14 days time buckets.
Balances with RBI / Public Sector Banks for CRR/ SLR purpose	While the excess balance over the required CRR / SLR may be shown under 1-14 days time buckets, the Statutory Balances may be distributed amongst various time buckets corresponding to the maturity profile of DTL with a time-lag of 28 days.
Balances with other Banks	
i. Current Account	Non-withdrawable portion on account of stipulations of minimum balances may be shown under over 1-3 years time bucket and the remaining balances may be shown under 1-14 days time bucket.
ii. Money at Call and Short Notice, Term Deposits	Respective residual maturity time buckets.
Investments (Net of provisions)	
i. Approved securities	Respective residual maturity time buckets excluding the amount required to be reinvested to maintain SLR corresponding to the DTL profile in various time buckets.
ii. PSU bonds, CDs and CPs, Units of UTI (close ended), etc.	Respective residual time bands. Investments classified as NPAs should be shown under over 3-5 years time buckets (sub-standard) or over 5 years time bucket (doubtful).

Heads of Account	Classification into Time Buckets
iii. Equity of All India FIs, Units of UTI (open ended)	Over 5 years time buckets
iv. Securities in the Trading Book	1-14, 15-28, and 29-90 time buckets corresponding to defeasance periods.
Advances (Performing)	
i. Bills Purchased and Discounted	Respective residual maturity time buckets
i. Cash Credit / Overdraft (including TOD) and Demand Loan Component of Working Capital	Bank should undertake a study of behavioural and seasonal pattern of availments based on outstandings and the core and volatile portion should be identified. While the volatile portion could be shown in the near-term maturity time buckets, the core portion may be shown under over 1-3 year time bucket.
ii. Term Loans	Interim cash flows (instalments) should be shown under respective maturity time buckets.
NPAs (Net of provisions, Overdue Interest Reserves and claims received from ECGC / DICGC)	
i. Sub-standard	Over 3-5 years time bucket
ii. Doubtful and Loss	Over 5 years time bucket
Fixed Assets	Over 5 years time bucket
Other Assets i. Inter-Office Adjustments	The net debit balance may be shown in 1-14 days time bucket. Intangible assets and assets not representing cash receivables may be shown in over 5 years time bucket.

Heads of Account	Classification into Time Buckets
C. Contingent Liabilities / Lines of Credit committed / available and other Inflows / Outflows	
Unavailed portion of Cash Credit / Overdraft / Demand loan component of Working Capital limits (outflow)	i. Banks should undertake a study of the behavioural and seasonal pattern of potential availments in the accounts and the amounts so arrived at may be shown under relevant residual maturity time buckets within 12 months. ii. 1-14 days time bucket
Letters of Credit / Guarantees devolvement (outflow)	Based on past history, these should be distributed across time buckets.
Bills Rediscounted (outflow / inflow)	Respective residual maturity time buckets.
Interest payable / receivable (outflow / inflow) - Accrued interest which are appearing in the books on the, reporting day	Respective time buckets.

Note:

1. Liability on account of event cash flows, i.e., short fall in CRR / SLR balance on reporting Fridays, wage settlement, capital expenditure, etc., which are known to the banks and any other contingency may be shown under respective maturity buckets.
2. All overdue liabilities should be placed in the 1-14 days time bucket.
3. Interest and instalments from advances and investments, which are overdue for less than one month may be placed in over 3-6 months time bucket. Further, interest and instalments due (before classification as NPAs) may be placed in over 6-12 months time bucket if the earlier receivables remain uncollected.

Financing of Gap:

In case the negative gap exceeds the prudential limit of 20% of outflows, (1-14 days and 15-28 days time buckets) the bank shall show by way of a foot note as to how it proposes to finance the gap to bring the mismatch within the prescribed limits. The gap can be financed from market borrowings (call / term), Bills Rediscounting, Repos and deployment of foreign currency resources after conversion into rupees (unswapped foreign currency funds), etc.