

Annex V: Interest Rate Sensitivity

Heads of Accounts			Rate sensitivity and time bucket	
Liabilities				
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 and Certificate of Deposit		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.	
Assets			
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 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	(i)	Should be suitably classified as and when introduced.
* Amounts to be shown net of provisions, Overdue Interest Reserve and claims received from ECGC / DICGC.				