

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.