



Annex-III: Interest Rate Sensitivity Statement

A. Interest Rate Sensitivity – Traditional Gap Analysis (TGA)

Name of the bank:

Currency:

Position as on:

Amount in ₹ crore

| | Liabilities | 1 to 28 days | 29 days to 3 months | Over 3 months and upto 6 months | Over 6 months and upto 1 year | Over 1 year and upto 3 years | Over 3 years and upto 5 years | Over 5 years and upto 7 years | Over 7 years and upto 10 years | Over 10 years and upto 15 years | Over 15 years | Non Sensitive | Total RSL (Sum of columns 3 to 12) | Total (13+14) |
|-------|---|--------------|---------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|---------------------------------|---------------|---------------|------------------------------------|---------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 1 | Capital-Equity Shares | | | | | | | | | | | | - | - |
| 2 | Reserves and Surplus | | | | | | | | | | | | - | - |
| 3 | Capital instrument other than equity (i+ii) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | Perpetual Non-Cumulative Preference Shares (Tier I) | | | | | | | | | | | | - | - |
| (ii) | IPDI | | | | | | | | | | | | - | - |
| 4 | Tier II Capital instruments [Sum of (i) to (v)] | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | Perpetual Cumulative Preference Shares | | | | | | | | | | | | - | - |
| (ii) | Redeemable Cumulative Preference Shares | | | | | | | | | | | | - | - |
| (iii) | Redeemable Non-Cumulative Preference Shares | | | | | | | | | | | | - | - |
| (iv) | Redeemable debt instruments (Upper Tier II) | | | | | | | | | | | | - | - |
| (v) | Redeemable debt instruments (Lower Tier II) | | | | | | | | | | | | - | - |
| 5 | Deposits [Sum of (i) to (v)] | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | Current Deposits | | | | | | | | | | | | - | - |



| | | | | | | | | | | | | | | | | |
|----------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (ii) | Savings Bank Deposits | | | | | | | | | | | | | | - | - |
| (iii) | Term Deposits | | | | | | | | | | | | | | - | - |
| (iv) | Certificates of Deposits | | | | | | | | | | | | | | - | - |
| (v) | Other Deposits | | | | | | | | | | | | | | - | - |
| 6 | Borrowings | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | Call and short Notice | | | | | | | | | | | | | | - | - |
| (ii) | Inter Bank (Term) | | | | | | | | | | | | | | - | - |
| (iii) | Refinances | | | | | | | | | | | | | | - | - |
| (iv) | Others (Specify) | | | | | | | | | | | | | | - | - |
| 7 | Other Liabilities and provisions [Sum of (i) to (iv)] | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | Bills Payable | | | | | | | | | | | | | | - | - |
| (ii) | Inter - Office Adjustment | | | | | | | | | | | | | | - | - |
| (iii) | Provisions | | | | | | | | | | | | | | - | - |
| (iv) | Others | | | | | | | | | | | | | | - | - |
| 8 | Repos | | | | | | | | | | | | | | - | - |
| 9 | Bills Rediscounted (DUPN) | | | | | | | | | | | | | | - | - |
| 10 | Forex Swaps (Buy / Sell) | | | | | | | | | | | | | | - | - |
| 11 | Others (Specify) | | | | | | | | | | | | | | - | - |
| A | Total Liabilities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| B | Off-Balance Sheet Position (sum of (i) to (v)) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | FRAs | | | | | | | | | | | | | | - | - |
| (ii) | Swaps | | | | | | | | | | | | | | - | - |
| (iii) | Futures | | | | | | | | | | | | | | - | - |
| (iv) | Options | | | | | | | | | | | | | | - | - |
| (v) | Others (Specify) | | | | | | | | | | | | | | - | - |
| C | Total RSL (A + B) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |



Interest Rate Sensitivity- Assets

Amount in ₹ crore

| | Assets | 1 to 28 days | 29 days to 3 months | Over 3 months and upto 6 months | Over 6 months and upto 1 year | Over 1 year and upto 3 years | Over 3 years and upto 5 years | Over 5 years and upto 7 years | Over 7 years and upto 10 years | Over 10 years and upto 15 years | Over 15 years | Non Sensitive | Total RSA (Sum of columns 3 to 12) | Total (13+14) |
|-------|--|--------------|---------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|---------------------------------|---------------|---------------|------------------------------------|---------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 1 | Cash | | | | | | | | | | | | - | - |
| 2 | Balances with RBI | | | | | | | | | | | | - | - |
| 3 | Balances with other Banks | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | Current Account | | | | | | | | | | | | - | - |
| (ii) | Money at Call and Short Notice | | | | | | | | | | | | - | - |
| (iii) | Term Deposits and Other Placements | | | | | | | | | | | | - | - |
| 4 | Performing Investments (including those under reverse repos but excluding repos) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | SLR Investments | | | | | | | | | | | | - | - |
| (ii) | Non-SLR Investments | | | | | | | | | | | | - | - |
| (iii) | Re-Capitalisation bonds | | | | | | | | | | | | - | - |
| (iv) | Investments in SRs issued by ARCs | | | | | | | | | | | | - | - |
| (v) | Out of total Performing Investments (including those under reverse repos but excluding repos), investments held in HTM | | | | | | | | | | | | - | - |
| 5 | Advances (performing) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | Bills Purchased and Discounted(Including Bills under DUPN) | | | | | | | | | | | | - | - |
| (ii) | Cash Credits, Overdrafts and Loans Repayable on Demand | | | | | | | | | | | | - | - |
| (iii) | Term Loans | | | | | | | | | | | | - | - |
| 6 | NPAs (Advances and Investment) | | | | | | | | | | | | - | - |



| | | | | | | | | | | | | | | | |
|----------|--|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 7 | Fixed Assets | | | | | | | | | | | | | - | - |
| 8 | Other Assets | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | Inter-Office Adjustment | | | | | | | | | | | | | - | - |
| (ii) | Leased Assets | | | | | | | | | | | | | - | - |
| (iii) | Others | | | | | | | | | | | | | - | - |
| 9 | Reverse Repos | | | | | | | | | | | | | - | - |
| 10 | Forex Swaps(Sell / Buy) | | | | | | | | | | | | | - | - |
| 11 | Bills Redicounted (DUPN) | | | | | | | | | | | | | - | - |
| 12 | Others (Specify) | | | | | | | | | | | | | - | - |
| D | Total Assets | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E | Off-Balance Sheet Position(sum of (i) to (v)) | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | FRAs | | | | | | | | | | | | | - | - |
| (ii) | Swaps | | | | | | | | | | | | | - | - |
| (iii) | Futures | | | | | | | | | | | | | - | - |
| (iv) | Options | | | | | | | | | | | | | - | - |
| (v) | Others (Specify) | | | | | | | | | | | | | - | - |
| F | Total RSA (D + E) | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Net Gap (Total RSA- Total RSL) | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Cumulative Gap | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Net Gap as % to Total Assets | -% | -% | -% | -% | -% | -% | -% | -% | -% | -% | -% | -% | -% | -% |



B. Interest Rate Sensitivity: Modified Duration Gap (MDG)

Name of the bank:

Currency:

Position as on:

PART A: Computation of RSL and RSA for each Currency

| Interest Rate Sensitivity-Liabilities | | | | | | | | | | | | | Amount in ₹ crore | | |
|---------------------------------------|--|--------------|---------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|---------------------------------|---------------|---------------|------------------------------------|---------------|---------------------|
| | Liabilities | 1 to 28 days | 29 days to 3 months | Over 3 months and upto 6 months | Over 6 months and upto 1 year | Over 1 year and upto 3 years | Over 3 years and upto 5 years | Over 5 years and upto 7 years | Over 7 years and upto 10 years | Over 10 years and upto 15 years | Over 15 years | Non Sensitive | Total RSL (Sum of columns 3 to 12) | Total (13+14) | Weighted Average MD |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 1 | Capital instrument other than equity(i+ii) | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | Perpetual Non-Cumulative Preference Shares(Tier I) | | | | | | | | | | | | - | - | |
| (ii) | IPDI | | | | | | | | | | | | - | - | |
| 2 | Tier II Capital instruments [Sum of (i) to (v)] | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | Perpetual Cumulative Preference Shares | | | | | | | | | | | | - | - | |
| (ii) | Redeemable Cumulative Preference Shares | | | | | | | | | | | | - | - | |
| (iii) | Redeemable Non-Cumulative Preference Shares | | | | | | | | | | | | - | - | |
| (iv) | Redeemable debt instruments(Upper Tier II) | | | | | | | | | | | | - | - | |
| (v) | Redeemable debt instruments(Lower Tier II) | | | | | | | | | | | | - | - | |
| 3 | Deposits [Sum of (i) to (v)] | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) | Current Deposits | | | | | | | | | | | | - | - | |
| (ii) | Savings Bank Deposits | | | | | | | | | | | | - | - | |



| | | | | | | | | | | | | | | | | |
|----------|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|
| (iii) | Term Deposits | | | | | | | | | | | | | - | - | |
| (iv) | Certificates of Deposits | | | | | | | | | | | | | - | - | |
| (v) | Other Deposits | | | | | | | | | | | | | - | - | |
| 4 | Borrowings | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| (i) | Call and short Notice | | | | | | | | | | | | | - | - | |
| (ii) | Inter Bank (Term) | | | | | | | | | | | | | - | - | |
| (iii) | Refinances | | | | | | | | | | | | | - | - | |
| (iv) | Others (Specify) | | | | | | | | | | | | | - | - | |
| 5 | Other Liabilities and provisions [Sum of(i) to (iv)] | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| (i) | Bills Payable | | | | | | | | | | | | | - | - | |
| (ii) | Inter - Office Adjustment | | | | | | | | | | | | | - | - | |
| (iii) | Provisions | | | | | | | | | | | | | - | - | |
| (iv) | Others | | | | | | | | | | | | | - | - | |
| 6 | Repos | | | | | | | | | | | | | - | - | |
| 7 | Bills Rediscounted (DUPN) | | | | | | | | | | | | | - | - | |
| 8 | Forex Swaps (Buy / Sell) | | | | | | | | | | | | | - | - | |
| 9 | Others (Specify) | | | | | | | | | | | | | - | - | |
| A | Total Liabilities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| B | Off-Balance Sheet Position(sum of (i) to(v)) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| (i) | FRAs | | | | | | | | | | | | | - | - | |
| (ii) | Swaps | | | | | | | | | | | | | - | - | |
| (iii) | Futures | | | | | | | | | | | | | - | - | |
| (iv) | Options | | | | | | | | | | | | | - | - | |
| (v) | Others (Specify) | | | | | | | | | | | | | - | - | |
| C | Total RSL (A + B) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |



Interest Rate Sensitivity- Assets

Amount in ₹ crore

| | Assets | 1 to 28 days | 29 days to 3 months | Over 3 months and upto 6 months | Over 6 months and upto 1 year | Over 1 year and upto 3 years | Over 3 years and upto 5 years | Over 5 years and upto 7 years | Over 7 years and upto 10 years | Over 10 years and upto 15 years | Over 15 years | Non Sensitive | Total RSA (Sum of columns 3 to 12) | Total (13+14) | Weighted Average MD |
|-------|--|--------------|---------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------------|---------------------------------|---------------|---------------|------------------------------------|---------------|---------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 1 | Cash | | | | | | | | | | | | - | - | |
| 2 | Balances with RBI | | | | | | | | | | | | - | - | |
| 3 | Balances with other Banks | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| (i) | Current Account | | | | | | | | | | | | - | - | |
| (ii) | Money at Call and Short Notice | | | | | | | | | | | | - | - | |
| (iii) | Term Deposits and Other Placements | | | | | | | | | | | | - | - | |
| 4 | Performing Investments (including those under reverse repos but excluding repos) | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| (i) | SLR Investments | | | | | | | | | | | | - | - | |
| (ii) | Non-SLR Investments | | | | | | | | | | | | - | - | |
| (iii) | Re-Capitalisation bonds | | | | | | | | | | | | - | - | |
| (iv) | Investments in SRs issued by ARCs | | | | | | | | | | | | - | - | |
| 5 | Advances (performing) | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| (i) | Bills Purchased and Discounted(Including Bills under DUPN) | | | | | | | | | | | | - | - | |
| (ii) | Cash Credits, Overdrafts and Loans Repayable on Demand | | | | | | | | | | | | - | - | |
| (iii) | Term Loans | | | | | | | | | | | | - | - | |
| 6 | NPAs (Advances and Investment) | | | | | | | | | | | | - | - | |
| 7 | Fixed Assets | | | | | | | | | | | | - | - | |
| 8 | Other Assets | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| (i) | Inter-Office Adjustment | | | | | | | | | | | | - | - | |



| | | | | | | | | | | | | | | | | | |
|----------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|---|---|--|
| (ii) | Leased Assets | | | | | | | | | | | | | | - | - | |
| (iii) | Others | | | | | | | | | | | | | | - | - | |
| 9 | Reverse Repos | | | | | | | | | | | | | | - | - | |
| 10 | Forex Swaps(Sell / Buy) | | | | | | | | | | | | | | - | - | |
| 11 | Bills Redicounted (DUPN) | | | | | | | | | | | | | | - | - | |
| 12 | Others (Specify) | | | | | | | | | | | | | | - | - | |
| D | Total Assets | | | | | | | | | | | | | | - | - | |
| E | Off-Balance Sheet Position(sum of (i) to (v)) | | | | | | | | | | | | | | - | - | |
| (i) | FRAs | | | | | | | | | | | | | | - | - | |
| (ii) | Swaps | | | | | | | | | | | | | | - | - | |
| (iii) | Futures | | | | | | | | | | | | | | - | - | |
| (iv) | Options | | | | | | | | | | | | | | - | - | |
| (v) | Others (Specify) | | | | | | | | | | | | | | - | - | |
| F | Total RSA (D + E) | | | | | | | | | | | | | | - | - | |



PART B: Aggregation of RSL and RSA across all currencies and computation of MDG and sensitivity of MVE under different scenarios

| | | Amount in ₹ crore |
|----------|--|-------------------|
| | Equity (i.e., Net worth) (E) | |
| A | Computation of Aggregate RSL (i) + (ii) | - |
| (i) | RSL of ₹ liabilities | - |
| (ii) | ₹ equivalents of RSL in different currencies | - |
| B | Computation of Aggregate RSA (i) + (ii) | - |
| (i) | RSA of ₹ Assets | - |
| (ii) | ₹ equivalents of RSA in different currencies | - |
| C | Weighted Average MD of RSL across all currencies (MD RSL) | - |
| D | Weighted Average MD of RSA across all currencies (MD RSA) | - |
| E | Modified Duration Gap (MDG) [MDA - MDL * (RSL/RSA)] | - |
| F | % Change in MVE = $\left(\frac{\Delta E}{E}\right) = -\frac{MDG * RSA * \Delta i}{E}$ when | |
| (i) | There is 100 bps change in interest rates $i, e \wedge i = 1\%$ | -% |
| (ii) | There is 200 bps change in interest rates $i, e \wedge i = 2\%$ | -% |
| (iii) | There is 300 bps change in the interest rates $i, e \wedge i = 3\%$ | -% |
| (iv) | Other scenarios (pl. specify) | |



C.Statement of average coupon/yield on assets/liabilities used for computing MD in each time band

Name of the Bank:

| 1 | 2 | 3 | | 4 | | 5 | | 6 | | 7 | | 8 | | 9 | | 10 | | 11 | | 12 | | 13 | | Total |
|----------|--|----------------|-----------|------------|-----------|------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|----------------|-----------|-------|
| | | Co upo n | Yiel d | Cou pon | Yie ld | Cou pon | Yiel d | Co upo n | Yiel d | |
| 1 | Tier I capital instruments other than equity (i and ii) | | | | | | | | | | | | | | | | | | | | | | | |
| (i) | Perpetual Non-Cumulative Preference Shares (Tier I) | | | | | | | | | | | | | | | | | | | | | | | |
| (ii) | IPDI | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Tier II Capital instruments [(i) to (v)] | | | | | | | | | | | | | | | | | | | | | | | |
| (i) | Perpetual Cumulative Preference Shares | | | | | | | | | | | | | | | | | | | | | | | |
| (ii) | Redeemable Cumulative Preference Shares | | | | | | | | | | | | | | | | | | | | | | | |
| (iii) | Redeemable Non-cumulative Preference Shares | | | | | | | | | | | | | | | | | | | | | | | |
| (iv) | Redeemable debt instruments(Upper Tier II) | | | | | | | | | | | | | | | | | | | | | | | |

