



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

RBI/DOR/2025-26/285

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**Reserve Bank of India (Urban Co-operative Banks – Asset Liability
Management) Directions, 2025**

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In exercise of the powers conferred by Section 35A, read with Section 56 of the Banking Regulation Act, 1949, and all other provisions / laws enabling the Reserve Bank of India ('RBI') in this regard, RBI being satisfied that it is necessary and expedient in the public interest so to do, hereby, issues the Directions hereinafter specified.

Chapter I – Preliminary

A. Short Title and Commencement

1. These Directions shall be called the Reserve Bank of India (Urban Co-operative Banks – Asset Liability Management) Directions, 2025.
2. These Directions shall become effective from the date of issue.

B. Applicability

3. These Directions shall be applicable to Urban Co-operative Banks (hereinafter collectively referred to as 'UCBs' and individually as a 'UCB').

In this context, 'Urban Co-operative Banks' shall mean Primary Co-operative Banks as defined under section 5(ccv) read with Section 56 of the Banking Regulation Act, 1949.

C. Definition

4. In these Directions, unless the context states otherwise, the terms herein shall bear the meaning assigned to them below:
 - (1) '**Defeasance periods**' is the time taken to liquidate the position on the basis of liquidity in the secondary market.
 - (2) '**Interest rate risk (IRR)**' is the risk where changes in market interest rates might adversely affect a UCB's financial condition.
 - (3) '**Level I UCB**', for the specific purpose of these Directions, shall mean:
 - (i) UCB having deposits below ₹100 crore operating in a single district,
 - (ii) UCB with deposits below ₹100 crore operating in more than one district will be treated as Level I provided the branches are in contiguous districts, and deposits and advances of branches in one district



separately constitute at least 95 per cent of the total deposits and advances respectively of the UCB, and

- (iii) UCB with deposits below ₹100 crore, whose branches were originally in a single district, but subsequently became multi-district due to reorganisation of the district.

5. All other expressions unless defined herein shall have the same meaning as have been assigned to them under the Banking Regulation Act, the RBI Act, rules / regulations made thereunder, or any statutory modification or re-enactment thereto or as used in commercial parlance, as the case may be.



Chapter II – Role of the Board

A. Responsibilities of the Board

6. The Board shall be responsible for overall management of risks, as also for the formulation of risk management policy and procedures, setting prudential limits, and establishing mechanisms for audit, reporting, and review in respect of forex risk (not applicable to a Level I UCB), liquidity risk, and interest rate risk (IRR), . The Board shall also oversee the implementation of the ALM system, and periodically review its functioning.
7. The Board may delegate the above responsibilities to the Board of Management (BoM), if BoM has been constituted by a UCB as per [Reserve Bank of India \(Urban Co-operative Banks – Governance\) Directions, 2025](#).

B. Board approval of policies, limits, and reviews

8. The Board shall approve the internal prudential limits for cumulative mismatches (running total) across all time buckets of Structural Liquidity Statement (SLS) for monitoring by a UCB.
9. The Board shall approve the volume, composition, holding / defeasance period, cut loss, etc., in respect of the Trading Book of a UCB.
10. The Board shall ensure that various statements as provided in [Chapter VII](#) are placed by the UCB before it.
11. The Board shall approve prudential limits on individual gaps of Interest Rate Sensitivity (IRS) statement, which shall be based on Total Assets, Earning Assets or Equity (not applicable to a Level 1 UCB).
12. The Board shall ensure that the IRS statement, along with the analysis of Gaps and Earnings at Risk (EaR), are placed before the Board, and Board / the Top Management shall formulate corrective measures and devise suitable strategies wherever needed, as per information on the IRR provided in the statement (not applicable to a Level 1 UCB).



Chapter III – Asset Liability Management Governance

13. Guidelines in this Chapter shall not apply to a Level 1 UCB unless stated otherwise.

A. Introduction

14. A UCB shall introduce an effective Asset Liability Management (ALM) system to address liquidity risk, IRR, and currency risk.
15. ALM, among other functions, provides a dynamic framework for measuring, monitoring and managing liquidity, interest rate, and foreign exchange (forex) risks. This involves assessment of various types of risks and altering balance sheet (assets and liabilities) items in a dynamic manner to manage risks.
16. These Directions shall serve as a benchmark. A UCB that has already implemented more sophisticated systems may continue using them. However, the UCB shall fine-tune its existing system to ensure compliance with the requirements set out in these Directions. A UCB shall also review its current Management Information System (MIS) and implement necessary enhancements as prescribed. Once the ALM system is stabilised and the UCB has gained sufficient experience, it shall prepare to transition to more sophisticated techniques for IRR management such as Duration Gap Analysis, Simulation, and Value at Risk.
17. A UCB shall implement its ALM process based on the following three pillars:
- (1) ALM Information Systems, comprising:
 - (i) MIS.
 - (ii) Timely availability, accuracy, adequacy, and expediency of information.
 - (2) ALM Organisation, covering:
 - (i) Structure and responsibilities.
 - (ii) Level of Top Management involvement.
 - (3) ALM Process, comprising:
 - (i) Risk parameters.
 - (ii) Risk identification.



- (i) Risk measurement.
- (ii) Risk management.
- (iii) Risk policies and procedures, prudential limits and auditing, reporting, and review.

B. ALM Information System

18. The ALM framework has to be supported by risk policies and procedures, and prudential limits. Top Management of the UCB shall put in place a robust information system to ensure availability of timely, adequate, and accurate information.

C. ALM Organization

19. A UCB shall constitute an Asset Liability Management Committee (ALCO), headed by the Chief Executive Officer (CEO) or the Secretary and consisting of the Top Management. The ALCO shall be responsible for ensuring adherence to the policies and limits approved by the Board and for deciding the business strategy, on the assets and liabilities sides, in alignment with the UCB's business, and risk management objectives. The Board shall oversee the implementation of the system and periodically review its functioning.
20. The ALCO shall act as a decision-making unit responsible for balance sheet planning from risk-return perspective, including the strategic management of liquidity, interest rate, and forex risks. The future business strategy decisions of ALCO shall be based on the UCB's views on current interest rates. As part of funding strategy, ALCO shall determine the source and mix of liabilities or sale of assets. The ALCO shall develop a view on future direction of interest rate movements and decide on funding mix between fixed v/s. floating rate funds, wholesale v/s. retail deposits, and short term v/s. long term deposits.
21. The business and risk management strategy of a UCB shall ensure that all operations remain within the limits and parameters set by the Board. The ALCO shall, inter-alia, consider key business issues such as pricing of deposits and advances, desired maturity profile, and mix of the incremental assets and liabilities. In addition to monitoring the UCB's risk levels, the ALCO shall review the outcome of previous decisions and evaluate the progress made in their implementation.



22. The composition and size (number of members) of the ALCO shall depend on the size, level of business, and organisational structure of the UCB. The CEO or the Secretary shall head the ALCO, and the Heads of Investment, Credit and Strategy, Treasury, Risk Management, etc., can be its members, along with other members as deemed suitable. The Head of the Information Technology Division shall be an invitee. A UCB, at its discretion, may have Sub-committees and Support Groups. A UCB shall decide the frequency for holding meetings of the ALCO.
23. The ALM Support Groups, consisting of operating staff, shall be responsible for analysing, monitoring, and reporting the risk profiles to the ALCO. The Group shall also prepare forecasts (simulations) showing the effects of various possible changes in market conditions related to the balance sheet and recommend the action needed to adhere to UCB's internal limits.

D. ALM Process

24. The scope of ALM function shall include the following:
- (1) Liquidity risk management.
 - (2) IRR management.
 - (3) Trading (Price) risk management.
 - (4) Funding and capital planning.
 - (5) Profit planning and business projection.



Chapter IV – Liquidity Risk Management

A. Management of Liquidity Risk (also applicable to Level I UCB)

25. A UCB shall measure liquidity positions on an ongoing basis as also examine how liquidity requirements are likely to evolve under different assumptions / scenarios. The liquidity measurement may be undertaken through:
- (1) Stock approach: Analysing liquidity ratios such as credit deposit ratio, loans to total assets, loans to core deposits, and other similar ratios; and
 - (2) Cash flow approach: Using maturity ladder as a standard tool for measuring the liquidity profile at selected maturity buckets.

B. Structural Liquidity Statement (SLS)

26. Provisions of the following paragraphs excluding paragraphs 33 and 37 are applicable to a Level I UCB.
27. A Scheduled UCB and a non-Scheduled UCB shall prepare the SLS under static scenario without reckoning the future business growth, as per the reporting format provided in Annex-I and Annex-II of these Directions, respectively.
28. A UCB shall use the maturity profile, given in Annex-VI (for a Scheduled UCB) and Annex-VII (for a non-Scheduled UCB) of these Directions, to capture the future cash flows across following time buckets:
- (1) 1 to 14 days
 - (2) 15 to 28 days
 - (3) 29 days and upto 3 months
 - (4) Over 3 months and upto 6 months
 - (5) Over 6 months and upto 1 year
 - (6) Over 1 year and upto 3 years
 - (7) Over 3 years and upto 5 years
 - (8) Over 5 years
29. A UCB shall classify all cash inflows and outflows in the maturity ladder according to the expected timing of cash flows. A maturing liability shall be a cash outflow while a maturing asset shall be a cash inflow. While determining the probable cash



inflows / outflows, a UCB shall make assumptions according to its asset liability profile.

30. A UCB shall monitor its cumulative mismatches (running total) across all time buckets by establishing internal prudential limits with the approval of the Board.
31. Tolerance levels for mismatches shall be fixed, taking into account the asset-liability profile, nature of business, and future strategy. While the mismatches upto one year would be relevant since these provide early warning signals of impending liquidity problems, the main focus should be on short term mismatches.
32. For a non-Scheduled UCB (including Level I UCB), the negative mismatches (negative gap) in the 1-14 days, and 15-28 days time buckets shall, under normal circumstances, not exceed 20 per cent of the cash outflows in the respective time bucket.
33. A Scheduled UCB shall adopt a more granular approach to measurement of liquidity risk by splitting the first time bucket (1-14 days) in the SLS into three time buckets, viz., next day, 2-7 days, and 8-14 days. A Scheduled UCB shall ensure that the net cumulative negative mismatches during the next day, 2-7 days, 8-14 days, and 15-28 days buckets shall not exceed 5 per cent, 10 per cent, 15 per cent and 20 per cent of the cumulative cash outflows in the respective time buckets.
34. Investments in SLR securities and other investments shall be placed under the residual maturity buckets, corresponding to their remaining maturities.
35. A UCB maintaining securities in the Trading Book, kept distinct from other investments made for complying with the Statutory Reserve requirements and for retaining customer relationship, shall classify such securities under 1-14 days (split into next day, 2-7 days, and 8-14 days in case of a Scheduled UCB), 15-28 days, and 29-90 days' time buckets, based on their defeasance periods, provided the trading book meets the following criteria:
 - (1) Clearly defined composition and volume;
 - (2) Restriction on maximum maturity/duration of the portfolio;
 - (3) the holding period not exceeding 90 days;
 - (4) Prescribed cut-loss limit;



- (5) Prescribed product-wise defeasance periods; and
- (6) Mark to market on a weekly basis with revaluation gains / losses recognised in the profit and loss account.

- 36. The ALCO of the UCB (Board in case of a Level I UCB) shall approve the volume, composition, holding / defeasance period, cut loss, etc., of the Trading Book.
- 37. A UCB with Authorised Dealer (AD) licence shall take into account the ₹ inflows and outflows on account of its forex operations while preparing the prescribed liquidity statements.

C. Behavioural Patterns

- 38. Notwithstanding guidance provided in [Annex-VI](#) and [Annex-VII](#) of these Directions, a UCB which is better equipped to reasonably estimate the behavioural pattern of various components of assets and liabilities on the basis of past data / empirical studies shall classify them in the appropriate time buckets, subject to approval from the ALCO.

D. Short-term Dynamic Liquidity statement (also applicable for Level I UCB)

- 39. A UCB shall estimate its short-term liquidity profile on the basis of business projections and other commitments for planning purposes, as per indicative format for Short-term Dynamic Liquidity statement in [Annex-III](#). The statement can be used for monitoring dynamic liquidity over a time horizon spanning from 1 to 90 days.

E. Liquidity Adjustment Facility (LAF) and Marginal Standing Facility (MSF) for Scheduled UCB

- 40. In order to provide an additional avenue for liquidity management, Liquidity Adjustment Facility (LAF) and Marginal Standing Facility (MSF) is extended to a Scheduled UCB which is Core Banking Solutions (CBS) enabled, have Capital to Risk-weighted Assets Ratio (CRAR) of at least 9 per cent, and is fully compliant with the eligibility criteria prescribed for LAF.
- 41. The terms and conditions for availing LAF and MSF would be as per the instructions issued by Financial Markets Operation Department (FMOD), Reserve Bank of India from time to time.



42. The list of such Scheduled UCBs which meet the eligibility norms to participate in LAF and MSF (Positive List), and of those Scheduled UCBs found ineligible (Negative List), shall be prepared by the Reserve Bank of India.
43. The Positive List will be reviewed by the Reserve Bank on an ongoing basis to ensure that the financial parameters are being complied with at all times. However, additions to the Positive List will be considered annually based on the financial position for the immediately preceding financial year as assessed by the Reserve Bank's Inspection.



Chapter V – Currency Risk

A. Management of Currency Risk (not applicable to Level 1 UCB)

44. One of the dimensions of ALM is the management of currency risk. Mismatched currency position, besides exposing the balance sheet of a UCB to movement in exchange rates, also exposes it to country risk and settlement risk.
45. A UCB with AD license shall set Gap limits and adopt Value at Risk (VaR) approach to measure the risk associated with forex exposures. The open position limits together with the Gap limits shall form part of the risk management approach for the UCB's forex operations.



Chapter VI – Interest Rate Risk (IRR) Management

46. The provision of this Chapter shall not apply to a Level I UCB, unless stated otherwise.

A. Introduction

47. IRR from 'earnings perspective' is the immediate impact of interest rate changes on UCB's profits through changes in its Net Interest Income (NII). IRR from 'economic value perspective' is long-term impact of interest rate changes on UCB's Market Value of Equity (MVE) or Net Worth as marked to market value of UCB's assets, liabilities, and off-balance sheet positions get affected due to variation in market rates. The risk from the earnings perspective can be measured as changes in the NII or Net Interest Margin (NIM).
48. A UCB shall implement appropriate systems to measure and manage IRR, arising on account of deregulation of interest rates, and operational flexibility in pricing of assets and liabilities.
49. A UCB shall employ suitable analytical tools for the measurement and management of IRR. The UCB shall initially use the Traditional Gap Analysis (TGA) for measuring IRR.

B. Traditional Gap Analysis

50. Under TGA, a UCB shall measure Gap or Mismatch risk by calculating Gaps, i.e., the difference between Rate Sensitive Assets (RSA) and Rate Sensitive Liabilities (RSL) over different time intervals as on a given date.
51. 'Gap analysis' is the measurement of mismatches between RSL and RSA, including off-balance sheet positions. A Gap Report shall be generated by grouping rate sensitive liabilities, assets, and off-balance sheet positions into time buckets according to residual maturity or next repricing period, whichever is earlier.
52. All investments, advances, deposits, borrowings, and other instruments that mature / have a cash flow or reprice within a specific time frame shall be treated as interest rate sensitive.
53. Repayments of loan instalments, including both principal and periodic payments, shall also be treated as rate sensitive if they are expected to be received within the time horizon.



54. Assets and liabilities that are linked to a reference rate that reprices at pre-determined intervals, shall be treated as rate sensitive at the time of contractual repricing.

C. Interest Rate Sensitivity (IRS) statement

55. A UCB shall prepare the IRS statement, as per the reporting format provided in [Annex-IV](#) (Scheduled UCB) and [Annex-V](#) (non-Scheduled UCB) of these Directions.
56. A UCB shall report only ₹ assets, liabilities, and off-balance sheet positions in the IRS statement.
57. The rate sensitive assets, liabilities, and off-balance sheet positions shall be grouped into the following time buckets according to residual maturity or next repricing date, whichever is earlier:
- (1) Upto 3 months
 - (2) Over 3 months and upto 6 months
 - (3) Over 6 months and upto 1 year
 - (4) Over 1 year and upto 3 years
 - (5) Over 3 years and upto 5 years
 - (6) Over 5 years
 - (7) Non-sensitive
58. The various items of rate sensitive assets and liabilities, and off-balance sheet items shall be classified into time buckets as per guidance given in [Annex-VIII](#) (Scheduled UCB) and [Annex-IX](#) (non-Scheduled UCB).
59. A positive Gap ($RSA > RSL$) indicates potential benefit from rising interest rates, while a negative Gap ($RSL > RSA$) indicates potential benefit from declining interest rates. Gap Reports shall be used by the UCB to assess the extent of IRR and to formulate IRR mitigation strategies.
60. A UCB shall set prudential limits on individual Gaps with the approval of its Board, which shall be based on Total Assets, Earning Assets or Equity levels of the UCB.



A UCB shall also work out Earnings at Risk (EaR) in terms of last year's NII, or Net Interest Margin (NIM) aligned with its views on interest rate movements.

61. The IRS statement, along with the analysis of Gaps and EaR, shall be placed before the Board in its next meeting. The Top Management / Board shall formulate corrective measures and devise suitable strategies wherever needed, as per information on IRR provided in the statement.

D. Behavioural Patterns

62. Notwithstanding the guidance provided in [Annex-VIII](#) and [Annex-IX](#) of these Directions, a UCB which is better equipped to reasonably estimate the behavioural pattern of various components of assets and liabilities on the basis of past data / empirical studies shall classify them in the appropriate time buckets based on the behavioural patterns, subject to approval from the ALCO.



Chapter VII – Monitoring and Reporting

A. Preparation and Review of Statements

A.1 Scheduled UCB:

Return	Frequency	Submission to
Structural Liquidity Statement	Daily	Daily to the Top Management / ALCO
Short-term Dynamic Liquidity Statement	Daily	ALCO / Top Management within 2 or 3 days from the close of the reporting Friday
Interest Rate Sensitivity statement	Monthly	ALCO / Top Management within a month from the last reporting Friday

A.2 Non-Scheduled UCB (excluding UCB in Level I):

Return	Frequency	Submission to
Structural Liquidity Statement	Last reporting Friday of March / June / September / December	ALCO / Top Management within a month from the close of the last reporting Friday
Short-term Dynamic Liquidity statement	Each reporting Friday	ALCO / Top Management within 2 or 3 days from the close of the reporting Friday
Interest Rate Sensitivity statement	Last reporting Friday of March / June / September / December	ALCO / Top Management within a month from the close of the last reporting Friday

A.3 UCB in Level I:

Return	Frequency	Submission to
Structural Liquidity Statement	Last reporting Friday of March / June / September / December	Board within a month from the close of the last reporting Friday
Short-term Dynamic Liquidity statement	Last reporting Friday of March / June / September / December	Board within a month from the close of the last reporting Friday



B. Regulatory Reporting and Periodicity of Returns

63. A UCB shall refer to the [Reserve Bank of India \(Filing of Supervisory Returns\) Directions – 2024 dated February 27, 2024](#), for instructions with respect to periodicity and timelines of returns consolidated as under:

B.1 Scheduled UCB:

Return	Periodicity
Structural Liquidity Statement (ALM3)	Fortnightly
Short-term Dynamic Liquidity statement (ALM2)	Fortnightly
Interest Rate Sensitivity Statement (ALM1)	Monthly

B.2 Non-Scheduled UCB (excluding UCB in Level I):

Return	Periodicity
Structural Liquidity Statement (ALM3)	Quarterly
Interest Rate Sensitivity Statement (ALM1)	Quarterly

B.3 UCB in Level I:

Return	Periodicity
Structural Liquidity Statement (ALM3)	Quarterly

64. A UCB shall submit the ALM returns correctly and within the prescribed time. It shall designate and authorise one or two senior official/s who shall be responsible for the correct compilation and timely submission of these returns and who shall be fully responsible for the information furnished therein. Such designated Authorised Reporting Official/s (ARO/s) shall liaison with the officials in the Department of Supervision (DoS), RBI. The names and designations of the ARO/s shall be indicated to the concerned Regional Office of DoS, RBI while forwarding these returns.



Chapter VIII – Repeal and Other Provisions

A. Repeal and Saving

65. With the issue of these Directions, the existing Directions, instructions, and guidelines relating to Asset Liability Management as applicable to Urban Co-operative Banks stand repealed, as communicated vide [circular DOR.RRC.REC.302/33-01-010/2025-26 dated November 28, 2025](#). The Directions, instructions and guidelines already repealed shall continue to remain repealed.
66. Notwithstanding such repeal, any action taken or purported to have been taken, or initiated under the repealed Directions, instructions, or guidelines shall continue to be governed by the provisions thereof. All approvals or acknowledgments granted under these repealed lists shall be deemed as governed by these Directions. Further, the repeal of these Directions, instructions, or guidelines shall not in any way prejudicially affect
- (1) any right, obligation or liability acquired, accrued, or incurred thereunder;
 - (2) any, penalty, forfeiture, or punishment incurred in respect of any contravention committed thereunder;
 - (3) any investigation, legal proceeding, or remedy in respect of any such right, privilege, obligation, liability, penalty, forfeiture, or punishment as aforesaid; and any such investigation, legal proceedings or remedy may be instituted, continued, or enforced and any such penalty, forfeiture or punishment may be imposed as if those Directions, instructions, or guidelines had not been repealed.

B. Application of other laws not barred

67. The provisions of these Directions shall be in addition to, and not in derogation of the provisions of any other laws, rules, regulations, or directions, for the time being in force.

C. Interpretations

68. For the purpose of giving effect to the provisions of these Directions or in order to remove any difficulties in the application or interpretation of the provisions of these Directions, the RBI may, if it considers necessary, issue necessary clarifications in



respect of any matter covered herein and the interpretation of any provision of these Directions given by the RBI shall be final and binding.

(Sunil T S Nair)

Chief General Manager



Annex-I: Structural Liquidity Statement - Scheduled UCBs

Name of the bank :

Structural Liquidity Statement as on :

(Amounts in ₹ Crore)

Residual Maturity											
	Day 1	2 to 7 Days	8 to 14 Days	15 to 28 Days	29 Days and upto 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	Total
Outflows											
1. Capital											
2. Reserves & Surplus											
3. Aggregate Deposits	-	-	-	-	-	-	-	-	-	-	-
i) Current Deposits											-
ii) Savings Bank Deposits											-
iii) Term Deposits											-
iv) Certificates of Deposits											-
4. Borrowings	-	-	-	-	-	-	-	-	-	-	-
i) Call and Short Notice											-
ii) Inter-Bank (Term)											-
iii) Refinances											-
iv) Others											-
5. Other Liabilities and Provisions	-	-	-	-	-	-	-	-	-	-	-
i) Bills Payable											-
ii) Provisions											-
iii) Others											-
6. Lines of Credit Committed to	-	-	-	-	-	-	-	-	-	-	-
i) Institutions											-
ii) Customers											-



7. Unavailed portion of Cash Credit / Overdraft / Demand Loan component of Working Capital												-
8. Letter of Credit / Guarantees												-
9. Repos												-
10. Bills rediscounted (DUPN)												-
11. Swaps (Sell / Buy/ Maturing Forward)												-
12. Interest Payable												-
13. Others												-
A. Total Outflows	-	-	-	-	-	-	-	-	-	-	-	-
15. Cumulative Outflows	-	-	-	-	-	-	-	-	-	-	-	-

Inflows											
	Day 1	2 to 7 Days	8 to 14 Days	15 to 28 Days	29 Days and upto 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	Total
1. Cash											-
2. Balances with RBI											-
3. Balances other banks	-	-	-	-	-	-	-	-	-	-	-
i) Current Account											-
ii) Money at call and short notice, term deposits, and other placements											-
4. Investments (including those under Repos but excluding Reverse Repos)											-
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 Investments)*												-
7. Fixed Assets												-
8. Assets Others	-	-	-	-	-	-	-	-	-	-	-	-
i) Leased Assets												-
ii) Others												-
9. Reverse Repos												-
10. Swaps (Buy / Sell / Maturing Forward)												-
11. Bills rediscounted (DUPN)												-
12. Interest Receivable												-
13. Committed lines of credit												-
14. Export refinance from RBI												-
15. Others												-
B. Total Inflows	-	-	-	-	-	-	-	-	-	-	-	-
C. Mismatch (B - A)	-	-	-	-	-	-	-	-	-	-	-	-
D. Cumulative Mismatch	-	-	-	-	-	-	-	-	-	-	-	-
E. C as a % of A	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%

* Net of provisions, interest suspense and claims received from ECGC/DICGC.



Annex-II: Structural Liquidity Statement – Non-Scheduled UCBs

(Amounts in ₹ Crore)

Residual Maturity									
	1 to 14 Days	15 to 28 Days	29 Days and upto 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	Total
Outflows									
1. Capital									-
2. Reserves & Surplus									-
3. Deposits	-	-	-	-	-	-	-	-	-
i) Current Deposits									-
ii) Savings Bank Deposits									-
iii) Term Deposits, Long term Deposits (Level II)									-
iv) Certificates of Deposits									-
4. Borrowings	-	-	-	-	-	-	-	-	-
i) Call and Short Notice									-
ii) Inter-Bank (Term)									-
iii) Refinances									-
iv) Others									-
5. Other Liabilities & Provisions	-	-	-	-	-	-	-	-	-
i) Bills Payable									-
ii) Branch Adjustments									-
iii) Provisions									-
iv) Others									-
6. Unavailed portion of Cash Credit / Overdraft / Demand Loan component of Working Capital									-
7. Letter of Credit / Guarantees									-



8. Repos									-
9. Bills rediscounted (DUPN)									-
10. Swaps (Sell / Buy / Maturing Forward)									-
11. Interest Payable									-
12. Others									-
A. Total Outflows	-	-	-	-	-	-	-	-	-
Inflows									
1. Cash									-
2. Balances with RBI									-
3. Balances with other banks	-	-	-	-	-	-	-	-	-
i) Current Account									-
ii) Money at call and short notice, term deposits, long term deposits (Level II) and other placements and balances with other banks including DCCBs and SCBs									-
4. Investments (including those under Repos but excluding Reverse Repos)									-
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 Investments)*									-
7. Fixed Assets									-
8. Other Assets	-	-	-	-	-	-	-	-	-
i) Inter-Office Adjustments Assets									-
ii) Leased Assets									-



iii) Others									-
9. Reverse Repos									-
10. Swaps (Buy / Sell / Maturing Forward)									-
11. Bills rediscounted (DUPN)									-
12. Interest Receivable									-
13. Export refinance from RBI									-
14. Others									-
B. Total Inflows	-	-	-	-	-	-	-	-	-
C. Mismatch (B- A)	-	-	-	-	-	-	-	-	-
D. Cumulative Mismatch	-	-	-	-	-	-	-	-	-
E. C as % to A	-%	-%	-%	-%	-%	-%	-%	-%	-%
*Net of provisions, interest suspense and claims received from ECGC / DICGC.									



Annex-III: Short-term Dynamic Liquidity statement–UCBs

(Amounts in ₹ Crore)

Particulars		1-14 Days	15-28 Days	29-90 Days
A. Outflows				
1.	Net increase in loans and advances			
2.	Net increase in investments:			
	(i) Approved securities			
	(ii) Money market instruments (other than Treasury bills)			
	(iii) Bonds / Debentures / shares			
	(iv) Others			
3.	Inter-bank commitments			
4.	Off-balance sheet items (Repos, swaps, bills discounted, etc.)			
5.	Others			
Total Outflows				
B. Inflows				
1.	Net cash position			
2.	Net increase in deposits (less CRR obligations)			
3.	Interest on investments			
4.	Inter-bank claims			
5.	Refinance eligibility (Export credit)			
6.	Off-balance sheet items (Reverse repos, swaps, bills discounted, etc.)			
7.	Others			
Total Inflows				
C. Mismatch (B - A)				
D. Cumulative mismatch				
E. C as a % to total outflows				



Annex–IV: Interest Rate Sensitivity Statement – Scheduled UCBs

Name of the bank :

Interest Rate Sensitivity Statement as on :

(Amounts in ₹ Crore)

	Upto 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	Non - Sensitive	Total
Liabilities								
1. Capital								-
2. Reserves & Surplus								-
3. Deposits Amount	-	-	-	-	-	-	-	-
i) Current Deposits								-
ii) Savings Bank Deposits								-
iii) Term Deposits, Long Term Deposits (Level II)								-
iv) Certificates of Deposits								-
4. Borrowings	-	-	-	-	-	-	-	-
i) Call and Short Notice								-
ii) Inter-Bank (Term)								-
iii) Refinances								-
iv) Others								-
5. Other Liabilities & Provisions	-	-	-	-	-	-	-	-
i) Bills Payable								-
ii) Branch Adjustments								-
iii) Provisions*								-
iv) Others								-
6. Repos								-
7. Bills rediscounted (DUPN)								-
8. Swaps (Sell/Buy)								-
9. Others								-
A. Total Liabilities	-	-	-	-	-	-	-	-
* Excluding provisions for NPAs and investments.								



Assets for Interest Rate Sensitivity Statement								
1. Cash								-
2. Balances with RBI								-
3. Balances with other Banks	-	-	-	-	-	-	-	-
i) Current Account								-
ii) Money at call and short notice, term deposits, long term deposits (Level II) and other placements and balances with other banks including DCCBs and SCBs								-
4. Investments (Including those under Repos but excluding Reverse Repos)								-
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 Investments)*								-
7. Fixed Assets								-
8. Other Assets	-	-	-	-	-	-	-	-
i) Branch Adjustments								-
ii) Leased Assets								-
iii) Others								-
9. Reverse Repos								-
10. Swaps (Buy / Sell)								-
11. Bills rediscounted (DUPN)								-
12. Others								-
B. Total Assets	-	-	-	-	-	-	-	-
C. GAP (B - A)	-	-	-	-	-	-	-	-
Other Products (Interest Rate)**								
i) FRAs								-
ii) Swaps								-
iii) Futures								-



iv) Options								-
v) Others								-
D. Total Other Products	-	-	-	-	-	-	-	-
E. Net GAP (C - D)	-	-	-	-	-	-	-	-
F. Cumulative GAP	-	-	-	-	-	-	-	-
G. E as a % to B	-%	-%	-%	-%	-%	-%	-%	-%
* Amounts to be shown net of provisions, interest suspense and claims received from ECGC / DICGC								
** As and when UCBs are permitted to transact in these products								



Annex–V: Interest Rate Sensitivity Statement – Non-Scheduled UCBs

Name of the bank :

Interest Rate Sensitivity Statement as on :

(Amounts in ₹ Crore)

Interest Rate Sensitivity								
	Upto 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	Non - Sensitive	Total
Liabilities								
1. Capital								-
2. Reserves & Surplus								-
3. Deposits Amount	-	-	-	-	-	-	-	-
i) Current Deposits								-
ii) Savings Bank Deposits								-
iii) Term Deposits, Long Term Deposits (Level II)								-
iv) Certificates of Deposits								-
4. Borrowings	-	-	-	-	-	-	-	-
i) Call and Short Notice								-
ii) Inter-Bank (Term)								-
iii) Refinances								-
iv) Others								-
5. Other Liabilities & Provisions	-	-	-	-	-	-	-	-
i) Bills Payable								-
ii) Branch Adjustments								-
iii) Provisions*								-
iv) Others								-
6. Repos								-
7. Bills rediscounted (DUPN)								-
8. Swaps (Sell / Buy)								-



9. Others								-
A. Total Liabilities	-	-	-	-	-	-	-	-
Assets for Interest Rate Sensitivity Statement								
1. Cash								-
2. Balances with RBI								-
3. Balances with other Banks	-	-	-	-	-	-	-	-
i) Current Account								-
ii) Money at call and short notice, term deposits, long term deposits (Level II) and other placements and balances with other banks including DCCBs and SCBs								-
4. Investments (Including those under Repos but excluding Reverse Repos)								-
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 Investments)*								-
7. Fixed Assets								-
8. Other Assets	-	-	-	-	-	-	-	-
i) Branch Adjustments								-
ii) Leased Assets								-
iii) Others								-
9. Reverse Repos								-
10. Swaps (Buy / Sell)								-
11. Bills rediscounted (DUPN)								-
12. Others								-
B. Total Assets	-	-	-	-	-	-	-	-
C. GAP (B-A)	-	-	-	-	-	-	-	-
* Excluding provisions for NPAs and investments.								



Other Products (Interest Rate)**								
i) FRAs								-
ii) Swaps								-
iii) Futures								-
iv) Options								-
v) Others								-
D. Total Other Products	-	-	-	-	-	-	-	-
E. Net GAP (C-D)	-	-	-	-	-	-	-	-
F. Cumulative GAP	-	-	-	-	-	-	-	-
G. E as a % to B	-%	-%	-%	-%	-%	-%	-%	-%
* Amounts to be shown net of provisions, interest suspense and claims received from ECGC / DICGC								
** As and when UCBs are permitted to transact in these products								



Annex-VI: Maturity Profile – Liquidity –Scheduled UCBs

Guidance for Slotting the Future Cash Flows of UCBs in the Time Buckets

Heads of Accounts		Classification into time buckets	
A.	Outflows		
1.	Capital, Reserves and Surplus	Over 5 years bucket.	
	Demand Deposits (Current and Savings Bank Deposits)	<p>Savings Bank and Current Deposits may be classified into volatile and core portions. Generally 10 per cent of Savings Bank and 15 per cent of Current Deposits are generally withdrawable on demand. This portion may be treated as volatile. While volatile portion can be placed in the Day 1, 2-7 days and 8-14 days time buckets, depending upon the experience and estimates of banks and the core portion may be placed in over 1- 3 years bucket.</p> <p>The above classification of Savings Bank and Current Deposits is only a benchmark. Banks which are better equipped to estimate the behavioural pattern, roll-in and roll-out, embedded options, etc. on the basis of past data / empirical studies could classify them in the appropriate buckets, i.e., behavioural maturity instead of contractual maturity, subject to the approval of the Board / ALCO.</p>	
3.	Term Deposits, Long Term Deposits (Level II).	Respective maturity buckets. Banks which are better equipped to estimate the behavioural pattern, roll-in and roll-out, embedded options, etc., on the basis of past data / empirical studies could classify the retail deposits in the appropriate buckets on the basis of behavioural maturity rather than residual maturity. However, the wholesale deposits should be shown under respective maturity buckets. (wholesale deposits for the purpose of this statement may be ₹ 15 lakh or any such higher threshold approved by the UCB's Board).	
4.	Certificates of Deposit, Borrowings and Bonds (including Sub-ordinated Debt, if any)	Respective maturity buckets. Where call / put options are built into the issue structure of any instrument/s, the call / put date/s should be reckoned as the maturity date/s and the amount should be shown in the respective time buckets.	
5.	Other Liabilities and Provisions		
	(i) Bills Payable	(i)	The core component which could reasonably be estimated on the basis of past data and behavioural pattern may be shown under



Heads of Accounts			Classification into time buckets	
				'Over 1-3 years' time bucket. The balance amount may be placed in Day 1, 2- 7 days and 8-14 days buckets, as per behavioural pattern.
	(ii)	Provisions other than for loan loss and depreciation in investments	(ii)	Respective buckets depending on the purpose.
	(iii)	Other Liabilities	(iii)	Respective maturity buckets. Items not representing cash payables (i.e. income received in advance, etc.) may be placed in over 5 years bucket.
6.	Export Refinance - Availed		Respective maturity buckets of underlying assets.	
B.	Inflows			
1.	Cash		Day 1 bucket	
2.	Balances with RBI / Public sector banks and SCBs and DCCBs for CRR / SLR purpose		While the excess balance over the required CRR / SLR may be shown under Day 1 bucket, the Statutory Balances may be distributed amongst various time buckets corresponding to the maturity profile of DTL with a time-lag of 14 days.	
3.	Balances with other Banks			
	(i)	Current Account	(i)	Non-withdrawable portion on account of stipulations of minimum balances may be shown under 'Over 1-3 years' bucket and the remaining balances may be shown under Day 1 bucket.
	(ii)	Money at Call and Short Notice, Term Deposits, Long Term deposits (Level II), and other placements	(ii)	Respective maturity buckets.
4.	Investments (Net of provisions)#			
	(i)	Approved securities	(i)	Respective maturity buckets, excluding the amount required to be reinvested to maintain SLR corresponding to the DTL profile in various time buckets.
	(ii)	Corporate debentures and bonds, PSU bonds, CDs and CPs, Redeemable preference shares, eligible units of Mutual Funds (close ended), etc.	(ii)	Respective maturity buckets. Investments classified as NPIs should be shown under over 3-5 years bucket (sub-standard) or over 5 years bucket (doubtful).
	(iii)	Equity of all India FIs and Co-operative	(iii)	Listed shares in 2-7days bucket, with a haircut of 50 per cent. Other shares in 'Over 5 years' bucket.
	(iv)	Units of Mutual Funds (open ended)	(iv)	Day 1 bucket
	(v)	Investments in Subsidiaries	(v)	'Over 5 years' bucket.



Heads of Accounts			Classification into time buckets	
	(vi)	Securities in the Trading Book	(vi)	Day 1, 2-7 days, 8-14 days, 15-28 days and 29-90 days according to defeasance periods.
	#	Provisions may be netted from the gross investments provided provisions are held security-wise. Other-wise provisions should be shown in over 5 years bucket.		
5.	Advances (Performing)			
	(i)	Bills Purchased and Discounted (including bills under DUPN)	(i)	Respective maturity buckets.
	(ii)	Cash Credit / Overdraft (including TOD) and Demand Loan component of Working Capital.	(ii)	Banks 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 buckets, the core portion may be shown under 'Over 1-3 years' bucket.
	(iii)	Term Loans	(iii)	Interim cash flows may be shown under respective maturity buckets.
6.	NPAs (Net of provisions, interest suspense and claims received from ECGC / DICGC)			
	(i)	Sub-standard	(i)	Over 3-5 years bucket.
	(ii)	Doubtful and Loss	(ii)	Over 5 years bucket.
7.	Fixed Assets / Assets on lease		'Over 5 years' bucket / Interim cash flows may be shown under respective maturity buckets.	
8.	Other Assets			
	(i)	Intangible assets	Intangible assets and assets not representing cash receivables may be shown in 'Over 5 years' bucket.	
C.	Off balance sheet items			
1.	Lines of Credit committed / available			
	(i)	Lines of Credit committed to / from Institutions	(i)	Day 1 bucket.
	(ii)	Unavailed portion of Cash Credit / Overdraft / Demand loan component of Working Capital limits (outflow)	(ii)	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 maturity buckets upto 12 months.
	(iii)	Export Refinance - Unavailed (inflow)	(iii)	Day 1 bucket.
2.	Contingent Liabilities			
	Letters of Credit / Guarantees (outflow)		Devolvement of Letters of Credit / Guarantees, initially entails cash outflows. Thus, historical trend analysis ought to be conducted on the	



Heads of Accounts		Classification into time buckets	
		devolvements and the amounts so arrived at in respect of outstanding Letters of Credit / Guarantees (net of margins) should be distributed amongst various time buckets. The assets created out of devolvements may be shown under respective maturity buckets on the basis of probable recovery dates.	
3.	Other Inflows / outflows		
(i)	Repos / Bills Rediscounted (DUPN) / CBLO / Swaps INR / USD, maturing forex forward contracts etc. (outflow / inflow)	(i)	Respective maturity buckets.
(ii)	Interest payable / receivable (outflow / inflow) - Accrued interest which are appearing in the books on the reporting day	(ii)	Respective maturity buckets.

Note :

- Liability on account of event cash flows, i.e., short fall in CRR 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. The event cash outflows, including incremental SLR requirement should be reported against 'Outflows – Others'.
- All overdue liabilities may be placed in the Day 1, 2-7 days and 8-14 days buckets, based on behavioural estimates.
- Interest and instalments from advances and investments, which are overdue for less than one month may be placed in Day 1, 2-7 days and 8-14 days buckets, based on behavioural estimates. Further, interest and instalments due (before classification as NPAs) may be placed in '29 days to 3 months bucket' if the earlier receivables remain uncollected.

Financing of Gap

In case the net cumulative negative mismatches during the Day 1, 2-7 days, 8-14 days, and 15-28 days buckets exceed the prudential limit of 5 per cent, 10 per cent, 15 per cent and 20 per cent of the cumulative cash outflows in the respective time buckets, the bank may 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, Liquidity Adjustment Facility (LAF) and deployment of foreign currency resources after conversion into rupees (unswapped foreign currency funds), etc.



Annex-VII: Maturity Profile – Liquidity –Non-Scheduled UCBs

Heads of Accounts			Classification into time buckets
A.	Outflows		
	1.	Capital, Reserves and Surplus	Over 5 years bucket.
	2.	Demand Deposits (Current and Savings Bank Deposits)	<p>Savings Bank and Current Deposits may be classified into volatile and core portions. Generally 10 per cent of Savings Bank and 15 per cent of Current Deposits are withdrawable on demand. This portion may therefore 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.</p> <p>The above classification of Savings Bank and Current Deposits is only a benchmark. Banks which are 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 ALCO/Board (Board in case of Level 1 UCB).</p>
	3.	Term Deposits, Long Term Deposits (Level II)	Respective residual (remaining period to maturity) time buckets. Banks which are 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 interbank deposits) should be shown under respective residual time buckets.
	4.	Certificates of Deposit, Borrowings and Bonds (including Sub-ordinated Debt)	Respective residual time buckets.
	5.	Other Liabilities and Provisions	
	i.	Bills Payable	1-14 days time bucket.
	ii.	Branch Adjustments	The net credit balance may be shown in 1-14 days time bucket.
	iii.	Provisions other than for loan loss and depreciation in investments	Respective time buckets depending on the purpose.
	iv.	Other Liabilities	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.



Heads of Accounts			Classification into time buckets	
	6.	Export Refinance - Availed	Respective time buckets of underlying assets i.e. depending upon the residual maturity of export credit.	
B.	Inflows			
	1.	Cash	1-14 days time buckets.	
	2.	Balances with RBI / Public Sector Banks and SCBs and DCCBs 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.	
	3.	Balances with other Banks		
	(i)	Current Account	(i)	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, Long Term Deposits (Level II) and other placements	(ii)	Respective residual maturity time buckets.
	4.	Investments (Net of provisions)		
	(i)	Approved securities	(i)	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 eligible categories of mutual funds (close ended), etc.	(ii)	Respective residual time buckets. Investments classified as NPIs should be shown under over 3-5 years time buckets (sub-standard) or over 5 years time bucket (doubtful).
	(iii)	Equity of All India FIs and co-operatives Units of eligible categories of mutual funds (open ended)	(iii)	Listed shares in 1-14 days bucket, with a haircut of 50 per cent Other shares in 'Over 5 years' bucket.. Units of eligible categories of mutual funds (open ended) may be kept under 1-14 days bucket.
	(iv)	Securities in the Trading Book	(iv)	1-14, 15-28 and 29-90 time buckets corresponding to defeasance periods.
	5.	Advances (Performing)		
	i)	Bills Purchased and Discounted (including bills under DUPN)	(i)	Respective residual maturity time buckets.



Heads of Accounts			Classification into time buckets	
	ii)	Cash Credit / Overdraft (including TOD) and Demand Loan component of Working Capital.	(ii)	Banks 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.
	iii)	Term Loans	(iii)	Interim cash flows (instalments) should be shown under respective maturity time buckets.
6.	NPAs (Net of provisions, Overdue Interest Reserves and claims received from ECGC / DICGC			
	i)	Sub-standard	i)	Over 3-5 years time bucket.
	ii)	Doubtful and Loss	ii)	Over 5 years time bucket.
7.	Fixed Assets		Over 5 years time buckets.	
8.	Other Assets			
	i)	Branch 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.	
	ii)	Leased Assets	Interim cash flows may be shown under respective residual maturity time buckets.	
C.	Contingent Liabilities / Lines of Credit committed / available and other inflows / Outflows			
1.	(i)	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)	Export Refinance - Unavailed (inflow)	(ii)	1-14 days time bucket.
2.	Letters of Credit / Guarantees devolvment (outflow)		Based on past history, these should be distributed across time buckets.	
3.	Repos / Bills Rediscounted (DUPN) / Swaps INR / USD, maturing forex forward contracts etc. (outflow / inflow)		Respective residual maturity time buckets.	



Heads of Accounts			Classification into time buckets
	4.	Interest payable / receivable (outflow / inflow) - Accrued interest which are appearing in the books on the reporting day	Respective time buckets.

Note :

- 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.
- All overdue liabilities should be placed in the 1-14 days time bucket.
- 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 per cent of outflows. (1-14 and 15-28 days time buckets) the bank may 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.



Annex-VIII: Interest Rate Sensitivity – Scheduled UCBs

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 Certificates 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	(a) Fixed rate : As per respective Maturity.
		(b) Floating rate : Reprices when Interest rate is Reset.
10.	Other Liabilities and Provisions	
	i) Bills Payable	i) Non-sensitive.
	ii) Branch Adjustments	ii) Non-sensitive.
	iii) Provisions	iii) Non-sensitive.
	iv) Others	iv) Non-sensitive.
11.	Repos / Bills Re-discounted (DUPN). Swaps (Sell / Buy) etc.	Sensitive reprices only on maturity and should be distributed to the respective maturity buckets.
Assets		
1.	Cash	Non-sensitive.
2.	Balances with RBI	Non-sensitive.



Heads of Accounts			Rate sensitivity and time bucket
3.	Balances with other Banks		
	i)	Current Account	i) Non-sensitive.
	ii)	Money at Call and Short Notice, Term Deposits and other placements	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 and other co-operatives / Units of UTI		Non-sensitive.
6.	Advances (Performing)		
	(i)	Bills Purchased and Discounted (including bills Under DUPN)	(i) Sensitive on maturity.
	(ii)	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		
	(i)	Inter-office Adjustment	(i) Non-sensitive.
	(ii)	Leased Assets	(ii) Sensitive on cash flows. The amounts should be distributed to the respective maturity buckets corresponding to the cash flow dates.
	(iii)	Others	(iii) Non-sensitive.
10.	Reverse Repos, Swaps (Sell / Buy) and Bills Rediscounted (DUPN)		Sensitive on maturity.
11.	Other products (Interest Rate)		
	(i)	Swaps	(i) Sensitive and should be distributed under different buckets with reference to maturity.
	(ii)	Other	(ii) Should be suitably classified as and when introduced.

*Amounts to be shown net of provisions, Overdue interest Reserve and claims received from ECGC / DICGC.



Annex-IX: Interest Rate Sensitivity – Non-Scheduled Urban Co-operative Banks (UCBs)

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, Long Term Deposits (Level II) and Certificates 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		(a)	Fixed rate : As per respective Maturity.
			(b)	Floating rate : Reprices when Interest rate is Reset.
10.	Other Liabilities and Provisions			
	i)	Bills Payable	i)	Non-sensitive.
	ii)	Branch Adjustments	ii)	Non-sensitive.
	iii)	Provisions	iii)	Non-sensitive.
	iv)	Others	iv)	Non-sensitive.
11.	Repos / Bills Re-discounted (DUPN). Swaps (Sell / Buy) etc.		Sensitive reprices only on maturity and should be distributed to the respective maturity buckets.	
Assets				



Heads of Accounts			Rate sensitivity and time bucket	
1.	Cash		Non-sensitive.	
2.	Balances with RBI		Non-sensitive.	
3.	Balances with other Banks			
	i)	Current Account	i)	Non-sensitive.
	ii)	Money at Call and Short Notice, Term Deposits , Long Term Deposits (Level II) and other placements	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 and other co-operatives / eligible categories of mutual funds.		Sensitive, may be shown under 3 months category.	
6	Advances (Performing)			
	(i)	Bills Purchased and Discounted (including bills Under DUPN)	(i)	Sensitive on maturity.
	(ii)	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			
	(i)	Inter-office Adjustment	(i)	Non-sensitive.
	(ii)	Leased Assets	(ii)	Sensitive on cash flows. The amounts should be distributed to the respective maturity buckets corresponding to the cash flow dates.



Heads of Accounts			Rate sensitivity and time bucket	
	(iii)	Others	(iii)	Non-sensitive.
10.	Reverse Repos, Swaps (Sell / Buy) and Bills Rediscounted (DUPN)		Sensitive on maturity.	
11.	Other products (Interest Rate)			
	(i)	Swaps	(i)	Sensitive and should be distributed under different buckets with reference to maturity.
	(ii)	Other	(ii)	Should be suitably classified as and when introduced.

* Amounts to be shown net of provisions, Overdue interest Reserve and claims received from ECGC