



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									