



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