



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								