



Annex-I: Structural Liquidity Statement - Scheduled UCBs

Name of the bank :

Structural Liquidity Statement as on :

(Amounts in ₹ Crore)

	Residual Maturity										Total
	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	
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									-



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 devolvments 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



www.taxguru.in

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)	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. 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).
	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 devolvement (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