



5. Other Liabilities and Provisions	-	-	-	-	-	-	-	-	-	-	-	-
i) Bills Payable												-
ii) Inter-office Adjustment												
iii) Provisions												-
iv) 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	-	-	-	-	-	-	-	-	-	-	-	-
B. Cumulative Outflows	-	-	-	-	-	-	-	-	-	-	-	-



Inflows											
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 (specify)												-
C. Total Inflows	-	-	-	-	-	-	-	-	-	-	-	-
<hr/>												
D. Mismatch (C-A)	-	-	-	-	-	-	-	-	-	-	-	-
E. Mismatch as % to Outflows (D as % of A)	-	-	-	-	-	-	-	-	-	-	-	-
F. Cumulative Mismatch	-	-	-	-	-	-	-	-	-	-	-	-
G. Cumulative Mismatch as a % to Cumulative Outflows (F as a % to B)	-	-	-	-	-	-	-	-	-	-	-	-
<hr/>												
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*Net of provisions, interest suspense and claims received from ECGC / DICGC.												



Annex – II: Short-term Dynamic Liquidity statement

Amount in ₹ crore

Particulars		Next day	2-7 days	8-14 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						



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Annex – III: Interest Rate Sensitivity Statement

Name of the Bank : _____

Interest Rate Sensitivity Statement as on : _____

Amounts in ₹ crore

LIABILITIES		1-28 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	Non-sensitive	Total
1.	Capital									
2.	Reserves & Surplus									
3.	Deposits	-	-	-	-	-	-	-	-	-
	(i) Current Deposits									
	(ii) Savings Bank Deposits									
	(iii) Term Deposits									
	(iv) Certificates of Deposit									
4.	Borrowings	-	-	-	-	-	-	-	-	-
	(i) Call and Short Notice									
	(ii) Inter-Bank (Term)									
	(iii) Refinances									
	(iv) Others (specify)									
5.	Other Liabilities & Provisions	-	-	-	-	-	-	-	-	-
	(i) Bills Payable									
	(ii) Inter-office Adjustment									
	(iii) Provisions*									
	(iv) Others									
6.	Repos									
7.	Bills Rediscounted (DUPN)									
8.	Swaps (Buy / Sell)									



9.	Others (specify)									
A.	TOTAL LIABILITIES									
	ASSETS									
1.	Cash									
2.	Balances with RBI									
3.	Balances with 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.	Other Assets	-	-	-	-	-	-	-	-	-
	(i) Inter-office Adjustment									
	(ii) Leased Assets									
	(iii) Others									
9.	Reverse Repos									
10.	Swaps (Sell / Buy)									
11.	Bills Rediscounted (DUPN)									



12.	Others (specify)										
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 % TO B										

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



Annex-IV: Maturity Profile – Liquidity

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. Savings Bank (10%) and Current (15%) 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	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. (such deposits for the purpose of this statement may be ₹15 Lakhs or any such higher threshold approved by the bank's Board).
4.	Certificates of Deposit, Borrowings and Bonds (including Sub-ordinated Debt)	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 '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		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 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, 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)	Shares	(iii) Listed shares (except strategic investments) 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 / Joint Ventures	(v) 'Over 5 years' bucket.	
	(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. Otherwise 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 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 :	
	(i)	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".
	(ii)	All overdue liabilities may be placed in the Day 1, 2-7 days, and 8-14 days buckets, based on behavioural estimates.
	(iii)	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.
D.	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, LAF and deployment of foreign currency resources after conversion into INR (unswapped foreign currency funds), etc.	



Annex V- Interest Rate Sensitivity

No.	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 may be included in over 3-6 months bucket. The non-interest paying portion may be shown in non-sensitive bucket. Where banks can estimate the future behaviour/sensitivity of current/savings bank deposits to changes in market variables, the sensitivity so estimated could be shown under appropriate time buckets.
4.	Term Deposits and Certificates of Deposit	Sensitive and reprices on maturity. The amounts should be distributed to different buckets on the basis of remaining term to maturity. However, in case of floating rate term deposits, the amounts may be shown under the time bucket when deposits contractually become due for repricing.
5.	Borrowings - Fixed	Sensitive and reprices on maturity. The amounts should be distributed to different buckets on the basis of remaining maturity.
6.	Borrowings - Floating	Sensitive and reprices when interest rate is reset. The amounts should be distributed to the appropriate bucket which refers to the repricing date.
7.	Borrowings - Zero Coupon	Sensitive and reprices on maturity. The amounts should be distributed to the respective maturity buckets.
8.	Borrowings from RBI	Upto 1 month 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	Non-sensitive
	ii) Inter-office Adjustment	Non-sensitive
	iii) Provisions	Non-sensitive
	iv) Others	Non-sensitive
11.	Repos / Bills Re-discounted (DUPN),	Reprices only on maturity and should be distributed to the respective maturity



	Swaps (Buy / Sell) etc.	buckets.
Assets		
1.	Cash	Non-sensitive.
2.	Balances with RBI	Interest earning portion may be shown in over 3 - 6 months bucket. The balance amount is non-sensitive.
3.	Balances with other Banks	
	i) Current Account	Non-sensitive.
	ii) Money at Call and Short Notice, Term Deposits and other placements	Sensitive on maturity. The amounts should be distributed to the respective maturity buckets.
4.	Investments (Performing)	
	i) Fixed Rate / Zero Coupon	Sensitive on maturity.
	ii) Floating Rate	Sensitive at the next repricing date.
5.	Shares / Units of Mutual Funds	Non-sensitive
6.	Advances (Performing)	
	i) Bills Purchased and Discounted (including bills under DUPN)	Sensitive on maturity.
	ii) Cash Credits / Overdrafts (including TODs) / Loans repayable on demand and Term Loans	Sensitive only when PLR/risk premium is changed. Of late, frequent changes in PLR have been noticed. Thus, each bank should foresee the direction of interest rate movements of funding options and capture the amounts in the respective maturity buckets which coincides with the time taken by banks to effect changes in PLR in response to changes in market interest rates.
7.	NPAs (Advances and Investments) *	
	i) Sub-Standard	Over 3-5 years bucket.
	ii) Doubtful and Loss	Over 5 years bucket.
8.	Fixed Assets	Non-sensitive.
9.	Other Assets	
	Inter-office Adjustment	Non-sensitive.
	Leased Assets	Sensitive on cash flows. The amounts should be distributed to the respective maturity buckets corresponding to the cash flow dates.
	Others	Non-sensitive.
10.	Reverse Repos, Swaps (Sell / Buy) and	Sensitive on maturity.



	Bills Rediscounted (DUPN)	
11.	Other products (Interest Rate)	
	i) Swaps	Sensitive and should be distributed under different buckets with reference to maturity.
	ii) Other Derivatives	Should be suitably classified as and when introduced.
* Amounts to be shown net of provisions, interest suspense and claims received from ECGC / DICGC.		