

Statement of Liquidity in Indian Rupees
(as on :)

Name of the FI :

(Amount in crore of rupees)

A. OUTFLOWS

<u>Items/ Time buckets</u>	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Total
1. Capital											
a) Equity											
b) Non-perpetual preference shares											
2. Reserves & Surplus											
3. Gifts, grants, Donations & Benefactions											
4. <u>Notes, bonds & debentures</u>											
a) Plain vanilla bonds/debentures											
b) Bonds/debentures with embedded options											
c) Fixed rate Notes											

Items/ Time buckets	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Total
5. <u>Deposits</u>											
a) Term deposits from public											
b) ICDs											
c) CDs											
6. <u>Borrowings</u>											
a) Term money Borrowings											
b) From RBI, Govt, & Others											
7. <u>Current Liabilities & Provisions:</u>											
a) Sundry Creditors											
b) Expenses Payable											
c) Advance income received											
d) Interest payable on bonds/deposits											
e) Provisions (other than for NPAs)											

Items/ Time buckets	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 mths to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Total
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8. <u>Contingent outflows</u>											
a) Letters of credit/guarantees											
b) Loan commitments pending disbursal											
c) Lines of credit committed to other institutions											
d) Outflows on account of repos, forward exchange contracts, forex-rupee swaps (sell/buy), FRAs, IRS, bills rediscounted											
9. Others (specify)											
A. TOTAL OUTFLOWS (A)											

B. INFLOWS

<u>Items/ Time buckets</u>	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 mths to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	TOTAL
1. Cash											
2. Remittance in transit											
<u>Items/ Time buckets</u>	1 to 14 days	15 to 28 days	29 days to 3 mths	Over 3 to 6 mths	Over 6 mths to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	TOTAL
3. Balances with RBI											

4. Balances with other banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice											
5. Investments - under various categories as enumerated in Appendix I - (net of provisions)											
6. Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans) c) Corporate loans/short term loans											

Items/ Time buckets	1 to 14 days	15 to 28 days	29 days to 3 mths	Over 3 to 6 mths	Over 6 mths to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	TOTAL
7. Non-performing loans											

under various categories enumerated in Appendix I - (net of provisions and ECGC claims received)											
8. Inflows from assets on lease											
9. Fixed assets (excluding assets on lease)											
10. Other assets a) Intangible assets & other non-cash flow items b) Interest and other income receivable c) Others											
<u>11. Contingent inflows</u>											
a) Lines of credit committed by other institutions											
b) Bills rediscounted											

Items/ Time buckets	1 to 14 days	15 to 28 days	29 days to 3 mths	Over 3 to 6 mths	Over 6 mths to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	TOTAL
c) Forward exchange contracts, forex											

/rupee swaps (sell/buy)											
d) Repayments against undisbursed commitments											
12. Others											
B. TOTAL INFLOWS (B)											
C. Mismatch (B - A)											
D. Cumulative Mismatch											
E. C as %ge of A											

Statement of Liquidity in Foreign Currency**Name of the Currency :**

(as on :)

Name of the FI ::

(Amt. in millions)

B. OUTFLOWS

Items/ Time <u>buckets</u>	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Total
1. Bonds & notes issued	ITEM-WISE DETAILS MAY BE FURNISHED UNDER EACH CATEGORY IN THE RESPECTIVE TIME-BUCKETS.										
2. Other Borrowings											
3. Interest payable on bonds/ notes/ borrowings											
4. Contingent outflows											
5. Others (specify)											
A. TOTAL OUTFLOWS (A)											

B. INFLOWS

Items/ Time <u>buckets</u>	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 mths to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	TOTAL
1. Balances with other banks											

2. Investments - (if any)	ITEM-WISE DETAILS MAY BE FURNISHED UNDER EACH CATEGORY IN THE RESPECTIVE TIME-BUCKETS.										
3. Advances (performing)											
4. Non-performing loans under various categories enumerated in Appendix I - (net of provisions and ECGC claims received)											
5. Other assets											
6. Contingent inflows											
7. Others (specify)											
C. TOTAL INFLOWS (B)											
C. Mismatch (B - A)											
D. Cumulative mismatch											
E. C as %ge of A											

Statement of Interest Rate Sensitivity for Rupee Assets and Liabilities

(as on :)

Name of the FI :

(Amount in crore of rupees)

A. LIABILITIES

Items/ Time buckets	1 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non-Sensi-Tive	Total
1. Capital											
a) Equity											
b) Non-perpetual preference shares											
2.Reserves & Surplus											
3. Gifts, grants, donations & benefactions											
4. Notes, bonds & debentures											
a) Plain vanilla Bonds/debentures											
b) Bonds/debentures with embedded options											
c) Fixed rate Notes											

Items/ Time buckets	1 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non-Sensi-tive	Total
d) Floating rate notes / bonds											
5. Deposits											
a) Term deposits from public											

b) Floating rate term deposits											
c) ICDs											
d) CDs											
6. Borrowings											
a) Term money Borrowings											
b) From RBI, Govt, & Others											
7. Current Liabilities & provisions											
a) Sundry Creditors											
b) Expenses Payable											
c) Swap adjustment a/c											
d) Advance income received											
e) Interest payable on Bonds/ Deposits/ borrowings											
f) Provisions (other than NPA)											
Items/ Time buckets	1 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non-Sensitive	Total
8. Forward exchange contracts, rupee-forex swaps (sell/buy), bills rediscounted, IRS/ FRAs											
9. Others (specify)											
A. TOTAL LIABILITIES (A)											

D. ASSETS

Items/ Time buckets	1 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non-sensitive	TOTAL
1. Cash											

2. Remittance in transit											
3. Balances with RBI											
4. Balances with other banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice											
5. Investments - under various categories as enumerated in Appendix I - (net of provisions)											

Items/ Time buckets	1 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non-sensi-Tive	TOTAL
6. Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans) c) Corporate loans/short term loans											
7. Non-performing loans - under various categories enumerated in Appendix I - (net of provisions and ECGC claims received)											
8. Assets on lease											
9. fixed assets (excluding assets on lease)											
10. Other assets a) Intangible assets & other non-cash flow items b) Interest and other											

income receivable c) Others											
Items/ Time buckets	1 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non- sensitive	TOTAL
11. <u>Contingent items</u>											
a) Bills rediscounted											
b) Forward exchange contracts, forex-rupee swaps (buy/sell), reverse repos											
c) Repayments against undisbursed commitments											
12. Others (specify)											
C. TOTAL ASSETS (B)											
D. I R GAP (B-A)											
Other Products (Interest Rate)											
(i) FRAs											
(ii) IRSwaps											
(iii) Options											
(iv) Futures											
(v) Others (specify)											
E. TOTAL OTHER PRODUCTS (D)											

Items/ Time buckets	1 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non- sensitive	TOTAL
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F. NET GAP (C-D)											
G. CUMULATIVE GAP											
H. E as % of B											

Annexure II-A

Statement of Interest Rate Sensitivity for Foreign Currency Assets and Liabilities

Name of the currency:

(as on :)

Name of the FI :

(Amount in millions)

A. Liabilities

Items/ Time <u>buckets</u>	1 to 28 days	29 days to 3 mths	Over 3 to 6 mths	Over 6 mths to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non- sensitive	Total
1. Bonds & notes issued	ITEM-WISE DETAILS UNDER EACH CATEGORY MAY BE FURNISHED IN THE RESPECTIVE TIME-BUCKETS.										
2. Other borrowings											
3. Interest payable on bonds/ notes/ borrowings											
4. Contingent liabilities											
5. Others (specify)											
A. TOTAL											

LIABILITIES (A)											
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B. ASSETS

Items/ Time <u>buckets</u>	1 to 28 days	29 days to 3 mths	Over 3 to 6 mths	Over 6 mths to 1 yr	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non-Sensi-tive	Total
1. Balances, if any, with RBI (under “Parking scheme”)	ITEM-WISE DETAILS UNDER EACH CATEGORY MAY BE FURNISHED IN RESPECTIVE TIME-BUCKETS.										
2. Balances with other banks											
3. Investments - (if any)											
4. Advances (performing)											
5. Non-performing loans under various categories enumerated in Appendix I (net of provisions and ECGC claims received)											
6. Other assets											
7. Contingent items											
8. Others (Specify)											
B. TOTAL ASSETS (B)											

Items/ Time <u>buckets</u>	1 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non-Sensi-tive	Total
A. I R GAP (B - A)											

Other Products (Interest Rate)											
(i) FRAs											
(ii) IR Swaps											
(iii) Futures											
(iv) Options											
(v) Others (specify)											
D. TOTAL OTHER PRODUCTS (D)											
E. NET GAP (C – D)											
F. CUMULATIVE GAP											
G. E as % of B											