CHAPTER – X

CHAPTER - X

CONCLUSION & PROGNOSIS:

Conclusion & Prognosis

In India the financial sector reforms of 1990s brought unprecedented changes in the banking sector. Interest rate deregulation, and the opening up of the various financial markets combined with the intensifying competition began affecting the spreads of the banks. As such the pressures arising on the profitability, liquidity and sustainability of a bank cannot always be tackled on an emergency basis. A better alternative for the banks is to take strategic perspective while addressing the aspects related to the interest rate/exchange rate fluctuations, liquidity positioning, credit accommodation etc. Commercial banks are generally exposed to the risks that are known & quantifiable. It is therefore pertinent for the banks to remain vigilant of the different types of risks examined in earlier chapters and incorporate strong risk management systems into their operational processes & procedures both at the branch level (micro level) and the top management levels (macro level). It is at this juncture that the ALM has a significant role to play. This is because ALM underlines a disciplined decision making framework for the bank as it involves proper identification, understanding & management of different kinds of risks associated with the banking business. The guidelines issued by the RBI on implementation of ALM system are meant to ensure that the process of risk management becomes a regular exercise in the banking business in India. In recent years the risk management in banking is attracting more and more attention of the top management of the banks. With the evolution of varied innovative products in banking the perception of risk is also increasing compelling the top management in the banks to incorporate stringent risk management procedures into their planning, policies & processes. Various risk management tools & techniques are now available which help the banks in modifying their processes & procedures. An attempt was made in this study to present in depth analysis of the various banking risks, presented in individual chapters.

Considering the **liquidity risk factor** (Chapter no. IV) the study observes that liquidity position of a commercial bank change at a very fast pace due to various factors. Hence, it is the responsibility of the top management of bank to ensure that the commercial bank has sufficient resources to deal with these changes. This requires establishment of a proper policy framework that can address to the following:

i) Basic liquidity need

ii) Monitoring the liquidity position

iii) Planning for the future funding need

This will not only help in reducing stress on bank's balance sheet but will also help in creating better & stable liquidity portfolios.

Considering the **Interest rate risk** (Chapter no. V) aspect it is understood that financial inter mediation is becoming riskier, however it can be assumed that there exists a neutral position in managing interest rate risk. A commercial bank needs to maintain spreads for long-term viability, in this process it will be exposed to interest rate risk. However, the extent of interest rate risk/exposure it should assume depends upon how risk savvy/averse it is.

For efficient **Credit risk management** (Chapter no. VI) the acceptable levels of risk should be clearly laid down. In the case of contingent risk management, the acceptable levels of risk will have to be fixed considering the fact that it may lead to risk transformation which may further enhance the levels of other risks. On the other hand, credit risk management will be the thrust area for the bank since inefficient risk management will deteriorate its asset quality. Thus, apart from setting acceptable levels for credit risk, an improved review of each advances proposal for credit approvals should also be generated, since a sound credit policy will always be a competitive advantage to the bank.

Exposure to the **Exchange risk** (Chapter no. VII) is considered as the prominent risk item in banks portfolio. The impact of any loss on account of exchange can be very severe. Hence it is necessary that banks closely monitor the Foreign Exchange portfolios and minimise the risks involved using the advanced techniques like, Swaps Options, Futures, Forwards etc.

To analyse the various risks in banking business, a case study (Chapter no. IX) has been presented which is divided into two sections. The section - I is based on 9 years data (up to year ending March, 2003) of one of India's leading public sector bank, having major business base in Gujarat State. In this section the study analyses the impact ALM system on management of Liquidity, Interest rate risk & impact of ALM on the net profit of the bank. The study made following **observations**:

1) The book size of the bank has more than doubled during the study period of nine years ending March 2003.
2) The Net Assets of the bank has increased nearly three times during the study period.
3) The bank has comprehensively implemented the ALM guidelines issued by the RBI in its policies, procedures & operational processes from the Financial Year 1999-2000.
4) Liquidity planning is done strictly on the basis of maturity profile of the liquid assets & liabilities of the bank.
5) The RSA & RSL are assessed on the basis of the maturity patterns/buckets.

To test the following hypothesis of study the chi-square test was administered:

a) There is no impact of ALM on the Interest Spread, and
b) The ALM does not have an impact on the Bank's Liquidity.

Analysis have proved that the above stated Hypothesis are strongly rejected, hence this study draws the following **conclusions**: that the;

a) ALM has a significant impact on the Interest spread of a bank
b) ALM has major impact on managing banks liquidity and
c) ALM can be considered as a comprehensive technique to manage the banks balance sheet as a whole & propel the bank on the path of higher growth (as indicated by the phenomenal increase in the book size & net profit position during the study period).

The section - II of the study which presents a comparative analysis of four leading Public Sector Banks (of which Bank of Baroda & Canara Bank having book size of around eighty thousand crores & Vijaya bank & Andhra bank having book size of around Twenty thousand crores) with regard to management of liquidity.The analysis presents that:

a) Bank of Baroda & Vijaya Bank are maintaining a negative gap for all maturities

b) Bank of Baroda & Andhra Bank are maintaining a negative gap for all maturities except for 5 years & above.

c) Canara bank is maintaining a positive gap for all maturities except for a period of 5 years and above.

From the above observations it can be concluded:

a) Bank of Baroda, Vijaya Bank & Andhra Bank are expected to maintain a negative gap in the falling interest rate scenario are expected to effectively manage the liquidy risk in the falling interest rate scenario.

b) Canara Bank is expected to maintain a positive gap in the falling interest rate scenario

c) In the falling interest rate scenario Canara Bank, therefore is very likely to face severe liquidity risk, if it does not change the buckets/pattern of assets & liability management.

Prognosis:

ALM is an important tool for managing various types of risks prevailing in the banking business under the present competitive financial environment. Banks need to address these risks in a structured manner by upgrading their risk management systems and adopting more comprehensive ALM practices. For this purpose

(a) The commercial banks need a more comprehensive & strong database/information systems which ensure that the data are available in time, without compromising on the quality .

(b) Suggestive reporting formats have been provided in Appendix II at the end of Chapter to strengthen the Information system for effective ALM implementation. These formats have been developed during the course of our study. The discussions with various bank officials prompted us to give a thought on these formats/reporting patterns. However, these formats have not been tested so far. We propose to take it to the banks for their comments & acquaintances in toto & finally to the regulators.

(c) The study suggests that ALM processes should be well integrated with the Information Technology platform created in the bank. This will help in developing a suitable software to process the ALM data and generate various information, required for facilitating management in efficient/quick decision processes.

(d) And finally, under the Basel – II Accord RBI is presently working on introduction of Risk Based Supervision (RBS) which is expected to provide a whole new dimension to Indian Banking industry in coming years. We present the proposed note on RBS in commercial banks in India in the Appendix – I at the end of the chapter.

Future Studies:

We suggest following future research areas on the subject:

i) Comparative study of Implementation of ALM in Public Sector & Private Sector Banks In India.

ii) A detailed study on Profitability in Indian Banks as a result of implementation of ALM norms.

iii) Technological aspects involved in uniform implementation of ALM norms in Indian Banks.

The research areas have attained more significance particularly after the recent turmoil in the first highly technology based bank established in the private sector after the introduction of Financial Sector Reforms. The Global Trust Bank (GTB) has now been merged with Oriental Bank of Commerce (OBC), by the RBI as it was facing the huge NPA burden & subsequent liquidity crisis. Banks therefore have to develop sound ALM policies & processes under the Basel Capital Accord – II which would help the banks **to perform** under the current competitive financial environment or **otherwise they would perish** like GTB & many other co-operative banks in the state of Gujarat and elsewhere in the country.

APPENDIX – I

RISK BASED SUPERVISION IN COMMERCIAL BANKS IN INDIA (RBS)

APPENDIX - I

RISK BASED SUPERVISION IN COMMERCIAL BANKS IN INDIA:

Introduction

The international banking scene has in recent years witnessed strong trends towards globalization and consolidation of the financial system. Stability of the financial system has become the central challenge to bank regulators and supervisors throughout the world. The Indian banking scene has witnessed progressive deregulation, institution of prudential norm and an emulation of international supervisory best practices. The supervisory processes have also concomitantly evolved and have acquired a certain level of robustness and sophistication with the adoption of the CAMELS1/CALCS2 approach to supervisory risk assessments and rating. The tightening of exposure and prudential norms and enhancement in disclosure standards in phases over a period of time have more closely aligned the Indian banking system to international best practices. Reserve Bank of India (RBI) has been constantly endeavouring to enhance the sophistication and efficiency levels of its supervisory processes.

The announcement made by the Governor, RBI, as part of the monetary and credit policy statement for 2000-2001 that RBI would be developing an overall plan for moving towards risk-based supervision (RBS) with the assistance of international consultants signified the launch of a new initiative in this direction. Pricewaterhouse Coopers (PWC) based in London, were selected to undertake a review of the current regulatory and supervisory processes of the RBI with a view to assisting in the introduction of risk based regulation and supervision in India. The RBS will be a regime in which RBI's resources will be directed towards the areas of greater risk to its supervisory objectives. There are two legs to implementing effective risk-based processes: first, explicit supervisory objectives must be set and secondly, the risks posed to these objectives by the activities of commercial banks must be assessed and addressed. The current review represents further stage in the overall development of RBI's approach to regulating and supervising banks in the light of the earlier Padmanabhan Committee and Narasimham Committee reports. Based on the work of the international consultants, RBI intends to move towards a RBS system in stages.

Objectives of RBS

The RBS approach essentially entails the allocation of supervisory resources and paying supervisory attention in accordance with the risk profile of each institution. The approach is expected to optimize utilisation of supervisory resources and minimize the impact of crisis situation in the financial system. The RBS process essentially involves continuous monitoring and evaluation of the risk profiles of the supervised institutions in relation to their business strategy and exposures. This assessment will be facilitated by the construction of a Risk matrix for each institution.

The instruments of RBS will be by way of enhancement as well as refining of the supervisory tools over those traditionally employed under the CAMELS approach viz. on-site examination and off-site monitoring. The RBS processes and the outcome will be forward looking beyond focusing attention on the rectification of deficiencies with reference to the on-site inspection date. The extent of on-site inspection would be largely determined by the quality and reliability of off-site data, and the reliability of the risk profile built up by banks. The effectiveness of the RBS would clearly depend on banks' preparedness in certain critical areas, such as quality and reliability of data, soundness of systems and technology, appropriateness of risk control mechanism, supporting human resources and organizational back-up.

Supervision process

The major elements of RBS approach are set out below:

Risk profiling of banks

The central plank for RBS is an accurate risk profiling for each bank. The risk profile would be a document, which would contain various kinds of financial and non-financial risks faced by a banking institution. The risk assessment would entail the identification of financial activities in which a bank has chosen to engage and the determination of the types and quantities of risks to which these activities expose the banking institution.

The key components of the risk profile document would be the following:

- CAMELS rating with trends

- Narrative description of key risk features captured under each CAMELS component
- Summary of key business risks including volatility of trends in key business risk factors
- Monitorable action plan and bank's progress to date
- Strength, Weaknesses, Opportunities, Threats (SWOT) analysis
- Sensitivity analysis

RBI would undertake a formal assessment of the risk profile of each bank on a regular basis. The period between assessments would vary depending on the materiality of the risk profile of a bank, with an average period of one year. However, more frequent assessments would be resorted to for higher risk banks and less frequent assessment for lower risk banks.

Supervisory cycle

The supervisory process would commence with the preparation of the bank risk profile (based on data furnished by banks to the DBS of RBI, besides data from other sources). The supervision cycle will vary according to risk profile of each bank, the principle being the higher the risk the shorter will be the cycle. The supervision cycle will remain at 12 months in the short-term and will be extended beyond 12 months for low risk banks at a suitable stage. In cases where more frequent application of supervisory process will be necessary, the cycle could even be lesser than 12 months.

Supervisory programme

The supervisory programme would be prepared at the beginning of the supervisory cycle and would yet be flexible enough to permit amendments warranted by subsequent major developments. The supervisory programme would also identify the package of supervisory tools to be deployed from a range consisting of:

- greater off-site surveillance
- targeted on-site inspection
- structured meetings with banks
- commissioned external audits
- specific supervisory directions

• new policy notices (i.e. new policy directions to banks emanating from individual bank level concerns which are relevant for the industry)

On-site inspection would be largely targeted to specific areas unless a full scope inspection is warranted as per the bank-specific supervisory progamme. A monitorable action plan (MAP), the details of which are given later, to mitigate risks to supervisory objectives posed by individual banks would be drawn up for follow-up. Variable supervisory cycles and variable frequency of inspections would therefore characterise the supervisory process under RBS.

Inspection Process

The risk assessment process would highlight both the strengths and vulnerabilities of an institution and would provide a foundation from which to determine the procedures to be conducted during the inspection.The inspection procedure would continue to include transaction testing and evaluation the extent of which will depend on the materiality of an activity and the integrity of the risk management system and the control process.

Review, Evaluation and Follow-up

An evaluation will be undertaken to ensure that the supervisory programme has indeed been completed and been effective in improving the risk profile of the bank concerned. If need be, further tools will be employed including additional inspection visits. The findings of inspection and other supervisory information on records would be used to produce a comprehensive document of supervisory risks and the bank's assigned ratings for follow-up of supervisory concerns. The risk profile document of the bank will accordingly be updated in the light of new information. This process will support the issue of the supervisory letter to the bank, which would be discussed with the bank's management or the Board of Directors.

Monitorable Action Plan

The aim of supervisory follow-up would be to ensure that banks take corrective action in time to remedy or mitigate any significant risks that have been identified during the supervisory process. The major device in this respect would be the MAP. MAPs are already used by RBI to set out the improvements required in the areas identified during the current on-site and off-site supervisory process. However, MAPs would be made more robust in a number of ways. MAPs will in many cases include directions to banks on actions to be taken. The remedial actions that would be outlined, would be tied explicitly to the areas of high risks identified in the risk profiling as well as the supervisory process and should lead to improvements in the systems and controls environment at the bank. Key individuals at the bank would have to be made accountable for each of the action points. If actions and timetable set out in the MAP are not met, RBI would consider issuing further directions to the defaulting banks and even impose sanctions and penalties.

Supervisory Organisation

Within the RBI, the regulatory and supervisory structure function separately at present making it necessary for banks to have more than one contact point with the RBI Regulation (DBOD) and Supervision (DBS) departments for their interaction on supervisory and regulatory issues. As the bank specific issues would be with reference to the broad regulatory framework in place, a Central Point of Contact in RBI would be of convenience to banks. Under the RBS, there would be a focal point for all contacts by banks both at the Central Office of RBI and its ROs, in respect of all matters relating to regulatory/supervisory issues. This focal point would be the main conduit for information and communication between the banks and RBI.

Enforcement Process and Incentive Framework

While the aim of supervisory follow-up is to ensure that banks take corrective action to mitigate significant risks, the persistence of deficiencies would pose a risk to RBI's supervisory objectives. A system of incentives and disincentives has been contemplated under the RBS to better serve attainment of these objectives. Banks with a better compliance record and a good risk management and control system could be entitled to an incentive package which could be in the form of longer supervisory cycle and lesser supervisory intervention. The banks, which fail to show improvement in response to the MAP, would be subjected to a disincentive package such as, more frequent supervisory examination and higher supervisory intervention including directions, sanctions and penalties. The mandatory and discretionary actions as enshrined in the Prompt Corrective Action (PCA) framework would be a part of the supervisory enforcement action. The enforcement function would be carried out through an independent Enforcement Cell to be set up at the BSD to ensure consistency of treatment, maintain objectivity and neutrality of enforcement action.

Bank level preparations

(a) Setting up of risk management architecture

With the progressive deregulation of the financial system as also to address systemic concerns on the safety and soundness of the banking system, RBI advised banks in India in February 1999 to introduce, effective from April 1, 1999, a scientific system of Asset-Liability Management. RBI also issued in October 1999 comprehensive guidelines for putting in place an effective and comprehensive Risk Management System. The guidelines envisaged that banks would set up proper organizational structure, policies, procedures, limits for credit, market and operational risk management. Under the ALM guidelines banks were expected to cover 100% of their assets and liabilities by April 1, 2000. A review undertaken by RBI has revealed that most of the banks are yet to cover 100 per cent of their assets and liabilities for ALM or set up proper risk management systems and policies for managing credit, market, operational and other risks.

(b) Adoption of Risk focused Internal Audit

Internal Audit is an independent activity designed to improve the bank's operations. The internal audit function is a part of the ongoing monitoring of the system of internal control and assists the staff in effective discharge of their responsibilities. The success of internal audit function depends largely on the extent of reliance the bank management would place in guiding the bank's operations.

(c) Strengthening of Management Information System and Information Technology

A principal foundation for RBS is the availability of detailed data. Under RBS the monitoring needs of RBI will differ based on the risk profile of a bank and accordingly RBI may require banks to provide information in addition to the data now being furnished in the OSMOS returns.

(d) Addressing HRD issues

A major transitional task towards completion of risk management set up and introduction of risk based audit will be the reorientation of the staff to meet the required objectives. The potential primary obstacles will be the skill formation of the staff and placement in appropriate positions.

(e) Setting up of Compliance Unit

Banks are required to take corrective action to remedy or mitigate any significant risks which have been identified in the earlier part of the supervisory cycle and which have been incorporated into the current risk profile. RBI will issue bank specific MAP which will include directions to banks on actions to be taken.

1. **Capital adequacy, Asset quality, Management, Earnings,Liquidity, Systems and control. (applicable to all domestic banks)**
2. **Capital adequacy, Asset quality, Liquidity, Compliance and Systems. (applicable to Indian operations of banks incorporated outside India)**

APPENDIX – II

SUGGESTIVE REPORTING FORMATS FOR BANKS FOR EFFECTIVE ALM IMPLEMENTATION

REPORT ON ASSET QUALITY

REPORTING INSTITUTION:
FOR THE QUARTER ENDED:
DATE OF REPORT:

SECTION I - PORTFOLIO ANALYSIS

[By Delinquency in Interest Payments]

Part A- loans & Advances (Including Bill Credit)

Period of Delinquency of IBA**	Loans	Overdraft & Cash Credit	Bills Purchased & Discounted	Total Loan Assets
(i) Current				
(ii) Overdue for less than two quarters				
A. PERFORMING [i+ii]				
iii) Less than two quarters				
iv) Two quarters and above				
B. NON-PERFORMING [iii+iv]				
C. TOTAL [A+B]				

* Last date of Portfolio Review
**IBA - Interest Bearing Assets
Non-Performing assets are as defined in RBI [DBOD] circulars issued from time to time and as in force at time of review

Memorandum Item

	At the end of last Quart	At the end of Current Quarter
Interest in arrears on non-performing loans and Advances [i.e. interest suspended/not recognised as income]		

PART B- Other Interest Bearing Assets [OIBA]

Period of Delinquency of IBA**	Commercial Paper	Notes & Bonds** of Corporates	Interbank Assets	Lease Receivables
A. PERFORMING				
i) Current				
ii) Overdue less than two quarters				
B. NON- PERFORMING				
iii) Less than two quarters				
iv) Two quarters and above				
C. TOTAL [A+B]				

** including those PSU's [owned by Central and State Goverments]

SECTION 2 - CLASSIFICATION OF RISK ASSETS

[By degree of Risk and value impairment]

Risk Category* [1]	Outstanding Amount [2]	[% in Total] [3]	Provision** made for [possible loss] [4]	Net o/s loans and Advances [5]
Standard #				
Sub-standard				
Doubtful				
Loss				
Total				

* Date of last portfolio review/classification

**Date of last provisioning review

Memorandum Item **Amount**

Include amount of Loans & Advances to Govt. or carrying Government guarantee which are non-preforming

Amount of interest not recognised on the above Govt. & Govt. guaranteed loans [Break-up]
[a] for less than 2 quarters
[b] for 2 quarters & above

Part B - Other Risk Assets and Exposures

Particulars	Standard	Sub-standard	Doubtful	Loss
[ON BALANCE SHEET]				
Inter-bank assets				
>Amount				
>[Loss Provision]				
Commercial Paper				
>Amount				
>[Loss Provision]				
Notes & Bonds				
>Amount				
>[Loss Provision]				
Equities				
>Amount				
>[Loss Provision]				
Receivables				
>Amount				
>[Loss Provision]				
Sub -total [1 to 5]				
[OFF BALANCE SHEET]				
Guarantees o/s				
>Amount				
>[Loss Provision]				
Letter of Credit O/s				
>Amount				
>[Loss Provision]				
Other Contingent Credit				
>Amount				
>[Loss Provision]				
Sub-Total [6 to 8]				
>Amount				
>[Loss Provision]				
Grand Total [1 to 8]				
>Amount				
>[Loss Provision]				

SECTION 4 - QUALITY OF LOAN ASSETS - SECTORAL ANALYSIS

Sector	Total credit [Outstanding]	of which Impaired Credits	[% of impaired to total credit]	Loss provisions Held
[1]	[2]	[3]	[4]	[5]
A. PRIORITY SECTORS				
1. Agriculture				
2. Small Scale Industries				
3. Other Priority Sectors				
Sub-Total-A [1 to 3]				
B. OTHER SOURCES				
4. Export Trade				
5. NBFC's				
6. Banks				
7. Governments (Central & State)				
8. Food Credit [FCI Consortium]				
9. Other PSUs				
10. All Other				
Sub-Total-B I.c. [4 to 9]				
TOTAL [1 to 10]				

SECTION 3 - CHANGE IN ASSET QUALITY PROFILE IN THE QUARTER HALF YEAR [LOAN ASSETS]

Particulars	Standard	Sub-standard	Doubtful	Loss
A. Balance at the end of last quarter/half year [of gross loans & advances]				
i] Change in classification from Previous report [+/-]				
ii] New advances made during the quarter/half year[+]				
iii] Amounts recovered [-]				
iv] Amounts written off [-]				
B. Current Balance [of gross loan assets]				
C. Loan loss provisions required on current balance [Estimate]				
D. Loss provisions held				
E. Excess/deficit in provisions held [C-D] - [estimate]				

SECTION 5 - MAJOR IMPAIRED CREDITS

SR. No.	NAME OF THE BORROWER [and Group Affiliation]	LOANS & ADVANCES [Including Bills Purchases]	CONTINGENT CREDITS [Guarantees & LOC]	TOTAL CREDIT EXPOSURE [Col. 3+4]	RISK CLASS
[1]	[2]	[3]	[4]	[5]	[6]

SECTION 6 - QUALITY OF SECURITIES PORTFOLIO

[Analysis and value adjustment of market [rate] risk]

Category of Securities	Book Value	% to Total	Market Value	Value Difference [2 - 4] [+/-]
[1]	[2]	[3]	[4]	[5]
A. SLR / APPROVED				
Aa. Current				
GOI Treasury Bills				
Securities [dated]				
GOI				
State Govt. & others				
Sub total				
Ab. Permanent				
Dated Securities				
GOI [Zero Coupon]				
State Govt.				
Other				
Sub total				
Total - A				
B. NON - SLR/NON - APPROVED				
Ba. Debt Securities Quoted				
i] PSU Bonds				
ii] All others excluding eq. shares				
Sub total				
Ba. Debt Securities Unquoted				
i] GOI Recapitalisation bonds				
ii] PSU Bonds				
iii] All others excluding equity shares				
Sub total				
Bb. EQUITIES				
Quoted				
Unquoted				
Sub total				
Grand total [A+B]				

Cash Recoveries as at the end of he Month from Defaulting Clients

Reporting Branch :

Total Principal as on reporting date	
Total Interest Accrued per rep.date	
Total Provisions on reporting date	

Customer Name	Total Outstanding Exposure		Provisions at month end	CCY of	Recoveries during month				Recoveries during P.Y.				Remarks
	P	ACC INT	month end	recovery	P	I	Fees	Total	P	I	Fees	Total	
											-	-	
TOTAL									-	-		-	

REPORTING FORMAT FOR NON- PERFORMING ASSETS

NAME OF THE BANK :

POSITION AS ON ....

SR. NO.	PARTICULARS	AMOUNT
1	Gross advances*	
2	Gross NPA's*	
3	Gross NPA's as a Percentage of gross advances	
4	Total Deductions (i+ii+iii+iv)	
i)	Balance in Interest Suspense Accounts	
ii)	DICGC/ECGC claims received and held pending adjustments	
iii)	Part payment received and kept in suspense account	
iv)	Total Provisions held **	
5	Net Advances (1-4)	
6	NPA's (2-4)	
	Net NPA's as a Percentage to Net Advances	

* excluding Technical write off Rs. Crore

** excluding Technical write off Rs. Crore and provision on standard assets (Rs....crores)

RESIDUAL MATURITY OF TERM DEPOSITS (TO BE SUBMITTED BY BRANCHES)
EXCLUDING FCNR DEPOSITS

RETURN AS OF (DATE) ____________
BRANCH NAME ____________
BRANCH 8 DIGIT CODE ____________
REGION ____________
ZONE ____________

AMT IN RS. '000S

DEPOSITS MATURING DURING THE NEXT	DOMESTIC (INT-BANK) NO. OF A/C AMOUNT	DOMESTIC (CORE) NO. OF A/C AMOUNT	NRE NO. OF A/C AMOUNT	NR (NR) NO. OF A/C AMOUNT	TOTA L
1 TO 14 DAYS					
15 TO 28 DAYS					
29 DAYS TO 3 MTHS					
> 6 MTHS TO 1 YR					
> 1 YRS TO 2 YRS					
> 2 YRS TO 5 YRS					
> 5 YEARS					
TOTAL					

CURRENT DEPOSITS	CORE NON CORE	
SAVINGS DEPOSITS	CORE NON CORE	
FCNR DEPOSITS (IN RS.)		
TOTAL DEPOSITS		

INFLOW OF RESOURCES (TO BE SUBMITTED BY BRANCHES)
EXCLUDING FCNR RESORCES

RETURN AS OF (DATE) ____________________
BRANCH NAME ____________________
BRANCH 8 DIGIT CODE ____________________
REGION ____________________
ZONE ____________________

AMT IN RS. '000S

INFLOW DURING	UP TO 1 MONTH	> 1 TO 3 MONTHS	> 3 TO 6 MONTHS	> 6 TO 12 MONTHS	> 1 TO 2 YEARS	> 2 TO 3 YEARS	>3 TO 5 YEARS	> 5 YEARS	TOTAL
BILL PURCHASE DISCOUNTED									
CASH CREDIT OVERDRAFT DEMAND LOAN									
TERM LOAN									
NPAs									
INTER OFFICCE ADJUSTMENT BILLS REDISCOUNTED									
INT. RECEIVABLE									

OUTFLOW OF RESOURCES (TO BE SUBMITTED BY BRANCHES)
EXCLUDING FCNR RESORCES

RETURN AS OF (DATE) ____________
BRANCH NAME ____________
BRANCH 8 DIGIT CODE ____________
REGION ____________
ZONE ____________

AMT IN RS. '000S

OUTFLOW DURING THE NEXT	UP TO 1 MONTH	> 1 TO 3 MONTHS	> 3 TO 6 MONTHS	> 6 TO 12 MONTHS	> 1 TO 2 YEARS	> 2 TO 3 YEARS	>3 TO 5 YEARS	> 5 YEARS	TOTAL
REFINANCE									
BILLS PAYABLE									
INTER OFFICE ADJUSTMENT									
LINE OF CREDIT TO INSTITUTIONS TO CUSTOMERS									
UNAVAILED LOANS									
LCs/GUARANTEEs									
INT. PAYABLE									

RESIDUAL MATURITY OF INVESTMENTS

(TO BE SUBMITTED BY INVESTMENT DEPARTMENT)

RETURN AS OF (DATE) ________________

Amt in Rs. '000s

INVESTMENTS MATURING DURING THE NEXT	APPROVED (SLR) SECURITIES	OTHER INVESTMENTS	TOTAL
1 TO 14 DAYS			
15 TO 28 DAYS			
29 DAYS TO 3 MTHS			
> 3 MTS TO 6 MTHS			
> 6 MTHS TO 1 YR			
> 1 YR TO 2 YRS			
> 2 YRS TO 5 YRS			
> 5 YEARS			
TOTAL			

NPAs OUT OF TOTAL INVESTMENTS =