APPENDIX I

Interview Schedule for the ALM Departments of Banks

Name of the Bank........................................................................................................................................

Head office..................................................................................................................................................

SCHEDULE – A

General

1. When did the bank seriously consider the implementation of ALM?

2. What are the reasons which led to the development of ALM?

3. When did the bank constitute ALCO?

4. Does the bank have sub committees in areas like Foreign Exchange Risk, Interest Rate Risk, Liquidity Risk, Credit Risk etc.?

5. Does the bank set up Middle Office (ALM Dept.) that should function independent of the Treasury Department to track the magnitude of Market Risk on a real time basis?

6. Has the bank been able to collect the required data from all branches within the time limit set for the ALM process?

7. Whether all the assets and liabilities of the bank are covered under the ALM process?

8. What is the role of branches in the ALM process?

9. Does your bank evaluate the Market Value of Equity (MVE)?

SCHEDULE – B

Interest Rate Risk

10. Is the bank following a scientific method to quantify the Interest Rate Risk?
11. If so, which is the method adopted by the bank to quantify the Interest Rate Risk?

☐ Maturity Gap Method
☐ Rate Adjusted Gap
☐ Duration Analysis
☐ Simulation and Game Theory
☐ Any other Method (Specify)

12. If Maturity Gap Method has been followed, what are the maximum and minimum levels decided by the bank for NIM (or) What is the percentage variation in NIM that is acceptable/tolerable by the bank?

13. Does the bank have adequate information system for measuring, monitoring, controlling and reporting Interest Rate Risk exposure?

14. What are the precautions taken by the bank to reduce the impact of (Embedded Option) prepayment of loans and premature closure of deposits?

15. What are the statements prepared by the bank to manage Interest Rate Risk?

16. From which year onwards is the bank preparing the statements and what is the frequency of preparing these statements?

☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Yearly

17. Does the bank have a scientific Transfer Pricing Model for improving the efficiency of ALM process?

18. Has the deregulated interest rate structure narrowed down the Spread (NII) of your bank?

19. Does the bank release any information relating to the level of Interest Rate Risk to the public?

If so, from which year onwards?
# SCHEDULE - C

**Liquidity Risk**

20. What is the approach normally adopted by the bank for reducing long term Liquidity Risk?
   - [ ] Asset Management (Sale of Securities etc.)
   - [ ] Liability Management (Borrowing funds when the need arises)

21. What is the approach adopted by the bank to reduce short term liquidity?
   - [ ] Working Fund Approach
   - [ ] Cash Flow Approach

22. What is the range of variance accepted by the bank while considering the proportion of cash and bank balance to total working funds?

23. Does your bank classify the outflows and inflows into time buckets only on the basis of RBI guidelines?
   - [ ] Yes
   - [ ] No

If the answer is No, which are the Heads of Accounts that deviate from the RBI norms?

24. What are the statements prepared by the bank to measure Liquidity Risk?

25. What is the frequency of preparing these statements?
   - [ ] Fortnightly
   - [ ] Monthly
   - [ ] Quarterly
   - [ ] Yearly

26. Does the bank classify the deposits on the basis of Behavioral Pattern?

27. To estimate the cash flow profile realistically, does the bank classify advances on the basis of Behavioural Pattern?
28 Does the bank analyse the behavioral maturity profile of various components of On / Off balance sheet items?

29 How does the bank reduce the risk when the behavioural maturity of deposits and loans differ from contractual maturity?

30 Whether the RBI fixes any tolerance level in negative mismatch?

32 What is the tolerance level in mismatches during 1-14 days and 15-28 days time buckets in your bank?

33 Does the bank fix tolerance level in other maturity buckets?

34 What are the cumulative mismatch levels in your bank during the past years?

35 What are the steps taken by the bank to estimate the specific liquidity crisis of the bank?

36 What measures are taken by the bank to control the specific liquidity crisis of the bank?

37 Is the bank preparing any contingency plan to withstand liquidity crisis?

38 What are the methods adopted by the bank to measure Liquidity Risk?

SCHEDULE – D

Credit Risk

39. What are the steps taken by the bank to recover dues in respect of bad and doubtful advances?

40. What are the steps taken by the bank for monitoring the Performing Assets to check their getting converted into Non-Performing Assets?

41. What are the norms that the bank usually considers while evaluating a loan proposal?

☐ Industry Prospects

☐ Operational Efficiency of the client
42. Does the bank strictly follow the norms prescribed by the RBI while granting advance to
   (a) Individual (20%)
   (b) Borrower group (50%)
   (c) Group companies (60%)

43. Has the bank made an evaluation of the reasons for the increase in NPA
   Yes ☐ No ☐
   If the answer is Yes what are the major reasons?
   If the answer is No what are your assumptions in this regard?

44. Who are the main defaulters?
   ☐ Small borrowers ☐ Medium borrowers
   ☐ Large borrowers

45. Has the bank noticed willful defaulters behind the increasing NPA?

46. Does the bank generally recover dues through
   ☐ Persuasion
   ☐ Out of the court settlement
   ☐ Legal Action

47. Does the bank think that the existing law is a stumbling block in the recovery of dues?

48. Any other comments or suggestions.

*************
APPENDIX II

Questionnaire for Bank Managers

I. Name of the Manager:

II. Name of the Bank & Branch:

III. Experience
   1. As Bank Manager:
   2. In other positions:

IV. Category of branch (Rural / Urban):

1. Is the deregulation of interest rate adversely affecting the business of your branch?
   a. Yes □    b. No □

2. Did you find it difficult to mobilize savings due to the low interest rate during the last 5 years?
   a. Yes □    b. No □

3. Is your branch a profit-making branch from 1991-92 onwards?
   Every year □    In some years □    Never □

4. Rank in the order of preference the internal factors which influence the earnings or profitability of your branch
   1. Pricing of products (Interest Rate)
   2. Product Mix (Deployment of funds in Investment, Advances etc)
   3. Asset quality (Saving assets from becoming NPA)
5. Rank in the order of importance the external factors that affect your bank’s earning or profitability
   a. Competition □
   b. Business climate □
   c. Behaviour of Monetary and Supervisory authority □
   d. Liquidity risk □
   e. Interest Rate Risk □
   f. Currency Risk □
   g. Capital Adequacy Risk □

6. Do you think that deploying funds in Investment is better for the banks than investing in Advance?
   a. Deploying more funds in Investments □
   b. Deploying more funds for Advances □

7. Is your branch able to earn net interest income from 1992 onwards (Interest earned less Interest expended)?
   a. Every year □ b. In some years □ c. Never □

8. Is the non-interest income of your branch sufficient to meet non-interest expense?
   a. Every year □ b. In some years □ c. Never □

9. In fixing interest rate on deposit as well as PLR on advances, do you think that the H.O. is giving due consideration to the interest of branches regarding factors such as competition, business climate etc.?
   a. Yes □ b. No □
10. While giving loans do you consider that the loan portfolios are adequately matched with the maturities of deposits?
   a. Yes □ b. No □ c. Not possible at branch level □

11. What are the precautions that you recommend to reduce the embedded option (premature closure of deposits/advances)?
   a. Persuasion □
   b. Charging Penal Interest □
   c. Commitment charge on Cash Credit □
   d. Any other (Specify)

12. Do you find it effective?
   a. Yes □ b. No □

13. What is the position of NPA in your branch from the year 1995-96 onwards?
   a. Increasing □ b. Decreasing □ c. Remains constant □

14. Has the branch made an evaluation of the reasons for the increase in NPA?
   a. Yes □ b. No □

15. Is the NPA Amount more in Priority sector than in Non - Priority sector?
   a. Yes □ b. No □

16. Do you think that the NPA in Priority Sector is the major contributory factor in the increase of the total NPA of your bank?
   a. Yes □ b. No □
17. Does the branch keep the norm of 40 per cent in lending to Priority Sector?
   a. Strictly every year  ☐
   b. In some years  ☐
   c. Very rarely  ☐
   d. Not necessary at branch level  ☐

18. Does the branch lend the money to Priority Sectors more by
   a. Direct lending  ☐
   b. Indirectly through NABARD  ☐

19. Do you think that the following factors are responsible on the part of your bank for the advances becoming non-performing? If yes, rank them in the order of preference
   a. Wrong selection of borrowers  ☐
   b. Delay in sanction  ☐
   c. Slackness in supervision and follow-up action  ☐
   d. Political interference in sanctioning loans and patronage to defaulters.  ☐
   e. Lack of inter bank co-ordination in exchange of information over list of defaulters.  ☐
   f. Any other (Please specify)

20. Do you find the following as the reasons for the borrowed accounts becoming irregular? Rank them in the order of preference.
   a. Lack of owner's stake and heavy outside borrowings at exorbitant cost for raising margin money  ☐
   b. Lack of proper planning and spending much on unnecessary items like office layout, vehicles etc.  ☐
   c. Lack of experience, exposure and expertise  ☐
   d. Unhealthy competition and over estimation of demand  ☐
e. Mismanagement and diversion of funds
f. Unexpected adverse developments in external environment such as change in Govt. Policies, natural calamities etc.
g. Process/Product obsolescence due to rapid technological change
h. Inadequacies in power, raw material etc.
i. Any other reasons – (Please specify)

21. Who are the main defaulters?
   a. Small borrowers  
   b. Medium borrowers  
   c. Large borrowers  

22. Has the bank noticed wilful defaulters behind the increase in NPA?
   a. Yes  
   b. No  

23. Has your branch appointed special officers exclusively for attending to the recovery of over dues?
   a. Yes  
   b. No  

24. Has the bank special recovery cells to reduce NPA?
   a. Yes  
   b. No  

25. What are the methods adopted by your branch to reduce NPA? Rank them in the order of preference
   a. Upgrading of quality assets  
   b. Monitoring performing assets  
   c. Write off loss-assets  
   d. Recovery of over dues  
26. Rank in the order of preference the methods usually adopted by your bank to recover over dues
   a. Persuasion   
   b. Out of Court Settlement 
   c. One time settlement 
   d. Legal action 
   e. Any other (Please specify)

27. Do you think that the existing law is a stumbling block in the recovery of over dues?
   Yes  
   No 

28. Do you think that the following factors hinder the collection of over dues?
   a. Political patronage to big defaulters
      Yes  
      No 
   b. Govt. loan Waiver Scheme
      Yes  
      No 

29. Are the Debt Recovery Tribunals (DRTs) effective in reducing the over dues?
   Yes  
   No 

30. What is your opinion regarding the following suggestion to reduce NPA?
   i. Appointing private agencies to collect over dues
      a. Good  
      b. Not good  
      c. No opinion  
   ii. Developing secondary market for impaired loans i.e. selling bad debts at discount rates
      a. Good  
      b. Not good  
      c. No opinion  

31. Do you think the lack of proper risk assessment at the branch level is the cause of increasing NPA?
   a. Yes  
   b. No  

If the answer is yes, which of the following risk affects the branch to the maximum?

a. Market risk □
b. Credit Risk □
c. Forex risk □

32. Is your bank giving more attention to house loan finance and consumer loan finance as a measure to reduce NPA?

a. Yes □ b. No □

33. Does the increase in NPA create a psychological impact on the lending activities of the bank?

a. Yes □ b. No □

34. Rank in the order of preference the methods that you think possible in preventing NPA

a. Caution and care at the sanctioning stage □
b. Effective monitoring and follow-up of advance □
c. Devising proper information system □
d. Improving co-ordination between commercial banks and financial institutions □
d. Any other (Please specify)

35. Details of the computer facility in your branch

a. Fully computerized □ b. Partly computerized □

36. Does your bank fully utilize the computerized Credit Information System (CIS) as a credit management tool?

Yes □ No □
37. Do you think that the entire staff (Clerical level and Officer level) in your branch has the awareness about the ALM tools implemented in your bank?
   a. Clerical staff  Yes □ No □
   b. Officers  Yes □ No □

38. Does the head office of the Bank give adequate training to the Branch Manager in ALM tools in order to reduce Interest Rate Risk and Market Risk?
   Yes □ No □

39. Do you think such training is effective in controlling such risks? Give suggestions.

***********************
## APPENDIX III

### Interest Rate Sensitivity
(Source: *ALM System in Banks – Guidelines* Reserve Bank of India February 10, 1999)

<table>
<thead>
<tr>
<th>Heads of Accounts</th>
<th>Rate Sensitivity and time bucket</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
</tr>
<tr>
<td>1. Capital, Reserves and Surplus</td>
<td>Non-sensitive</td>
</tr>
<tr>
<td>2. Current Deposits</td>
<td>Non-sensitive</td>
</tr>
<tr>
<td>3. Savings Bank Deposits</td>
<td>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.</td>
</tr>
<tr>
<td>4. Term Deposits and Certificates of Deposit</td>
<td>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.</td>
</tr>
<tr>
<td>5. Borrowings-Fixed</td>
<td>Sensitive and reprices on maturity. The amounts should be distributed to different buckets on the basis of remaining maturity.</td>
</tr>
<tr>
<td>6. Borrowings-Floating</td>
<td>Sensitive and reprices when interest rate is reset. The amounts should be distributed to the appropriate bucket which refers to the repricing date.</td>
</tr>
</tbody>
</table>
7. Borrowings-Zero Coupon
Sensitive and reprices on maturity. The amounts should be distributed to the respective maturity buckets.

8. Borrowings from RBI
Up to 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  
      ii) Inter-office Adjustment
   III) Provisions
   iv) Others

11. Repos / Bills Re-discounted (DUPN), Swaps (Buy / Sell) etc.
Reprices only on maturity and should be distributed to the respective maturity 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
   ii) Money at Call and Short Notice, Term Deposits and other placements

4. Investments (Performing)
   i) Fixed Rate / Zero Coupon
   ii) Floating Rate

5. Shares/Units of
Non-sensitive
Mutual Funds

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 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 (i) Over 3-5 years bucket

(ii) Doubtful and Loss (ii) Over 5 years 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

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

### Maturity Profile-Liquidity

(Source: *ALM System in Banks – Guidelines* Reserve Bank of India February 10, 1999)

<table>
<thead>
<tr>
<th>Heads of Accounts</th>
<th>Classification into time buckets</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Outflows</strong></td>
<td></td>
</tr>
<tr>
<td>1. Capital, Reserves and Surplus</td>
<td>Over 5 years bucket</td>
</tr>
<tr>
<td>2. Demand Deposits (Current and Savings Bank Deposits)</td>
<td>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 first time bucket i.e., 1-14 days, the core portion may be placed in over 1-3 years bucket. 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. <strong>behavioural</strong> maturity instead of <strong>contractual</strong> maturity, subject to the approval of the Board/ALCO.</td>
</tr>
<tr>
<td><strong>3. Term Deposits</strong></td>
<td>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.</td>
</tr>
</tbody>
</table>
4. Certificates of Deposit, Borrowings and Bonds (including Subordinated Debt)

5. Other Liabilities and Provisions

(i) Bills Payable

(ii) Inter-office Adjustment

(iii) Provisions other than for loan loss and depreciation in investments.

(iv) Other Liabilities

6. i) Export Refinance - Availed

ii) Export Refinance - Availed

B. Inflows

1. Cash

2. Balances with RBI

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.

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 1-14 days bucket.

The net credit balance may be shown in 1-14 days bucket.

Respective buckets depending on the purpose.

Respective maturity buckets. Items not representing cash payables (i.e. income received in advance, etc.) may be placed in over 5 years bucket.

Respective maturity buckets of underlying assets 1-14 days bucket

While the excess balance over the required CRR/SLR may be shown under 1-14 days 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 maybe shown under 1-14 days bucket.

   (ii) Money at Call and Short Notice, Term Deposits and other placements

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, PSUN Bonds, CDs, Redeemable preference shares, Units of Mutual Funds etc.

   (iii) Shares/Units of Mutual Funds

   (iv) Investments in Subsidiaries/ Joint Ventures

   (v) Securities in the Trading Book
       (v) 1-14 days, 15-28 days and 29-90 days according to defeasance periods.

5. Advances (Performing)
   (i) Bills Purchased and Discounted (including bills under DUPN)
(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 outstanding 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

Over 5 years bucket

8. Other Assets

(i) Inter-office Adjustment

The net debit balance may be shown in 1-14 days bucket. Intangible assets and assets not representing cash receivables may be shown in over 5 years bucket.

(ii) Leased Assets

Interim cash flows may be shown under respective maturity buckets.

C. Contingent Liabilities / Lines of Credit committed / available and other inflows / Outflows

1. i) Lines of Credit committed to / from Institutions

(i) 1-14 days 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 up to 12 months.
2. 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 devolvement 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 devolvement may be shown under respective maturity buckets on the basis of probable recovery dates.

3. Repos / Bills Rediscouted (DUPN) / Swaps INR / USD, maturing forex forward contracts etc. (outflow / inflow)

Respective maturity buckets.

4. Interest payable / receivable (outflow / inflow) – Accrued interest which are appearing in the books on the reporting day

Respective maturity buckets

***************
APPENDIX V

Capital Adequacy Norm
(Source: ALM System in Banks – Guidelines Reserve Bank of India February, 2000)

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Nature of Assets</th>
<th>Risk Weightage per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cash in hand, balance with Reserve Bank of India</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Investment in Government securities</td>
<td>2.5</td>
</tr>
<tr>
<td>3</td>
<td>Investment in other approved securities guaranteed by central/state government</td>
<td>2.5</td>
</tr>
<tr>
<td>4</td>
<td>Investment in other securities where payment of interest and repayment of principal are guaranteed by central government</td>
<td>2.5</td>
</tr>
<tr>
<td>5</td>
<td>Investments in other securities where payment of interest and repayment of principal are guaranteed by state governments (in case of default in interest/principal by State Governments, banks should assign 100 percent risk weight on investment in securities of the concerned Government)</td>
<td>2.5</td>
</tr>
<tr>
<td>6</td>
<td>Investment in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Government</td>
<td>20</td>
</tr>
<tr>
<td>7</td>
<td>Investment in Government guaranteed securities of Government undertakings which do not form part of the approved market borrowing programme</td>
<td>20</td>
</tr>
<tr>
<td>8</td>
<td>Balance in current account with other banks</td>
<td>20</td>
</tr>
<tr>
<td>9</td>
<td>Claims on banks and Public Financial Institutions</td>
<td>20</td>
</tr>
<tr>
<td>10</td>
<td>Investment in bonds issued by other banks/PFIs</td>
<td>20</td>
</tr>
<tr>
<td>11</td>
<td>Investments in securities which are guaranteed by banks or PFIs as to payment of interest and repayment of principal</td>
<td>20</td>
</tr>
<tr>
<td>12</td>
<td>Investments in subordinated debt in the form of Tier-11 Capital bonds issued by other banks/PFIs</td>
<td>100</td>
</tr>
<tr>
<td>No.</td>
<td>Description</td>
<td>Weight</td>
</tr>
<tr>
<td>-----</td>
<td>-----------------------------------------------------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>13</td>
<td>All other investments</td>
<td>100</td>
</tr>
<tr>
<td>14</td>
<td>Claims on commercial banks such as certificate of deposits etc.</td>
<td>20</td>
</tr>
<tr>
<td>15</td>
<td>Loans and advances including bills purchased and discounted and other credit facilities.</td>
<td></td>
</tr>
<tr>
<td>a)</td>
<td>Loans guaranteed by Govt. of India/State Govts.</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>In cases of State Government guaranteed advances where guarantee has been invoked and state government has remained in default as on 31st March 2000 a risk weight of 20 per cent on such advances should be assigned, State Governments who continue to be in default in respect of such invoked guarantee even after 31st March, 2001, a risk weight of 100 per cent should be assigned.</td>
<td></td>
</tr>
<tr>
<td>b)</td>
<td>Loans guaranteed by ECGC/DICGC (Limited to amount guaranteed and not to outstanding)</td>
<td>50</td>
</tr>
<tr>
<td>c)</td>
<td>Loans granted to public sector undertakings of Govt. of India/State Government</td>
<td>100</td>
</tr>
<tr>
<td>d)</td>
<td>Others</td>
<td>100</td>
</tr>
<tr>
<td>16</td>
<td>Open Foreign exchange position and position in gold</td>
<td>100</td>
</tr>
<tr>
<td>17</td>
<td>Advances against term deposits, life policies, National Saving Certificate, Indira Vikas Patras and Kisan Vikas Patras, where adequate margin is available</td>
<td>0</td>
</tr>
<tr>
<td>18</td>
<td>Loan to staff of banks</td>
<td>0</td>
</tr>
<tr>
<td>19</td>
<td>Income tax deducted at source (net provision)</td>
<td>0</td>
</tr>
<tr>
<td>20</td>
<td>Advance tax paid (Net\provisions)</td>
<td>0</td>
</tr>
<tr>
<td>21</td>
<td>Accrued interest on CRR balances and claims on RBI</td>
<td>0</td>
</tr>
<tr>
<td>22</td>
<td>Fixed Assets</td>
<td>100</td>
</tr>
<tr>
<td>23</td>
<td>All other assets</td>
<td>100</td>
</tr>
</tbody>
</table>

***************