



SBM BANK (INDIA) LIMITED
Liquidity Coverage Ratio

(Amt in Mio)

		April-June 2024	
Particular		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		23,252
Cash Outflows		-	-
2	Retail deposits and deposits from small business	28,966	2,897
(i)	Stable deposits	-	-
(ii)	Less stable deposits	28,966	2,897
3	Unsecured wholesale funding, of which:	21,120	11,401
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	21,120	11,401
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	7,926	1,162
(i)	<i>Outflows related to derivative exposures and other</i>	78	78
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	7,848	1,084
6	Other contractual funding obligations	2,073	2,073
7	Other contingent funding obligations	16,222	488
8	TOTAL CASH OUTFLOWS		18,020
Cash Inflows		-	-
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	521	447
11	Other cash inflows	575	325
12	TOTAL CASH INFLOWS	1,096	772
13	TOTAL HQLA		23,252
14	TOTAL NET CASH OUTFLOWS		17,248
15	LIQUIDITY COVERAGE RATIO (%)		134.81

As per RBI Guidelines, the average LCR is presented as the simple daily average for the quarter.