



SBM BANK (INDIA) LIMITED  
**Liquidity Coverage Ratio**

(Amt in Mio)

		<b>July-September 2024</b>	
<b>Particular</b>		<b>Total Unweighted Value (average)</b>	<b>Total Weighted Value (average)</b>
<b>High Quality Liquid Assets</b>			
1	Total High-Quality Liquid Assets (HQLA)		25,914
<b>Cash Outflows</b>		-	-
2	Retail deposits and deposits from small business customers, of which:	30,920	3,092
(i)	Stable deposits	20	-
(ii)	Less stable deposits	30,920	3,092
3	Unsecured wholesale funding, of which:	21,675	11,957
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	21,675	11,957
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	7,251	972
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	31	31
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	7,220	941
6	Other contractual funding obligations	2,352	2,352
7	Other contingent funding obligations	17,149	516
8	<b>TOTAL CASH OUTFLOWS</b>		18,889
<b>Cash Inflows</b>			
9	Secured lending (e.g. reverse repos)	761	0
10	Inflows from fully performing exposures	471	404
11	Other cash inflows	892	459
12	<b>TOTAL CASH INFLOWS</b>	2,124	863
13	<b>TOTAL HQLA</b>		25,914
14	<b>TOTAL NET CASH OUTFLOWS</b>		18,026
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		143.76

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