



SBM BANK (INDIA) LIMITED
Liquidity Coverage Ratio

(Amt in Mio)

		October-December 2024	
Particular		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		29,482
Cash Outflows		-	-
2	Retail deposits and deposits from small business	37,376	3,738
(i)	Stable deposits	-	-
(ii)	Less stable deposits	37,376	3,738
3	Unsecured wholesale funding, of which:	23,995	13,678
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	23,995	13,678
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	7,063	995
(i)	<i>Outflows related to derivative exposures and other</i>	63	63
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	7,001	932
6	Other contractual funding obligations	2,939	2,939
7	Other contingent funding obligations	19,377	582
8	TOTAL CASH OUTFLOWS		21,932
Cash Inflows		-	-
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	858	680
11	Other cash inflows	1,447	772
12	TOTAL CASH INFLOWS	2,305	1,452
13	TOTAL HQLA		29,482
14	TOTAL NET CASH OUTFLOWS		20,480
15	LIQUIDITY COVERAGE RATIO (%)		143.95

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