



**SBM BANK (INDIA) LIMITED**

(Amt in '000)

Liquidity Coverage Ratio		April-June 2019		July-Sept 2019		Oct-Dec 2019		Jan-March 2020	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>									
1	Total High-Quality Liquid Assets (HQLA)		59,77,062		63,56,323		58,00,731		59,75,835
<b>Cash Outflows</b>		-	-	-	-	-	-	-	-
2	Retail deposits and deposits from small business customers,	46,64,813	4,66,481	19,40,562	1,94,056	30,20,939	3,02,094	30,42,029	3,04,203
(i)	Stable deposits	-	-	-	-	-	-	-	-
(ii)	Less stable deposits	46,64,813	4,66,481	19,40,562	1,94,056	30,20,939	3,02,094	30,42,029	3,04,203
3	Unsecured wholesale funding, of which:	34,05,116	28,71,827	28,08,377	20,84,789	18,97,117	13,45,321	27,92,305	20,48,169
(i)	Operational deposits (all counterparties)	-	-	-	-	-	-	-	-
(ii)	Non-operational deposits (all counterparties)	34,05,116	28,71,827	28,08,377	20,84,789	18,97,117	13,45,321	27,92,305	20,48,169
(iii)	Unsecured debt	-	-	-	-	-	-	-	-
4	Secured wholesale funding		-		-		-		-
5	Additional requirements, of which	43,11,703	1,60,217	16,58,962	85,669	5,71,452	59,729	10,60,546	1,57,769
(i)	Outflows related to derivative exposures and other collateral	92,796	92,796	36,087	36,087	1,193	1,193	21,278	21,278
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	42,18,907	67,421	16,22,875	49,582	5,70,259	58,537	10,39,268	1,36,491
6	Other contractual funding obligations	7,796	7,796	11,712	11,712	6,59,462	6,59,462	7,69,068	7,69,068
7	Other contingent funding obligations	1,82,431	5,473	3,93,314	11,799	11,16,023	33,481	18,94,472	56,834
8	<b>TOTAL CASH OUTFLOWS (2+3+4+5+6+7)</b>		35,11,794		23,88,025		24,00,088		33,36,043
<b>Cash Inflows</b>		-	-	-	-	-	-	-	-
9	Secured lending (e.g. reverse repos)	24,91,903	-	23,37,372	-	21,09,339	-	15,69,377	-
10	Inflows from fully performing exposures	5,59,783	4,77,418	4,70,550	4,18,259	5,50,483	4,34,295	6,53,977	5,18,089
11	Other cash inflows	18,19,022	12,69,906	9,39,789	5,66,390	1,32,048	68,927	98,498	61,574
12	<b>TOTAL CASH INFLOWS (9+10+11)</b>	48,70,708	17,47,325	37,47,712	9,84,649	27,91,870	5,03,222	23,21,853	5,79,663
13	<b>TOTAL HQLA</b>		59,77,062		63,56,323		58,00,731		59,75,835
14	<b>TOTAL NET CASH OUTFLOWS</b>		17,64,469		14,03,376		18,96,866		27,56,380
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		338.75%		452.93%		305.81%		216.80%

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