



SBM BANK (INDIA) LIMITED
Liquidity Coverage Ratio

(Amt in '000)

Particular		April-June 2020	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		94,06,294
Cash Outflows		-	-
2	Retail deposits and deposits from small business	31,72,516	3,17,252
(i)	Stable deposits	-	-
(ii)	Less stable deposits	31,72,516	3,17,252
3	Unsecured wholesale funding, of which:	50,12,889	36,09,769
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	50,12,889	36,09,769
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	14,55,588	2,58,640
(i)	<i>Outflows related to derivative exposures and other</i>	21,994	21,994
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	14,33,594	2,36,646
6	Other contractual funding obligations	4,55,365	4,55,365
7	Other contingent funding obligations	32,24,211	96,726
8	TOTAL CASH OUTFLOWS		47,37,753
Cash Inflows		-	-
9	Secured lending (e.g. reverse repos)	34,74,286	-
10	Inflows from fully performing exposures	11,96,833	11,96,833
11	Other cash inflows	2,12,055	1,17,247
12	TOTAL CASH INFLOWS	48,83,174	13,14,080
13	TOTAL HQLA		94,06,294
14	TOTAL NET CASH OUTFLOWS		34,23,673
15	LIQUIDITY COVERAGE RATIO (%)		274.74

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