



SBM BANK (INDIA) LIMITED
Liquidity Coverage Ratio

(Amt in '000)

Particular		July-Sept 2020	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		1,05,10,384
Cash Outflows		-	-
2	Retail deposits and deposits from small business	38,03,809	3,80,381
(i)	Stable deposits	-	-
(ii)	Less stable deposits	38,03,809	3,80,381
3	Unsecured wholesale funding, of which:	70,38,591	46,81,408
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	70,38,591	46,81,408
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	21,80,795	4,67,319
(i)	<i>Outflows related to derivative exposures and other</i>	15,525	15,525
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	21,65,270	4,51,794
6	Other contractual funding obligations	6,51,344	6,51,344
7	Other contingent funding obligations	43,90,237	1,31,707
8	TOTAL CASH OUTFLOWS		63,12,159
Cash Inflows		-	-
9	Secured lending (e.g. reverse repos)	46,71,957	-
10	Inflows from fully performing exposures	16,17,702	12,21,318
11	Other cash inflows	1,48,784	89,822
12	TOTAL CASH INFLOWS	64,38,442	15,09,332
13	TOTAL HQLA		1,05,10,384
14	TOTAL NET CASH OUTFLOWS		48,02,827
15	LIQUIDITY COVERAGE RATIO (%)		218.84

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