Annex-I: Liquidity Return

Part A1: SLS - Domestic Currency, Indian Operations

Reporting Frequency: Fortnightly

Name of the Bank:

Position as on:

Amount in ₹ crore

	Residual Maturity															
	Outflows	**Day - 1**	**2-7 Days**	**8-14 Days**	**15-30 Days**	**31 Days & upto 2 months**	**More than 2 months and upto 3 months**	**Over 3 Months and upto 6 months**	**Over 6 Months and upto 1 year**	**Over 1 Year and upto 3 years**	**Over 3 Year and upto 5 years**	**Over 5 years and upto 7 years**	**Over 7 years and up to 10 years**	**Over 10 year and up to 15 years**	**Over 15 years**	**Total**
1	Capital															
2	Reserves & Surplus															
3	Deposits	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Current Deposits															
	ii) Savings Bank Deposits															
	iii) Term Deposits															
	iv) Certificates of Deposit															
4	Borrowings	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Call and Short Notice															
	ii) Inter-Bank (Term)															
	iii) Refinances															
	iv) Others (specify)															
5	Other Liabilities & Provisions	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Bills Payable															
	ii) Inter-Office Adjustments															
	iii) Provisions															

	iv) Others															
6	Lines of Credit committed to	***	***	***	***	***	***	***	***	***	***	***	**			
	i)Institutions															
	ii)Customers															
7	Unavailed portion of Cash Credit / Overdraft / Demand Loan component of Working Capital															
8	Letters of credit / Guarantees															
9	Repos															
10	Bills Rediscounted (DUPN)															
11	Swaps (Buy/ Sell)/ Maturing/ Forwards															
12	Interest Payable															
13	Others (specify)															
14	**A. Total Outflows**															
15	**B. Cumulative Outflows**															

Amount in ₹

Residual Maturity

	Inflows	**Day - 1**	**2-7 Days**	**8-14 Days**	**15-30 Days**	**31 Days & upto 2 months**	**More than 2 months and upto 3 months**	**Over 3 Months and upto 6 months**	**Over 6 Months and upto 1 year**	**Over 1 Year and upto 3 years**	**Over 3 Year and upto 5 years**	**Over 5 years and upto 7 years**	**Over 7 years and up to 10 years**	**Over 10 year and up to 15 years**	**Over 15 years**	**Total**
1	Cash															
2	Balances with RBI															
3	Balances with other A bank	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Current Account															

	ii) Money at Call and Short Notice, Term Deposits and other placements															
4	Investments (including those under Repos but excluding Reverse Repos)															
5	Advances (Performing)	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Bills Purchased and Discounted (including bills under DUPN)															
	ii) Cash Credits, Over-drafts and Loans repayable on demand															
	iii) Term Loans															
6	NPAs (Advances and Investments) *															
7	Fixed assets															
8	Other Assets	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Leased Assets															
	ii) other assets															
9	Reverse Repos															
10	Swaps (Buy/ Sell)/ maturing forwards															
11	Bills Rediscounted (DUPN)															
12	Interest receivable															
13	Committed Lines of Credit															
14	Export Refinance from RBI															
15	Others (Specify)															
16	**C. Total Inflows**															
17	**D. Mismatch (C-A)**															

18	**E. Mismatch as % to Outflows (D as % to A)**															
19	**F. Cumulative Mismatch**															
20	**G. Cumulative Mismatch as a % to cumulative outflows (F as % of B)**															

* Net of provisions, interest suspense and claims received from ECGC/ DICGC

Part A2: SLS - Foreign Currency, Indian Operations

Reporting Frequency: Fortnightly

Name of the Bank:

Position as on:

Indicate Currency (To be furnished in four major currencies namely US Dollar, Pound Sterling, Euro and Japanese Yen. In respect of other foreign currencies, the statement should be submitted where the transactions in the currency concerned exceed 5 per cent of the total foreign exchange turnover.)

Denote the foreign currency in Million

	Outflows	Day - 1	2-7 Days	8-14 Days	15-30 Days	31 Days & upto 2 months	More than 2 months and upto 3 months	Over 3 Months and upto 6 months	Over 6 Months and upto 1 year	Over 1 Year and upto 3 years	Over 3 Year and upto 5 years	Over 5 years and upto 7 years	Over 7 years and up to 10 years	Over 10 year and up to 15 years	Over 15 years	Total
1	**Off balance sheet items**															
	i) Merchant Sales															
	ii) Interbank Sales															
	iii) Overseas Sales															
	iv) Sales to RBI															
	v) Foreign currency INR swaps - Sale against INR															
	vi) Cross Currency Swaps - Sale against Cross Currency															
	vii) Options															
	viii) Currency Futures															
	ix) LCs and Guarantees															
	x) Others -please specify															
2	**On balance sheet items**															
	i) FCNR(B)															
	ii) EEFC															

	iii) RFC and RFC (D)															
	iv) Other FC deposits #															
	v) Overdrafts in Nostro A/ c.															
	vi) Inter-bank/ borrowings															
	vii) LOC/ BAF															
	viii) Others - Pl specify															
3	**Total Outflows**															
4	**Total Outflows (in INRs)***															

*Converted into INR using relevant spot rates as published by FEDAI

Such as Escrow accounts, Diamond dollar accounts, external agencies foreign currency accounts.

	Inflows	Day - 1	2-7 Days	8-14 Days	15-30 Days	31 Days & upto 2 months	More than 2 months and upto 3 months	Over 3 Months and upto 6 months	Over 6 Months and upto 1 year	Over 1 Year and upto 3 years	Over 3 Year and upto 5 years	Over 5 years and upto 7 years	Over 7 years and up to 10 years	Over 10 year and up to 15 years	Over 15 years	Total
1	**Off balance sheet items**															
	i) Merchant Purchases															
	ii) Inter-bank Purchases															
	iii) Overseas Purchases															
	iv) Purchases from RBI															
	v) Foreign currency INR Swaps - purchases against INR															
	vi) Cross currency Swaps - Purchases against cross currency															
	vii) Options															
	viii) Currency Futures															
	ix) Others - Pl specify															
2	**On balance sheet items**															
	i) Nostro Balances (Cash and Bank Balances)															
	ii) Short Term Investments															
	iii) Loans	***	***	***	***	***	***	***	***	***	***	***	**			
	a. PCFC															
	b. Bills Discounted															
	c. Other FC Loans															
	d. Inter-Bank lending															
	e. Others															
3	**Total Inflows**															
4	**Total Inflows (in INR)***															
	Gap (Total Inflows - Total outflows)															

*converted into INR using relevant spot rates as published by FEDAI

Additional Details

1) Aggregate Gap Limit (in US Dollar Mio)

2) Maximum AGL during the period (in US Dollar Mio)

3) Value at Risk Limit approved by the management

4) Maximum VAR figure during the month (in US Dollar Mio)

Part A3: SLS - Combined Indian Operations - Domestic and Foreign currency i.e., LR -1 Part A1 + Part A2)

Reporting Frequency: Fortnightly			
Name of the Bank:			
Position as on:			
Amount in ₹ crore			

	Outflows	Day - 1	2-7 Days	8-14 Days	15-30 Days	31 Days & upto 2 months	More than 2 months and upto 3 months	Over 3 Months and upto 6 months	Over 6 Months and upto 1 year	Over 1 Year and upto 3 years	Over 3 Year and upto 5 years	Over 5 years and upto 7 years	Over 7 years and up to 10 years	Over 10 year and up to 15 years	Over 15 years	Total
1	A. Total INR Outflows (from Item 14A -Part A1 of LR-1)															
2	B. Outflows of FCs (in ₹) (from Item 4, Part A2 of LR-1)															
	i) US dollar															
	ii) Pound Sterling															
	iii) Euro															
	iv) Japanese Yen															
	v) Other significant currencies															
3	C. Total Outflows of FCs (i to v)															
4	D. Adjusted Outflows of FCs (1.08*C) #															
5	E. Consolidated Outflows (Adjusted outflows of FCs and INR Outflows) (A+ D)															
6	F. Consolidated Cumulative Outflows															

	Inflows	Day - 1	2-7 Days	8-14 Days	15-30 Days	31 Days & upto 2 months	More than 2 months and	Over 3 Months and	Over 6 Months and upto 1 year	Over 1 Year and	Over 3 Year and	Over 5 year	Over 7 years	Over 10 year	Over 15 years	Total

							upto 3 months	upto 6 months		upto 3 years	upto 5 years	s and upto 7 year s	and up to 10 years	and up to 15 years		
1	G. Total INR inflows (From Item 16C of Part A1 of LR-1															
2	H. Inflows of FCs (in ₹) (from Item 4 of Part A2 of LR-1)															
	i) US dollar															
	ii) Pound Sterling															
	iii) Euro															
	iv) Japanese Yen															
	v) Other significant currencies															
3	I. Total inflows of FCs (i to v)															
4	J. Adjusted inflows of FCs (0.92*I) #															
5	K. Consolidated Inflows (Adjusted inflows of FCs and INR inflows) (G+ J)															
6	**L. Total Mismatch (K-E)**															
7	**M. Mismatch (L) as % of outflows (E)**															
	N. Cumulative Mismatch															
	O. Cumulative Mismatch (N) as % of Cumulative outflows (F)															

The foreign currency outflows and inflows have been scaled up and scaled down by 8 per cent respectively. This is a proxy based on the currency mismatch haircut for a 10-business day holding period (assuming daily marking to market) which is 8 per cent as prescribed in the Basel III CRE standard document under the standardised approaches for the recognition of credit risk mitigation.

II. Maturity Profile of structured vehicles sponsored by the bank

Amount in ₹ crore																
Residual Maturity																
	Inflows	**Day - 1**	**2-7 Days**	**8-14 Days**	**15-30 Days**	**31 Days & upto 2 months**	**More than 2 months and upto 3 months**	**Over 3 Months and upto 6 months**	**Over 6 Months and upto 1 year**	**Over 1 Year and upto 3 years**	**Over 3 Year and upto 5 years**	**Over 5 years and upto 7 years**	**Over 7 years and up to 10 years**	**Over 10 year and up to 15 years**	**Over 15 years**	**Total**
1	Cumulative Mismatches															
2	Cumulative Mismatches as a percentage to Cumulative Outflows															

Part B: SLS- Overseas branch Operations - Country Wise

Reporting Frequency: Monthly	
Name of the Bank:	
Position as on:	
	Amount in USD Million

	Residual Maturity															
	Outflows	**Day - 1**	**2-7 Days**	**8-14 Days**	**15-30 Days**	**31 Days & upto 2 months**	**More than 2 months and upto 3 months**	**Over 3 Months and upto 6 months**	**Over 6 Months and upto 1 year**	**Over 1 Year and upto 3 years**	**Over 3 Year and upto 5 years**	**Over 5 years and upto 7 years**	**Over 7 years and up to 10 years**	**Over 10 year and up to 15 years**	**Over 15 years**	**Total**
1	Capital/ HO funds															
2	Reserves and Surplus															
3	Balances with other A bank	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Current Deposits															
	ii) Savings Bank															
	iii) Deposits															
	iv) Term Deposits															
4	Borrowings	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Call and Short															
	ii) Notice															
	iii) Inter-Bank (Term)															
	iv) Refinances															
	v) Others (specify)															
5	Other Liabilities and provisions	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Bills Payable															
	ii) Provisions															
	iii) Others															
6	Lines of credit committed to	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Institutions															

	ii) customers															
7	Unavailed portion of Cash Credit / Overdraft/ Demand Loan component of Working Capital															
8	Letters of credit / Guarantees															
9	Repos															
10	Bills Rediscounted (DUPN)															
11	Swaps (Buy/ Sell)/ Maturing/ Forwards															
12	Interest Payable															
13	Others (specify)															
	A. Total Outflows															
	B. Cumulative Outflows															

Amount in USD Million

Residual Maturity

	Inflows	**Day - 1**	**2-7 Days**	**8-14 Days**	**15-30 Days**	**31 Days & upto 2 months**	**More than 2 months and upto 3 months**	**Over 3 Months and upto 6 months**	**Over 6 Months and upto 1 year**	**Over 1 Year and upto 3 years**	**Over 3 Year and upto 5 years**	**Over 5 years and upto 7 years**	**Over 7 years and up to 10 years**	**Over 10 year and up to 15 years**	**Over 15 years**	**Total**
1	Cash															
2	Balances with Central Bank															
3	Balances with other A bank	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Current Account															

	ii) Money at Call and Short notice, Term Deposits and other placements															
4	iii) Investments (including those under Repos but excluding Reverse Repos)															
5	Advances (Performing)	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Bills Purchased and Discounted (including bills under DUPN)															
	ii) Cash Credits, Overdrafts and Loans repayable on demand															
	iii) Term Loans															
6	NPAs (Advances and Investments)*															
7	Fixed Assets															
8	Other Assets															
	i) Leased Assets															
	ii) Others															
9	Reverse Repos															
10	Swaps (Buy / Sell) / maturing forwards															
11	Bills Rediscounted (DUPN)															
12	Interest receivable															
13	Committed Line of Credit															
14	Export Refinance from RBI															
15	Others (Specify)															
	C. Total Inflows															
	D. Mismatch (C-A)															
	E. Mismatch as % to Outflows (D as % to A)															
	F. Cumulative Mismatch															

	G. Cumulative Mismatch as a % to cumulative outflows (F as % of B)															

*Net of provisions, interest suspense and claims received from ECGC/ DICGC

II. Maturity Profile of structured vehicles sponsored by the bank

Amount in USD Million

Residual Maturity																
	Inflows	**Day - 1**	**2-7 Days**	**8-14 Days**	**15-30 Days**	**31 Days & upto 2 months**	**More than 2 months and upto 3 months**	**Over 3 Months and upto 6 months**	**Over 6 Months and upto 1 year**	**Over 1 Year and upto 3 years**	**Over 3 Year and upto 5 years**	**Over 5 years and upto 7 years**	**Over 7 years and up to 10 years**	**Over 10 year and up to 15 years**	**Over 15 years**	**Total**
1	Cumulative Mismatches															
2	Cumulative Mismatches as a percentage to Cumulative Outflows															

Note: This statement is required to be prepared country wise. A bank should also report figures in respect of subsidiaries/ joint ventures in the same format on a stand-alone basis, i.e., these figures should not be reckoned while preparing country-wise reports. In respect of joint ventures where more than one bank has equity stake, the bank having the largest stake only need to report the figures. If, however, a bank has equal stake, the responsibility for filing the return would rest with the bank having the largest presence in the region. All amounts to be indicated in US dollars. A bank may use exchange rates published by Reuters/ Bloomberg etc.

Part C: Statement of Structural Liquidity - For Consolidated Bank Operations

Reporting Frequency: Quarterly																
Name of the Bank:																
Position as on:																
																Amount in ₹ crore
			Residual Maturity													
	Outflows	**Day - 1**	**2-7 Days**	**8-14 Days**	**15-30 Days**	**31 Days & upto 2 months**	**More than 2 months and upto 3 months**	**Over 3 Months and upto 6 months**	**Over 6 Months and upto 1 year**	**Over 1 Year and upto 3 years**	**Over 3 Year and upto 5 years**	**Over 5 years and upto 7 years**	**Over 7 years and up to 10 years**	**Over 10 year and up to 15 years**	**Over 15 years**	**Total**
1	Capital															
2	Reserves & Surplus															
3	Deposits	***	***	***	***	***	***	***	***	***	***	***	**			
	(i)Current Deposits															
	(ii) Savings Bank Deposits															

	(iii) Term Deposits															
	(iv) Certificates of Deposit															
4	Borrowings	***	***	***	***	***	***	***	***	***	***	***	**			
	(i) Call and Short Notice															
	(ii) Inter-Bank (Term)															
	(iii) Refinances															
	(iv) Others (specify)															
5	Other Liabilities & Provisions	***	***	***	***	***	***	***	***	***	***	***	**			
	(i) Bills Payable															
	(ii) Provisions															
	(iii) Others															
6	Lines of Credit committed to	***	***	***	***	***	***	***	***	***	***	***	**			
	(i) Institutions															
	(ii) Customers															
7	Unavailed portion of Cash Credit / Overdraft / Demand Loan component of Working Capital															
8	Letters of credit / Guarantees															
9	Repos															
10	Bills Rediscounted (DUPN)															

11	Swaps (Buy / Sell) / Maturing / Forwards															
12	Interest Payable															
13	Others (specify)															
14	**A. Total Outflows**															
15	**B. Cumulative Outflows**															

Amount in ₹ crore

								Residual Maturity								
	Inflows	**Day - 1**	**2-7 Days**	**8-14 Days**	**15-30 Days**	**31 Days & upto 2 months**	**More than 2 months and upto 3 months**	**Over 3 Months and upto 6 months**	**Over 6 Months and upto 1 year**	**Over 1 Year and upto 3 years**	**Over 3 Year and upto 5 years**	**Over 5 years and upto 7 years**	**Over 7 years and upto 10 years**	**Over 10 year and upto 15 years**	**Over 15 years**	**Total**
1	Cash															
2	Balances with RBI															
3	Balances with other A bank	***	***	***	***	***	***	***	***	***	***	***	**			
	(i) Current Account															
	(ii) Money at Call and Short Notice, Term Deposits and other placements															
4	Investments (including those under Repos but excluding Reverse Repos)															

5	Advances (Performing)	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Bills Purchased and Discounted (including bills under DUPN)															
	ii) Cash Credits, Over-drafts and Loans repayable on demand															
	iii) Term Loans															
6	NPAs (Advances and Investments)*															
7	Fixed assets															
8	Other Assets	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Leased Assets															
	ii) Other assets															
9	Reverse Repos															
10	Swaps (Buy / Sell) / maturing forwards															
11	Bills Rediscounted (DUPN)															
12	Interest receivable															
13	Committed Lines of Credit															
14	Export Refinance from RBI															
15	Others (Specify)															
16	**C. Total Inflows**															

17	**D. Mismatch (C-A)**															
18	**E. Mismatch as % to Outflows (D as % to A)**															
19	**F. Cumulative Mismatch**															
20	**G. Cumulative Mismatch as a % to cumulative outflows (F as % of B)**															

* Net of provisions, interest suspense and claims received from ECGC/ DICGC.