

Annex-II: Basel III Liquidity Returns

BLR-1

| Name of the Bank | | | | |
|---------------------|---|--------------------------------|---|----------------------------------|
| Reporting Frequency | | Monthly | | |
| Position as on | | | | |
| | | (Amount in INR crore) | | |
| I | II | III | IV | V (III*IV) |
| | Panel I | | | |
| | High Quality Liquid Assets (HQLA) | Unweigh- ted Amount | Factor Multiplier (per cent) | Weigh- ted Amount |
| | | | | |
| | Level 1 Assets | | | |
| 1 | Cash in hand | | 100 | |
| 2 | Excess CRR balance | | 100 | |
| 3 | Government Securities in excess of minimum SLR requirement ¹ | | 100 | |
| 4 | Government securities within the mandatory SLR requirement, to the extent allowed by RBI under MSF ¹ | | 100 | |

¹ With effect from April 01, 2026, Unweighted amount for Level 1 HQLA in the form of Government Securities to be included in BLR 1 shall be after application of haircuts in line with LAF/MSF. This unweighted amount will be applied 100 per cent factor multiplier.

| | | | | |
|----|--|--|-----|--|
| 5 | Marketable securities issued or guaranteed by foreign sovereigns having zero per cent risk-weight under Basel II Standardised Approach (country-wise details to be provided under memo item no 1) | | 100 | |
| 6 | Facility to Avail Liquidity for Liquidity Coverage Ratio ¹ | | 100 | |
| 7 | Total Level 1 Assets (1+2+3+4+5+6) | | | |
| 8 | Add amount lent under a reverse repo transaction undertaken for up to and including 30 days in repo-eligible non-Level 1 assets (irrespective of whether they qualify as Level 2 assets or not) | | 100 | |
| 9 | Deduct amount borrowed under a repo transaction undertaken for up to and including 30 days in repo-eligible non-Level 1 assets (irrespective of whether they qualify as Level 2 assets or not) | | 100 | |
| 10 | Total Adjusted Level 1 Assets (7+8-9) | | | |
| | Level 2 Assets | | | |
| | Level 2A Assets | | | |
| 11 | Marketable securities representing claims on or claims guaranteed by sovereigns, Public Sector Entities (PSEs) or multilateral development banks that are assigned a 20 per cent risk weight under the Basel II Standardised Approach for credit risk and provided that they are not issued by a bank / financial institution/ NBFC or any of its affiliated entities. (issuer-wise details to be provided under memo item no.2) | | 85 | |
| 12 | Corporate bonds, not issued by a bank/ financial institution/ NBFC or any of its affiliated entities, which have been rated AA- or above by an Eligible Credit Rating Agency. | | 85 | |
| 13 | Commercial Papers not issued by a bank/ PD/ financial institution or any of its affiliated entities, which have a short-term rating equivalent to the long-term rating of AA- or above by an Eligible Credit Rating Agency. | | 85 | |

| | | | | |
|----|---|--|----|--|
| 14 | Total Level 2A Assets (11+12+13) | | | |
| 15 | Add market value of repo-eligible Level 2A securities placed as collateral under a repo transaction undertaken for up to (and including) 30 days. | | 85 | |
| 16 | Deduct market value of repo-eligible Level 2A securities acquired as collateral under a reverse repo transaction undertaken for up to (and including) 30 days. | | 85 | |
| 17 | Total Adjusted Level 2A Assets (14+15-16) | | | |
| | Level 2B Assets | | | |
| 18 | Marketable securities representing claims on or claims guaranteed by sovereigns having risk weights higher than 20 per cent but not higher than 50 per cent | | 50 | |
| 19 | Common Equity Shares not issued by a bank/ financial institution/ NBFC or any of its affiliated entities and included in NSE CNX Nifty and/ or S&P BSE Sensex indices | | 50 | |
| | A Corporate debt securities (including commercial paper) | | 50 | |
| 20 | Total Level 2B Assets (18+19+19A) | | | |
| 21 | Add market value of repo-eligible Level 2B securities placed as collateral under a repo transaction undertaken for upto (and including) 30 days. | | 50 | |
| 22 | Deduct market value of repo-eligible Level 2B securities acquired as collateral under a reverse repo transaction undertaken for upto (and including) 30 days. | | 50 | |
| 23 | Total Adjusted Level 2B Assets (20 + 21 -22) | | | |

| 24 | <p>Total Stock of HQLA = Level 1 (Unadjusted) + Level 2A(Unadjusted) + Level 2B(Unadjusted)-Adjustment for 15 per cent cap - Adjustment for 40 per cent cap</p> <p>Where: Adjustment for 15 per cent cap = Max (Adjusted Level 2B- 15/ 85*(Adjusted Level 1 + Adjusted Level 2A), Adjusted Level 2B - 15/ 60*Adjusted Level 1,0) Adjustment for 40 per cent cap = Max ((Adjusted Level 2A + Adjusted Level 2B-Adjustment for 15 per cent cap) - 2/ 3*Adjusted Level 1 assets,0)</p> <p>[Note- Only Weighted Amounts of various assets to be taken for this formula]</p> | | | |
|-------|---|--------------------|-------------------------------|------------------|
| 25 | Adjustment in HQLA to reflect liquidity transfer restrictions (applicable for banks operating in multiple jurisdictions) -Details in Memo item 3 | | | |
| 26 | Consolidated Total Stock of HQLA | | | |
| | Panel II | | | |
| Sl no | Net Cash outflows over the 30 days period | Unweigh-ted amount | Run-off factors (in per cent) | Weigh-ted amount |
| A. | Cash Outflows | | | |
| 1 | Retail Deposits [(i) + (ii)] | | | |
| | (i) Stable deposits ² | | 5 | |
| | a Deposits with IMB | | 7.5 | |
| | b Deposits without IMB | | 5 | |

² With effect from April 01, 2026, a bank shall assign an additional 2.5 per cent run-off factor for retail deposits which are enabled with internet and mobile banking facilities (IMB) i.e., stable retail deposits enabled with IMB shall have 7.5 per cent run-off factor and less stable deposits enabled with IMB shall have 12.5 per cent run-off factor. This treatment shall also be applicable to unsecured wholesale funding provided by non-financial SBCs, as detailed in paragraph 167 above, and enable with IMB.

| | | | | | | |
|---|---|--|--|--|------|--|
| | | (ii) | Less stable deposits | | 10 | |
| | | <u>a</u> | Deposits with IMB | | 12.5 | |
| | | <u>b</u> | Deposits without IMB | | 10 | |
| 2 | Unsecured wholesale funding [(i)+(ii)+(iii)+(iv)]: | | | | | |
| | (i) | Demand and term deposits (less than 30 days maturity) provided by small business customers [(a) + (b)] | | | | |
| | | a | Stable deposits | | 5 | |
| | | i | Deposits with IMB | | 7.5 | |
| | | ii | Deposits without IMB | | 5 | |
| | | b | Less stable deposits | | 10 | |
| | | i | Deposits with IMB | | 12.5 | |
| | | ii | Deposits without IMB | | 10 | |
| | | (ii) Operational deposits generated by clearing, custody and cash management activities [(a) + (b)] | | | | |
| | | a | Portion covered by deposit insurance | | 5 | |
| | | b | Portion not covered by deposit insurance | | 25 | |

| | | | | | |
|--|-------|--|--|----|--|
| | (iii) | Non-financial corporate (includes funding from non-financial entities such as trusts (educational/religious/charitable trusts), Association of Persons (AoPs), partnerships, proprietorship, Limited Liability Partnerships and other incorporated entities etc.), sovereigns, central banks, MDBs, and PSEs | | 40 | |
|--|-------|--|--|----|--|

| | | | | | |
|---|--|--|--|-----|--|
| | (iv) | Funding from other legal entity customers (With effect from April 01, 2026, this category shall consist of all deposits and other funding from banks/ insurance companies & financial institutions and entities in the 'business of financial services' not included above.) | | 100 | |
| 3 | Secured Funding [(i) + (ii) + (iii) + (iv)]: | | | | |
| | (i) | Secured funding transaction with RBI/ central bank or backed by Level 1 assets with any counterparty | | 0 | |
| | (ii) | Backed by Level 2A assets with any counterparty | | 15 | |
| | (iii) | Backed by Level 2B assets with any counterparty | | 50 | |
| | (iv) | Any other secured funding | | 100 | |
| 4 | Additional requirements [(i) +(ii) +(iii) +(iv) +(v) +(vi) +(vii) +(viii) +(ix)+(x)+(xi)] | | | | |
| | (i) | Net derivative cash outflows | | 100 | |
| | (ii) | Liquidity needs (e.g., collateral calls) related to financing transactions, derivatives and other contracts where - downgrade triggers - up to and including a 3-notch downgrade | | 100 | |
| | (iii) | Market valuation changes on derivatives transactions (largest absolute net 30-day collateral flows realised during the preceding 24 months) based on look back approach | | 100 | |
| | (iv) | Increased liquidity needs related to the potential for valuation changes on non-Level 1 posted collateral securing derivatives | | 20 | |
| | (v) | Increased liquidity needs related to excess non-segregated collateral held by the bank that could contractually be called at any time by the counterparty | | 100 | |

| | | | | | |
|--|--------|---|--|-----|--|
| | (vi) | Increased liquidity needs related to contractually required collateral on transactions for which the counterparty has not yet demanded the collateral be posted | | 100 | |
| | (vii) | Increased liquidity needs related to derivative transactions that allow collateral substitution to non-HQLA assets | | 100 | |
| | (viii) | ABCP, SIVs, SPVs etc. maturing within the 30 days period [(a)+(b)] | | | |
| | a | liabilities from maturing ABCP, SIVs, SPVs, etc. (applied to maturing amounts and returnable assets) | | 100 | |
| | b | Asset Backed Securities applied to maturing amounts | | 100 | |
| | (ix) | Currently undrawn committed credit and liquidity facilities ³ provided to [(a)+(b)+(c)+(d)+(e)+(f)+(g)] | | | |
| | a | retail and small business clients | | 5 | |
| | b | non-financial corporates, sovereigns and central banks, multilateral development banks, and PSEs - Credit facilities | | 10 | |
| | c | non-financial corporates, sovereigns and central banks, multilateral development banks, and PSEs - Liquidity facilities | | 30 | |
| | d | Banks | | 40 | |
| | e | Other financial institutions (including securities firms, insurance companies) - Credit facilities | | 40 | |
| | f | other financial institutions (including securities firms, insurance companies) - Liquidity facilities | | 100 | |
| | g | other legal entity customers | | 100 | |

³ Excluding unconditionally revocable and unconditionally cancellable facilities, which will be covered under Sl. No. 4.(x) 'other contingent funding facilities'.

| | | | | | | |
|-----------|---|--|--|--|-----|--|
| | | (x) | Other contingent funding liabilities [(a) + (b) + (c)] | | | |
| | | a | Guarantees, Letters of credit and Trade Finance | | 3 | |
| | | b | Revocable credit and liquidity facilities | | 5 | |
| | | c | Any other | | 5 | |
| | | (xi) | Any other contractual outflows not captured elsewhere in this template | | 100 | |
| B. | Total Cash Outflows (1+2+3+4) | | | | | |
| | | | | | | |
| C. | Cash Inflows | | | | | |
| | | | | | | |
| 1. | Maturing secured lending transactions backed by the following collaterals [(i) + (ii) + (iii)] | | | | | |
| | (i) | With Level 1 assets | | | 0 | |
| | (ii) | With Level 2A assets | | | 15 | |
| | (iii) | With Level 2B assets | | | 50 | |
| 2 | Margin Lending backed by all other collateral | | | | 50 | |
| 3 | All other assets | | | | 100 | |
| 4 | Lines of credit - Credit or liquidity facilities or other contingent funding facilities that the bank holds at other institutions for its own purpose | | | | 0 | |
| 5 | Other inflows by counterparty [(i) + (ii) + (iii)] | | | | | |
| | (i) | Retail and small business counterparties | | | 50 | |
| | (ii) | Amounts to be received from non-financial wholesale counterparties, from transactions other than those listed in above inflow categories | | | 50 | |

| | | | | | |
|-----------|--|---|--|-----|--|
| | (iii) | Amounts to be received from financial institutions and RBI/ central banks, from transactions other than those listed in above inflow categories | | 100 | |
| 6 | Net derivatives cash inflows | | | 100 | |
| 7 | Other contractual cash inflows (please specify as footnotes) | | | 50 | |
| D. | Total Cash Inflows [1 + 2 + 3 + 4 + 5 + 6 + 7] | | | | |
| | | | | | |
| E. | Total Cash Outflows less Total Cash Inflows [B-D] | | | | |
| | | | | | |
| F. | 25 per cent of Total Cash outflows [B*0.25] | | | | |
| G. | Total Net Cash Outflows [Higher of E or F] | | | | |
| | | | | | |
| | Liquidity Coverage Ratio | | | | |
| | <u>Total HQLAs (item 26 in panel 1) * 100</u> | | | | |
| | <u>Total Net Cash Outflows (Item G in Panel 2)</u> | | | | |

| | | |
|------------------------|---|---------------|
| Memo Item No. 1 | Investment in securities issued or guaranteed by zero per cent risk weighted foreign sovereigns, as reported at S.No. 5 under Panel I above - country-wise break up to be provided below : | |
| Serial No | Name of the Country | Amount |
| 1 | | |
| 2 | | |

| | | |
|------------------------|---|---------------|
| | | |
| | | |
| Memo Item No. 2 | Investment in securities representing claims on or claims guaranteed by sovereigns, PSEs or multilateral development banks that are assigned a 20 per cent risk-weight, as reported in S. No. 11 under Panel I above - Issuer-wise break up to be provided below : | No |
| Serial No | Name of the Issuer | Amount |
| 2.1 | Foreign Sovereigns (give Country names) | |
| (i) | | |
| (ii) | | |
| | | |
| 2.2 | Public Sector Entities (PSEs) | |
| (i) | | |
| (ii) | | |
| | | |
| 2.3 | MDBs, BIS, IMF | |
| (i) | | |
| (ii) | | |
| | | |
| Memo Item No. 3 | Name of the subsidiary and amount for the adjustment done in HQLA to reflect liquidity transfer restrictions. | |

| Serial No | Name of Subsidiary | Amount |
|------------------|---------------------------|---------------|
| 3.1 | | |
| 3.2 | | |

BLR-2

| Statement of Funding Concentration | |
|---|---------|
| Name of the Bank | |
| Reporting Frequency | Monthly |
| Statement for the Month | |

| Part A Funding Concentration based on Counterparty | | | | |
|--|---------------------------------------|--------------------------|----------------------------|-------------------------------|
| A1 Significant Counterparty ⁴ - Deposits and borrowings | | | | |
| A1.1 Significant Counterparty - Deposits | | | | |
| Sr No. | Name of the Counterparty | Amount (₹ crore) | % of Total deposits | % of Total Liabilities |
| 1 | | | | |
| 2 | | | | |
| ---- | | | | |
| n | | | | |
| A1.2 | Significant Counterparty - Borrowings | | | |
| Sr No. | Name of the Counterparty | Amount (₹ crore) | % of Total deposits | % of Total Liabilities |
| 1 | | | | |
| 2 | | | | |
| ---- | | | | |
| n | | | | |
| A2 | Top 20 Large Deposits | | | |
| Sr No. | Name of the Depositor | Types of Deposits | Amount (₹ Crore) | % of Total Deposits |

⁴ A "significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the bank's total liabilities.

| 1 | | Savings | | |
|--------|--------------------------|------------------|-----------------------|--|
| | | Current | | |
| | | Term | | |
| | | Total | | |
| ---- | | | | |
| 20 | | Savings | | |
| | | Current | | |
| | | Term | | |
| | | Total | | |
| | Total | | | |
| A3 | Top 10 borrowings | | | |
| Sr No. | Name of the counterparty | Amount (₹ crore) | % of Total borrowings | |
| 1 | | | | |
| ---- | | | | |
| 10 | | | | |
| | Total | | | |

| Part B | Funding Concentration based on instrument/ product | | | |
|---------|--|--------------------|------------------------|--|
| B1 | Significant instrument/ product ⁵ | | | |
| Sr. No. | Name of the instrument/ product | Amount (Rs. crore) | % of Total liabilities | |
| 1 | | | | |
| 2 | | | | |
| ---- | | | | |
| | Total | | | |
| B2 | Details of funding sources through Securitisation | | | |
| Sr. No. | Particulars | Amount (Rs. crore) | % of Total liabilities | |
| 1 | | | | |

⁵ A "significant instrument / product" is defined as a single instrument/product or group of similar instruments / products which in aggregate amount to more than 1% of the bank's total liabilities. Example of funding instruments / products - bulk deposits, certificates of deposits, long term bonds, etc.

| | | | |
|------|-------|--|--|
| 2 | | | |
| ---- | | | |
| | Total | | |

Note: This statement is to be furnished separately for domestic and overseas operations. In case of overseas operations, the reporting may be done jurisdiction wise.

BLR-3

| Statement of Available Unencumbered Assets⁶ | | | | | |
|---|------------------------------|----------------------|-----------------|---|--|
| Name of the Bank | | | | | |
| Reporting Frequency | | | Quarterly | | |
| Statement for the Quarter | | | | | |
| Available unencumbered assets that are marketable as collateral in secondary markets and/ or eligible for central bank's standing facilities | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 |
| Sr. No. | Value (Rs. in crores) | Type of Asset | Location | Estimated haircut required by the secondary market (Rs. in crores) | Expected monetised value of the collateral (Rs. in crore) |
| 1 | | | | | |
| 2 | | | | | |
| --- | | | | | |
| n | | | | | |
| Available unencumbered assets that are marketable as collateral in secondary markets and/ or eligible for central bank's standing facilities by significant currency⁷ | | | | | |

⁶ In case of investments which are marked to market, market value may be indicated. Otherwise, book value to be indicated.

⁷ A currency is considered "significant" if the aggregate stock of available unencumbered.

| Sr No. | Type of Asset | Value (Rs. in crores) | Location | Estimated haircut required by the secondary market (Rs. in crores) | Expected monetised value of the collateral (Rs. in crore) |
|--------|---------------|-----------------------|----------|--|---|
| 1 | | | | | |
| 2 | | | | | |
| ---- | | | | | |
| n | | | | | |

BLR-4

| Statement on Liquidity Coverage Ratio by Significant Currency | | | |
|--|---|-------------------|-----------------|
| A currency is considered as 'significant' if the aggregate liabilities denominated in that currency amount to 5 per cent or more of the bank's total liabilities - This statement should include only those assets and liabilities including contingent liabilities which are denominated in the specific 'significant' foreign currency. For preparing this ratio, types of HQLAs, haircuts, adjustments, cash outflow and inflow items and their run-off rates would be same as in the case of LCR in INR. | | | |
| Name of the Bank | | | |
| Reporting Frequency | Monthly | | |
| Position as on | | | |
| | (Amount in million in foreign currency) | | |
| | Panel I - Details of HQLAs | Unweighted | Weighted |
| 1 | Total Level 1 assets | | |
| 2 | Total adjusted Level 1 assets | | |
| 3 | Total Level 2 A assets | | |
| 4 | Total adjusted Level 2 A assets | | |
| 5 | Total Level 2B assets | | |
| 6 | Total Stock of HQLAs | | |
| | | | |
| | Panel 2 - Net cash outflows over the 30 days period | | |
| A | A Total cash outflows | | |
| B | Total cash inflows | | |

| | | | |
|--|---|--|--|
| C | Total Cash Outflows less Total Cash Inflows [A-B] | | |
| D | 25% of Total Cash outflows [A*0.25] | | |
| | Total Net Cash Outflows [Higher of C or D] | | |
| | | | |
| Foreign Currency Liquidity Coverage Ratio = | | | |
| $\frac{\text{Total Stock of High Quality Liquid Assets (Item 6 in Panel 1) in Foreign Currency} * 100}{\text{Total Net Cash Outflows over the 30 day time period in that currency (Item D in Panel 2)}}$ | | | |

BLR-5

| Statement on 'Other Information' on Liquidity | | | | | | | | | | | |
|--|---|--|-----------------------------------|----------------------------------|---------------------------------------|--|-------------------------------|------|-----|---------|--|
| Name of the Bank | | | | | | | | | | | |
| Reporting Frequency | | | | | | | | | | | |
| Statement for the Month | | | | | | | | | | | |
| Part I | | | | | | | | | | | |
| A | Movement in Equity Share Prices for listed entities of the Group | | | | | | | | | | |
| Entity | Face Value | Opening Price on the First Trading day | Highest Price of the month & Date | Lowest Price of the month & Date | Closing Price on the last trading day | Volatility (Standard deviation) of the Price for the month (%) | | | | | |
| 1 | | | | | | | | | | | |
| 2 | | | | | | | | | | | |
| --- | | | | | | | | | | | |
| B | Movement in prices of Non-equity, debt and money market instruments issued by the bank | | | | | | | | | | |
| Sl. No. | Type of Instrument | Face Value | Date of Issue | Amount Outstanding | Date of Maturity | Coupon / Discount at the time of Issue (%) | Price during the month | | | | |
| | | | | | | | Opening | High | Low | Closing | |
| | | | | | | | | | | | |

| | | | | | | |
|--|--|---------------------------|--|------------------------------|--|--|
| | | | | | | |
| Part II | | | | | | |
| Information on Breach/ Penalty in respect of Regulatory Liquidity Requirements | | | | | | |
| A. Breach/ Penalty in respect of Domestic Regulatory Liquidity Requirements (CRR and SLR) | | | | | | |
| Particulars of breach and penalty, if any, imposed (in INR) | Date of breach | Amount of breach (in INR) | Action Initiated by the bank | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| B. Breach/ Penalty in respect of Domestic Regulatory Liquidity Requirements of Overseas Branches - Please give details of regulatory requirements | | | | | | |
| Name of the Branch and the jurisdiction | Particulars of breach and penalty, if any, imposed (in foreign currency) | Date of breach | Amount of breach (in foreign currency) | Action initiated by the bank | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

| | | | | |
|--|--|--|--|--|
| | | | | |
| C. Details of Letters of Displeasures/ Strictures, if any issued by RBI and regulators/ supervisors abroad on account of liquidity issues, or which could pose liquidity problems for the bank. | | | | |
| | | | | |
| | | | | |
| | | | | |

BLR-6

| Intraday Liquidity Management Monitoring Tools Return | |
|--|--|
| Name of the Bank | |
| Reporting month | |
| Name of the large value payment system (LVPS) | |
| Whether Direct Participant in LVPS (Y/N) | |
| Whether use correspondent banks (Y/N) | |
| Whether Direct participant as well use correspondent bank (Y/N) | |
| Name of the correspondent bank(s), if applicable | |
| Whether provide correspondent banking services (Y/N) | |
| Reporting Currency | |
| If more than one return submitted (for different systems, currencies or correspondent banks) (Y/N) | |
| Nos. of such returns | |

| SI No | Monitoring Tools | | | | | |
|------------------|---|--|--------------------------|------------------------------|------------------------------|--------------------------|
| 1 | Daily maximum intraday liquidity usage | | Maximum during the month | 2nd maximum during the month | 3rd maximum during the month | Average during the month |

| | | | | | |
|-------|--|--------------------------|------------------------------|------------------------------|--------------------------|
| (i) | Largest positive net cumulative position | | | | |
| (ii) | Dates of the position at (i) above | | | | |
| (iii) | Largest negative net cumulative position | | | | |
| (iv) | Dates of the position at (iii) above | | | | |
| 2 | Available intraday liquidity at the start of the business day | | | | |
| | | Minimum during the month | 2nd minimum during the month | 3rd minimum during the month | Average during the month |
| (i) | Total Value of available intraday liquidity at the start of the business day | | | | |
| (ii) | Dates of the position at (i) above | | | | |
| (iii) | Constituents of the intraday liquidity at (i) above | | | | |
| a | Central bank reserves | | | | |
| b | Collateral pledged at the central bank | | | | |
| c | Collateral pledged at ancillary systems | | | | |

| | | | | | | |
|-------|--------------------------------------|--|------------------------------|------------------------------|--------------------------|--|
| | d | Unencumbered liquid assets on a bank's balance sheet | | | | |
| e | Total credit lines available | | | | | |
| | - | Of which secured | | | | |
| | - | Of which committed | | | | |
| f | Balances with other banks | | | | | |
| g | Others (pl give details in footnote) | | | | | |
| 3 | Total payments | | | | | |
| | | Maximum during the month | 2nd maximum during the month | 3rd maximum during the month | Average during the month | |
| (i) | Gross payments sent | | | | | |
| (ii) | Dates of the position at (i) above | | | | | |
| (iii) | Gross payments received | | | | | |
| (iv) | Dates of the position at (iii) above | | | | | |
| 4 | Time-specific obligations | | | | | |
| | | Maximum during the month | 2nd maximum during the month | 3rd maximum during the month | Average during the month | |

| | | | | | |
|--------|---|---|--|---|--|
| (i) | Total value of time-specific obligations | | | | |
| (ii) | Dates of the position at (i) above | | | | |
| 5 | Intraday throughput | | | | |
| | (Applicable only for Direct Participants) | | | | |
| | | Daily Average of Cumulative payments made | Cumulative percentage of payments made (%) | Daily Average of Cumulative payments received | Cumulative percentage of payments received (%) |
| (i) | Throughput till 1:00 hrs. | | | | |
| (ii) | Throughput till 2:00 hrs. | | | | |
| (iii) | Throughput till 3:00 hrs. | | | | |
| (iv) | Throughput till 4:00 hrs. | | | | |
| (v) | Throughout till 5:00 hrs. | | | | |
| (vi) | Throughout till 6:00 hrs. | | | | |
| (vii) | Throughout till 7:00 hrs. | | | | |
| (viii) | Throughout till 8:00 hrs. | | | | |
| (ix) | Throughout till 9:00 hrs. | | | | |
| (x) | Throughout till 10:00 hrs. | | | | |
| (xi) | Throughout till 11:00 hrs. | | | | |
| (xii) | Throughout till 12:00 hrs | | | | |

| | | | | | |
|---------|---|--------------------------|------------------------------|------------------------------|--------------------------|
| (xiii) | Throughout till 13:00 hrs | | | | |
| (xiv) | Throughout till 14:00 hrs | | | | |
| (xv) | Throughout till 15:00 hrs | | | | |
| (xvi) | Throughout till 16:00 hrs | | | | |
| (xvii) | Throughout till 17:00 hrs | | | | |
| (xviii) | Throughout till 18:00 hrs | | | | |
| (xix) | Throughout till 19:00 hrs | | | | |
| (xx) | Throughout till 20:00 hrs | | | | |
| (xxi) | Throughout till 21:00 hrs | | | | |
| (xxii) | Throughout till 22:00 hrs | | | | |
| (xxiii) | Throughout till 23:00 hrs | | | | |
| (xxiv) | Throughout till 24:00 hrs | | | | |
| 6 | Data on Corresponding Banking Services | | | | |
| | (Applicable only for banks that provide correspondent banking services) | | | | |
| | | Maximum during the month | 2nd maximum during the month | 3rd maximum during the month | Average during the month |
| (i) | Total gross value of payments made on behalf of correspondent banking customers | | | | |

| | | | | | |
|-------|--|--|--|--|--|
| (ii) | Dates of the payments at (i) above | | | | |
| (iii) | Total value of intraday credit lines extended to customers ⁸ | | | | |
| (a) | Of which secured | | | | |
| (b) | Of which committed | | | | |
| (c) | Of which used at peak usage | | | | |
| (iv) | Dates of the intraday credit lines at (iii) above | | | | |

⁸ This figure includes all credit lines extended, including uncommitted and unsecured

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| Statement of NSFR | | | | |
|----------------------------------|--|------------------------|-----------------------------|---------------------------|
| Name of the Bank | | | | |
| Statement for the Quarter Ending | | | | |
| Sr. No. | Items | | | |
| A. | Components of ASF category (liability categories) | Associated ASF factors | Unweighted Amount (₹ Crore) | Weighted Amount (₹ Crore) |
| i. | Total regulatory capital (excluding Tier 2 instruments with residual maturity of less than one year) | 100% | | |
| ii. | Other capital instruments with effective residual maturity of one year or more | 100% | | |
| iii. | Other liabilities with effective residual maturity of one year or more | 100% | | |
| iv. | Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers | 95% | | |
| v. | Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers | 90% | | |
| vi. | Funding with residual maturity of less than one year provided by non-financial corporate customers | 50% | | |
| vii. | Operational deposits | 50% | | |
| viii. | Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks | 50% | | |

| | | | | |
|-------------|---|-----------------------|--------------------------------|-----------------------------|
| ix. | Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions | 50% | | |
| x. | All other liabilities and equity not included in the above categories, including liabilities without a stated maturity (with a specific treatment for deferred tax liabilities and minority interests) | 0% | | |
| xi. | NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets | 0% | | |
| xii. | “Trade date” payables arising from purchases of financial instruments, foreign currencies | 0% | | |
| B. | Total Available Stable Funding | | | |
| C. | Components of RSF category | Associated RSF Factor | Un-weighted Amount (Rs. Crore) | Weighted Amount (Rs. Crore) |
| i. | Coins and banknotes | 0% | | |
| ii. | Cash Reserve Ratio (CRR) including excess CRR | 0% | | |
| iii. | All claims on RBI with residual maturities of less than six months | 0% | | |
| iv. | “Trade date” receivables arising from sales of financial instruments, foreign currencies and commodities. | 0% | | |
| v. | Unencumbered Level 1 assets, excluding coins, banknotes, CRR and SLR Securities | 5% | | |
| vi. | Unencumbered SLR Securities | 5% | | |
| vii. | Unencumbered loans to financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets as defined in LCR circular dated June 9, 2014 and various amendments as indicated in the text | 10% | | |

| | | | | |
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| | of the circular, and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan | | | |
| viii. | All other 'standard' unencumbered loans to financial institutions with residual maturities of less than six months not included in the above categories | 15% | | |
| ix. | Unencumbered Level 2A assets | 15% | | |
| x. | Unencumbered Level 2B assets | 50% | | |
| xi. | HQLA encumbered for a period of six months or more and less than one year | 50% | | |
| xii. | 'Standard' Loans to financial institutions and central banks with residual maturities between six months and less than one year | 50% | | |
| xiii. | Deposits held at other financial institutions for operational purposes | 50% | | |
| xiv. | All other assets not included in the above categories with residual maturity of less than one year, including 'standard' loans to non-financial corporate clients, to retail and small business customers, and 'standard' loans to sovereigns and PSEs | 50% | | |
| xv. | Unencumbered 'standard' residential mortgages with a residual maturity of one year or more and assigned the minimum risk weight under the Standardised Approach | 65% | | |
| xvi. | Other unencumbered 'standard' loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach | 65% | | |

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| xvii. | Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a CCP | 85% | | |
| xviii. | Other unencumbered performing loans with risk weights greater than 35% under the Standardised Approach and residual maturities of one year or more, excluding loans to financial institutions | 85% | | |
| xix. | Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities | 85% | | |
| xx. | Physical traded commodities, including gold | 85% | | |
| xxi. | All assets that are encumbered for a period of one year or more | 100% | | |
| xxii. | NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities | 100% | | |
| xxiii. | 5% of derivative liabilities | 100% | | |
| xxiv. | All other assets not included in the above categories, including non- performing loans, loans to financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities | 100% | | |
| xxv. | All restructured 'standard' loans which attract higher risk weight and additional provision | 100% | | |

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| D. | Required Stable Funding – On Balance Sheet Assets [(i)+(ii)+...+(xxv)] | | | |
| E. | Off-Balance Sheet Assets | Associated RSF Factor | | |
| (i) | Irrevocable and conditionally revocable credit and liquidity facilities to any client | 5% of the currently undrawn portion | | |
| (ii) | Other contingent funding obligations, including products and instruments (a) + (b) + (c) | 5% of the currently undrawn portion | | |
| (a) | Unconditionally revocable credit and liquidity facilities | 5% of the currently undrawn portion | | |
| (b) | Trade finance-related obligations (including guarantees and letters of credit) | 3% of the currently undrawn portion | | |
| (c) | Guarantees and letters of credit unrelated to trade finance obligations | 3% of the currently undrawn portion | | |
| (iii) | Non-contractual obligations (a) + (b) + (c) | | | |
| (a) | potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities | 5% | | |

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| (b) | structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs) | 5% | | |
| (c) | managed funds that are marketed with the objective of maintaining a stable value | 5% | | |
| F. | Required Stable Funding – Off Balance Sheet Items (i)+(ii)+(iii) | | | |
| G. | Total Required Stable Funding (D+F) | | | |
| H. | NSFR (B/ G) | | | |