Annex- II: Liquidity Return

Part A1: SLS - Domestic Currency, Indian Operations

Reporting Frequency: Fortnightly

Name of the Bank:

Position as on:

Amount in ₹ crore

	Outflows	**Residual Maturity**														
		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															
4	Borrowings	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Call and Short Notice															
	ii) Others (specify)															
5	Other Liabilities & Provisions	***	***	***	***	***	***	***	***	***	***	***	**			
	i) Bills Payable															
	ii) Inter-Office Adjustments															

	iii) Provisions															
	iv) Others															
6	Repos															
7	Swaps (Buy / Sell) / Maturing / Forwards															
8	Interest Payable															
9	Others (specify)															
10	**A. Total Outflows**															
11	**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 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)	***	***	***	***	***	***	***	***	***	***	***	**			
	ii) Permitted 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	Interest receivable															
12	Others (Specify)															
13	**C. Total Inflows**															
14	**D. Mismatch (C-A)**															
15	**E. Mismatch as % to Outflows (D as % to A)**															
16	**F. Cumulative Mismatch**															
17	**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 ₹ swaps - Sale against ₹															
	vi) Cross Currency Swaps - Sale against Cross Currency															
	vii) Options															
	viii) Currency Futures															
	x) Others -please specify															
2	**On balance sheet items**															
	i) Others - Pl specify															
3	**Total Outflows**															
4	**Total Outflows (in ₹)***															

*Converted into ₹ 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 ₹ Swaps - purchases against ₹															
	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) Other loans	***	***	***	***	***	***	***	***	***	***	***	**			
3	**Total Inflows**															
4	**Total Inflows (in ₹)***															
	Gap (Total Inflows - Total outflows)															

*Converted into ₹ 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 (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 ₹ 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 ₹ 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 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	G. Total ₹ 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 ₹ 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 credit risk standard document under the standardised approaches for the recognition of credit risk mitigation.

Part B: 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															
4	Borrowings	***	***	***	***	***	***	***	***	***	***	***	**			
	(i) Call and Short Notice															
	(ii) Others (specify)															
5	Other Liabilities & Provisions	***	***	***	***	***	***	***	***	***	***	***	**			
	(i) Bills Payable															
	(ii) Provisions															
	(iii) Others															
6	Repos															
7	Swaps (Buy / Sell) / Maturing / Forwards															
8	Interest Payable															
9	Others (specify)															
10	**A. Total Outflows**															
11	**B. Cumulative Outflows**															

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

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

						mo nth s	nth s and upt o 3 mo nth s	upt o 6 mo nth s	upt o 1 year	upt o 3 year s	upt o 5 year s	upt o 7 year s	up to 10 year s	to 15 year s		
1	Cash															
2	Balances with RBI															
3	Balances with other banks	***	***	***	***	***	***	***	***	***	***	***	**			
	(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)	***	***	***	***	***	***	***	***	***	***	***	**			
	ii) Permitted 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	Interest receivable															
12	Others (Specify)															
13	**C. Total Inflows**															
14	**D. Mismatch (C-A)**															
15	**E. Mismatch as % to Outflows (D as % to A)**															
16	**F. Cumulative Mismatch**															
17	**G. Cumulative Mismatch as a % to cumulative outflows (F as % of B)**															