



## 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	<b>A. Total Outflows</b>															
15	<b>B. Cumulative Outflows</b>															

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)	***	***	***	***	***	***	***	***	***	***	***	**				
	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	<b>C. Total Inflows</b>																
17	<b>D. Mismatch (C-A)</b>																
18	<b>E. Mismatch as % to Outflows (D as % to A)</b>																
19	<b>F. Cumulative Mismatch</b>																
20	<b>G. Cumulative Mismatch as a % to cumulative outflows (F as % of B)</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
<b>1</b>	<b>Off balance sheet items</b>															
	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															
	ix) LCs and Guarantees															
	x) Others -please specify															
<b>2</b>	<b>On balance sheet items</b>															
	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 - PI specify															
<b>3</b>	<b>Total Outflows</b>															
<b>4</b>	<b>Total Outflows (in ₹)*</b>															

\*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
<b>1</b>	<b>Off balance sheet items</b>															
	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 - PI specify															
<b>2</b>	<b>On balance sheet items</b>															
	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	<b>Total Inflows</b>																
4	<b>Total Inflows (in ₹)*</b>																
	<b>Gap (Total Inflows - Total outflows)</b>																

\*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
	<b>Outflows</b>	<b>Day - 1</b>	<b>2-7 Days</b>	<b>8-14 Days</b>	<b>15-30 Days</b>	<b>31 Days &amp; upto 2 months</b>	<b>More than 2 months and upto 3 months</b>	<b>Over 3 Months and upto 6 months</b>	<b>Over 6 Months and upto 1 year</b>	<b>Over 1 Year and upto 3 years</b>	<b>Over 3 Year and upto 5 years</b>	<b>Over 5 years and upto 7 years</b>	<b>Over 7 years and up to 10 years</b>	<b>Over 10 year and up to 15 years</b>	<b>Over 15 years</b>	<b>Total</b>
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 upto 10 years	Over 10 year and upto 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*1) #															
5	K. Consolidated Inflows (Adjusted inflows of FCs and ₹ inflows) (G+ J)															
6	<b>L. Total Mismatch (K-E)</b>															
7	<b>M. Mismatch (L) as % of outflows (E)</b>															
	<b>N. Cumulative Mismatch</b>															
	<b>O. Cumulative Mismatch (N) as % of Cumulative outflows (F)</b>															

# 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.



## 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
<b>1</b> Cumulative Mismatches															
<b>2</b> Cumulative Mismatches as a percentage to Cumulative Outflows															



## 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															
	(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	<b>A. Total Outflows</b>																
15	<b>B. Cumulative Outflows</b>																
Amount in ₹ crore																	
<b>Residual Maturity</b>																	
	<b>Inflows</b>	<b>Day - 1</b>	<b>2-7 Days</b>	<b>8-14 Days</b>	<b>15-30 Days</b>	<b>31 Days &amp; upto 2 months</b>	<b>More than 2 months and upto 3 months</b>	<b>Over 3 Months and upto 6 months</b>	<b>Over 6 Months and upto 1 year</b>	<b>Over 1 Year and upto 3 years</b>	<b>Over 3 Year and upto 5 years</b>	<b>Over 5 years and upto 7 years</b>	<b>Over 7 years and up to 10 years</b>	<b>Over 10 year and up to 15 years</b>	<b>Over 15 years</b>	<b>Total</b>	
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	<b>C. Total Inflows</b>															
17	<b>D. Mismatch (C-A)</b>															
18	<b>E. Mismatch as % to Outflows (D as % to A)</b>															
19	<b>F. Cumulative Mismatch</b>															
20	<b>G. Cumulative Mismatch as a % to cumulative outflows (F as % of B)</b>															

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