Punjab & Sind Bank

H.O. Risk Management Department

Liquidity Coverage Ratio for Quarter Ending 30.06.2022

Disclosure Format

Rs. In Lakhs

		31.03.2022		30.06.2022	
		Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets					
1	Total High Quality Liquid Assets		2859230		2576972
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which	6502449	646525	6666902	664002
(i)	Stable Deposits	74400	3720	53771	2689
(ii)	Less stable deposits	6428049	642805	6613131	661313
3	Unsecured wholesale funding of which	976676	453515	1173822	526527
(i)	Operational Deposits (all counterparties)	0	0	0	0
(ii)	Non -operational deposits (all counterparties)	976676	453515	1173822	526527
(iii)	Unsecured debt	0	0	0	0
4	Secured wholesale funding		0		0
5	Additional requirements, of which	365348	98673	0	97708
(i)	Outflows related to derivative exposures	84244	84244	83966	83966
(ii)	Outflows related to loss of funding on	0	0	0	0
(iii)	Credit and liquidity facilities	281104	14429	268966	13742
6	Other contractual funding obligations	0	0	0	0
7	Other contingent funding obligations	1099204	47881	1053603	45158
8	Total Cash Outflows		1246594		1333395
Cash Inflows					
9	Secured lending (e.g.reverse repos)	307776	0	64020	0
10	Inflows from fully performing exposures	102739	66236	127497	75646
11	Other Cash Inflows	56677	56677	53857	53749
12	Total Cash Inflows	467192	122913	245374	129395
13	TOTAL HQLA		2859230		2576972
14	Total Net Cash Outflows		1123881		1204000
15	Liquidity Coverage Ratio(%)		254.45%		214.03%
		The Liquidity Coverage Ratio arrived for the quarter ended 31.03.2022 is 254.45% (on basis of simple averages of daily observations during the period 01-01-2022 to 31-03-2022) against the regulatory requirement of 100%		The Liquidity Coverage Ratio arrived for the quarter ended 30.06.2022 is 214.03% (on basis of simple averages of daily observations during the period 01-04-2022 to 30-06-2022) against the regulatory requirement of 100%	

M. Sandeep

For M/s Manohar Chowdhry & Associates

FRN :001997S

Name: CA Sandeep Mogalapalli - Partner

Membership No.:221848

UDIN No:

Manohar Chowdhry & Associates ★ Chartered Accountant ★

Chief Manager (RMD)

Asst.General Manager (RMD)

Dy General Manager (RMD)

Chief Risk Officer (RMD)

Punjab & Sind Bank

H.O. Risk Management Department

Net Stable Funding Ratio for Quarter Ending 30.06.2022

NSFR Disclosure

Amount in Rs. Lakhs

Sr. No.	Category	No maturity	< 6 months	6 months to < 1yr	>=1yr	Weighted value
1	Capital: (2+3)	1399605	0	0	123730	1523335
2	Regulatory capital	1399605	0	0	123730	1523335
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	3306655	1386902	1684332	802909	6549897
5	Stable deposits	89397	24056	24331	15707	146602
6	Less stable deposits	3217257	1362846	1660001	787202	6403296
7	Wholesale funding: (8+9)	145625	1577733	1017922	239878	1265438
8	Operational deposits	0	0	0	0	-
9	Other wholesale funding	145625	1577733	1017922	239878	1265438
10	Other liabilities: (11+12)	0	0	50283	10542	10542
11	NSFR derivative liabilities	0	0	50283	0	0
12	All other liabilities and equity not included in the above categories	0	0	0	10542	10542
13	Total ASF (1+4+7+10)	4851885	2964635	2752537	1177059	9349713
RSF Item						
14	Total NSFR high-quality liquidassets (HQLA)					148133
15	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
16	Performing loans and securities: (17+18+19+21+23)	0	1322283	1641675	4543912	5130300
17	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	0	309906	0	154953
19	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to overeigns, central banks and PSEs, of which:	0	1314838	1323632	2626121	3429183
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	611273	397327
21	Performing residential mortgages, of which:	0	7446	8137	500960	341858
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	458748	296186
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0	0	0	1416831	1204306
24	Other assets: (sum of rows 25 to 29)	0	253119	119631	2347524	2526052
25	Physical traded commodities, including gold	0	0	0	0	
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	0	0	52307	44461
27	NSFR derivative assets	0	0	0	0	
28	NSFR derivative liabilities before deduction of variation margin posted	0	0	0	0	
29	All other assets not included in the above categories	0	253119	119631	2295216	2481591
30	Off-balance sheet items	0	0	0	1626616	74024
31	Total RSF (14+15+16+24+30)	0	1575402	1761306	8518052	7878510
32	Net Stable Funding Ratio (%)				.	118.67

Chief Manager (RMD)

Asst. General Manager (RMD)

Dy. General Manager (RMD)

Chief Risk Officer (RMD)

For M/s Manohar Chowdhry & Associates

FRN :001997S

Name: CA Sandeep Mogalapalli - Partner

Membership No.:221848

RISK ... Deptt. ... 21 Rajendra Place, New Delhi

Manohar Chowdhry & Associates ★ Chartered Accountants ★