

SCENARIO-01 = BANK IS MEETING/ EXCEEDING THE QUARTERLY MANDATORY TARGET FOR 'HOUSING AND CONSTRUCTION FINANCE PORTFOLIO (H&CFP)'

1. Outstanding Housing & Construction Finance Portfolio of the bank as of June 30, 2020 = 100
2. Approved Target of the bank for the quarter ended on December 31, 2020 = 105
3. Bank's actual outstanding Housing & Construction Finance Portfolio at quarter ended on December 31, 2020 = 106
4. Actual Incremental Amount of Housing & Construction Finance Portfolio at the quarter end = 106-100 = 6. As the bank has achieved/exceeded the mandatory quarterly target of H&CFP, therefore, the benefit in CRR will be allowed for the quarter in the light of the following example.

| Applicable Reserve Maintenance Periods* | Demand & Time Liabilities (DTL) including pre-mature Deposit withdrawal Subject to CRR | 1% of DTL | Mandatory Quarterly Target | | | | Average required CRR for Maintenance Period @ 5% of DTL | Adjusted Average Required CRR |
|---|--|----------------|----------------------------|-----------------------------------|--------------------------|---|---|-------------------------------|
| | | | Target Incremental Amount | Actual Incremental Amount in H&CP | Target Achieved (Yes/No) | If yes, then deduct from the average required CRR | | |
| A | B | C =(B*0.01) | D | E | F | G | H = (B*0.05) | I = (H-G) |
| 1st | 800 | 8 | 5 | 6 | Yes | 6 | 40 | 34 |
| 2nd | 500 | 5 | 5 | 6 | Yes | 5 | 25 | 20 |
| 3rd | 600 | 6 | 5 | 6 | Yes | 6 | 30 | 24 |
| --- | | | | | | | | |

* Applicable Reserve Maintenance period shall be the First Reserve Maintenance Period starting after 21st day of subsequent month of the quarter end.

SCENARIO-02 = BANK IS IN SHORTFALL ON QUARTERLY MANDATORY TARGET FOR 'HOUSING AND CONSTRUCTION FINANCE PORTFOLIO (H&CP)'

1. Outstanding Housing & Construction Finance Portfolio of the bank as of June 30, 2020 = 100
2. Quarterly Approved Target of the bank for the quarter ended on December 31, 2020 = 105
3. Bank's actual outstanding Housing & Construction Finance Portfolio at the Quarter ended on December 31, 2020 = 103
4. Actual Incremental Amount of Housing & Construction Finance Portfolio at the quarter ended = 103-100 = 3, which is less than mandatory target amount of 5. Therefore, the bank will maintain normal average CRR @ 5% plus the shortfall amount in the mandatory quarterly target.

| Applicable Reserve Maintenance Periods* | Demand & Time Liabilities (DTL) including pre-mature deposit withdrawal Subject to CRR | Mandatory Quarterly Target | | | | Average required CRR for Maintenance Period @ 5% of DTL | Adjusted Average Required CRR |
|---|--|----------------------------|----------------------------------|--------------------------|--|---|-------------------------------|
| | | Target Incremental Amount | Actual Incremental Amount in H&C | Target Achieved (Yes/No) | If no then add in average required CRR | | |
| A | B | C | D | E | F | G = (B*0.05) | H = (F+G) |
| 1 st | 800 | 5 | 3 | No | 2 | 40 | 42 |
| 2 nd | 500 | 5 | 3 | No | 2 | 25 | 27 |
| --- | | | | | | | |

* Applicable Reserve Maintenance period shall be the First Reserve Maintenance Period starting after 21st day of subsequent month of the quarter end.

SCENARIO-03 = THE BANK HAVING ISLAMIC BANKING BRANCHES IS MEETING/ EXCEEDING THE QUARTERLY MANDATORY TARGET FOR ‘HOUSING AND CONSTRUCTION PORTFOLIO (H&CP)’

1. Outstanding Housing & Construction Finance Portfolio of the bank as of June 30, 2020 = 100
2. Quarterly Approved Target of the bank for the Quarter ended on December 31, 2020 = 105
3. Bank’s actual outstanding Housing & Construction Portfolio at the Quarter Ended on December 31, 2020 = 106
4. Actual Incremental Amount of Housing & Construction Portfolio at the quarter ended= 106-100 = 6. As the bank has achieved/exceeded the mandatory quarterly target of H&CP, therefore, the benefit in CRR will be allowed for the quarter in the light of the following example.
5. Lower CRR is adjusted based on the DTL of Commercial & Islamic Banking Branches on proportionate basis.

| Applicable Reserve Maintenance Periods* | Demand & Time Liabilities (DTL) including pre-mature Deposit withdrawal Subject to CRR | 1% of DTL | Mandatory Quarterly Target | | | | Average required CRR for Maintenance Period @ 5% of DTL | Adjusted Average Required CRR |
|---|--|----------------|----------------------------|----------------------------------|--------------------------|---|---|-------------------------------|
| | | | Target Incremental Amount | Actual Incremental Amount in H&C | Target Achieved (Yes/No) | If yes, then deduct from the average required CRR | | |
| A | B | C =(B*0.01) | D | E | F | G | H = (B*0.05) | I = (H-G) |
| 1st | Total = 800 | 8 | 5 | 6 | Yes | 6 | 40 | 34 |
| | Conventional= 600 | 6 | | | | 4.5 | 30 | 25.5 |
| | Islamic = 200 | 2 | | | | 1.5 | 10 | 8.5 |
| 2 nd | Total = 500 | 5 | 5 | 6 | Yes | 5 | 25 | 20 |
| | Conventional = 300 | 3 | | | | 3 | 15 | 12 |
| | Islamic =200 | 2 | | | | 2 | 10 | 8 |
| --- | | | | | | | | |

* Applicable Reserve Maintenance period shall be the First Reserve Maintenance Period starting after 21st day of subsequent month of the quarter end.

SCENARIO-04 = BANK HAVING ISLAMIC BANKING BRANCHES IS IN SHORTFALL ON QUARTERLY MANDATORY TARGET FOR 'HOUSING AND CONSTRUCTION FINANCE PORTFOLIO (H&CP)'

1. Outstanding Housing & Construction Finance Portfolio of the bank as of Jun 30, 2020 = 100
2. Quarterly Approved Target of the bank for the quarter ended on December 31, 2020 = 105
3. Bank's actual outstanding Housing & Construction Finance Portfolio at the Quarter ended on December 31, 2020 = 103
4. Actual Incremental Amount of Housing & Construction Finance Portfolio at the quarter end = 103-100 = 3, which is less than mandatory target amount of 5. Therefore, the bank will maintain normal average CRR @ 5% plus the shortfall amount in mandatory quarterly target.
5. Additional CRR is adjusted based on the DTL of Commercial & Islamic Banking Branches on proportionate basis.

| Applicable Reserve Maintenance Periods* | Demand & Time Liabilities (DTL) including pre-mature deposit withdrawal Subject to CRR | Mandatory Quarterly Target | | | | Average required CRR for Maintenance Period @ 5% of DTL | Adjusted Average Required CRR |
|---|--|----------------------------|----------------------------------|--------------------------|--|---|-------------------------------|
| | | Target Incremental Amount | Actual Incremental Amount in H&C | Target Achieved (Yes/No) | If no then add in average required CRR | | |
| A | B | C | D | E | F | G = (B*0.05) | H = (F+G) |
| 1 st | Total = 800 | 5 | 3 | No | 2 | 40 | 42 |
| | Conventional = 600 | | | | 1.5 | 30 | 31.5 |
| | Islamic = 200 | | | | 0.5 | 10 | 10.5 |
| 2 nd | Total = 500 | 5 | 3 | No | 2 | 25 | 27 |
| | Conventional = 400 | | | | 1.6 | 20 | 21.6 |
| | Islamic = 100 | | | | 0.4 | 5 | 5.4 |
| --- | | | | | | | |

* Applicable Reserve Maintenance period shall be the First Reserve Maintenance Period starting after 21st day of subsequent month of the quarter end.
