

LIQUIDITY COVERAGE RATIO

Amount in Rs million		Qtr. June 2021		Qtr. Sep 2021	
		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 (HQLAs)		583052.41		589143.91
Cash outflows					
2	Retail deposits and deposits from small business customers, of which:	1377018.98	119967.51	1392691.50	120641.77
(i)	Stable deposits	354687.69	17734.38	372547.70	18627.39
(ii)	Less stable deposits	1022331.29	102233.13	1020143.80	102014.38
3	Unsecured wholesale funding, of which:	318714.57	155641.43	304203.48	148206.51
(i)	Operational deposits (all counterparties)	0	0	0	0
(ii)	Non-operational deposits (all counterparties)	318714.57	155641.43	304203.48	148206.51
(iii)	Unsecured debt	0	0	0	0
4	Secured wholesale funding	14551.51	0	21615.63	0
5	Additional requirements, of which:	43.67	43.67	14.80	14.80
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	43.67	43.67	14.80	14.80
(ii)	<i>Outflows related to loss of funding on debt products</i>	0	0	0	0
(iii)	<i>Credit and liquidity products</i>	0	0	0	0
6	Other contractual funding obligations	42815.09	42815.09	13243.64	13243.64
7	Other contingent funding obligations	318896.26	21728.65	290628.02	20070.37
8	Total Cash Outflows		340196.35		302177.09

Amount in Rs million		Qtr. June 2021		Qtr. Sep 2021	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
Cash inflows					
9	Secured lending (e.g. reverse repos)	31745.70	0	11886.47	0
10	Inflows from fully performing exposures	126349.57	118650.76	8594.38	4870.55
11	Other cash inflows	34627.49	33087.78	6368.94	4995.58
12	Total Cash Inflows		151738.54		9866.13
21	Total HQLA		583052.41		589143.91
22	Total Net Cash Outflows		188457.81		292310.96
23	Liquidity Coverage Ratio (%)		309.38		201.55

The Liquidity Coverage Ratio (LCR) aims to ensure that a bank has an adequate stock of unencumbered High-Quality Liquid Assets (HQLA) that can be converted into cash easily and immediately to meet its liquidity needs for a 30 calendar day liquidity stress scenario.

The LCR is calculated by dividing the amount of High Quality Liquid unencumbered Assets (HQLA) by the estimated net outflows over a stressed 30 calendar day period. The net cash outflows are calculated by applying RBI prescribed outflow factors to the various categories of liabilities (deposits, unsecured and secured wholesale borrowings), as well as to undrawn commitments and derivative-related exposures, netted by inflows from assets maturing within 30 days.

Average LCR on a daily basis for the quarter ended 30th September 2021 is 201.55%, above RBI prescribed minimum requirement of 100.00%.