



### LIQUIDITY COVERAGE RATIO

Amount in Rs crore		Qtr Sept 2019		Qtr Dec 2019	
		Total Unweighted Value ( average)	Total Weighted Value ( average)	Total Unweighted Value ( average)	Total Weighted Value ( average)
<b>High quality Liquid assets</b>					
1	Total High Quality Liquid Assets (HQLAs)		35493.94		39124.62
<b>Cash outflows</b>					
2	Retail deposits and deposits from small business customers, of which:	119299.57	10292.39	120976.16	10467.24
(i)	Stable deposits	32751.30	1637.56	32607.53	1630.38
(ii)	Less stable deposits	86548.27	8654.83	88368.63	8836.86
3	Unsecured wholesale funding, of which:	18190.11	10114.87	16929.68	9667.21
(i)	Operational deposits ( all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-operational deposits ( all counterparties)	18190.11	10114.87	16929.68	9667.21
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	3611.85	0.00	6319.27	0.00
5	Additional requirements, of which:	8531.71	745.62	8921.60	805.93
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	0.00	0.00	0.00	0.00
(ii)	<i>Outflows related to loss of funding on debt products</i>	0.00	0.00	0.00	0.00
(iii)	<i>Credit and liquidity products</i>	8531.71	745.62	8921.60	805.93
6	Other contractual funding obligations	716.07	716.07	365.34	365.34
7	Other contingent funding obligations	16056.36	603.53	16310.60	626.70
8	<b>Total Cash Outflows</b>		<b>22472.48</b>		<b>21932.42</b>
<b>Cash inflows</b>					
9	Secured lending ( e.g. reverse repos)	3356.56	0.00	2722.21	0.00



10	Inflows from fully performing exposures	4746.07	3779.88	3157.71	2486.52
11	Other cash inflows	1992.82	1879.05	1614.41	1406.56
<b>12</b>	<b>Total Cash Inflows</b>		<b>5658.93</b>		<b>3893.08</b>
11	<b>Total HQLA</b>		<b>35493.94</b>		<b>39124.62</b>
12	<b>Total Net Cash Outflows</b>		<b>16813.55</b>		<b>18039.34</b>
13	<b>Liquidity Coverage Ratio (%)</b>		<b>211.10%</b>		<b>216.88%</b>

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 half year ended 31<sup>st</sup> December 2019 is 216.88%, above RBI prescribed minimum requirement of 100.00%.