



## LIQUIDITY COVERAGE RATIO

Amount in Rs million		Qtr. Sep 2021		Qtr. Dec 2021	
		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)		589143.91		546053.38
<b>Cash outflows</b>					
2	Retail deposits and deposits from small business customers, of which:	1392691.50	120641.77	1210863.63	102633.03
(i)	Stable deposits	372547.70	18627.39	369066.72	18453.34
(ii)	Less stable deposits	1020143.80	102014.38	841796.91	84179.69
3	Unsecured wholesale funding, of which:	304203.48	148206.51	514075.15	176061.67
(i)	Operational deposits (all counterparties)	0	0	0	0
(ii)	Non-operational deposits (all counterparties)	304203.48	148206.51	514075.15	176061.67
(iii)	Unsecured debt	0	0	0	0
4	Secured wholesale funding	21615.63	0	77258.00	0
5	Additional requirements, of which:	14.80	14.80	220.17	220.17
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	14.80	14.80	220.17	220.17
(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	13243.64	13243.64	2566.71	2566.71
7	Other contingent funding obligations	290628.02	20070.37	339383.28	25522.46
8	<b>Total Cash Outflows</b>		302177.09		307004.00
<b>Cash inflows</b>					
9	Secured lending ( e.g. reverse repos)	11886.47	0	30854.62	0



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		Total Unweighted Value ( average)	Total Weighted Value ( average)	Total Unweighted Value ( average)	Total Weighted Value ( average)
10	Inflows from fully performing exposures	8594.38	4870.55	38124.70	32124.80
11	Other cash inflows	6368.94	4995.58	17273.91	14903.69
<b>12</b>	<b>Total Cash Inflows</b>		9866.13		47028.59
21	<b>Total HQLA</b>		589143.91		546053.38
22	<b>Total Net Cash Outflows</b>		292310.96		259975.55
23	<b>Liquidity Coverage Ratio (%)</b>		<b>201.55</b>		<b>210.04</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 quarter ended 31<sup>st</sup> December 2021 is 210.04%, above RBI prescribed minimum requirement of 100%.

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