

LCR disclosure for quarter end December 2022		(Amt in crore)	
SN	Particulars	Total Unweighted Value (average)	Total Weighted Value (average)
1	Total High Quality Liquid Assets (HQLAs)		43631.75
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	150471.90	11277.42
(i)	Stable deposits	75395.39	3769.77
(ii)	Less stable deposits	75076.51	7507.65
3	Unsecured wholesale funding, of which:	36470.86	17905.93
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	36470.86	17905.93
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding	13515.32	0.00
5	Additional requirements, of which:	0.00	0.00
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	0.00	0.00
(ii)	<i>Outflows related to loss of funding on debt products</i>	0.00	0.00
(iii)	<i>Credit and liquidity products</i>	0.00	0.00
6	Other contractual funding obligations	377.36	377.36
7	Other contingent funding obligations	41479.99	5409.29
8	Total Cash Outflows		34970.00
Cash inflows			
9	Secured lending (e.g. reverse repos)	16.79	0.00
10	Inflows from fully performing exposures	5809.35	3579.59
11	Other cash inflows	1644.63	1398.20

12	Total Cash Inflows		4977.80
13	Total HQLA		43631.75
14	Total Net Cash Outflows		29992.20
15	Liquidity Coverage Ratio (%)		145.48%

Data is presented as simple averages of daily observations over the previous quarter (i.e. the average is calculated over a period of last quarter). The simple average is calculated on daily observations over the previous quarter end. The un-weighted value of inflows and outflows are calculated as the outstanding balances of various categories or types of liabilities, off balance sheet items or contractual receivables. The weighted value of HQLA are calculated as the value after haircuts are applied. The weighted value for inflows and outflows are calculated as the value after the inflow and outflow rates are applied. Total HQLA and total net cash outflows are disclosed as the adjusted value, where the adjusted value of HQLA is the value of total HQLA after the application of both haircuts and any applicable caps on Level 2B and Level 2 assets as indicated in this Framework. The adjusted value of net cash outflows is calculated after the cap on inflows is applied, if applicable.

Qualitative disclosures:

- 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 December 2022 is **145.48%**, above RBI prescribed minimum requirement of 100%.
- LCR for has decreased from 153.84% for quarter end September 2022 to 145.48% for quarter end December 2022 mainly due to net decrease in HQLAs. HQLAs have decreased due to increase in NDTL requirements resulting into reduction in excess SLR. Even though along with increase in NDTL, FALLCR and MSF amount as a part of Level 1 assets have increased but there has been net decrease in HQLAs (i.e. reduction in excess SLR is more than increase in 18% of NDTL)
- HQLAs consists of following components:

	Unweighted value	Weighted value
Level 1 assets	41849.41	42286.30
Level 2 A assets	1071.96	911.16
Level 2 B assets	868.56	434.28

- Funding source is concentrated on SLR securities i.e. part of Level 1 assets.
- The inflows and outflows in the LCR calculation that are not captured in the LCR common template but which the institution considers to be relevant for its liquidity profile are as under:

Details of Outflows arising from contingent liabilities are as under:

(Amount in crore)

Particulars	Unweighted value	Weighted value
Currently undrawn committed credit and liquidity facilities provided to	29602.97	5006.17
Retail and small business clients	9563.13	478.16
non-financial corporates, sovereigns and central banks, multilateral development banks, and PSEs – Credit facilities	15890.27	1589.03
non-financial corporates, sovereigns and central banks, multilateral development banks, and PSEs – Liquidity facilities	0.00	0.00
banks	0.00	0.00
other financial institutions (including securities firms, insurance companies) – Credit facilities	2017.63	807.05
other financial institutions (including securities firms, insurance companies) – Liquidity facilities	8.0	8.00
other legal entity customers	2123.9	2123.94
Other contingent funding liabilities	11877.02	403.11
Guarantees, Letters of credit and Trade Finance	9536.83	286.10
Revocable credit and liquidity facilities	964.78	48.24
Any other	1375.41	68.77

- LCR is computed and monitored on daily basis by IRM department and the same is shared with Treasury/Midoffice for liquidity management and discussion in Investment committee.

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