



## LIQUIDITY COVERAGE RATIO

Amount in Rs million		Qtr June 2020		Qtr Sep 2020	
		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)		490978.00		468593.90
<b>Cash outflows</b>					
2	Retail deposits and deposits from small business customers, of which:	128951.69	11179.76	131974.89	11448.22
(i)	Stable deposits	34308.24	1715.41	34985.24	1749.26
(ii)	Less stable deposits	94643.44	9464.34	96989.65	9698.96
3	Unsecured wholesale funding, of which:	20236.84	10881.17	20470.05	10896.55
(i)	Operational deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	202368.40	108811.70	204700.50	108965.50
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	77839.50	0.00	49724.70	0.00
5	Additional requirements, of which:	162878.40	6312.40	168297.10	6594.60
(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>	162878.40	6312.40	168297.10	6594.60
6	Other contractual funding obligations	4080.90	4080.90	4615.40	4615.40
7	Other contingent funding obligations	141157.00	12783.70	134254.00	12373.10
8	<b>Total Cash Outflows</b>		243786.30		247030.70
<b>Cash inflows</b>					
9	Secured lending ( e.g. reverse repos)	179106.90	0.00	76240.00	0.00
10	Inflows from fully performing exposures	23794.80	21590.80	28058.80	25554.70
11	Other cash inflows	12674.00	10865.30	11165.00	9934.60
12	<b>Total Cash Inflows</b>		32456.10		35489.30
21	<b>Total HQLA</b>		490978.00		468593.90



Amount in Rs million		Qtr June 2020		Qtr Sep 2020	
		Total Unweighted Value ( average)	Total Weighted Value ( average)	Total Unweighted Value ( average)	Total Weighted Value ( average)
22	<b>Total Net Cash Outflows</b>		211330.20		211541.40
23	<b>Liquidity Coverage Ratio (%)</b>		<b>232.33%</b>		<b>221.51%</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.

RBI vide circular RBI/2019-20/217 DOR.BP.BC.No.65/21.04.098/2019-20 dated 17.04.2020 has amended the minimum requirement of LCR. RBI has now permitted Banks to maintain LCR as under:

Date	Minimum LCR requirement
Till 30.09.2020	80.00%
From 01.10.2020 to 31.03.2021	90.00%
From 01.04.2021	100.00%

Average LCR on a daily basis for the quarter ended 30<sup>th</sup> September 2020 is 221.51%, above RBI prescribed minimum requirement of 80.00%.