

LCR Disclosure for quarter end Sep 2024		(Amt in Crore)	
SN	Particulars	Total Unweighted Value (average)	Total Weighted Value (average)
1	Total High Quality Liquid Assets (HQLAs)		65231.23
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	164720.89	13221.28
(i)	Stable deposits	65016.28	3250.81
(ii)	Less stable deposits	99704.61	9970.46
3	Unsecured wholesale funding, of which:	91996.46	42904.39
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	91996.46	42904.39
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding	1169.29	0.00
5	Additional requirements, of which:	51799.57	7129.59
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	364.98	364.98
(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	734.45	734.45
7	Other contingent funding obligations	50700.14	6030.16
8	Total Cash Outflows		63255.25
Cash inflows			
9	Secured lending (e.g. reverse repos)	290.21	58.20
10	Inflows from fully performing exposures	6922.02	4130.42
11	Other cash inflows	495.88	275.33
12	Total Cash Inflows		4463.95
13	Total HQLA		65231.23
14	Total Net Cash Outflows		58791.31
15	Liquidity Coverage Ratio (%)		110.95

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

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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:

From 01st January 2015, the bank has implemented guidelines on Liquidity Coverage Ratio (LCR) of the RBI.

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 2024 is 110.95%, above RBI prescribed minimum requirement of 100%.

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