



### LIQUIDITY COVERAGE RATIO

Amount in Rs million		Year Mar 2021		Year Mar 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)		56612.98		35774.77
<b>Cash outflows</b>					
2	Retail deposits and deposits from small business customers, of which:	122474.92	10634.77	120082.37	10370.19
(i)	Stable deposits	32254.50	1612.73	32760.84	1638.04
(ii)	Less stable deposits	90220.42	9022.04	87321.53	8732.15
3	Unsecured wholesale funding, of which:	20547.34	10932.99	17604.38	9834.94
(i)	Operational deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	20547.34	10932.99	17604.38	9834.94
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	4717.69	0.00	3836.37	0.00
5	Additional requirements, of which:	13596.82	1264.25	9423.84	848.09
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	6.95	6.95	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>	13589.87	1257.31	9423.84	848.09
6	Other contractual funding obligations	371.31	371.31	467.70	467.70
7	Other contingent funding obligations	14240.51	542.88	1608.29	605.83
8	<b>Total Cash Outflows</b>		23746.19		22126.75
<b>Cash inflows</b>					
9	Secured lending ( e.g. reverse repos)	8436.03	0.00	3540.67	0.00
10	Inflows from fully performing exposures	4248.96	3630.59	6238.80	5347.22
11	Other cash inflows	1802.66	1629.64	300.22	150.11



Amount in Rs million		Year Mar 2021		Year Mar 2020	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
12	<b>Total Cash Inflows</b>		5260.22		5497.33
21	<b>Total HQLA</b>		56612.98		35774.77
22	<b>Total Net Cash Outflows</b>		18485.97		16629.42
23	<b>Liquidity Coverage Ratio (%)</b>		<b>306.25%</b>		<b>215.13%</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 year ended 31<sup>st</sup> March 2021 is 306.25%, above RBI prescribed minimum requirement of 90.00%.