

LIQUIDITY COVERAGE RATIO

Amount in Rs crore		Qtr June 2020	
		Total Unweighted Value (average)	Total Weighted Value (average)
High quality Liquid assets			
1	Total High Quality Liquid Assets (HQLAs)		49097.80
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	128951.69	11179.76
(i)	Stable deposits	34308.24	1715.41
(ii)	Less stable deposits	94643.44	9464.34
3	Unsecured wholesale funding, of which:	20236.84	10881.17
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	20236.84	10881.17
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding	7783.95	0.00
5	Additional requirements, of which:	16287.84	631.24
(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>	16287.84	631.24
6	Other contractual funding obligations	408.09	408.09
7	Other contingent funding obligations	14115.70	1278.37
8	Total Cash Outflows		24378.63
Cash inflows			
9	Secured lending (e.g. reverse repos)	17910.69	0.00
10	Inflows from fully performing exposures	2379.48	2159.08
11	Other cash inflows	1267.40	1086.53
12	Total Cash Inflows		3245.61



21	Total HQLA		49097.80
22	Total Net Cash Outflows		21133.02
23	Liquidity Coverage Ratio (%)		232.33%

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 June 2020 is 232.33%, above RBI prescribed minimum requirement of 80.00%.