

CO Risk Management Department

The Basel Committee for Banking Supervision (BCBS) had introduced the Liquidity Coverage Ratio (LCR) in order to ensure that a bank has adequate stock of unencumbered High Quality Liquid Assets (HQLA) to survive a significant liquidity stress lasting for a period of 30 days. LCR is defined as a ratio of HQLA to the total net cash outflows estimated for the next 30 calendar days. As per RBI notification dated April 17, 2020, the minimum LCR is required to be maintained is 100%,

Liquidity Coverage Ratio Q1 (2022-23)

(Rs. in Crore)

HIGH	QUALITY LIQUID ASSETS	Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		156047.51
Cash	Outflows		150047.51
2	Retail deposits and deposits from Small business customers, of which:	269059.30	19978.95
(i)	Stable Deposits	138539.66	6926.98
(ii)	Less Stable deposits	130519.63	13051.96
3	Unsecured wholesale funding	186434.69	87221.74
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	185471.90	86258.95
(iii)	Unsecured debt	962.79	962.79
4	Secured wholesale funding		0.00
5	Additional requirements, of which	64458.37	39041.25
(i)	Outflows related to derivative exposures and other collateral requirements	36234.11	36234.11
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	28224.27	2807.14
6	Other contractual funding obligations	1721.40	1721.40
7	Other contingent funding obligations	41440.03	1243.24
8	TOTAL CASH OUTFLOWS		149206.57
Cash	Inflows		
9	Secured lending (e.g. reverse repos)	16051.75	0.00
10	Inflows from fully performing exposures	29835.42	17004.72
11	Other cash inflows	51658.10	48003.51
12	TOTAL CASH INFLOWS	97545.28	65008.23
21	TOTAL HQLA		156047.51
22	TOTAL NET CASH OUTFLOWS		84198.34
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		185.33%

*The average weighted and un weighted amounts are calculated taking simple daily averages of June quarter.

Asst. General Manager (RMD)

Date: 30.07.2022

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Statutory Auditor