

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 Q2 (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)		146020.36
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	269191.18	20057.33
(i)	Stable Deposits	137235.67	6861.78
(ii)	Less Stable deposits	131955.50	13195.55
3	Unsecured wholesale funding	171370.97	86264.28
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	169927.21	84820.53
(iii)	Unsecured debt	1443.75	1443.75
4	Secured wholesale funding		0.00
5	Additional requirements, of which	60477.04	39473.03
(i)	Outflows related to derivative exposures and other collateral requirements	36912.03	36912.03
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	23565.01	2561.00
6	Other contractual funding obligations	2318.04	2318.04
7	Other contingent funding obligations	41132.70	1234.08
8	TOTAL CASH OUTFLOWS		149346.76
Cash Inflows			
9	Secured lending (e.g. reverse repos)	8292.03	0.00
10	Inflows from fully performing exposures	28993.10	17107.66
11	Other cash inflows	53470.42	49314.56
12	TOTAL CASH INFLOWS	90755.55	66422.22
21	TOTAL HQLA		146020.30
22	TOTAL NET CASH OUTFLOWS		82924.72
23	LIQUIDITY COVERAGE RATIO (%)		176.09%

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



Asst. General Manager (RMD)
Date: 09.11.2022
Place: Chennai



Statutory Auditor
UDIN: 22020555BCOVZE1266