



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 Q4 (2023-24)		(Rs. in crores)	
HIGH QUALITY LIQUID ASSETS		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		1,62,688.83
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	4,01,338.59	34,388.75
(i)	Stable Deposits	1,14,902.12	5,745.11
(ii)	Less Stable deposits	2,86,436.48	28,643.65
3	Unsecured wholesale funding	1,96,696.22	1,02,559.32
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	1,95,995.64	1,01,858.74
(iii)	Unsecured debt	700.59	700.59
4	Secured wholesale funding	4,154.27	0.00
5	Additional requirements, of which	57,606.07	37,264.05
(i)	Outflows related to derivative exposures and other collateral requirements	35,062.48	35,062.48
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	21,930.71	2,201.57
6	Other contractual funding obligations	4,137.98	4,137.98
7	Other contingent funding obligations	1,01,839.98	4,181.75
8	TOTAL CASH OUTFLOWS	7,65,773.12	1,82,531.86
Cash Inflows			
9	Secured lending (e.g. reverse repos)	2,775.20	0.00
10	Inflows from fully performing exposures	33,626.74	20,648.23
11	Other cash inflows	43,804.21	41,379.51
12	TOTAL CASH INFLOWS	80,206.16	62,027.75
21	TOTAL HQLA		1,62,688.83
22	TOTAL NET CASH OUTFLOWS		1,20,504.11
23	LIQUIDITY COVERAGE RATIO (%)		135.01%

*The average weighted and un-weighted amounts are calculated taking simple daily averages (66 working days) of Q4 (2023-24).



Asst. General Manager (RMD)

Statutory Central Auditor

