



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 (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)		146614.58
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	268706.57	20054.12
(i)	Stable Deposits	136330.71	6816.54
(ii)	Less Stable deposits	132375.86	13237.59
3	Unsecured wholesale funding	186268.78	95326.80
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	186268.78	95326.80
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding		0.00
5	Additional requirements, of which	58961.65	37897.80
(i)	Outflows related to derivative exposures and other collateral requirements	35508.43	35508.43
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	23453.22	2389.37
6	Other contractual funding obligations	3147.73	3147.73
7	Other contingent funding obligations	114606.09	4831.50
8	TOTAL CASH OUTFLOWS		161257.94
Cash Inflows			
9	Secured lending (e.g. reverse repos)	692.37	0.00
10	Inflows from fully performing exposures	28899.95	17455.23
11	Other cash inflows	48085.60	44435.10
12	TOTAL CASH INFLOWS	77677.92	61890.33
21	TOTAL HQLA		146614.58
22	TOTAL NET CASH OUTFLOWS		99368.21
23	LIQUIDITY COVERAGE RATIO (%)		147.55%

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

Asst. General Manager (RMD)

Date: 12.05.2023

Place: Chennai

Statutory Auditor

23020555BGWSZW7491

