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 (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)		152008.42
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	379267.20	32503.91
(i)	Stable Deposits	108456.21	5422.81
(ii)	Less Stable deposits	270810.99	27081.10
3	Unsecured wholesale funding	181574.14	94568.11
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	181574.14	94568.11
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding		0.00
5	Additional requirements, of which	48214.73	35402.87
(i)	Outflows related to derivative exposures and other collateral requirements	33826.21	33826.21
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	14388.52	1576.66
6	**Other contractual funding obligations**	2116.63	2116.63
7	**Other contingent funding obligations**	100448.46	4174.94
8	**TOTAL CASH OUTFLOWS**		**168766.45**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	2808.97	0.00
10	Inflows from fully performing exposures	26027.71	15032.68
11	Other cash inflows	44642.11	42189.94
12	**TOTAL CASH INFLOWS**	**73478.79**	**57222.63**
21	**TOTAL HQLA**		**152008.42**
22	**TOTAL NET CASH OUTFLOWS**		**111543.83**
23	**LIQUIDITY COVERAGE RATIO (%)**		**136.28%**

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

Asst. General Manager (RMD)