

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%, as on June 30, 2021.

Liquidity Coverage Ratio Q1 (2021-22)

(Rs. in Crore)

		June (Q1) 2021-22	
HIGH QUALITY LIQUID ASSETS		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		151115.13
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	261631.96	24395.04
(i)	Stable Deposits	35363.07	1768.15
(ii)	Less Stable deposits	226268.88	22626.89
3	Unsecured wholesale funding	166998.38	79476.66
(i)	Operational deposits (all counterparties)	0.03	0.01
(ii)	Non-operational deposits (all counterparties)	166105.86	78584.17
(iii)	Unsecured debt	892.48	892.48
4	Secured wholesale funding		0.00
5	Additional requirements, of which	65030.23	26984.14
(i)	Outflows related to derivative exposures and other collateral requirements	23353.29	23353.29
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	41676.94	3630.85
6	Other contractual funding obligations	1911.55	1911.55
7	Other contingent funding obligations	36846.99	1105.41
8	TOTAL CASH OUTFLOWS		133872.80
Cash Inflows			
9	Secured lending (e.g. reverse repos)	3103.51	0.00
10	Inflows from fully performing exposures	39887.37	21630.17
11	Other cash inflows	30487.92	28197.40
12	TOTAL CASH INFLOWS	73478.80	49827.57
21	TOTAL HQLA		151115.13
22	TOTAL NET CASH OUTFLOWS		84045.23
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		179.80%

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

Deputy General Manager (RMD)

Statutory Auditor

Date: 19.07.2021

