

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 Q3 (2021-22)

(Rs. in Crore)

HIGH QUALITY LIQUID ASSETS		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		166095.81
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	259700.32	24317.89
(i)	Stable Deposits	33042.90	1652.14
(ii)	Less Stable deposits	226657.43	22665.74
3	Unsecured wholesale funding	175592.63	80940.41
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	174712.24	80060.02
(iii)	Unsecured debt	880.39	880.39
4	Secured wholesale funding		0.00
5	Additional requirements, of which	73874.84	29217.54
(i)	Outflows related to derivative exposures and other collateral requirements	24941.11	24941.11
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	48933.72	4276.43
6	Other contractual funding obligations	2938.19	2938.19
7	Other contingent funding obligations	37690.08	1130.70
8	TOTAL CASH OUTFLOWS		138544.74
Cash Inflows			
9	Secured lending (e.g. reverse repos)	22202.84	0.00
10	Inflows from fully performing exposures	37918.61	20029.39
11	Other cash inflows	30908.97	28846.68
12	TOTAL CASH INFLOWS	91030.42	48876.07
21	TOTAL HQLA		166095.81
22	TOTAL NET CASH OUTFLOWS		89668.66
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		185.23%

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

