

**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 (2021-22)**

(Rs. in Crore)

<b>HIGH QUALITY LIQUID ASSETS</b>		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		158132.09
<b>Cash Outflows</b>			
2	<b>Retail deposits and deposits from Small business customers, of which:</b>	267083.83	19817.54
(i)	Stable Deposits	137816.80	6890.84
(ii)	Less Stable deposits	129267.03	12926.70
3	<b>Unsecured wholesale funding</b>	177327.36	85519.68
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	176149.35	84341.67
(iii)	Unsecured debt	1178.01	1178.01
4	<b>Secured wholesale funding</b>		0.00
5	<b>Additional requirements, of which</b>	66874.64	33508.37
(i)	Outflows related to derivative exposures and other collateral requirements	29814.25	29814.25
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	37060.39	3694.12
6	<b>Other contractual funding obligations</b>	3626.74	3626.74
7	<b>Other contingent funding obligations</b>	33176.14	995.28
8	<b>TOTAL CASH OUTFLOWS</b>		143467.62
<b>Cash Inflows</b>			
9	Secured lending (e.g. reverse repos)	35061.67	0.00
10	Inflows from fully performing exposures	34474.46	18673.44
11	Other cash inflows	42438.47	37813.47
12	<b>TOTAL CASH INFLOWS</b>	111974.60	56486.91
21	<b>TOTAL HQLA</b>		158132.09
22	<b>TOTAL NET CASH OUTFLOWS</b>		86980.71
23	<b>LIQUIDITY COVERAGE RATIO(%)-(21/22)</b>		181.80%

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

