

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 (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)		138226.55
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	266891.05	19947.90
(i)	Stable Deposits	134824.16	6741.21
(ii)	Less Stable deposits	132066.89	13206.69
3	Unsecured wholesale funding	175714.10	91351.64
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	174279.42	89916.96
(iii)	Unsecured debt	1434.68	1434.68
4	Secured wholesale funding		0.00
5	Additional requirements, of which	63981.03	40907.92
(i)	Outflows related to derivative exposures and other collateral requirements	37918.41	37918.41
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	26062.62	2989.51
6	Other contractual funding obligations	3659.77	3659.77
7	Other contingent funding obligations	42865.26	1286.06
8	TOTAL CASH OUTFLOWS		157153.28
Cash Inflows			
9	Secured lending (e.g. reverse repos)	817.68	0.00
10	Inflows from fully performing exposures	30773.24	18448.49
11	Other cash inflows	58207.55	52635.00
12	TOTAL CASH INFLOWS	89798.47	71083.49
21	TOTAL HQLA		138226.55
22	TOTAL NET CASH OUTFLOWS		86069.96
23	LIQUIDITY COVERAGE RATIO (%)		160.60%

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

Asst. General Manager (RMD)

Date: 03.02.2023

Place: Chennai



Statutory Auditor

23020555BGWSYW1551

