

**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 Lakhs)
HIGH QUALITY LIQUID ASSETS		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		15200841.77
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	37926719.84	3250390.95
(i)	Stable Deposits	10845620.68	542281.03
(ii)	Less Stable deposits	27081099.16	2708109.92
3	Unsecured wholesale funding	18157414.32	9456810.92
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	18157414.32	9456810.92
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding		0.00
5	Additional requirements, of which	4821473.25	3540287.03
(i)	Outflows related to derivative exposures and other collateral requirements	3382621.35	3382621.35
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	1438851.90	157665.68
6	Other contractual funding obligations	211662.53	211662.53
7	Other contingent funding obligations	10044846.34	417493.86
8	TOTAL CASH OUTFLOWS		16876645.29
Cash Inflows			
9	Secured lending (e.g. reverse repos)	280896.82	0.00
10	Inflows from fully performing exposures	2602771.09	1503268.08
11	Other cash inflows	4464210.82	4218994.49
12	TOTAL CASH INFLOWS	7347878.73	5722262.57
21	TOTAL HQLA		15200841.77
22	TOTAL NET CASH OUTFLOWS		11154382.73
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)

Date: 27.07.2023

Place: Chennai



Statutory Auditor

