

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 Q2 (2023-24)			(Rs. in crores)
HIGH QUALITY LIQUID ASSETS		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		160329.55
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	386046.46	33033.17
(i)	Stable Deposits	111429.43	5571.47
(ii)	Less Stable deposits	274617.04	27461.70
3	Unsecured wholesale funding	189156.72	102513.88
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	189156.72	102513.88
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding		0.00
5	Additional requirements, of which	53648.57	35369.43
(i)	Outflows related to derivative exposures and other collateral requirements	33221.16	33221.16
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	20427.41	2148.27
6	Other contractual funding obligations	2532.45	2532.45
7	Other contingent funding obligations	95105.62	3898.75
8	TOTAL CASH OUTFLOWS		177347.69
Cash Inflows			
9	Secured lending (e.g. reverse repos)	1380.41	0.00
10	Inflows from fully performing exposures	27390.86	15769.36
11	Other cash inflows	39119.45	37338.71
12	TOTAL CASH INFLOWS	67890.72	53108.07
21	TOTAL HQLA		160329.55
22	TOTAL NET CASH OUTFLOWS		124239.62
23	LIQUIDITY COVERAGE RATIO (%)		129.05%

*The average weighted and un-weighted amounts are calculated taking simple daily averages (69 working days) of Q2 (2023-24).

N.v.s.
Asst. General Manager (RMD)

Date:

Place: Chennai



Statutory Auditor

