

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 (2024-25)			(Rs. in crores)
HIGH QUALITY LIQUID ASSETS		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		157707.81
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	388680.73	33060.23
(i)	Stable Deposits	116156.95	5807.85
(ii)	Less Stable deposits	272523.78	27252.38
3	Unsecured wholesale funding	195738.41	109195.56
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	145351.53	58808.68
(iii)	Unsecured debt	50386.88	50386.88
4	Secured wholesale funding		0.00
5	Additional requirements, of which	64458.79	46438.24
(i)	Outflows related to derivative exposures and other collateral requirements	44324.59	44324.59
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	20134.20	2113.64
6	Other contractual funding obligations	5011.68	5011.68
7	Other contingent funding obligations	107172.43	4495.61
8	TOTAL CASH OUTFLOWS		198201.31
Cash Inflows			
9	Secured lending (e.g. reverse repos)	1946.32	0.00
10	Inflows from fully performing exposures	35879.30	22429.66
11	Other cash inflows	46810.47	45891.98
12	TOTAL CASH INFLOWS	84636.09	68321.64
21	TOTAL HQLA		157707.81
22	TOTAL NET CASH OUTFLOWS		129686.96
23	LIQUIDITY COVERAGE RATIO (%)		121.61%

*The average weighted and un-weighted amounts are calculated taking simple daily averages (69 working days) of Q1 (2024-25).

Asst. General Manager (RMD)



G BALU ASSOCIATES LLP
Statutory Auditor
FRN: 000376S / S200073

R.RAVISHANKAR
Partner
M.No: 026819

UDIN: 24026819BKB0XU75302