LIQUIDITY COVERAGE RATIO (LCR) FOR FY 2021-22

(Rs. In Crore)

LCR COMPONENTS		Jun-21		Sep-21		Dec-21		Mar-22	
		Total Unweighted Value* [average]	Total Weighted Value # (average)	Total Unweighted Value* [average]	Total Weighted Value # (average)	Total Unweighted Value* [average]	Total Weighted Value # (average)	Total Unweighted Value* [average]	Total Weighted Value # (average)
High Quality Liquid Assets									
1	Total High Quality Liquid Assets (HQLA)		**62208.66**		**68066.62**		**69720.72**		**72048.89**
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which:	**189031.09**	**17616.92**	**191690.05**	**17881.60**	**170147.01**	**15968.30**	**196375.47**	**18335.17**
(i)	Stable deposits	25723.73	1286.19	25748.04	1287.40	20927.87	1046.39	26047.53	1302.38
(ii)	Less stable deposits	163307.36	16330.74	165942.01	16594.20	149219.14	14921.91	170327.94	17032.79
(iii)	Unsecured debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Unsecured wholesale funding, of which:	**42567.30**	**21432.99**	**47141.84**	**23367.76**	**71082.58**	**26112.16**	**49446.36**	**24943.52**
(i)	Operational deposits (all counterparties)	0.13	0.03	0.13	0.03	0.13	0.03	0.13	0.03
(ii)	Non-operational deposits (all counterparties)	42567.17	21432.96	47141.71	23367.76	71082.45	26112.13	49446.23	24943.49
(iii)	Unsecured debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Secured wholesale funding	**437.67**	**409.01**	**1352.74**	**285.79**	**1649.38**	**677.20**	**724.21**	**474.09**
5	Additional requirements, of which	**12127.36**	**1195.50**	**11656.89**	**1246.30**	**10922.69**	**1186.31**	**11239.77**	**1254.99**
(i)	*Outflows related to derivative exposures and other collateral requirements*	99.49	99.49	207.82	207.82	217.78	217.78	250.24	250.24
(ii)	*Outflows related to loss of funding on debt products*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii)	*Credit and liquidity facilities*	12027.87	1096.01	11449.07	1038.48	10704.91	968.53	10989.53	1004.75
6	Other contractual funding obligations	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
7	Other contingent funding obligations	**14383.62**	**719.18**	**14931.09**	**475.67**	**15528.61**	**465.92**	**15225.23**	**456.98**
8	**TOTAL CASH OUTFLOWS**		**41373.60**		**43257.12**		**44409.89**		**45464.75**
Cash Inflows									
9	**Secured lending (e.g. reverse repos)**	**8351.21**	**0.00**	**4197.92**	**0.00**	**3473.33**	**0.00**	**3930.26**	**0.00**
10	**Inflows from fully performing exposures**	**6624.81**	**3707.35**	**8396.27**	**4621.84**	**8827.61**	**4814.60**	**8296.79**	**4658.92**
11	**Other cash inflows**	**284.14**	**266.15**	**200.40**	**154.79**	**197.78**	**163.84**	**308.64**	**306.54**
12	**TOTAL CASH INFLOWS**	**15260.16**	**3973.50**	**12794.59**	**4776.63**	**12498.72**	**4978.44**	**12535.69**	**4965.46**
21	**TOTAL HQLA**		62208.66		**68066.62**		**69720.72**		**72048.89**
22	**TOTAL NET CASH OUTFLOWS**		37400.10		**38480.49**		**39431.75**		**40499.29**
23	**LIQUIDITY COVERAGE RATIO (%)**		**166.33%**		**176.89%**		**176.81%**		**177.90%**