

LIQUIDITY COVERAGE RATIO (LCR) FOR FY 2021-22 (Q1) & FY 2020-21 (Q4)

(Rs. In Crore)

		Jun-21		Mar-21	
		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		63651.97
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	189031.09	17616.92	187881.38	17502.37
(i)	Stable deposits	25723.73	1286.19	25715.30	1285.77
(ii)	Less stable deposits	163307.36	16330.74	162166.08	16216.61
3	Unsecured wholesale funding, of which:	42567.30	21432.99	43370.14	21693.47
(i)	Operational deposits (all counterparties)	0.13	0.03	0.13	0.03
(ii)	Non-operational deposits (all counterparties)	42567.17	21432.96	43370.01	21693.44
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	437.67	409.01	443.85	352.56
5	Additional requirements, of which	12127.36	1195.50	12304.55	1276.82
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	99.49	99.49	169.41	169.41
(ii)	<i>Outflows related to loss of funding on debt products</i>	0.00	0.00	0.00	0.00
(iii)	<i>Credit and liquidity facilities</i>	12027.87	1096.01	12135.14	1107.41
6	Other contractual funding obligations	0.00	0.00	11.62	11.62
7	Other contingent funding obligations	14383.62	719.18	14663.67	733.18
8	TOTAL CASH OUTFLOWS		41373.60		41570.02
Cash Inflows					
9	Secured lending (e.g. reverse repos)	8351.21	0.00	6993.39	0.00
10	Inflows from fully performing exposures	6624.81	3707.35	6645.54	3595.49
11	Other cash inflows	284.14	266.15	340.66	290.32
12	TOTAL CASH INFLOWS	15260.16	3973.50	13979.59	3885.81
21	TOTAL HQLA		62208.66		63651.97
22	TOTAL NET CASH OUTFLOWS		37400.10		37684.21
23	LIQUIDITY COVERAGE RATIO (%) (21/22)		166.33%		168.91%