

LIQUIDITY COVERAGE RATIO (LCR) FOR FY 2023-24 (Q1) & FY 2022-23 (Q4)

(Rs. In Crore)

LCR COMPONENTS		Jun-23		Mar-23	
		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)		65,135.35		69,269.29
2	Retail deposits and deposits from small business customers, of which:	205,246.75	19,197.76	204,063.66	19,079.47
(i)	Stable deposits	26,538.41	1,326.92	26,537.86	1,326.89
(ii)	Less stable deposits	178,708.34	17,870.84	177,525.80	17,752.58
3	Unsecured wholesale funding, of which:	47,920.97	23,941.17	47,998.14	24,053.47
(i)	Operational deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	47,920.97	23,941.17	47,998.14	24,053.47
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	4753.98	290.16	2,976.52	458.00
5	Additional requirements, of which	12,477.02	1,859.93	12,532.57	1,945.81
(i)	Outflows related to derivative exposures and other collateral requirements	808.46	808.46	891.27	891.27
(ii)	Outflows related to loss of funding on debt products	0.00	0.00	0.00	0.00
(iii)	Credit and liquidity facilities	11,668.56	1,051.47	11,641.30	1,054.54
6	Other contractual funding obligations	0.00	0.00	0.00	0.00
7	Other contingent funding obligations	15,537.54	466.46	15,579.17	467.51
8	TOTAL CASH OUTFLOWS	285,936.26	45,755.48		46,004.26
Cash Inflows					
9	Secured lending (e.g. reverse repos)	7.14	0.00	89.58	0.00
10	Inflows from fully performing exposures	9,630.42	5,407.17	8,557.04	4,903.28
11	Other cash inflows	592.16	588.93	638.16	631.41
12	TOTAL CASH INFLOWS	10,229.72	5,996.10	9,284.78	5,534.69
13	TOTAL HQLA		65,135.35		69,269.29
14	TOTAL NET CASH OUTFLOWS		39,759.38		40,469.57
15	LIQUIDITY COVERAGE RATIO (%)		163.82%		171.16%