

LIQUIDITY COVERAGE RATIO (LCR) FOR FY 2020-21 (Q3) & (Q2)

(Rs. In Crore)

		Dec-20		Sep-20	
		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)		56605.49		58996.15
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	202497.98	19124.63	161760.93	15244.25
(i)	Stable deposits	22503.44	1125.17	18636.91	931.85
(ii)	Less stable deposits	179994.54	17999.45	143124.02	14312.40
3	Unsecured wholesale funding, of which:	23143.98	10912.56	58727.81	12905.68
(i)	Operational deposits (all counterparties)	0.18	0.04	0.13	0.03
(ii)	Non-operational deposits (all counterparties)	23143.80	10912.52	58727.68	12905.65
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	426.39	355.96	462.92	0.00
5	Additional requirements, of which	4341.80	724.42	284.71	225.05
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	362.31	362.31	219.01	219.01
(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>	3979.49	362.11	65.70	6.04
6	Other contractual funding obligations	57.88	57.88	83.27	83.27
7	Other contingent funding obligations	39836.05	1991.80	47541.58	2377.08
8	TOTAL CASH OUTFLOWS	270304.08	33167.25	268861.22	30835.33
Cash Inflows					
9	Secured lending (e.g. reverse repos)	12447.31	0.00	5663.94	0.00
10	Inflows from fully performing exposures	8064.56	4350.53	10734.00	5697.50
11	Other cash inflows	633.61	450.70	997.22	804.09
12	TOTAL CASH INFLOWS	21175.48	4801.70	17395.16	6501.59
13	TOTAL HQLA		56605.49		58996.15
14	TOTAL NET CASH OUTFLOWS		28366.02		24333.74
15	LIQUIDITY COVERAGE RATIO (%)		199.55%		242.45%