

LIQUIDITY COVERAGE RATIO (LCR) FOR FY 2020-21

(Rs. In Crore)

		Jun-20		Sep-20		Dec-20		Mar-21	
		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)		55401.80		58996.15		56605.49		63651.97
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which:	159169.06	15490.00	161760.93	15244.25	202497.98	19124.63	187881.38	17502.37
(i)	Stable deposits	8538.05	426.90	18636.91	931.85	22503.44	1125.17	25715.30	1285.77
(ii)	Less stable deposits	150631.01	15063.10	143124.02	14312.40	179994.54	17999.45	162166.08	16216.61
3	Unsecured wholesale funding, of which:	59839.05	14469.74	58727.81	12905.68	23143.98	10912.56	43370.14	21693.47
(i)	Operational deposits (all counterparties)	0.13	0.03	0.13	0.03	0.18	0.04	0.13	0.03
(ii)	Non-operational deposits (all counterparties)	59838.92	14469.71	58727.68	12905.65	23143.80	10912.52	43370.01	21693.44
(iii)	Unsecured debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Secured wholesale funding	329.50	0.00	462.92	0.00	426.39	355.96	443.85	352.56
5	Additional requirements, of which	485.06	440.17	284.71	225.05	4341.80	724.42	12304.55	1276.82
(i)	Outflows related to derivative exposures and other collateral requirements	435.31	435.31	219.01	219.01	362.31	362.31	169.41	169.41
(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	49.75	4.86	65.70	6.04	3979.49	362.11	12135.14	1107.41
6	Other contractual funding obligations	63.19	63.19	83.27	83.27	57.88	57.88	11.62	11.62
7	Other contingent funding obligations	41809.22	2090.47	47541.58	2377.08	39836.05	1991.80	14663.67	733.18
8	TOTAL CASH OUTFLOWS		32553.57		30835.33		33167.25		41570.02
Cash Inflows									
9	Secured lending (e.g. reverse repos)	8316.43	0.00	5663.94	0.00	12447.31	0.00	6993.39	0.00
10	Inflows from fully performing exposures	12082.85	6351.65	10734.00	5697.50	8064.56	4350.53	6645.54	3595.49
11	Other cash inflows	745.66	545.90	997.22	804.09	633.61	450.70	340.66	290.32
12	TOTAL CASH INFLOWS	21144.94	6897.55	17395.16	6501.59	21175.48	4801.23	13979.59	3885.81
21	TOTAL HQLA		55401.80		58996.15		56605.49		63651.97
22	TOTAL NET CASH OUTFLOWS		25656.02		24333.74		28366.02		37684.21
23	LIQUIDITY COVERAGE RATIO (%)		216.00		242.45		199.55		168.91