

LIQUIDITY COVERAGE RATIO (LCR) FOR FY FY2021-22 (Q2) & (Q1)

(Rs. In Crore)

LCR COMPONENTS		Sep-21		Jun-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)		68066.62		62208.66
2	Retail deposits and deposits from small business customers, of which:	191690.05	17881.60	189031.09	17616.92
(i)	Stable deposits	25748.04	1287.40	25723.73	1286.19
(ii)	Less stable deposits	165942.01	16594.20	163307.36	16330.74
3	Unsecured wholesale funding, of which:	47141.84	23367.76	42567.30	21432.99
(i)	Operational deposits (all counterparties)	0.13	0.03	0.13	0.03
(ii)	Non-operational deposits (all counterparties)	47141.71	23367.76	42567.17	21432.96
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	1352.74	285.79	437.67	409.01
5	Additional requirements, of which	11656.89	1246.30	12127.36	1195.50
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	207.82	207.82	99.49	99.49
(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>	11449.07	1038.48	12027.87	1096.01
6	Other contractual funding obligations	0.00	0.00	0.00	0.00
7	Other contingent funding obligations	14931.09	475.67	14383.62	719.18
8	TOTAL CASH OUTFLOWS		43257.12		41373.60
Cash Inflows					
9	Secured lending (e.g. reverse repos)	4197.92	0.00	8351.21	0.00
10	Inflows from fully performing exposures	8396.27	4621.84	6624.81	3707.35
11	Other cash inflows	200.40	154.79	284.14	266.15
12	TOTAL CASH INFLOWS	12794.59	4776.63	15260.16	3973.50
13	TOTAL HQLA		68066.62		62208.66
14	TOTAL NET CASH OUTFLOWS		38480.49		37400.10
15	LIQUIDITY COVERAGE RATIO (%)		176.89%		166.33%