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LIQUIDITY COVERAGE RATIO (LCR) DISCLOSURE FOR FY 2023-24

LIQUIDITY COVERAGE RATIO

INDIAN OVERSEAS BANK

(Rs. In Crore)

	Quarter ended- June 30,2023		Quarter ended- September 30,2023		Quarter ended- December 31,2023		Quarter ended- March 31,2024		
	Total Unweighted Value(average) ¹	Total Weighted Value(average) ²	Total Unweighted Value(average)1	Total Weighted Value(average)2	Total Unweighted Value(average)1	Total Weighted Value(average)2	Total Unweighted Value(average)1	Total Weighted Value(average)2	
LCR COMPONENTS									
High Quality Liquid Assets									
1	Total High Quality Liquid Assets		65,135.35		66,334.58		62,640.51		61,725.29
Cash									
2	Retail Deposits and deposits from small business customers, of which :	205,246.75	19,197.75	211,340.59	19,767.93	216,117.99	20,216.43	219,726.53	20,565.56
(i)	Stable Deposits	26,538.41	1,326.92	27,322.68	1,366.13	27,907.45	1,395.37	28,141.89	1,407.09
(ii)	less Stable Deposits	178,708.34	17,870.83	184,017.91	18,401.79	188,210.54	18,821.05	191,584.64	19,158.46
3	Unsecured wholesale funding, of which :	47,920.97	23,941.17	54,082.57	27,010.27	55,182.14	27,616.31	54,995.09	28,485.66
(i)	Operational Deposits(all counterparties)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	Non-Operational Deposits(all counterparties)	47,920.97	23,941.17	54,082.57	27,010.27	55,182.14	27,616.31	54,995.09	28,485.66
(iii)	Unsecured debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Secured wholesale funding	4,753.98	290.16	5,214.87	1,367.53	7,145.04	1,762.16	10,658.54	0.00
5	Additional requirements, of which	12,477.02	1,859.93	14,153.19	2,017.54	15,168.96	2,058.76	16,293.91	2,340.31
(i)	Outflows related to derivative exposures and other collateral requirements	808.46	808.46	810.90	810.90	743.74	743.74	575.43	575.43
(ii)	Outflows related to loss of finding on debt products	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii)	Credit and liquidity facilities	11,668.56	1,051.47	13,342.29	1,206.64	14,425.22	1,315.02	15,718.48	1,764.88
6	Other contractual funding obligations	0.00	0.00	0.00	0.00	460.26	460.26	2,392.93	2,392.93
7	Other contingent funding obligations	15,537.54	466.46	17,107.07	513.40	17,357.57	520.73	17,388.27	521.70
8	TOTAL CASH OUTFLOWS		45,755.47		50,676.67		52,634.65		54,306.16
Cash Inflows									
9	Secured Lending(e.g. reverse repos)	7.14	0.00	34.71	0.00	298.85	27.88	484.55	44.19
10	Inflows from fully performing exposures	9,630.42	5,407.17	8,878.73	5,171.76	11,160.61	6,014.24	17,974.27	9,152.73
11	Other cash inflows	592.16	588.93	2,168.27	2,166.77	2,032.99	2,032.99	1,029.31	678.88
12	TOTAL CASH INFLOWS	10,229.72	5,996.10	11,081.71	7,338.53	13,492.44	8,075.11	19,488.13	9,875.80
		Total Adjusted Value³							
13	TOTAL HQLA		65,135.35		66,334.58		62,640.51		61,725.29
14	TOTAL NET CASH OUTFLOWS		39,759.37		43,338.14		44,559.54		44,430.36
15	LIQUIDTY COVERAGE RATIO(%)		163.82%		153.06%		140.58%		138.93%

1. Unweighted values calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows) except where otherwise mentioned in the circular and LCR template.

2. Weighted values calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)

3. Adjusted values calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e. cap on level 2B and level 2 assets for HQLA and cap on inflows).

