

**LIQUIDITY COVERAGE RATIO (LCR) FOR FY FY 2020-21 (Q2) & (Q1)**

(Rs. In Crore)

		Sep-20		Jun-20	
		Total Unweighted Value* [average]	Total Weighted Value # (average)	Total Unweighted Value* [average]	Total Weighted Value # (average)
<b>High Quality Liquid Assets</b>					
1	Total High Quality Liquid Assets (HQLA)		<b>58996.15</b>		<b>55401.80</b>
<b>Cash Outflows</b>					
2	Retail deposits and deposits from small business customers, of which:	<b>161760.93</b>	<b>15244.25</b>	<b>159169.06</b>	<b>15490.00</b>
(i)	Stable deposits	18636.91	931.85	8538.05	426.90
(ii)	Less stable deposits	143124.02	14312.40	150631.01	15063.10
3	Unsecured wholesale funding, of which:	<b>58727.81</b>	<b>12905.68</b>	<b>59839.05</b>	<b>14469.74</b>
(i)	Operational deposits (all counterparties)	0.13	0.03	0.13	0.03
(ii)	Non-operational deposits (all counterparties)	58727.68	12905.65	59838.92	14469.71
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	<b>462.92</b>	<b>0.00</b>	<b>329.50</b>	<b>0.00</b>
5	Additional requirements, of which	<b>284.71</b>	<b>225.05</b>	<b>485.06</b>	<b>440.17</b>
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	219.01	219.01	435.31	435.31
(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>	65.70	6.04	49.75	4.86
6	Other contractual funding obligations	<b>83.27</b>	<b>83.27</b>	<b>63.19</b>	<b>63.19</b>
7	Other contingent funding obligations	<b>47541.58</b>	<b>2377.08</b>	<b>41809.22</b>	<b>2090.47</b>
8	<b>TOTAL CASH OUTFLOWS</b>		<b>30835.33</b>		<b>32553.57</b>
<b>Cash Inflows</b>					
9	Secured lending (e.g. reverse repos)	<b>5663.94</b>	<b>0.00</b>	<b>8316.43</b>	<b>0.00</b>
10	Inflows from fully performing exposures	<b>10734.00</b>	<b>5697.50</b>	<b>12082.85</b>	<b>6351.65</b>
11	Other cash inflows	<b>997.22</b>	<b>804.09</b>	<b>745.66</b>	<b>545.90</b>
12	<b>TOTAL CASH INFLOWS</b>	<b>17395.16</b>	<b>6501.59</b>	<b>21144.94</b>	<b>6897.55</b>
13	<b>TOTAL HQLA</b>		58996.15		55401.80
14	<b>TOTAL NET CASH OUTFLOWS</b>		24333.74		25656.02
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>242.45%</b>		<b>215.94%</b>