

LIQUIDITY COVERAGE RATIO (LCR) FOR FY2023-24 (Q3) & (Q2)

(Rs. In Crore)

LCR COMPONENTS		December 2023		Sept 2023	
		Total Unweighted Value* [average]1	Total Weighted Value # (average)2	Total Unweighted Value* [average]	Total Weighted Value # (average)
High Quality Liquid Assets					
1	Total High Quality Liquid Assets (HQLA)		62,640.51		66,334.58
2	Retail deposits and deposits from small business customers, of which:	2,16,117.99	20,216.43	211,340.59	19,767.92
(i)	Stable deposits	27,907.45	1,395.37	27,322.68	1,366.13
(ii)	Less stable deposits	1,88,210.54	18,821.05	184,017.91	18,401.79
3	Unsecured wholesale funding, of which:	55,182.14	27,616.31	54,082.57	27,010.27
(i)	Operational deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	55,182.14	27,616.31	54,082.57	27,010.27
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	7145.04	1,762.16	5214.87	1,367.53
5	Additional requirements, of which	15,168.96	2,058.76	14,153.19	2,017.54
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	743.74	743.74	810.90	810.90
(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>	14,425.22	1,315.02	13,342.29	1,206.64
6	Other contractual funding obligations	460.26	460.26	0.00	0.00
7	Other contingent funding obligations	17,357.57	520.73	17,107.07	513.40
8	TOTAL CASH OUTFLOWS	3,11,431.97	52,634.65	301,898.29	50,676.66
Cash Inflows					
9	Secured lending (e.g. reverse repos)	298.85	27.88	34.71	0.00
10	Inflows from fully performing exposures	11,160.61	6,014.24	8,878.73	5,171.76
11	Other cash inflows	2,032.99	2,032.99	2,168.27	2,166.77
12	TOTAL CASH INFLOWS	13,492.44	8,075.11	11,081.71	7,338.53
			Total Adjusted value 3		
13	TOTAL HQLA		62,640.51		66,334.58

Internal

14	TOTAL NET CASH OUTFLOWS		44,559.54		43,338.13
15	LIQUIDITY COVERAGE RATIO (%)		140.58%		153.06%

1. Unweighted values must be 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 must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)
3. Adjusted values must be 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).