

The Basel Committee for Banking Supervision (BCBS) had introduced the Liquidity Coverage Ratio (LCR) in order to ensure that a bank has an adequate stock of unencumbered High Quality Liquid Assets (HQLA) to survive a significant liquidity stress lasting for a period of 30 days. LCR is defined as a ratio of HQLA to the total net cash outflows estimated for the next 30 calendar days. As per RBI notification dated April 17, 2020, the minimum LCR is required to be maintained is 80%, as on June 30, 2020.

Liquidity Coverage Ratio Q1 (2020-21)

(Rs. in Crore)

		June (Q1) 2020-21	
HIGH QUALITY LIQUID ASSETS		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		129009.32
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	313969.96	30146.26
(i)	Stable Deposits	25014.66	1250.73
(ii)	Less Stable deposits	288955.30	28895.53
3	Unsecured wholesale funding	117705.14	52225.16
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	117302.38	51822.40
(iii)	Unsecured debt	402.76	402.76
4	Secured wholesale funding		0.00
5	Additional requirements, of which	48320.78	5281.05
(i)	Outflows related to derivative exposures and other collateral requirements	290.87	290.87
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	48029.91	4990.18
6	Other contractual funding obligations	2545.50	2545.50
7	Other contingent funding obligations	66551.48	2625.45
8	TOTAL CASH OUTFLOWS		92823.42
Cash Inflows			
9	Secured lending (e.g. reverse repos)	9829.85	0.00
10	Inflows from fully performing exposures	11543.68	6170.09
11	Other cash inflows	7177.65	5667.07
12	TOTAL CASH INFLOWS	28551.18	11837.15
			Total Adjusted Value
21	TOTAL HQLA		129009.32
22	TOTAL NET CASH OUTFLOWS		80986.02
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		159.30%

*The average weighted and un-weighted amounts are calculated taking simple daily averages of June quarter.