

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 Sept 30, 2020.

Liquidity Coverage Ratio Q2 (2020-21)

(Rs. in Crore)

		Sept (Q2) 2020-21	
		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
HIGH QUALITY LIQUID ASSETS			
1	Total High Quality Liquid Assets (HQLA)		133143.15
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	314857.16	30372.32
(i)	Stable Deposits	22267.94	1113.40
(ii)	Less Stable deposits	292589.22	29258.92
3	Unsecured wholesale funding	115948.40	51536.75
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	115948.40	51536.75
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding		0.00
5	Additional requirements, of which	48695.92	5579.93
(i)	Outflows related to derivative exposures and other collateral requirements	409.25	409.25
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	48286.67	5170.68
6	Other contractual funding obligations	2835.11	2835.11
7	Other contingent funding obligations	64143.20	2538.58
8	TOTAL CASH OUTFLOWS		92862.69
Cash Inflows			
9	Secured lending (e.g. reverse repos)	5150.00	0.00
10	Inflows from fully performing exposures	15079.95	8183.50
11	Other cash inflows	10201.36	8389.80
12	TOTAL CASH INFLOWS	30431.31	16573.30
			Total Adjusted Value
21	TOTAL HQLA		133143.15
22	TOTAL NET CASH OUTFLOWS		76289.40
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		174.52%

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

Deputy General Manager (RMD)

Statutory Auditors

