

The Basel Committee for Banking Supervision (BCBS) had introduced the Liquidity Coverage Ratio (LCR) in order to ensure that a bank has 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 90%, as on December 31, 2020.

Liquidity Coverage Ratio Q3 (2020-21)

(Rs. in Crore)

		Dec (Q3) 2020-21	
HIGH QUALITY LIQUID ASSETS		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		144298.04
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	318607.14	30706.01
(i)	Stable Deposits	23094.13	1154.71
(ii)	Less Stable deposits	295513.01	29551.30
3	Unsecured wholesale funding	129275.49	57563.15
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	129275.49	57563.15
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding		0.00
5	Additional requirements, of which	49544.17	5896.58
(i)	Outflows related to derivative exposures and other collateral requirements	636.55	636.55
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	48907.62	5260.03
6	Other contractual funding obligations	2119.21	2119.21
7	Other contingent funding obligations	57837.80	2253.36
8	TOTAL CASH OUTFLOWS		98538.31
Cash Inflows			
9	Secured lending (e.g. reverse repos)	1829.85	0.00
10	Inflows from fully performing exposures	17950.59	9564.93
11	Other cash inflows	13500.36	10682.05
12	TOTAL CASH INFLOWS	33280.80	20246.98
			Total Adjusted Value
21	TOTAL HQLA		144298.04
22	TOTAL NET CASH OUTFLOWS		78291.33
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		184.31%

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

Assistant General Manager (RMD)

Statutory Auditors

