

CO Risk Management Department

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 March 31, 2021.

₹ in crore

Liquidity Coverage Ratio Q4 (2020-21)			
Particulars		March (Q4) 2020-21	
High Quality Liquid Assets		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		148782.78
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	297094.80	28344.60
(i)	Stable Deposits	27297.59	1364.88
(ii)	Less Stable deposits	269797.21	26979.72
3	Unsecured wholesale funding	150677.73	69095.30
(i)	Operational deposits (all counterparties)	0.02	0.01
(ii)	Non-operational deposits (all counterparties)	150319.01	68736.60
(iii)	Unsecured debt	358.70	358.70
4	Secured wholesale funding		0.00
5	Additional requirements, of which	68887.22	23946.87
(i)	Outflows related to derivative exposures and other collateral requirements	17804.24	17804.24
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	51082.98	6142.63
6	Other contractual funding obligations	3135.48	3135.48
7	Other contingent funding obligations	56555.49	2182.93
8	Total Cash Outflows		126705.18
Cash Inflows			Total Adjusted Value
9	Secured lending (e.g. reverse repos)	3669.11	0.00
10	Inflows from fully performing exposures	21537.54	11521.98
11	Other cash inflows	28777.66	27356.30
12	Total Cash Inflows	53984.30	38878.28
21	Total HQLA		148782.78
22	Total Net Cash Outflows		87826.90
23	Liquidity Coverage Ratio(%)-(21/22)		169.40%

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

Assistant General Manager (RMD)

General Manager (RMD)/CRO

Statutory Auditor

