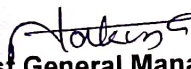


CO Risk Management Department

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 100%, as on September 30, 2021.

Liquidity Coverage Ratio Q2 (2021-22)		(Rs. in Crore)	
		Sep (Q2)_2021-22	
HIGH QUALITY LIQUID ASSETS		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		158314.12
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	261491.42	24468.63
(i)	Stable Deposits	33610.17	1680.51
(ii)	Less Stable deposits	227881.24	22788.12
3	Unsecured wholesale funding	167413.72	77874.98
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	166629.94	77091.20
(iii)	Unsecured debt	783.78	783.78
4	Secured wholesale funding		0.00
5	Additional requirements, of which	69281.45	25247.90
(i)	Outflows related to derivative exposures and other collateral requirements	20941.21	20941.21
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	48340.24	4306.69
6	Other contractual funding obligations	3418.20	3418.20
7	Other contingent funding obligations	36662.27	1099.87
8	TOTAL CASH OUTFLOWS		132109.58
Cash Inflows			0.00
9	Secured lending (e.g. reverse repos)	12358.16	0.00
10	Inflows from fully performing exposures	39837.22	22571.91
11	Other cash inflows	28051.85	25714.99
12	TOTAL CASH INFLOWS	80247.22	48286.90
21	TOTAL HQLA		158314.12
22	TOTAL NET CASH OUTFLOWS		83822.67
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		188.87%

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


Asst General Manager (RMD)

Date: 28.10.2021



Statutory Auditor

