इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

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%.

Liquidity Coverage Ratio Q3 (2024-25)			(Rs. in crores)
HIGH QUALITY LIQUID ASSETS		**Total Un-weighted Value (Average)***	**Total Weighted Value (Average)***
1	**Total High Quality Liquid Assets (HQLA)**		175193.89
Cash Outflows			
2	**Retail deposits and deposits from Small business customers, of which:**	420367.40	34929.97
(i)	Stable Deposits	142135.40	7106.77
(ii)	Less Stable deposits	278232.00	27823.20
3	Unsecured wholesale funding	203297.58	122528.07
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	134615.84	53846.33
(iii)	Unsecured debt	68681.74	68681.74
4	Secured wholesale funding		0.00
5	Additional requirements, of which	56115.46	37097.02
(i)	Outflows related to derivative exposures and other collateral requirements	34805.58	34805.58
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	21309.88	2291.44
6	**Other contractual funding obligations**	5839.54	5839.54
7	**Other contingent funding obligations**	116765.53	4941.80
8	**TOTAL CASH OUTFLOWS**		205336.40
Cash Inflows			
9	Secured lending (e.g. reverse repos)	1049.10	0.00
10	Inflows from fully performing exposures	38990.01	25693.40
11	Other cash inflows	39244.30	37313.00
12	TOTAL CASH INFLOWS	79283.41	63006.40
21	**TOTAL HQLA**		175193.89
22	**TOTAL NET CASH OUTFLOWS**		142330.00
23	**LIQUIDITY COVERAGE RATIO (%)**		123.09%

*The average weighted and un-weighted amounts are calculated taking simple daily averages (69 working days) of Q3 (2024-25).

N. V. [signature]
Asst. General Manager (RMD)

इंडियन बैंक / INDIAN BANK
की.का. / C.O.
जोखिम प्रबंधन विभाग
Risk Management Department
चेन्नै / CHENNAI-600

For G. BALU ASSOCIATES LLP
Chartered Accountants
FRN: 000376S / S200073
Statutory Auditor

G BALU ASSOCIATES LLP * CHENNAI * Chartered Accountants *

R.RAVISHANKAR
Partner
M.No.026819

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