

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 Q4 (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)		169525.26
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	428410.66	35596.86
(i)	Stable Deposits	144884.05	7244.20
(ii)	Less Stable deposits	283526.61	28352.66
3	Unsecured wholesale funding	199997.91	121586.48
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	130685.72	52274.29
(iii)	Unsecured debt	69312.19	69312.19
4	Secured wholesale funding		0.00
5	Additional requirements, of which	74261.38	56496.39
(i)	Outflows related to derivative exposures and other collateral requirements	54736.60	54736.60
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	19524.78	1759.79
6	Other contractual funding obligations	4965.09	4965.09
7	Other contingent funding obligations	112438.13	4765.87
8	TOTAL CASH OUTFLOWS		223410.69
Cash Inflows			
9	Secured lending (e.g. reverse repos)	462.85	0.00
10	Inflows from fully performing exposures	44983.01	31687.13
11	Other cash inflows	59762.73	57833.33
12	TOTAL CASH INFLOWS	105208.59	89520.45
21	TOTAL HQLA		169525.26
22	TOTAL NET CASH OUTFLOWS		133890.24
23	LIQUIDITY COVERAGE RATIO (%)		126.62%

*The average weighted and un-weighted amounts are calculated taking simple daily averages (66 working days) of Q4 (2024-25).

Deputy General Manager (RMD)

G BALU ASSOCIATES LLP
 Chartered Accountants
 FRN: 000376S / S200073
 Statutory Auditor
R.RAVISHANKAR
 Partner
 M.No: 026819



UDINI: 25026819 BMHBRT5487