The Basel Committee for Banking Supervision (BCBS) had introduced the Liquidity Coverage Ratio (LCR) in order to ensure that a bank has an 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 80%, as on June 30, 2020.

## Liquidity Coverage Ratio Q1 (2020-21)

(Rs. in Crore)

| | HIGH QUALITY LIQUID ASSETS | June (Q1)_2020-21 Total Un-weighted Value (Average)* | Total Weighted Value (Average)* |
|---|---|---|---|
| 1 | Total High Quality Liquid Assets (HQLA) | | 129009.32 |
| **Cash Outflows** | | | |
| 2 | Retail deposits and deposits from Small business customers, of which: | 313969.96 | 30146.26 |
| (i) | Stable Deposits | 25014.66 | 1250.73 |
| (ii) | Less Stable deposits | 288955.30 | 28895.53 |
| 3 | **Unsecured wholesale funding** | 117705.14 | 52225.16 |
| (i) | Operational deposits (all counterparties) | 0.00 | 0.00 |
| (ii) | Non-operational deposits (all counterparties) | 117302.38 | 51822.40 |
| (iii) | Unsecured debt | 402.76 | 402.76 |
| 4 | **Secured wholesale funding** | | 0.00 |
| 5 | **Additional requirements, of which** | 48320.78 | 5281.05 |
| (i) | Outflows related to derivative exposures and other collateral requirements | 290.87 | 290.87 |
| (ii) | Outflows related to loss of funding on debt products | 0.00 | 0.00 |
| (iii) | Credit and liquidity facilities | 48029.91 | 4990.18 |
| 6 | **Other contractual funding obligations** | 2545.50 | 2545.50 |
| 7 | **Other contingent funding obligations** | 66551.48 | 2625.45 |
| 8 | **TOTAL CASH OUTFLOWS** | | 92823.42 |
| **Cash Inflows** | | | |
| 9 | Secured lending (e.g. reverse repos) | 9829.85 | 0.00 |
| 10 | Inflows from fully performing exposures | 11543.68 | 6170.09 |
| 11 | Other cash inflows | 7177.65 | 5667.07 |
| 12 | TOTAL CASH INFLOWS | 28551.18 | 11837.15 |
| | | | Total Adjusted Value |
| 21 | **TOTAL HQLA** | | 129009.32 |
| 22 | **TOTAL NET CASH OUTFLOWS** | | 80986.02 |
| 23 | **LIQUIDITY COVERAGE RATIO(%)-(21/22)** | | 159.30% |

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