

## LIQUIDITY COVERAGE RATIO

(Rs. in crores)

		CONSOLIDATED									
		Quarter ended 31 Mar 2022		Quarter ended 30 Jun 2022		Quarter ended 30 Sep 2022		Quarter ended 31 Dec 2022		Quarter ended 31 Mar 2023	
		Total Weighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>											
<b>1</b>	Total High Quality Liquid Assets(HQLAs)		2,48,229.76		2,41,700.69		2,38,110.92		2,30,445.80		2,48,536.66
<b>Cash Outflows</b>											
<b>2</b>	Retail Deposits and deposits from small business customers, of which:	4,27,301.99	38,166.88	4,34,794.50	38,815.50	444,730.55	39,661.95	4,58,088.11	40,811.67	4,82,386.46	42,941.42
<b>(i)</b>	Stable Deposits	91,266.46	4,563.32	93,279.05	4,663.95	96,222.15	4,811.11	99,942.78	4,997.14	1,05,944.55	5,297.23
<b>(ii)</b>	Less Stable Deposits	3,36,035.53	33,603.55	3,41,515.45	34,151.54	348,508.40	34,850.84	3,58,145.33	35,814.53	3,76,441.91	37,644.19
<b>3</b>	Unsecured wholesale funding, of which :	2,76,138.26	1,65,222.37	2,60,669.15	1,56,361.62	2,44,283.13	1,44,789.24	2,44,919.50	1,41,481.06	2,47,313.57	1,38,748.81
<b>(i)</b>	Operational deposits (all counterparties)	14,004.56	3,482.53	12,955.75	3,219.84	13,651.15	3,391.12	16,186.11	4,024.34	18,456.73	4,591.31
<b>(ii)</b>	Non-operational deposits (all counterparties)	2,62,133.70	1,61,739.84	2,47,713.40	1,53,141.78	2,30,631.98	1,41,398.12	2,28,733.39	1,37,456.72	2,28,856.84	1,34,157.50
<b>(iii)</b>	Unsecured debt	-	-	-	-	-	-	-	-	-	-
<b>4</b>	Secured wholesale funding		-		211.14		313.41		375.11		448.67
<b>5</b>	Additional requirements, of which	49,466.62	39,256.40	39,599.54	30,673.02	47,725.10	38,592.07	45,504.64	36,382.93	64,123.97	49,714.50
<b>(i)</b>	Outflows related to derivative exposures and other collateral requirements	37,521.86	37,521.86	29,008.04	29,008.04	36,698.09	36,698.09	33,848.12	33,848.12	46,210.50	46,210.50
<b>(ii)</b>	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-	-	-

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		Quarter ended 31 Mar 2022		Quarter ended 30 Jun 2022		Quarter ended 30 Sep 2022		Quarter ended 31 Dec 2022		Quarter ended 31 Mar 2023	
		Total Weighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
(iii)	Credit and liquidity facilities	11,944.76	1,734.54	10,591.50	1,664.98	11,027.00	1,893.98	11,656.52	2,534.81	17,913.46	3,504.00
6	Other contractual funding obligations	21,913.06	21,913.06	21,937.64	21,937.64	21,470.15	21,470.15	25,367.50	25,367.50	25,188.89	25,188.89
7	Other contingent funding obligations	3,78,795.03	16,283.30	4,11,368.36	17,580.68	4,37,486.72	18,691.79	4,52,144.14	19,285.17	4,91,253.96	21,194.80
8	<b>TOTAL CASH OUTFLOWS</b>		<b>2,80,842.01</b>		<b>2,65,579.59</b>		<b>2,63,518.61</b>		<b>2,63,703.44</b>		<b>2,78,237.10</b>
<b>Cash Inflows</b>											
9	Secured lending (eg. reverse repo)	44,528.38	-	11,613.11	-	143.14	-	126.77	-	4,500.04	-
10	Inflows from fully performing exposures	44,985.06	32,026.30	42,879.00	30,994.66	41,652.45	31,854.80	47,258.13	34,754.58	60,750.45	42,798.65
11	Other cash inflows	35,641.88	35,641.88	27,166.48	27,166.48	34,565.42	34,565.42	31,041.27	31,041.27	43,179.73	43,179.73
12	<b>TOTAL CASH INFLOWS</b>	<b>1,25,155.32</b>	<b>67,668.18</b>	<b>81,658.59</b>	<b>58,161.14</b>	<b>76,361.01</b>	<b>66,420.21</b>	<b>78,426.17</b>	<b>65,795.85</b>	<b>1,08,430.22</b>	<b>85,978.38</b>
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	<b>TOTAL HQLA</b>		2,48,229.76		2,41,700.69		2,38,110.92		2,30,445.80		2,48,536.66
22	<b>TOTAL NET CASH OUTFLOWS</b>		2,13,173.83		2,07,418.45		1,97,098.39		1,97,907.59		1,92,258.71
23	<b>LIQUIDITY COVERAGE RATIO %</b>		<b>116.44%</b>		<b>116.53%</b>		<b>120.81%</b>		<b>116.44%</b>		<b>129.27%</b>

As per RBI Guidelines, the average LCR is presented as the simple daily average for the quarter.