LIQUIDITY COVERAGE RATIO

(Rs. in crores)

		CONSOLIDATED									
		Quarter ended 30 Jun 2022		Quarter ended 30 Sep 2022		Quarter ended 31 Dec 2022		Quarter ended 31 Mar 2023		Quarter ended 30 Jun 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)
High Q	Quality Liquid Assets										
1	Total High Quality Liquid Assets(HQLAs)		2,41,700.69		2,38,110.92		2,30,445.80		2,48,536.66		2,41,460.81
Cash C	Outflows										
2	Retail Deposits and deposits from small business customers, of which:	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	5,26,601.89	46,836.33
(i)	Stable Deposits	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	1,16,477.17	5,823.86
(ii)	Less Stable Deposits	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	4,10,124.72	41,012.47
3	Unsecured wholesale funding, of which:	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	2,40,567.61	1,33,946.57
(i)	Operational deposits (all counterparties)	12,955.75	3,219.84	13,651.15	3,391.12	16,186.11	4,024.34	18,456.73	4,591.31	17,847.72	4,439.72
(ii)	Non-operational deposits (all counterparties)	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	2,22,719.90	1,29,506.86
(iii)	Unsecured debt	-	-	-	-	-	-	1	-	-	-
4	Secured wholesale funding		211.14		313.41		375.11		448.67		761.17
5	Additional requirements, of which	39,599.54	30,673.02	47,725.10	38,592.07	45,504.64	36,382.93	64,123.97	49,714.50	60,953.78	43,647.65
(i)	Outflows related to derivative exposures and other collateral requirements	29,008.04	29,008.04	36,698.09	36,698.09	33,848.12	33,848.12	46,210.50	46,210.50	39,260.48	39,260.48
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-	-	-

		CONSOLIDATED									
		Quarter ended 30 Jun 2022		Quarter ended 30 Sep 2022		Quarter ended 31 Dec 2022		Quarter ended 31 Mar 2023		Quarter ended 30 Jun 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	10,591.50	1,664.98	11,027.00	1,893.98	11,656.52	2,534.81	17,913.46	3,504.00	21,693.30	4,387.17
6	Other contractual funding obligations	21,937.64	21,937.64	21,470.15	21,470.15	25,367.50	25,367.50	25,188.89	25,188.89	23,764.34	23,764.34
7	Other contingent funding obligations	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	5,50,802.76	24,144.52
8	TOTAL CASH OUTFLOWS		2,65,579.59		2,63,518.61		2,63,703.44		2,78,237.10		2,73,100.59
Cash Inflows											
9	Secured lending (eg. reverse repo)	11,613.11	-	143.14	-	126.77	-	4,500.04	-	1,834.08	-
10	Inflows from fully performing exposures	42,879.00	30,994.66	41,652.45	31,854.80	47,258.13	34,754.58	60,750.45	42,798.65	58,023.92	40,943.16
11	Other cash inflows	27,166.48	27,166.48	34,565.42	34,565.42	31,041.27	31,041.27	43,179.73	43,179.73	36,265.03	36,265.03
12	TOTAL CASH INFLOWS	81,658.59	58,161.14	76,361.01	66,420.21	78,426.17	65,795.85	1,08,430.22	85,978.38	96,123.03	77,208.19
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	TOTAL HQLA		2,41,700.69		2,38,110.92		2,30,445.80		2,48,536.66		2,41,460.81
22	TOTAL NET CASH OUTFLOWS		2,07,418.45		1,97,098.39		1,97,907.59		1,92,258.71		1,95,892.40
23	LIQUIDITY COVERAGE RATIO %		116.53%		120.81%		116.44%		129.27%		123.26%

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