

LIQUIDITY COVERAGE RATIO

(Rs. in crores)

		CONSOLIDATED									
		Quarter ended 31 Dec 2019		Quarter ended 31 Mar 2020		Quarter ended 30 Jun 2020		Quarter ended 30 Sep 2020		Quarter ended 31 Dec 2020	
		Total Unweighted Value (average)	Total Weighted Value (average)								
High Quality Liquid Assets											
1	Total High Quality Liquid Assets(HQLAs)		1,37,377.63		1,53,911.46		1,81,073.32		1,80,177.23		1,74,725.90
Cash Outflows											
2	Retail Deposits and deposits from small business customers, of which:	3,32,493.77	30,492.38	3,43,438.06	29,290.56	3,55,785.45	28,871.26	3,63,858.98	29,489.07	3,70,558.29	30,005.19
(i)	Stable Deposits	55,139.77	2,756.99	1,01,064.99	5,053.25	1,34,145.68	6,707.28	1,37,936.62	6,896.83	1,41,012.77	7,050.64
(ii)	Less Stable Deposits	2,77,354.00	27,735.39	2,42,373.07	24,237.31	2,21,639.77	22,163.98	2,25,922.36	22,592.24	2,29,545.52	22,954.55
3	Unsecured wholesale funding, of which :	1,75,292.58	88,752.36	1,90,204.98	1,07,749.00	2,10,984.31	1,16,274.12	2,11,655.44	1,20,154.68	2,15,872.26	1,34,046.42
(i)	Operational deposits (all counterparties)	40,955.67	10,225.60	12,470.48	3,094.65	16,420.53	4,084.58	14,299.19	3,554.63	14,055.35	3,490.15
(ii)	Non-operational deposits (all counterparties)	1,34,336.91	78,526.76	1,77,734.49	1,04,654.35	1,94,563.78	1,12,189.54	1,97,356.25	1,16,600.05	2,01,816.91	1,30,556.28
(iii)	Unsecured debt	-	-	-	-	-	-	-	-	-	-
4	Secured wholesale funding		45.20		256.86		149.09		410.73		-
5	Additional requirements, of which	30,256.14	24,041.16	42,881.98	37,635.60	33,618.32	27,602.65	36,186.06	29,081.95	39,777.29	33,825.85
(i)	Outflows related to derivative exposures and other collateral requirements	20,863.56	20,863.56	35,300.09	35,300.09	25,261.03	25,261.03	27,047.94	27,047.94	31,733.15	31,733.15
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	9,392.59	3,177.61	7,581.90	2,335.51	8,357.29	2,341.62	9,138.11	2,034.00	8,044.14	2,092.70

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		Quarter ended 31 Dec 2019		Quarter ended 31 Mar 2020		Quarter ended 30 Jun 2020		Quarter ended 30 Sep 2020		Quarter ended 31 Dec 2020	
		Total Unweighted Value (average)	Total Weighted Value (average)								
6	Other contractual funding obligations	5,868.02	5,868.02	5,874.08	5,874.08	6,081.21	6,081.21	5,572.32	5,572.32	5,858.03	5,858.03
7	Other contingent funding obligations	2,60,446.40	10,975.47	2,59,508.03	10,958.57	2,68,102.14	11,441.97	2,69,788.99	11,527.99	2,94,376.10	12,640.32
8	TOTAL CASH OUTFLOWS		1,60,174.59		1,91,764.66		1,90,420.30		1,96,236.73		2,16,375.81
Cash Inflows											
9	Secured lending (eg. reverse repo)	15,742.82	-	28,920.03	-	42,004.62	-	24,684.31	-	11,122.59	-
10	Inflows from fully performing exposures	30,278.90	19,123.95	33,625.64	21,694.41	22,029.89	16,192.69	25,827.69	17,534.15	32,191.13	22,705.14
11	Other cash inflows	19,469.70	19,469.70	33,900.99	33,900.99	23,659.84	23,659.84	25,355.77	25,355.77	29,925.09	29,925.09
12	TOTAL CASH INFLOWS	65,491.41	38,593.65	96,446.66	55,595.40	87,694.35	39,852.53	75,867.77	42,889.92	73,238.81	52,630.23
		Total adjusted Value									
21	TOTAL HQLA		1,37,377.63		1,53,911.46		1,81,073.32		1,80,177.23		1,74,725.90
22	TOTAL NET CASH OUTFLOWS		1,21,580.95		1,36,169.27		1,50,567.77		1,53,346.81		1,63,745.58
23	LIQUIDITY COVERAGE RATIO %		112.99%		113.03%		120.26%		117.50%		106.71%

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

In compliance with the RBI directive received, the Bank has computed LCR as per the revised definition of 'Operational Deposits' with effect from 20 December, 2019. As a result, the LCR for the quarter ended December 2019 is strictly not comparable with the LCR reported for quarters ended March 2020, June 2020, September 2020 and December 2020.