

## LIQUIDITY COVERAGE RATIO

(Rs. in crores)

		CONSOLIDATED									
		Quarter ended 30 Sep 2020		Quarter ended 31 Dec 2020		Quarter ended 31 Mar 2021		Quarter ended 30 Jun 2021		Quarter ended 30 Sep 2021	
		Total Unweighted Value (average)	Total Weighted Value (average)	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)
<b>High Quality Liquid Assets</b>											
<b>1</b>	Total High Quality Liquid Assets(HQLAs)	1,80,177.23	1,74,725.90	1,99,464.65	2,17,153.60	2,40,322.16					
<b>Cash Outflows</b>											
<b>2</b>	Retail Deposits and deposits from small business customers, of which:	3,63,858.98	29,489.07	3,70,558.29	30,005.19	3,82,043.16	31,006.34	3,93,015.07	31,905.43	4,04,815.33	32,975.93
<b>(i)</b>	Stable Deposits	1,37,936.62	6,896.83	1,41,012.77	7,050.64	1,43,959.42	7,197.97	1,47,921.57	7,396.08	1,50,112.00	7,505.60
<b>(ii)</b>	Less Stable Deposits	2,25,922.36	22,592.24	2,29,545.52	22,954.55	2,38,083.74	23,808.37	2,45,093.50	24,509.35	2,54,703.33	25,470.33
<b>3</b>	Unsecured wholesale funding, of which :	2,11,655.44	1,20,154.68	2,15,872.26	1,34,046.42	2,34,798.33	1,42,591.19	2,49,187.55	1,50,136.87	2,64,125.32	1,59,270.80
<b>(i)</b>	Operational deposits (all counterparties)	14,299.19	3,554.63	14,055.35	3,490.15	14,097.90	3,501.06	14,834.37	3,685.60	12,916.25	3,206.31
<b>(ii)</b>	Non-operational deposits (all counterparties)	1,97,356.25	1,16,600.05	2,01,816.91	1,30,556.28	2,20,700.43	1,39,090.13	2,34,353.18	1,46,451.27	2,51,209.07	1,56,064.49
<b>(iii)</b>	Unsecured debt	-	-	-	-	-	-	-	-	-	-
<b>4</b>	Secured wholesale funding	410.73	-	-	-	-	-	-	-	-	-
<b>5</b>	Additional requirements, of which	36,186.06	29,081.95	39,777.29	33,825.85	44,728.68	37,904.19	45,552.64	38,781.68	53,327.26	45,442.30
<b>(i)</b>	Outflows related to derivative exposures and other collateral requirements	27,047.94	27,047.94	31,733.15	31,733.15	35,525.54	35,525.54	36,333.38	36,333.38	43,244.58	43,244.58
<b>(ii)</b>	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-	-	-
<b>(iii)</b>	Credit and liquidity facilities	9,138.11	2,034.00	8,044.14	2,092.70	9,203.15	2,378.65	9,222.26	2,451.30	10,082.68	2,197.72

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		Total Unweighted Value (average)	Total Weighted Value (average)	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)
6	Other contractual funding obligations	5,572.32	5,572.32	5,858.03	5,858.03	8,016.95	8,016.95	15,436.46	15,436.46	16,973.42	16,973.42
7	Other contingent funding obligations	2,69,788.99	11,527.99	2,94,376.10	12,640.32	3,09,189.21	13,196.92	3,27,414.57	14,002.96	3,28,648.95	14,118.03
8	<b>TOTAL CASH OUTFLOWS</b>		<b>1,96,236.73</b>		<b>2,16,375.81</b>		<b>2,32,715.59</b>		<b>2,50,266.41</b>		<b>2,68,780.48</b>
<b>Cash Inflows</b>											
9	Secured lending (eg. reverse repo)	24,684.31	-	11,122.59	-	23,793.72	-	26,790.71	-	40,876.92	-
10	Inflows from fully performing exposures	25,827.69	17,534.15	32,191.13	22,705.14	38,752.16	26,739.57	36,813.01	26,598.41	40,477.00	28,138.39
11	Other cash inflows	25,355.77	25,355.77	29,925.09	29,925.09	33,662.24	33,662.24	34,461.24	34,461.24	41,509.40	41,509.40
12	<b>TOTAL CASH INFLOWS</b>	<b>75,867.77</b>	<b>42,889.92</b>	<b>73,238.81</b>	<b>52,630.23</b>	<b>96,208.12</b>	<b>60,401.80</b>	<b>98,064.96</b>	<b>61,059.65</b>	<b>1,22,863.31</b>	<b>69,647.79</b>
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	<b>TOTAL HQLA</b>		1,80,177.23		1,74,725.90		1,99,464.65		2,17,153.60		2,40,322.16
22	<b>TOTAL NET CASH OUTFLOWS</b>		1,53,346.81		1,63,745.58		1,72,313.79		1,89,206.76		1,99,132.69
23	<b>LIQUIDITY COVERAGE RATIO %</b>		<b>117.50%</b>		<b>106.71%</b>		<b>115.76%</b>		<b>114.77%</b>		<b>120.68%</b>

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