

## DISCLOSURE ON LIQUIDITY COVERAGE RATIO (LCR) AS ON 31.03.2022

The Liquidity Coverage Ratio (LCR) is one of the Basel Committee's key reforms to develop a more resilient banking sector. The LCR is expected to improve the banking sector's ability to absorb shocks arising from financial and economic stress, thus reducing the risk of spill over from the financial sector to the real economy. The Liquidity Risk Management of the Bank is governed by the Asset Liability Management (ALM) Policy approved by the Board. Liquidity Coverage Ratio (LCR) standard has been introduced with the objective that a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a 30 calendar day time horizon under a significantly severe liquidity stress scenario.

The LCR is calculated by dividing a Bank's stock of HQLA by its total net cash outflows over a 30-day stress period.

The average LCR for the quarter ended March 31, 2022 was at 311.32% as against 417.10% for the quarter ended March 31, 2021 and well above the present prescribed minimum requirement of 100%. The average HQLA for the quarter ended March 31, 2022 was 128085 crore as against was 129693 crore for the quarter ended March 31, 2021.

The average LCR for the year ended March 31, 2022 was at 360.81 % as against 386.91% for the year ended March 31, 2021.

		Quarter Ended June 30.2021		Quarter Ended September 30, 2021		Quarter Ended December 31, 2021		Quarter Ended March 31, 2022	
(Rs in crore)		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)
1	Total High Quality Liquid Assets (HQLA)		130947		134460		133402		128085
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which:								
(i)	Stable deposits	165111	8256	163910	8196	162803	8140	164395	8220
(ii)	Less stable deposits	134825	13483	137803	13780	139520	13952	141041	14104

3	Unsecured wholesale funding, of which:								
(i)	Operational deposits (all counterparties)	0	0	0	0	0	0	0	0
(ii)	Non-operational deposits (all counterparties)	29883	12715	29853	12680	31100	13118	30852	13189
(iii)	Unsecured debt	0	0	0	0	0	0	0	0
4	Secured wholesale funding		0		0		0		0
5	Additional requirements, of which								
(i)	Outflows related to derivative exposures and other collateral requirements	8133	8133	6281	6281	9749	9749	17522	17522
(ii)	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
(iii)	Credit and liquidity facilities	12925	1377	13188	2117	14074	2252	15175	2320
6	Other contractual funding obligations	2470	2470	2446	2446	2851	2851	2913	2913
7	Other contingent funding obligations	77308	3591	92266	4346	91701	4326	131981	6350
8	<b>TOTAL CASH OUTFLOWS</b>		<b>50024</b>		<b>49846</b>		<b>54388</b>		<b>64617</b>
<b>Cash Inflows</b>									
9	Secured lending (e.g reverse repo)	17879	0	23506	0	29605	0	26828	0
10	Inflows from fully performing exposures	1367	1367	5467	5467	3809	3809	1777	1777
11	Other cash inflows	15308	13983	11951	11028	14691	13717	22466	21698
12	<b>TOTAL CASH INFLOWS</b>	<b>34554</b>	<b>15350</b>	<b>40925</b>	<b>16495</b>	<b>47798</b>	<b>17525</b>	<b>51071</b>	<b>23475</b>
			TOTAL ADJUSTED VALUE		TOTAL ADJUSTED VALUE		TOTAL ADJUSTED VALUE		TOTAL ADJUSTED VALUE
13	<b>TOTAL HQLA</b>		<b>130947</b>		<b>134460</b>		<b>133402</b>		<b>128085</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>34673</b>		<b>33351</b>		<b>36863</b>		<b>41142</b>
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>377.66%</b>		<b>403.17%</b>		<b>361.89%</b>		<b>311.32%</b>