

## **DISCLOSURE ON LIQUIDITY COVERAGE RATIO (LCR) AS ON 30.09.2022**

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 September 30, 2022 was at 288.01% as against 347.71% for the quarter ended June 30, 2022 and well above the present prescribed minimum requirement of 100%. The average HQLA for the quarter ended Sept 30, 2022 was 116581 crore as against was 128120 crore for the quarter ended June 30, 2022.

The average LCR for the quarter ended September 30, 2022 was at 288.01 %.

		<b>Quarter Ended September 30,2022</b>		<b>Quarter Ended June 30, 2022</b>	
(Rs in crore)		<b>Total Unweighted Value (average)</b>	<b>Total Weighted Value (average)</b>	<b>Total Unweighted Value (average)</b>	<b>Total Weighted Value (average)</b>
<b>High Quality Liquid Assets</b>					
1	Total High Quality Liquid Assets (HQLA)		116581		128120
<b>Cash Outflows</b>					
2	Retail deposits and deposits from small business customers, of which:				
(i)	Stable deposits	164904	8245	165423	8271
(ii)	Less stable deposits	144828	14483	143077	14308
3	Unsecured wholesale funding, of which:				
(i)	Operational deposits (all counterparties)	0.00	0	0.00	0
(ii)	Non-operational deposits (all counterparties)	30126	12776	31290	13311
(iii)	Unsecured debt	0	0	0	0

4	Secured wholesale funding		0		0
5	Additional requirements, of which				
(i)	Outflows related to derivative exposures and other collateral requirements	17921	17921	10166	10166
(ii)	Outflows related to loss of funding on debt products	0	0	0	0
(iii)	Credit and liquidity facilities	1407	1332	1638	1291
6	Other contractual funding obligations	4640	4640	3575	3575
7	Other contingent funding obligations	163011	7913	180374	8779
8	<b>TOTAL CASH OUTFLOWS</b>		67311		59700
<b>Cash Inflows</b>					
9	Secured lending (e.g reverse repo)	10817	0	27674	0
10	Inflows from fully performing exposures	866	866	2802	2802
11	Other cash inflows	26806	25966	21523	20051
12	<b>TOTAL CASH INFLOWS</b>	38490	26833	52000	22854
			<b>TOTAL ADJUSTED VALUE</b>		<b>TOTAL ADJUSTED VALUE</b>
13	<b>TOTAL HQLA</b>		<b>116581</b>		<b>128120</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>40478</b>		<b>36847</b>
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>288.01%</b>		<b>347.71%</b>