

Liquidity Coverage Ratio Disclosure for Q4 FY 2019-20

The following table provides the average LCR of the Bank for quarter ended March 31, 2020:

Amount ₹ in lakhs

		Unweighted Amount	Weighted Amount
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		1,41,872
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	-	-
(ii)	Less stable deposits	2,08,637	20,864
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	56,374	56,374
(ii)	Non-operational deposits (all counterparties)	-	-
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	16,603	5,010
5	Additional requirements, of which		
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	2,647	576
6	Other contractual funding obligations	-	-
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS	2,84,261	82,824
Cash Inflows			
9	Secured lending (e.g. reverse repos)	73,102	-
10	Inflows from fully performing exposures	25,776	12,888
11	Other cash inflows	5,876	5,876
12	TOTAL CASH INFLOWS	1,04,754	18,764
13	TOTAL HQLA		1,41,872
14	Total Net Cash Outflows (8-12)		64,060
	Liquidity Coverage Ratio (%) (13/14)		221.47%

Qualitative Disclosure

The LCR is calculated by dividing the amount of High Quality Liquid Assets (HQLA) by the estimated net cash outflows over a stressed 30 calendar day period as per RBI Guidelines.

- HQLA comprises of cash in hand, excess CRR, excess SLR securities, maximum liquidity facility allowed by RBI under Marginal Standing Facility (MSF) and Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR)
- The net cash outflows are calculated by applying RBI prescribed outflow factors to the various categories of liabilities (deposits, borrowings including grandfathered borrowings), as well as contingent liabilities, partially offset by inflows from assets maturing within 30 days

As per the RBI guidelines, the minimum LCR required to be maintained from 01 Jan 2020 – 31 Dec 2020 was 90%. The LCR requirement was revised as per RBI announcement on 17th April 2020 as mentioned below:

Mandatory LCR Requirement (as announced by RBI on 17 Apr'20)	
17 April'20 - 30 Sep'20	80%
01 Oct'20-31 Mar'21	90%
01 Apr'21 Onwards	100%