

## Liquidity Coverage Ratio Disclosure for FY 2021-22

Quantitative information on Liquidity coverage ratio (LCR) is given below:

Particulars (₹ in lakhs)	Quarter ended 30 June 2021		Quarter ended 30 September 2021		Quarter ended 31 December 2021		Quarter ended 31 March 2022	
	Total Unweighte d Value* (average)	Total Weighted Value * (average)	Total Unweighte d 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)		2,47,478		2,16,089		1,84,705		1,99,780
<b>Cash outflows</b>								
2) Retail deposits and deposits from small business customers, of which:								
- Stable deposits	-	-	-	-	-	-	-	-
- Less stable deposits	3,23,020	32,302	3,44,983	34,498	3,66,123	36,612	3,79,180	37,918
3) Unsecured wholesale funding, of which:								
- Operational deposits (all counterparties)	52,987	52,987	66,010	66,010	60,918	60,918	73,948	73,948
- Non operational deposits (all counterparties)	-	-	-	-	-	-	-	-
- Unsecured debt	-	-	-	-	-	-	-	-
4) Secured wholesale funding	20,017	7,088	23,985	10,092	13,107	26	25,700	9,800
5) Additional requirements, of which								
- Outflows related to derivative exposures and other collateral requirements	-	-	-	-	-	-	-	-
- Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
- Credit and liquidity facilities	3,681	184	5,039	252	2,438	122	6,227	362
6) Other contractual funding obligations	6,780	6,780	8,574	8,574	8,623	8,623	9,500	9,500
7) Other contingent funding obligations	-	-	-	-	-	-	-	-
<b>8) Total Cash Outflows</b>		99,341		1,19,426		1,06,301		1,31,528
<b>Cash Inflows</b>								

9) Secured lending (e.g. reverse repos)	1,02,189	-	85,795	-	-	-	73,857	-
10) Inflows from fully performing exposures	32,126	16,063	35,361	17,681	32,314	16,157	38,507	19,253
11) Other cash inflows	176	176	120	120	413	413	1,850	1,850
12) Other contractual cash inflows	10,088	5,044	11,699	5,849	12,945	6,472	12,416	6,208
<b>13) Total Cash Inflows</b>	1,44,579	21,283	1,32,974	23,650	45,672	23,042	1,26,630	27,311
<b>14) Total HQLA</b>		2,47,478		2,16,089		1,84,705		1,99,780
<b>15) Total Net Cash Outflows</b>		78,058		95,776		83,259		1,04,217
<b>16) Liquidity Coverage Ratio (%)</b>		317.04%		225.62%		221.84%		191.70%

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