

(Rs in Million)

<b>Liquidity Coverage Ratio for Quarter ended Mar-20 (Average of daily observations)</b>			
<b>High Quality Liquid Assets</b>		<b>Total Unweighted Value (average)</b>	<b>Total Weighted Value (average)</b>
1	Total High Quality Liquid Assets (HQLA)	482,983.5	4,81,291.4
<b>Cash Outflows</b>			
2	Retail deposits and deposits from small business customers, of which:	1,181,585.1	115,634.4
(i)	Stable deposits	50,482.4	2,524.1
(ii)	Less stable deposits	1,131,102.7	113,110.3
3	Unsecured wholesale funding, of which:	413,989.5	176,711.0
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	413,989.5	176,711.0
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	36,547.2	-
5	Additional requirements, of which	284,347.9	46,030.7
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	85.0	85.0
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	284,262.9	45,945.7
6	Other contractual funding obligations	87.9	87.9
7	Other contingent funding obligations	196,342.5	7,007.8
8	<b>Total Cash Outflows</b>	<b>2,112,900.2</b>	<b>345,471.8</b>
<b>Cash Inflows</b>			
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	96,859.0	52,044.4
11	Other cash inflows	75,643.6	75,478.7
12	<b>Total Cash Inflows</b>	<b>172,502.6</b>	<b>127,523.1</b>
13	<b>TOTAL HQLA</b>	<b>482,983.5</b>	<b>481,291.4</b>
14	<b>Total Net Cash Outflows</b>	<b>1,940,397.6</b>	<b>217,948.7</b>
15	<b>Liquidity Coverage Ratio (%)</b>		<b>220.83%</b>

The average LCR of the bank from October-2019 to December-2019 is 179.61% as against the minimum requirement of 100%

The average LCR of the bank from January-2020 to March-2020 is 220.83% as against the minimum requirement of 100%