

DISCLOSURE ON LIQUIDITY COVERAGE RATIO AS ON 31.12.2020

Qualitative Disclosure for LCR:

Liquidity Coverage Ratio (LCR) standard has been introduced with the objective that a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLA's) 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 Liquidity Coverage Ratio (LCR) is calculated by dividing Bank's stock of HQLA by its total net cash outflows over the next 30 calendar days.

The Liquid assets comprise of high quality assets that can be readily converted into cash or used as collateral to obtain cash

LCR is being computed strictly as per RBI guidelines issued vide circular No. RBI/2013-14/635 DBOD.BP.BC.120/21.04.098/2013-14 dated June 9, 2014 and subsequent amendments.

The average LCR for the quarter ended December 31, 2020 is 369.31% which is well above the prescribed minimum requirement of 90%. (RBI temporarily reduced the benchmark ratio from 100% to 90%)

Quantative Disclosure:**LCR Disclosure for Quarter December 2020**

Amount in Crores

		Quarter Dec 2020		Quarter Sept 2020	
		Total Unweighted value (Average)	Total Weighted value (Average)	Total Unweighted value (Average)	Total Weighted value (Average)
High Quality Liquid Assets					
1	Total High Quality Liquid Assets (HQLA)	30662.56	30644.58	27948.94	27930.12
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which	45622.99	2885.16	44678.98	2843.25
(i)	Stable deposits	33542.68	1677.13	32492.79	1624.64
(ii)	Less stable deposits	12080.31	1208.03	12186.19	1218.61
3	Unsecured wholesale funding ,of which	13469.55	6320.15	12815.91	5915.19
(i)	Operational Deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non Operational deposits (all counterparties)	13469.55	6320.15	12815.91	5915.19
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured Wholesale funding	767.33	0.00	2771.83	0.00
5	Additional requirements of which	3.49	3.49		
(i)	Outflows related to derivative exposure and other collateral requirements	3.49	3.49	0.00	0.00
(ii)	outflows related to loss of funding on debt products	0.00	0.00	0.00	0.00
(iii)	credit and liquidity facilities	0.00	0.00	0.00	0.00
6	Other contractual funding Obligations	7842.09	536.97	8410.55	627.66
7	Other contingent funding Obligations	3084.21	92.53	3244.54	97.33
8	Total cash outflows	70789.67	9838.29	71921.81	9483.43
Cash Inflows					
9	secured Lending (e.g. reverse repo)	3739.00	0.00	0.00	0.00
10	Inflows from fully performing exposure	2591.01	1540.50	1077.22	669.69
11	Other cash inflows	0.00	0.00	0.00	0.00
12	Total cash inflows	6330.01	1540.50	1077.22	669.69
			Total adjusted value		Total adjusted value
	TOTAL HQLA	30662.56	30644.58	27948.94	27930.12
	Total Net Cash Outflows	64459.65	8297.79	70844.59	8813.74
	Liquidity Coverage ratio (%)		369.31%		316.89%