



BASEL III DISCLOSURE - LIQUIDITY COVERAGE RATIO : Qtr Jun. 30, 2023

(Rs in Crores)

		Qtr. ended Jun. 30, 2023	
		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		94,766
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	1,42,367	13,859
(i)	Stable deposits*	7,654*	383
(ii)	Less Stable deposits	1,34,712	13,476
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	1,26,265	66,384
(iii)	Unsecured debt		
4	Secured wholesale funding		-
5	Additional requirements, of which:		
(i)	Outflows related to derivatives exposure and other collateral requirement	17,534	17,512
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities		
6	Other contractual funding obligations	5,609	5,602
7	Other contingent funding obligations	1,94,395	8,206
8	Total Cash Outflows		1,11,563
Cash Inflows			
9	Secured lending (e.g. reverse repos)	17,254	-
10	Inflows from fully performing exposures	49,685	39,794
11	Other cash inflows	-	-
12	Total Cash Inflows		39,794
			Total Adjusted Value
13	TOTAL HQLA		94,766
14	TOTAL NET CASH OUTFLOWS		71,769
15	LIQUIDITY COVERAGE RATIO (%)		132.04%

*Currently, Stable Deposits under retail and small business customers include only transactional (CASA) accounts where salaries/pensions are credited & having multiple relationships with Bank. Stable Deposits shall increase to around Rs. 24,973 Crs (as on Jun. 30, 2023), considering entire transactional deposit & other deposits having multiple relationships with the Bank.

Note: LCR data for quarter ended Jun 30, 2023 have been computed based on simple average of daily observations.