

Basel III Disclosure Liquidity Coverage Ratio

(Rs. million)

		Q3 FY 2020-21	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		83,227.6
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	193,377.8	15,992.1
(i)	Stable Deposits	66,913.6	3,345.7
(ii)	Less Stable Deposits	126,464.2	12,646.4
3	Unsecured wholesale funding, of which:	65,542.2	38,180.2
(i)	Operational deposits (all counterparties)	0.0	0.0
(ii)	Non-operational deposits (all counterparties)	45,603.4	18,241.4
(iii)	Unsecured debt	19,938.8	19,938.8
4	Secured wholesale funding		0.0
5	Additional requirements, of which	47,075.0	15,635.2
(i)	Outflows related to derivative exposures and other collateral requirements	13,325.9	13,325.9
(ii)	Outflows related to loss of funding on debt products	0.0	0.0
(iii)	Credit and liquidity facilities	33,749.1	2,309.3
6	Other contractual funding obligations	4,048.4	4,048.4
7	Other contingent funding obligations	31,065.0	1,279.4
8	Total Cash Outflows		75,135.3
Cash Inflows			
9	Secured lending (e.g. reverse repos)	14,270.7	0.0
10	Inflows from fully performing exposures	3,555.3	2,943.9
11	Other cash inflows	16,389.4	13,690.3
12	Total Cash Inflows	34,215.4	16,634.2
			Total Adjusted Value
TOTAL HQLA			83,227.6
Total Net Cash Outflows			58,501.1
Liquidity Coverage Ratio (%)			142.27%