

## DISCLOSURE ON LIQUIDITY COVERAGE RATIO AS ON 31.12.2019

### Qualitative Disclosure for LCR:

The Liquidity Coverage Ratio (LCR) is one of the Basel Committee's key reforms to develop a more resilient banking sector. The objective of the LCR is to promote the short-term resilience of the liquidity risk profile of banks by ensuring that banks have an adequate stock of unencumbered high-quality liquid assets (HQLA) that can be converted easily and immediately

The Liquidity Coverage Ratio (LCR) is calculated by dividing Bank's stock of HQLA by its total net cash outflows over a 30-day stress period. The guidelines for LCR were effective January 1, 2015, with the minimum requirement of 100% with effect from January 1, 2019.

LCR is being computed strictly as per RBI guidelines issued vide circular DBOD.BP.BC.120/21.04.098/2013-14 and subsequent amendments.

The average LCR for the quarter ended December 31, 2019 was at 278.91% which is well above the prescribed minimum requirement of 100%.

**Quantative Disclosure:****LCR Disclosure for Quarter December 2019**

Amount In Crores

		Quarter Dec 2019		Quarter Sep 2019	
		Total Unweighted value ( Average )	Total Weighted value ( Average )	Total Unweighted value ( Average )	Total Weighted value ( Average )
<b>High Quality Liquid Assets</b>					
1	Total High Quality Liquid Assets ( HQLA )	19365.08	19345.87	16731.87	16713.49
<b>Cash Outflows</b>					
2	Retail deposits and deposits from small business customers, of which	38423.95	3032.73	36676.60	2887.30
(i)	Stable deposits	16192.97	809.64	15607.17	780.36
(ii)	Less stable deposits	22230.98	2223.09	21069.43	2106.94
3	Unsecured wholesale funding ,of which	13235.37	6422.80	11885.07	5604.85
(i)	Operational Deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non Operational deposits ( all counterparties)	13235.37	6422.80	11885.07	5604.85
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured Wholesale funding	2497.67	0.00	553.94	0.00
5	Additional requirements of which				
(i)	Outflows related to derivative exposure and other collateral requirements	0.00	0.00	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	7613.74	588.78	7737.62	604.72
7	Other contingent funding Obligations	3942.74	118.28	4495.88	134.88
8	Total cash outflows	65713.47	10162.59	61349.11	9231.75
<b>Cash Inflows</b>					
9	secured Lending (e.g. reverse repo)	0.00	0.00	0.00	0.00
10	Inflows from fully performing exposure	3681.29	3226.24	1614.98	1104.80
11	Other cash inflows	0.00	0.00	0.00	0.00
12	Total cash inflows	3681.29	3226.24	1614.98	1104.80
			Total adjusted value		Total adjusted value
	TOTAL HQLA	19365.08	19345.87	16731.87	16713.49
	Total Net Cash Outflows	62032.18	6936.35	59734.13	8126.95
	<b>Liquidity Coverage ratio (%)</b>		<b>278.91%</b>		<b>205.66%</b>