

DISCLOSURE ON LIQUIDITY COVERAGE RATIO AS ON 30.09.2021

Qualitative disclosure for LCR:

Liquidity Coverage Ratio (LCR) BLR-1 aims to ensure that a bank maintains an adequate level of unencumbered High-Quality Liquidity Assets (HQLAs) that can be converted into cash to meet liquidity needs for a 30 calendar day time horizon under a significantly severe liquidity stress scenario.

The bank has robust liquidity risk management framework in place that ensures sufficient liquidity including a cushion of unencumbered, high quality liquid assets, to withstand a range of stress events, including those involving the loss or impairment of both unsecured and secured funding sources. Bank has put in place Contingency Funding Plan approved by ALCO and IRMC of the Board. The contingency Funding Plan includes stored Liquidity in the form of 1% of NDTL in the shape of excess SLR and 2% in the shape of CD's/Liquid Funds or 3% in any of the two i.e., excess SLR or CD's/ Liquid Funds. These investments can be liquidated any time to generate cash and maintain sufficient liquidity for funding, growth and meeting repayment obligations.

LCR is being computed strictly as per RBI guidelines issued vide circular BOD.BP.BC.No. 120/21.04.098/2013-14 and subsequent amendments issued by RBI. HQLA primarily include government securities in excess of minimum Statutory Liquidity Ratio (SLR), the extent allowed under the marginal Standing Facility to avail Liquidity for LCR (FALLCR). Cash and balances in excess of cash reserve requirement with RBI also constitute HQLA.

Average LCR of the bank was 350.90% for quarter September 2021 which is well above the regulatory requirement of 100% prescribed by RBI.

LCR statement in the prescribed format is submitted to RBI at the end of every month and put up to the Board and Management as part of ICAAP at quarterly intervals.

Quantitative Disclosure

Amount In Cr.

		Quarter September 2021		Quarter June 2021	
		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)	33133.11	33115.13	34977.00	34959.02
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which	47960.40	3067.86	48460.83	3087.34
(i)	Stable deposits	34564.05	1728.22	35174.81	1758.74
(ii)	Less stable deposits	13396.35	1339.63	13286.02	1328.60
3	Unsecured wholesale funding ,of which	14671.58	6955.76	14905.86	6931.16
(i)	Operational Deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non Operational deposits (all counterparties)	14671.58	6955.76	14905.86	6931.16
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured Wholesale funding	0.00	0.00	0.00	0.00
5	Additional requirements of which	29.88	29.88	24.60	24.60
(i)	Outflows related to derivative exposure and other collateral requirements	29.88	29.88	24.60	24.60
(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	7067.58	719.84	7611.01	686.05
7	Other contingent funding Obligations	3636.51	121.66	3234.54	103.56
8	Total cash outflows	73365.94	10894.99	74236.84	10832.71
Cash Inflows					
9	secured Lending (e.g. reverse repo)	5125.23	0.00	5166.36	0.00
10	Inflows from fully performing exposure	2460.70	1457.85	2530.09	1516.63
11	Other cash inflows	0.00	0.00	0.00	0.00
12	Total cash inflows	7585.93	1457.85	7696.45	1516.63
			Total adjusted value		Total adjusted value
	TOTAL HQLA	33133.11	33115.13	34977.00	34959.02
	Total Net Cash Outflows	65780.02	9437.14	66540.39	9316.08
	Liquidity Coverage ratio (%)		350.90%		375.25%

