

### **Qualitative Disclosure for LCR:**

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 will include 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.

Liquidity Coverage Ratio (LCR) BLR-1 aims to ensure that a bank maintains an adequate level of unencumbered High Quality Liquidity Asset (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.

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

Average LCR of the Bank was 335.40% for the FY 2018-19 which is well above the requirement of 90% prescribed by RBI for the calendar year 2018 and 100% from January 2019 onwards.

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 rests.

**Quantitative Disclosure:****LCR Disclosure for March 2019***Amount in Crores*

<b>FY 2018-19</b>		Current Year		Previous Year	
		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 )	13759.28	13739.80	11439.14	11369.10
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which	30115.56	2341.04	28959.89	2243.84
(i)	Stable deposits	13408.21	670.40	13042.50	652.11
(ii)	Less stable deposits	16707.35	1670.64	15917.39	1591.73
3	Unsecured wholesale funding ,of which	8575.32	2826.45	8836.08	3506.20
(i)	Operational Deposits (all counterparties)	4057.45	960.35	3311.74	777.37
(ii)	Non Operational deposits ( all counterparties)	4517.87	1866.11	5524.35	2728.83
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured Wholesale funding	84.33	0.00	1637.32	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	13540.53	609.58	7266.85	542.50
7	Other contingent funding Obligations	3388.62	101.65	3326.04	99.78
8	Total cash outflows	55704.35	5878.73	50026.18	6392.32
Cash Inflows				0.00	0.00
9	secured Lending (e.g. reverse repo)	426.11	0.00	498.36	0.00
10	Inflows from fully performing exposure	2415.11	1782.13	1971.57	1248.77
11	Other cash inflows	0.00	0.00	0.00	0.00
12	Total cash inflows	2841.21	1782.13	2469.93	1248.77
			Total adjusted value		Total adjusted value
	TOTAL HQLA		13739.80		11369.10
	Total Net Cash Outflows		4096.60		5143.55
	Liquidity Coverage ratio (%)		335.40		221.04