

Disclosure on Liquidity Coverage Ratio for the Quarter ended December 31, 2020

(All Amounts in Rs. Cr)

Particulars	Day end Average for quarter ended Dec 31, 2020		Day end Average for quarter ended Sept 30, 2020	
	Total Unweighted Value (Average)	Total Unweighted Value (Average)	Total Unweighted Value (Average)	Total Unweighted Value (Average)
High Quality Liquid Assets				
1) Total High Quality Liquid Assets(HQLA)		22,068.14		21,743.55
Cash Outflows				
2) Retail Deposits and deposits from small business customers, of which:	38,736.90	3,730.81	37,123.49	3,549.29
a) Stable deposits	2,857.52	142.88	3,261.28	163.06
b) Less Stable Deposits	35,879.39	3,587.94	33,862.21	3,386.22
3) Unsecured wholesale funding, of which:	20,229.80	14,431.64	17,117.81	12,035.67
a) Operational deposits (all counterparties)	-	-	-	-
b) Non-operational deposits (all counterparties)	20,229.80	14,431.64	17,117.81	12,035.67
c) Unsecured debt	-	-	-	-
4) Secured wholesale funding				
5) Additional Requirements, of which	1,245.39	101.20	1,054.30	83.76
a) Outflows related to derivative exposures and other collateral requirements	0.08	0.08	0.01	0.01
b) Outflows related to loss of funding on debt products	-	-	-	-
c) Credit and liquidity facilities	1,245.30	101.11	1,054.29	83.75
6) Other contractual funding obligations	1,896.14	1,896.14	2,634.33	2,634.33
7) Other contingent funding obligations	241.88	7.26	382.43	11.47
8) TOTAL CASH OUTFLOWS		20,167.05		18,314.52
Cash Inflows				
9) Secured lending	2,153.76	-	6,074.58	-
10) Inflows from fully performing exposures	5,866.01	3,334.94	5,807.23	3,615.74
11) Other cash inflows	0.02	0.02	0.07	0.07
12) Total Cash Inflows	8,019.80	3,334.96	11,881.88	3,615.82
13) TOTAL HQLA		22,068.14		21,743.55
14) TOTAL NET CASH OUTFLOWS		16,832.09		14,698.70
15) LIQUIDITY COVERAGE RATIO (%)		131.11%		147.93%

* The average weighted and unweighted amounts are calculated taking simple average based on daily observation for the respective quarter