



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

(All Amounts in Rs. Cr)

Particulars	Day end Average for quarter ended March 31, 2020		Day end Average for quarter ended December 31, 2019	
	Total Unweighted Value (Average)	Total Unweighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets				
1) Total High Quality Liquid Assets(HQLA)		13,997.52		11,457.39
Cash Outflows				
2) Retail Deposits and deposits from small business customers, of which:	33,794.15	3,203.47	31,200.53	2,958.27
a) Stable deposits	3,518.80	175.94	3,235.64	161.78
b) Less Stable Deposits	30,275.35	3,027.53	27,964.89	2,796.49
3) Unsecured wholesale funding, of which:	14,574.86	11,163.41	12,130.32	9,849.41
a) Operational deposits (all counterparties)	-	-	-	-
b) Non-operational deposits (all counterparties)	14,574.86	11,163.41	12,130.32	9,849.41
c) Unsecured debt	-	-	-	-
4) Secured wholesale funding		-		-
5) Additional Requirements, of which	1,051.48	52.62	1,009.02	50.47
a) Outflows related to derivative exposures and other collateral requirements	0.05	0.05	0.01	0.01
b) Outflows related to loss of funding on debt products	-	-	-	-
c) Credit and liquidity facilities	1,051.43	52.57	1,009.01	50.45
6) Other contractual funding obligations	2,325.84	2,325.84	1,699.12	1,699.12
7) Other contingent funding obligations	195.17	5.86	137.80	4.13
8) TOTAL CASH OUTFLOWS		16,751.20		14,561.40
Cash Inflows				
9) Secured lending	-	-	-	-
10) Inflows from fully performing exposures	7,975.53	5,570.00	9,447.93	6,986.94
11) Other cash inflows	363.57	363.57	428.89	428.89
12) Total Cash Inflows	8,339.10	5,933.57	9,876.82	7,415.84
13) TOTAL HQLA		13,997.52		11,457.39
14) TOTAL NET CASH OUTFLOWS		10,817.63		7,145.56
15) LIQUIDITY COVERAGE RATIO (%)		129.40%		160.34%