

Disclosure on Liquidity Coverage Ratio for the Quarter ended September 30, 2020

(All Amounts in Rs. Cr)

| Particulars | Day end Average for quarter ended Sept 30, 2020 | | Day end Average for quarter ended June 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) | | 21,743.55 | | 17,678.24 |
| Cash Outflows | | | | |
| 2) Retail Deposits and deposits from small business customers, of which: | 37,123.49 | 3,549.29 | 35,358.10 | 3,356.05 |
| a) Stable deposits | 3,261.28 | 163.06 | 3,595.23 | 179.76 |
| b) Less Stable Deposits | 33,862.21 | 3,386.22 | 31,762.88 | 3,176.29 |
| 3) Unsecured wholesale funding, of which: | 17,117.81 | 12,035.67 | 13,579.11 | 8,440.25 |
| a) Operational deposits (all counterparties) | - | - | - | - |
| b) Non-operational deposits (all counterparties) | 17,117.81 | 12,035.67 | 13,579.11 | 8,440.25 |
| c) Unsecured debt | - | - | - | - |
| 4) Secured wholesale funding | | - | | - |
| 5) Additional Requirements, of which | 1,054.30 | 83.76 | 1,057.49 | 67.78 |
| a) Outflows related to derivative exposures and other collateral requirements | 0.01 | 0.01 | 0.00 | 0.00 |
| b) Outflows related to loss of funding on debt products | - | - | - | - |
| c) Credit and liquidity facilities | 1,054.29 | 83.75 | 1,057.49 | 67.78 |
| 6) Other contractual funding obligations | 2,634.33 | 2,634.33 | 2,957.26 | 2,957.26 |
| 7) Other contingent funding obligations | 382.43 | 11.47 | 274.88 | 8.25 |
| 8) TOTAL CASH OUTFLOWS | | 18,314.52 | | 14,829.58 |
| Cash Inflows | | | | |
| 9) Secured lending | 6,074.58 | - | 5,618.63 | - |
| 10) Inflows from fully performing exposures | 5,807.23 | 3,615.74 | 3,364.10 | 2,110.39 |
| 11) Other cash inflows | 0.07 | 0.07 | 40.52 | 40.52 |
| 12) Total Cash Inflows | 11,881.88 | 3,615.82 | 9,023.24 | 2,150.91 |
| 13) TOTAL HQLA | | 21,743.55 | | 17,678.24 |
| 14) TOTAL NET CASH OUTFLOWS | | 14,698.70 | | 12,678.67 |
| 15) LIQUIDITY COVERAGE RATIO (%) | | 147.93% | | 139.43% |

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