

Disclosure on Liquidity Coverage Ratio for the Quarter ended September 30, 2022

(All Amounts in Rs. Cr)

Particulars	Day end Average for quarter ended September 30, 2022		Day end Average for quarter ended June 30, 2022	
	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)		26,053.65		29,096.37
Cash Outflows				
2) Retail Deposits and deposits from small business customers, of which:	53,105.07	5,091.50	50,795.55	4,863.76
a) Stable deposits	4,380.09	219.00	4,315.92	215.80
b) Less Stable Deposits	48,724.98	4,872.50	46,479.62	4,647.96
3) Unsecured wholesale funding, of which:	23,899.34	17,097.77	26,872.40	17,465.73
a) Operational deposits (all counterparties)	0.00	0.00	0.00	0.00
b) Non-operational deposits (all counterparties)	23,899.34	17,097.77	26,872.40	17,465.73
c) Unsecured debt	0.00	0.00	0.00	0.00
4) Secured wholesale funding				
5) Additional Requirements, of which	3,055.10	530.50	2,707.58	395.62
a) Outflows related to derivative exposures and other collateral requirements	0.88	0.88	0.03	0.03
b) Outflows related to loss of funding on debt products	0.00	0.00	0.00	0.00
c) Credit and liquidity facilities	3,054.22	529.62	2,707.55	395.59
6) Other contractual funding obligations	2,206.12	2,206.12	2,444.10	2,444.10
7) Other contingent funding obligations	629.87	19.00	623.83	18.71
8) TOTAL CASH OUTFLOWS		24,944.89		25,187.91
Cash Inflows				
9) Secured lending	274.81	0.00	2,209.97	0.00
10) Inflows from fully performing exposures	5,821.44	3,641.72	5,702.68	3,513.45
11) Other cash inflows	256.98	256.98	57.60	57.60
12) Total Cash Inflows	6,353.23	3898.70	7,970.24	3,571.05
13) TOTAL HQLA		26,053.65		29,096.37
14) TOTAL NET CASH OUTFLOWS		21,046.19		21,616.86
15) LIQUIDITY COVERAGE RATIO (%)		123.79%		134.60%

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