

### Disclosure on Liquidity Coverage Ratio for the Quarter ended September 30, 2023

The Basel Committee on Banking Supervision (BCBS) had introduced the Liquidity Coverage Ratio (LCR) in order to ensure that a bank has an adequate stock of unencumbered High Quality Liquid Assets (HQLA) to survive a significant liquidity stress lasting for a period of 30 days. LCR is defined as a ratio of HQLA to the total net cash outflows estimated for the next 30 calendar days.

The Bank is required to maintain the LCR on a Standalone basis. The minimum LCR requirement set out in the RBI guidelines for the standalone basis is 100%.

The following table sets out the average unweighted and weighted values of the LCR components of the Bank. The simple average has been computed based on daily values for the three months ended September 30, 2023

(Amounts in Rs. Cr.)

Particulars	Day end Average for quarter ended June 30, 2023		Day end Average for quarter ended September 30, 2023	
	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)
<b>High Quality Liquid Assets</b>				
<b>1) Total High Quality Liquid Assets(HQLA)</b>		<b>34,753.15</b>		<b>32,984.02</b>
<b>Cash Outflows</b>				
<b>2) Retail Deposits and deposits from small business customers, of which:</b>	<b>60,704.43</b>	<b>5,901.97</b>	<b>63,646.69</b>	<b>6,193.89</b>
a) Stable deposits	3,369.40	168.47	3,415.59	170.78
b) Less Stable Deposits	57,335.03	5,733.50	60,231.09	6,023.11
<b>3) Unsecured wholesale funding, of which:</b>	<b>19,268.64</b>	<b>13,145.60</b>	<b>19,815.41</b>	<b>13,762.87</b>
a) Operational deposits (all counterparties)	-	-	-	-
b) Non-operational deposits (all counterparties)	19,268.64	13,145.60	19,815.41	13,762.87
c) Unsecured debt	-	-	-	-
<b>4) Secured wholesale funding</b>		<b>0</b>		<b>0</b>
<b>5) Additional Requirements, of Which</b>	<b>7,181.04</b>	<b>1994.11</b>	<b>5,926.79</b>	<b>1,454.46</b>
a) Outflows related to derivative exposures and other collateral requirements	0.08	0.08	1.57	1.57
b) Outflows related to loss of funding on debt products	-	-	-	-

c) Credit and liquidity facilities	7,180.96	1994.04	5,925.22	1,452.89
<b>6) Other contractual funding obligations</b>	3,026.53	3,026.53	4,548.97	4,548.97
<b>7) Other contingent funding obligations</b>	1902.73	66.82	2,180.39	75.69
<b>8) TOTAL CASH OUTFLOWS</b>		<b>24,135.05</b>		<b>26,035.88</b>
<b>Cash Inflows</b>				
<b>9) Secured lending</b>	2250.99	-	555.36	-
<b>10) Inflows from fully performing exposures</b>	7,649.31	4,807.81	7,002.53	4,208.97
<b>11) Other cash inflows</b>	317.16	317.16	486.97	486.97
<b>12) Total Cash Inflows</b>	10,217.45	5124.96	8,044.86	4,695.94
<b>13) TOTAL HQLA</b>		<b>34,753.15</b>		<b>32,984.02</b>
<b>14) TOTAL NET CASH OUTFLOWS</b>		<b>19,010.08</b>		<b>21,339.94</b>
<b>15) LIQUIDITY COVERAGE RATIO (%)</b>		<b>182.81%</b>		<b>154.56%</b>

During the three months ended September 30, 2023, the Bank had maintained average HQLA (after haircut) of ₹ 32,984.02 crores. HQLA primarily included 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). Additionally, cash, balances in excess of cash reserve requirement with RBI. The Bank did not hold any Level 2 HQLA during the period. The average LCR of the Bank for the three months ended September 30, 2023 was 154.56%.