

## Disclosure on Liquidity Coverage Ratio for the Quarter ended March 31, 2022

ParticularsDay end Average for quarter ended March 31, 2021Day end Average for quarter ended March 31, 2022Day end Average for quarter ended March 31, 2021Total Unweighted Value (Average)Total (Average)Total Unweighted Value (Average)Total (Average)Total Weighted Value (Average)Total (Average)11 Total High Quality Liquid Assets (11 Total High Quality Liquid Assets(HQLA)26,595.4426,206.812) Retail Deposits and deposits from small business customers, of which:3,936.60196.833,334.97a) Stable deposits3,936.60196.833,334.97166.75b) Less Stable Deposits44,279.354,427.9342,600.624,260.062a) Operational deposits (all counterparties)b) Non-operational deposits (all counterparties)28,824.3819,355.3127,925.7418,350.56c) Unsecured wholesale funding c) Additional Requirements, of which:2,107.89176.701,823.68160.72a) Outflows related to derivative exposures and other col Credit and liquidity facilities2,107.38176.201,821.77158.81f) Other contragent funding obligations528.7815.86421.3912.64g) Secured lendingg) Outflows from fully performing exposures5,199.173,120.805,078.993,005.32g) Other contragent funding obligations528.7815.86421.3912.64g) Secured lending <th></th> <th colspan="4">(All Amounts in Rs. Cr)</th>		(All Amounts in Rs. Cr)			
March 31, 2022       December 31, 2021         Total       Total       Total       Total         Wreighted       Weighted       Weighted       Weighted         Value       (Average)       (Average)       (Average)         High Quality Liquid Assets       26,595.44       26,206.81         Cash Outflows       26,595.44       26,206.81         2) Retail Deposits and deposits from small business       48,215.95       4,624.76       45,935.59       4,426.81         a) Stable deposits       3,936.60       196.83       3,334.97       166.75         b) Less Stable Deposits       3,936.60       195.83       27,925.74       18,350.56         a) Operational deposits (all counterparties)       -       -       -       -         b) Non-operational deposits (all counterparties)       28,824.38       19,355.31       27,925.74       18,350.56         c) Unsecured wholesale funding       9       176.70       1,823.68       160.72         a) Outflows related to derivative exposures and other       0.50       0.50       1.91       1.91         c) Outflows related to loss of funding on debt products       -       -       -       -       -		Day end Average for		Day end Average for	
ParticularsTotal Unweighted Value (Average)Total Unweighted Value (Average)Total Unweighted Value (Average)Total Weighted Value (Average)Total Weighted Value (Average)Total Weighted Value (Average)Total Weighted Value (Average)Total Weighted Value (Average)Total Weighted Value (Average)Total Weighted Value (Average)Weighted Weighted Value (Average)Weighted Weighted Value (Average)Weighted Weighted Value (Average)Weighted Value <b< td=""><td></td><td colspan="2">quarter ended</td><td colspan="2"></td></b<>		quarter ended			
Unweighted Value (Average)Unweighted Value (Average)Unweighted Value (Average)Weighted Value (Average)High Quality Liquid Assets(Average)(Average)(Average)1) Total High Quality Liquid Assets(HQLA)26,595.4426,206.81Cash Outflows226,595.4426,206.812) Retail Deposits and deposits from small business customers, of which:3,936.60196.833,334.97166.75a) Stable deposits3,936.60196.833,334.97166.7544,279.354,427.9342,600.624,260.063) Unsecured wholesale funding, of which:28,824.3819,355.3127,925.7418,350.56a) Operational deposits (all counterparties)b) Non-operational deposits (all counterparties)28,824.3819,355.3127,925.7418,350.56				December 31, 2021	
Value (Average)       Value (Average)       Value (Average)       Value (Average)       Value (Average)         High Quality Liquid Assets       26,595.44       26,206.81         Cash Outflows       26,595.44       45,035.59       4,626.81         2) Retail Deposits and deposits from small business customers, of which:       3,936.60       196.83       3,334.97       166.75         a) Stable deposits       3,936.60       196.83       3,334.97       166.75         b) Less Stable Deposits       44,279.35       4,427.93       42,600.62       4,260.06         3) Unsecured wholesale funding, of which:       28,824.38       19,355.31       27,925.74       18,350.56         a) Operational deposits (all counterparties)       -       -       -       -         b) Non-operational deposits (all counterparties)       2,107.89       176.70       1,823.68       160.72         c) Unsecured wholesale funding       -       -       -       -       -         c) Soutflows related to derivative exposures and other collateral requirements       0.50       0.50       1.91       1.91         b) Outflows related to loss of funding on debt products       -       -       -       -         c	Particulars				
(Average)       (Average)       (Average)       (Average)       (Average)         High Quality Liquid Assets					
High Quality Liquid Assets     Image: Constraint of the cons					
1) Total High Quality Liquid Assets(HQLA)     26,595,44     26,206.81       Cash Outflows     -     -     -       2) Retail Deposits and deposits from small business customers, of which:     3,936.60     196.83     3,334.97     166.75       a) Stable deposits     3,936.60     196.83     3,334.97     166.75       b) Less Stable Deposits     44,279.35     4,427.93     42,600.62     4,260.06       3) Unsecured wholesale funding, of which:     28,824.38     19,355.31     27,925.74     18,350.56       a) Operational deposits (all counterparties)     -     -     -     -       b) Non-operational deposits (all counterparties)     28,824.38     19,355.31     27,925.74     18,350.56       c) Unsecured debt     -     -     -     -     -     -       4) Secured wholesale funding     -     -     -     -     -     -       a) Outflows related to derivative exposures and other collateral requirements, of which     2,107.89     176.70     1,823.68     160.72       a) Outflows related to closs of funding on debt products     -     -     -     -     -     -     -     -     -     -     -		(Average)	(Average)	(Average)	(Average)
Cash Outflows       48,215.95       4,624.76       45,935.59       4,426.81         2) Retail Deposits and deposits from small business customers, of which:       3,936.60       196.83       3,334.97       166.75         b) Less Stable Deposits       3,936.60       196.83       3,334.97       166.75         b) Less Stable Deposits       44,279.35       4,427.93       42,600.62       4,260.06         3) Unsecured wholesale funding, of which:       28,824.38       19,355.31       27,925.74       18,350.56         a) Operational deposits (all counterparties)       -       -       -       -         b) Non-operational deposits (all counterparties)       28,824.38       19,355.31       27,925.74       18,350.56         c) Unsecured debt       -       -       -       -       -       -         4) Secured wholesale funding       2,107.89       176.70       1,823.68       160.72         a) Outflows related to derivative exposures and other collateral requirements       0.50       0.50       1.91       1.91         b) Outflows related to loss of funding on debt products       -       -       -       -       -         c) Credit and liquidity facilities       2,106.47					
2) Retail Deposits and deposits from small business customers, of which:     48,215.95     4,624.76     45,935.59     4,426.81       a) Stable deposits     3,936.60     196.83     3,334.97     166.75       b) Less Stable Deposits     44,279.35     4,427.93     42,600.62     4,260.06       3) Unsecured wholesale funding, of which:     28,824.38     19,355.31     27,925.74     18,350.56       a) Operational deposits (all counterparties)     -     -     -     -       b) Non-operational deposits (all counterparties)     28,824.38     19,355.31     27,925.74     18,350.56       c) Unsecured wholesale funding     -     -     -     -     -     -       4) Secured wholesale funding     -			26,595.44		26,206.81
customers, of which:       48,715.95       4,624.76       45,933.99       4,422.81         a) Stable deposits       3,936.60       196.83       3,334.97       166.75         b) Less Stable Deposits       44,279.35       4,427.93       42,600.62       4,260.06         3) Unsecured wholesale funding, of which:       28,824.38       19,355.31       27,925.74       18,350.56         a) Operational deposits (all counterparties)       -       -       -       -         b) Non-operational deposits (all counterparties)       28,824.38       19,355.31       27,925.74       18,350.56         c) Unsecured debt       -       -       -       -       -       -         4) Secured wholesale funding       -       -       -       -       -       -         a) Outflows related to derivative exposures and other collateral requirements       0.50       0.50       1.91       1.91       1.91         b) Outflows related to loss of funding on debt products       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
b) Less Stable Deposits     44,279.35     4,427.93     42,600.62     4,260.06       3) Unsecured wholesale funding, of which:     28,824.38     19,355.31     27,925.74     18,350.56       a) Operational deposits (all counterparties)     -     -     -     -       b) Non-operational deposits (all counterparties)     28,824.38     19,355.31     27,925.74     18,350.56       c) Unsecured debt     -     -     -     -     -     -       4) Secured wholesale funding     -     -     -     -     -       5) Additional Requirements, of which     2,107.89     176.70     1,823.68     160.72       a) Outflows related to derivative exposures and other collateral requirements     0.50     0.50     1.91     1.91       b) Outflows related to loss of funding on debt products     -     -     -     -     -       c) Credit and liquidity facilities     2,107.38     176.20     1,821.77     158.81       6) Other contractual funding obligations     2,106.47     2,106.47     1,751.93     1,751.93       7) Other contingent funding obligations     528.78     15.86     421.39     12.64       8) TOTAL CASH OUTFLOWS		48,215.95	4,624.76	45,935.59	4,426.81
3) Unsecured wholesale funding, of which:     28,824.38     19,355.31     27,925.74     18,350.56       a) Operational deposits (all counterparties)     -	a) Stable deposits	3,936.60	196.83	3,334.97	166.75
a) Operational deposits (all counterparties)     -     -     -     -       b) Non-operational deposits (all counterparties)     28,824.38     19,355.31     27,925.74     18,350.56       c) Unsecured debt     -     -     -     -     -       4) Secured wholesale funding     -     -     -     -     -       5) Additional Requirements, of which     2,107.89     176.70     1,823.68     160.72       a) Outflows related to derivative exposures and other collateral requirements     0.50     0.50     1.91     1.91       b) Outflows related to loss of funding on debt products     -     -     -     -       c) Credit and liquidity facilities     2,107.38     176.20     1,821.77     158.81       6) Other contractual funding obligations     2,2106.47     2,106.47     1,751.93     1,751.93       7) Other contingent funding obligations     528.78     15.86     421.39     12.64       8) TOTAL CASH OUTFLOWS     26,279.10     24,702.66     24,702.66       Cash Inflows     4.05     4.05     5.3.34     5.3.34       10) Inflows from fully performing exposures     5,199.17     3,120.80     5,078.99	b) Less Stable Deposits	44,279.35	4,427.93	42,600.62	4,260.06
b) Non-operational deposits (all counterparties)     28,824.38     19,355.31     27,925.74     18,350.56       c) Unsecured debt     -     <	3) Unsecured wholesale funding, of which:	28,824.38	19,355.31	27,925.74	18,350.56
c) Unsecured debt     -     -     -     -       4) Secured wholesale funding     -     -     -       5) Additional Requirements, of which     2,107.89     176.70     1,823.68     160.72       a) Outflows related to derivative exposures and other collateral requirements     0.50     0.50     1.91     1.91       b) Outflows related to loss of funding on debt products     -     -     -     -       c) Credit and liquidity facilities     2,107.38     176.20     1,821.77     158.81       6) Other contractual funding obligations     2,106.47     2,106.47     1,751.93     1,751.93       7) Other contingent funding obligations     528.78     15.86     421.39     12.64       8) TOTAL CASH OUTFLOWS     26,279.10     24,702.66       Cash Inflows     2,190.89     -     3,835.81       10) Inflows from fully performing exposures     5,199.17     3,120.80     5,078.99     3,005.32       11) Other cash inflows     4.05     4.05     53.34     53.34       12) Total Cash Inflows     7,394.11     3,124.85     8,968.15     3,058.66       13) TOTAL HQLA     26,595.44     26,206.81     26,206.81 </td <td>a) Operational deposits (all counterparties)</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	a) Operational deposits (all counterparties)	-	-	-	-
4) Secured wholesale funding     -     -       5) Additional Requirements, of which     2,107.89     176.70     1,823.68     160.72       a) Outflows related to derivative exposures and other collateral requirements     0.50     0.50     1.91     1.91       b) Outflows related to loss of funding on debt products     -     -     -     -       c) Credit and liquidity facilities     2,107.38     176.20     1,821.77     158.81       6) Other contractual funding obligations     2,106.47     2,106.47     1,751.93     1,751.93       7) Other contingent funding obligations     528.78     15.86     421.39     12.64       8) TOTAL CASH OUTFLOWS     26,279.10     24,702.66       Cash Inflows     2,190.89     -     3,835.81       9) Secured lending     2,190.89     -     3,835.81       10) Inflows from fully performing exposures     5,199.17     3,120.80     5,078.99     3,005.32       11) Other cash inflows     4.05     4.05     5.3.34     53.34       12) Total Cash Inflows     7,394.11     3,124.85     8,968.15     3,058.66       13) TOTAL HQLA     26,595.44     26,206.81     21,644.00 </td <td>b) Non-operational deposits (all counterparties)</td> <td>28,824.38</td> <td>19,355.31</td> <td>27,925.74</td> <td>18,350.56</td>	b) Non-operational deposits (all counterparties)	28,824.38	19,355.31	27,925.74	18,350.56
5) Additional Requirements, of which     2,107.89     176.70     1,823.68     160.72       a) Outflows related to derivative exposures and other collateral requirements     0.50     0.50     1.91     1.91       b) Outflows related to loss of funding on debt products     -     -     -     -       c) Credit and liquidity facilities     2,107.38     176.20     1,821.77     158.81       6) Other contractual funding obligations     2,106.47     2,106.47     1,751.93     1,751.93       7) Other contingent funding obligations     528.78     15.86     421.39     12.64       8) TOTAL CASH OUTFLOWS     26,279.10     24,702.66     24,702.66       Cash Inflows     5,199.17     3,120.80     5,078.99     3,005.32       11) Other cash inflows     4.05     4.05     53.34     53.34       12) Total Cash Inflows     7,394.11     3,124.85     8,968.15     3,058.66       13) TOTAL HQLA     26,595.44     26,206.81     21,644.00	c) Unsecured debt	-	-	-	-
a) Outflows related to derivative exposures and other collateral requirements0.500.501.911.91b) Outflows related to loss of funding on debt productsc) Credit and liquidity facilities2,107.38176.201,821.77158.816) Other contractual funding obligations2,106.472,106.471,751.931,751.937) Other contingent funding obligations528.7815.86421.3912.648) TOTAL CASH OUTFLOWS26,279.1024,702.6624,702.66Cash Inflows2,190.89-3,835.81-10) Inflows from fully performing exposures5,199.173,120.805,078.993,005.3211) Other cash inflows4.054.0553.3453.3412) Total Cash Inflows7,394.113,124.858,968.153,058.6613) TOTAL HQLA26,595.4426,206.8126,206.8114) TOTAL NET CASH OUTFLOWS23,154.2521,644.00	4) Secured wholesale funding				-
collateral requirements     0.50     1.91     1.91       b) Outflows related to loss of funding on debt products     -         c) Credit and liquidity facilities     2,107.38     176.20     1,821.77     158.81       6) Other contractual funding obligations     2,106.47     2,106.47     1,751.93     1,751.93       7) Other contingent funding obligations     528.78     15.86     421.39     12.64       8) TOTAL CASH OUTFLOWS     26,279.10     24,702.66       Cash Inflows     2,190.89     -     3,835.81       9) Secured lending     2,190.89     -     3,835.81       10) Inflows from fully performing exposures     5,199.17     3,120.80     5,078.99     3,005.32       11) Other cash inflows     4.05     4.05     53.34     53.34       12) Total Cash Inflows     7,394.11     3,124.85     8,968.15     3,058.66       13) TOTAL HQLA     26,595.44     26,206.81     21,644.00	5) Additional Requirements, of which	2,107.89	176.70	1,823.68	160.72
collateral requirements     -     -     -     -       b) Outflows related to loss of funding on debt products     -     -     -     -       c) Credit and liquidity facilities     2,107.38     176.20     1,821.77     158.81       6) Other contractual funding obligations     2,106.47     2,106.47     1,751.93     1,751.93       7) Other contingent funding obligations     528.78     15.86     421.39     12.64       8) TOTAL CASH OUTFLOWS     26,279.10     24,702.66       Cash Inflows     2,190.89     -     3,835.81       9) Secured lending     2,190.89     -     3,835.81       10) Inflows from fully performing exposures     5,199.17     3,120.80     5,078.99     3,005.32       11) Other cash inflows     4.05     4.05     53.34     53.34       12) Total Cash Inflows     7,394.11     3,124.85     8,968.15     3,058.66       13) TOTAL HQLA     26,595.44     26,206.81     26,206.81       14) TOTAL NET CASH OUTFLOWS     23,154.25     21,644.00	a) Outflows related to derivative exposures and other	0.50	0 0	1.04	1.01
c) Credit and liquidity facilities     2,107.38     176.20     1,821.77     158.81       6) Other contractual funding obligations     2,106.47     2,106.47     1,751.93     1,751.93       7) Other contingent funding obligations     528.78     15.86     421.39     12.64       8) TOTAL CASH OUTFLOWS     26,279.10     24,702.66       Cash Inflows     2,190.89     -     3,835.81       9) Secured lending     2,190.89     -     3,835.81       10) Inflows from fully performing exposures     5,199.17     3,120.80     5,078.99     3,005.32       11) Other cash inflows     4.05     4.05     53.34     53.34       12) Total Cash Inflows     7,394.11     3,124.85     8,968.15     3,058.66       13) TOTAL NET CASH OUTFLOWS     26,595.44     26,206.81       14) TOTAL NET CASH OUTFLOWS     23,154.25     21,644.00	collateral requirements	0.50	0.50	1.91	1.91
6) Other contractual funding obligations2,106.472,106.471,751.931,751.937) Other contingent funding obligations528.7815.86421.3912.648) TOTAL CASH OUTFLOWS26,279.1024,702.66Cash Inflows2,190.89-3,835.819) Secured lending2,190.89-3,835.8110) Inflows from fully performing exposures5,199.173,120.805,078.9911) Other cash inflows4.054.0553.3453.3412) Total Cash Inflows7,394.113,124.858,968.153,058.6613) TOTAL HQLA26,595.4426,206.8121,644.00	b) Outflows related to loss of funding on debt products	-	-	-	-
6) Other contractual funding obligations2,106.472,106.471,751.931,751.937) Other contingent funding obligations528.7815.86421.3912.648) TOTAL CASH OUTFLOWS26,279.1024,702.66Cash Inflows2,190.89-3,835.819) Secured lending2,190.89-3,835.8110) Inflows from fully performing exposures5,199.173,120.805,078.9911) Other cash inflows4.054.0553.3453.3412) Total Cash Inflows7,394.113,124.858,968.153,058.6613) TOTAL HQLA26,595.4426,206.8121,644.00	c) Credit and liquidity facilities	2,107.38	176.20	1,821.77	158.81
8) TOTAL CASH OUTFLOWS     26,279.10     24,702.66       Cash Inflows     2,190.89     -     3,835.81       9) Secured lending     2,190.89     -     3,835.81       10) Inflows from fully performing exposures     5,199.17     3,120.80     5,078.99     3,005.32       11) Other cash inflows     4.05     4.05     53.34     53.34       12) Total Cash Inflows     7,394.11     3,124.85     8,968.15     3,058.66       13) TOTAL HQLA     26,595.44     26,206.81     26,206.81       14) TOTAL NET CASH OUTFLOWS     23,154.25     21,644.00	6) Other contractual funding obligations	2,106.47	2,106.47	1,751.93	1,751.93
Cash Inflows     2,190.89     -     3,835.81       9) Secured lending     2,190.89     -     3,835.81       10) Inflows from fully performing exposures     5,199.17     3,120.80     5,078.99     3,005.32       11) Other cash inflows     4.05     4.05     53.34     53.34       12) Total Cash Inflows     7,394.11     3,124.85     8,968.15     3,058.66       13) TOTAL HQLA     26,595.44     26,206.81       14) TOTAL NET CASH OUTFLOWS     23,154.25     21,644.00	7) Other contingent funding obligations	528.78	15.86	421.39	12.64
Image: system of the	8) TOTAL CASH OUTFLOWS		26,279.10		24,702.66
10) Inflows from fully performing exposures5,199.173,120.805,078.993,005.3211) Other cash inflows4.054.0553.3453.3412) Total Cash Inflows7,394.113,124.858,968.153,058.6613) TOTAL HQLA26,595.4426,595.4426,206.8114) TOTAL NET CASH OUTFLOWS23,154.2521,644.00	Cash Inflows				
10) Inflows from fully performing exposures5,199.173,120.805,078.993,005.3211) Other cash inflows4.054.0553.3453.3412) Total Cash Inflows7,394.113,124.858,968.153,058.6613) TOTAL HQLA26,595.4426,595.4426,206.8114) TOTAL NET CASH OUTFLOWS23,154.2521,644.00	9) Secured lending	2,190.89	-	3,835.81	
11) Other cash inflows4.054.0553.3453.3412) Total Cash Inflows7,394.113,124.858,968.153,058.6613) TOTAL HQLA26,595.4426,595.4426,206.8114) TOTAL NET CASH OUTFLOWS23,154.2521,644.00		5,199.17	3,120.80	5,078.99	3,005.32
13) TOTAL HQLA     26,595.44     26,206.81       14) TOTAL NET CASH OUTFLOWS     23,154.25     21,644.00	11) Other cash inflows	4.05	4.05	53.34	53.34
13) TOTAL HQLA     26,595.44     26,206.81       14) TOTAL NET CASH OUTFLOWS     23,154.25     21,644.00	12) Total Cash Inflows	7,394.11	3,124.85	8,968.15	3,058.66
	13) TOTAL HQLA		26,595.44		26,206.81
	14) TOTAL NET CASH OUTFLOWS		23,154.25		21,644.00
	15) LIQUIDITY COVERAGE RATIO (%)		114.86%		121.08%

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