

## LIQUIDITY COVERAGE RATIO

(Rs. in crores)

		CONSOLIDATED									
		Quarter ended 30 Sep 2023		Quarter ended 31 Dec 2023		Quarter ended 31 Mar 2024		Quarter ended 30 Jun 2024		Quarter ended 30 Sep 2024	
		Total Weighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>											
<b>1</b>	Total High Quality Liquid Assets(HQLAs)		2,35,854.89		2,46,500.12		2,58,547.86		2,69,179.61		2,83,654.33
<b>Cash Outflows</b>											
<b>2</b>	Retail Deposits and deposits from small business customers, of which:	5,43,488.15	48,356.65	5,59,872.28	49,816.42	5,71,214.14	50,722.98	5,87,857.21	51,956.74	5,96,714.54	52,748.26
<b>(i)</b>	Stable Deposits	1,19,843.26	5,992.16	1,23,416.11	6,170.81	1,27,968.66	6,398.43	1,36,579.64	6,828.98	1,38,463.84	6,923.19
<b>(ii)</b>	Less Stable Deposits	4,23,644.89	42,364.49	4,36,456.18	43,645.62	4,43,245.48	44,324.55	4,51,277.56	45,127.76	4,58,250.70	45,825.07
<b>3</b>	Unsecured wholesale funding, of which :	2,34,701.46	1,31,538.42	2,51,963.00	1,39,786.19	2,77,463.01	1,53,773.15	2,92,832.03	1,61,229.14	2,94,106.00	1,75,994.51
<b>(i)</b>	Operational deposits (all counterparties)	17,105.95	4,255.00	17,017.16	4,244.86	19,033.79	4,733.52	21,290.98	5,317.39	-	-
<b>(ii)</b>	Non-operational deposits (all counterparties)	2,17,595.52	1,27,283.42	2,34,945.84	1,35,541.34	2,58,429.21	1,49,039.62	2,71,541.06	1,55,911.75	2,94,106.00	1,75,994.51
<b>(iii)</b>	Unsecured debt	-	-	-	-	-	-	-	-	-	-
<b>4</b>	Secured wholesale funding		274.36		221.53		274.53		593.06		711.09
<b>5</b>	Additional requirements, of which	71,613.76	47,675.45	82,461.60	57,354.20	76,447.15	64,779.45	60,395.48	47,590.17	65,564.74	53,349.77
<b>(i)</b>	Outflows related to derivative exposures and	41,201.13	41,201.13	52,921.55	52,921.55	62,345.23	62,345.23	44,111.18	44,111.18	49,660.38	49,660.38

		CONSOLIDATED									
		Quarter ended 30 Sep 2023		Quarter ended 31 Dec 2023		Quarter ended 31 Mar 2024		Quarter ended 30 Jun 2024		Quarter ended 30 Sep 2024	
		Total Weighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
	other collateral requirements										
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	30,412.63	6,474.33	29,540.06	4,432.66	14,101.92	2,434.22	16,284.30	3,478.99	15,904.36	3,689.39
6	Other contractual funding obligations	24,344.80	24,344.80	26,499.35	26,499.35	25,701.15	25,701.15	25,490.20	25,490.20	34,247.64	34,247.64
7	Other contingent funding obligations	5,74,185.44	25,280.01	5,82,311.47	25,415.08	5,61,596.39	24,170.66	5,75,410.35	24,787.20	5,82,066.95	25,072.79
8	<b>TOTAL CASH OUTFLOWS</b>		<b>2,77,469.69</b>		<b>2,99,092.78</b>		<b>3,19,421.91</b>		<b>3,11,646.51</b>		<b>3,42,124.06</b>
<b>Cash Inflows</b>											
9	Secured lending (eg. reverse repo)	311.52	-	888.86	-	1,825.74	4.93	1,663.97	9.61	10,920.39	2.75
10	Inflows from fully performing exposures	56,849.08	39,178.89	60,849.35	41,387.53	65,649.09	44,840.14	68,583.11	46,658.06	73,563.31	48,542.80
11	Other cash inflows	38,274.78	38,274.78	49,632.89	49,632.89	59,337.99	59,337.99	41,222.03	41,222.03	46,681.80	46,681.80
12	<b>TOTAL CASH INFLOWS</b>	<b>95,435.38</b>	<b>77,453.67</b>	<b>1,11,371.10</b>	<b>91,020.42</b>	<b>1,26,812.82</b>	<b>1,04,183.06</b>	<b>1,11,469.11</b>	<b>87,889.70</b>	<b>1,31,165.50</b>	<b>95,227.34</b>
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	<b>TOTAL HQLA</b>		2,35,854.89		2,46,500.12		2,58,547.86		2,69,179.61		2,83,654.33
22	<b>TOTAL NET CASH OUTFLOWS</b>		2,00,016.03		2,08,072.36		2,15,238.85		2,23,756.81		2,46,896.72
23	<b>LIQUIDITY COVERAGE RATIO %</b>		<b>117.92%</b>		<b>118.47%</b>		<b>120.12%</b>		<b>120.30%</b>		<b>114.89%</b>

As per RBI Guidelines, the average LCR is presented as the simple daily average for the quarter.