## DISCLOSURE ON LIQUIDITY COVERAGE RATIO AS ON 30.06.2021

## Qualitative disclosure for LCR:

Liquidity Coverage Ratio (LCR) BLR-1 aims to ensure that a bank maintains an adequate level of unencumbered High-Quality Liquidity Assets (HQLAs) that can be converted into cash to meet liquidity needs for a 30 calendar day time horizon under a significantly severe liquidity stress scenario.

The bank has robust liquidity risk management framework in place that ensures sufficient liquidity including a cushion of unencumbered, high quality liquid assets, to withstand a range of stress events, including those involving the loss or impairment of both unsecured and secured funding sources. Bank has put in place Contingency Funding Plan approved by ALCO and IRMC of the Board. The contingency Funding Plan includes stored Liquidity in the form of 1% of NDTL in the shape of excess SLR and 2% in the shape of CD's/Liquid Funds or 3% in any of the two i.e., excess SLR or CD's/Liquid Funds. These investments can be liquidated any time to generate cash and maintain sufficient liquidity for funding, growth and meeting repayment obligations.

LCR is being computed strictly as per RBI guidelines issued vide circular BOD.BP.BC.No. 120/21.04.098/2013-14 and subsequent amendments issued by RBI. HQLA primarily include government securities in excess of minimum Statutory Liquidity Ratio (SLR), the extent allowed under the marginal Standing Facility to avail Liquidity for LCR (FALLCR). Cash and balances in excess of cash reserve requirement with RBI also constitute HQLA.

Average LCR of the bank was 375.25% for quarter June 2021 which is well above the regulatory requirement of 100% prescribed by RBI.

LCR statement in the prescribed format is submitted to RBI at the end of every month and put up to the Board and Management as part of ICAAP at quarterly intervals.

## **Quantative Disclosure**

## Amount in Crores

Total Very Registry			1	Amount in Crores				
Value (Average)   Value (Ave			Quarter J	une 2021	Quarter M	Iarch 2021		
Total High Quality Liquid Assets (								
Technology   Tec	High	Quality Liquid Assets						
2         Retail deposits and deposits from small business customers, of which which which which subsets customers, of which which subsets customers, of which subsets	1		34977.00	34959.02	30454.88	30436.31		
2         small business customers, of which         48460.83         3087.34         45241.35         2935.58           (i)         Stable deposits         35174.81         1758.74         31770.90         1588.54           (ii)         Less stable deposits         13286.02         1328.60         13470.45         1347.04           3         Unsecured wholesale funding of which         14905.86         6931.16         13903.38         6465.02           (i)         Operational Deposits (all counterparties)         0.00         0.00         0.00         0.00           (ii)         Non Operational deposits (all counterparties)         0.00         0.00         0.00         0.00           (iii)         Unsecured debt         0.00         0.00         0.00         0.00           4         Secured Wholesale funding         0.00         0.00         0.00         0.00           5         Additional requirements of which         24.60         24.60         1.80         1.80           (i)         outflows related to derivative exposure and other collateral requirements         24.60         24.60         1.80         1.80           (ii)         outflows related to loss of funding on debt products         0.00         0.00         0.00         0.00	Cash							
(ii)         Less stable deposits         13286.02         1328.60         13470.45         1347.04           3         Unsecured wholesale funding, of which         14905.86         6931.16         13903.38         6465.02           (i)         Operational Deposits (all counterparties)         0.00         0.00         0.00         0.00           (ii)         Non Operational deposits (all counterparties)         14905.86         6931.16         13903.38         6465.02           (iii)         Unsecured debt         0.00         0.00         0.00         0.00           4         Secured Wholesale funding         0.00         0.00         0.00         0.00           5         Additional requirements of which exposure and other collateral requirements         24.60         24.60         1.80         1.80           (i)         outflows related to loss of funding exposure and other collateral requirements         0.00         0.00         0.00         0.00         0.00           (ii)         outflows related to loss of funding on debt products         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00		small business customers, of which						
Unsecured wholesale funding of which   14905.86   6931.16   13903.38   6465.02		4						
Which	(11)		13286.02	1328.60	13470.45	1347.04		
(i)         counterparties)         0.00         0.00         0.00           (ii)         Non Operational deposits (all counterparties)         14905.86         6931.16         13903.38         6465.02           (iii)         Unsecured debt         0.00         0.00         0.00         0.00           4         Secured Wholesale funding         0.00         0.00         2219.58         0.00           5         Additional requirements of which         24.60         24.60         1.80         1.80           (i)         Outflows related to derivative exposure and other collateral requirements         24.60         24.60         1.80         1.80           (ii)         outflows related to loss of funding on debt products         0.00         0.00         0.00         0.00           (iii)         credit and liquidity facilities         0.00         0.00         0.00         0.00           (iii)         credit and liquidity facilities         0.00         0.00         0.00         0.00           (iii)         credit and liquidity facilities         0.00         0.00         0.00         0.00           (iii)         credit and liquidity facilities         0.00         0.00         0.00         0.00           (iii)         credit	3	which	14905.86	6931.16	13903.38	6465.02		
(III)         counterparties)         14903.88         6931.16         13903.38         6463.02           (iii)         Unsecured debt         0.00         0.00         0.00         0.00           4         Secured Wholesale funding         0.00         0.00         2219.58         0.00           5         Additional requirements of which         24.60         24.60         1.80         1.80           (i)         Outflows related to derivative exposure and other collateral requirements         24.60         24.60         1.80         1.80           (ii)         outflows related to loss of funding on debt products         0.00         0.00         0.00         0.00         0.00           (iii)         credit and liquidity facilities         0.00         0.00         0.00         0.00         0.00           6         Other contractual funding Obligations         7611.01         686.05         8075.87         591.44           7         Other contractual funding Obligations         3234.54         103.56         3141.25         94.24           8         Total cash outflows         74236.84         10832.71         72583.23         10088.08           Cash Inflows         2530.99         1516.63         1702.53         1058.83	(i)	counterparties)	0.00	0.00	0.00	0.00		
4         Secured Wholesale funding         0.00         0.00         2219.58         0.00           5         Additional requirements of which         24.60         24.60         1.80         1.80           (i) exposure and other collateral requirements         24.60         24.60         1.80         1.80           (ii) outflows related to loss of funding outflows related to loss of funding on debt products         0.00         0.00         0.00         0.00           (iii) credit and liquidity facilities         0.00         0.00         0.00         0.00         0.00           6         Other contractual funding Obligations         7611.01         686.05         8075.87         591.44           7         Obligations         3234.54         103.56         3141.25         94.24           8         Total cash outflows         74236.84         10832.71         72583.23         10088.08           Cash Inflows         2         5166.36         0.00         2300.63         0.00           10         Inflows from fully performing exposure         5166.36         0.00         2300.63         0.00           11         Other cash inflows         0.00         0.00         0.00         0.00           12         Total cash inflows	(ii)	counterparties)	14905.86	6931.16	13903.38	6465.02		
Sample	(iii)	Unsecured debt	0.00	0.00	0.00	0.00		
Outflows related to derivative exposure and other collateral requirements         24.60         24.60         1.80         1.80           (ii) on debt products on debt products         0.00         0.00         0.00         0.00         0.00           (iii) credit and liquidity facilities         0.00         0.00         0.00         0.00         0.00           6 Other contractual funding Obligations         7611.01         686.05         8075.87         591.44           7 Other contingent funding Obligations         3234.54         103.56         3141.25         94.24           8 Total cash outflows         74236.84         10832.71         72583.23         10088.08           Cash Inflows         5166.36         0.00         2300.63         0.00           10 Inflows from fully performing exposure         2530.09         1516.63         1702.53         1058.83           11 Other cash inflows         0.00         0.00         0.00         0.00           12 Total cash inflows         7696.45         1516.63         4003.16         1058.83           Total dailyusted value         Total adjusted value         Total adjusted value         Total adjusted value           TOTAL HQLA         34977.00         34959.02         30454.88         30436.31           <	4	Secured Wholesale funding	0.00	0.00	2219.58	0.00		
(i) exposure and other collateral requirements         24.60         24.60         1.80         1.80           (ii) outflows related to loss of funding on debt products         0.00         0.00         0.00         0.00           (iii) credit and liquidity facilities         0.00         0.00         0.00         0.00           6 Other contractual funding Obligations         7611.01         686.05         8075.87         591.44           7 Other contingent funding Obligations         3234.54         103.56         3141.25         94.24           8 Total cash outflows         74236.84         10832.71         72583.23         10088.08           Cash Inflows         5166.36         0.00         2300.63         0.00           10 Inflows from fully performing exposure         2530.09         1516.63         1702.53         1058.83           11 Other cash inflows         0.00         0.00         0.00         0.00         0.00           12 Total cash inflows         7696.45         1516.63         4003.16         1058.83           TOTAL HQLA         34977.00         34959.02         30454.88         30436.31           TOTAL HQLA         34977.00         34959.02         30454.88         30436.31	5	•	24.60	24.60	1.80	1.80		
(iii)         on debt products         0.00         0.00         0.00         0.00           (iii)         credit and liquidity facilities         0.00         0.00         0.00         0.00           6         Other contractual funding Obligations         7611.01         686.05         8075.87         591.44           7         Other contingent funding Obligations         3234.54         103.56         3141.25         94.24           8         Total cash outflows         74236.84         10832.71         72583.23         10088.08           2         secured Lending (e.g. reverse repo)         5166.36         0.00         2300.63         0.00           10         Inflows from fully performing exposure         2530.09         1516.63         1702.53         1058.83           11         Other cash inflows         0.00         0.00         0.00         0.00           12         Total cash inflows         7696.45         1516.63         4003.16         1058.83           Total adjusted value         Total adjusted value         Total adjusted value         Value         Value           Total Net Cash Outflows         66540.39         9316.08         68580.07         9029.25	(i)	exposure and other collateral requirements	24.60	24.60	1.80	1.80		
6 Other contractual funding Obligations         7611.01         686.05         8075.87         591.44           7 Other contingent funding Obligations         3234.54         103.56         3141.25         94.24           8 Total cash outflows         74236.84         10832.71         72583.23         10088.08           9 secured Lending (e.g. reverse repo)         5166.36         0.00         2300.63         0.00           10 Inflows from fully performing exposure         2530.09         1516.63         1702.53         1058.83           11 Other cash inflows         0.00         0.00         0.00         0.00           12 Total cash inflows         7696.45         1516.63         4003.16         1058.83           Total adjusted value         Total adjusted value         Total adjusted value         Total Adjusted value           TOTAL HQLA         34977.00         34959.02         30454.88         30436.31           Total Net Cash Outflows         66540.39         9316.08         68580.07         9029.25	(ii)		0.00	0.00	0.00	0.00		
6 Obligations         7611.01         688.03         8073.87         591.44           7 Other contingent funding Obligations         3234.54         103.56         3141.25         94.24           8 Total cash outflows         74236.84         10832.71         72583.23         10088.08           Cash Inflows         5166.36         0.00         2300.63         0.00           10 Inflows from fully performing exposure         2530.09         1516.63         1702.53         1058.83           11 Other cash inflows         0.00         0.00         0.00         0.00           12 Total cash inflows         7696.45         1516.63         4003.16         1058.83           TOTAL HQLA         34977.00         34959.02         30454.88         30436.31           Total Net Cash Outflows         66540.39         9316.08         68580.07         9029.25	(iii)	credit and liquidity facilities	0.00	0.00	0.00	0.00		
7 Obligations         3234.34         103.56         3141.25         94.24           8 Total cash outflows         74236.84         10832.71         72583.23         10088.08           2 cash Inflows         0.00         2300.63         0.00           10 Inflows from fully performing exposure         2530.09         1516.63         1702.53         1058.83           11 Other cash inflows         0.00         0.00         0.00         0.00           12 Total cash inflows         7696.45         1516.63         4003.16         1058.83           Total adjusted value         Total adjusted value         Total adjusted value           TOTAL HQLA         34977.00         34959.02         30454.88         30436.31           Total Net Cash Outflows         66540.39         9316.08         68580.07         9029.25	6		7611.01	686.05	8075.87	591.44		
Cash Inflows       Cash Inflows         9 secured Lending (e.g. reverse repo)       5166.36       0.00       2300.63       0.00         10 Inflows from fully performing exposure       2530.09       1516.63       1702.53       1058.83         11 Other cash inflows       0.00       0.00       0.00       0.00         12 Total cash inflows       7696.45       1516.63       4003.16       1058.83         Total adjusted value       Total adjusted value       Total adjusted value         TOTAL HQLA       34977.00       34959.02       30454.88       30436.31         Total Net Cash Outflows       66540.39       9316.08       68580.07       9029.25	7		3234.54	103.56	3141.25	94.24		
9         secured Lending (e.g. reverse repo)         5166.36         0.00         2300.63         0.00           10         Inflows from fully performing exposure         2530.09         1516.63         1702.53         1058.83           11         Other cash inflows         0.00         0.00         0.00         0.00           12         Total cash inflows         7696.45         1516.63         4003.16         1058.83           Total adjusted value         Total adjusted value         Total adjusted value         Total Adjusted value           TOTAL HQLA         34977.00         34959.02         30454.88         30436.31           Total Net Cash Outflows         66540.39         9316.08         68580.07         9029.25	8	Total cash outflows	74236.84	10832.71	72583.23	10088.08		
Total Adjusted Value   Total Net Cash Outflows   S160.36   U.00   U.00								
10         exposure         2530.09         1516.63         1702.53         1058.83           11         Other cash inflows         0.00         0.00         0.00         0.00           12         Total cash inflows         7696.45         1516.63         4003.16         1058.83           Total adjusted value         Total adjusted value         Total adjusted value         700         34959.02         30454.88         30436.31           Total Net Cash Outflows         66540.39         9316.08         68580.07         9029.25	9	repo)	5166.36	0.00	2300.63	0.00		
12 Total cash inflows       7696.45       1516.63       4003.16       1058.83         Total adjusted value       Total adjusted value       Total adjusted value         TOTAL HQLA       34977.00       34959.02       30454.88       30436.31         Total Net Cash Outflows       66540.39       9316.08       68580.07       9029.25	10	• 1	2530.09	1516.63	1702.53	1058.83		
Total adjusted value         Total adjusted value           TOTAL HQLA         34977.00         34959.02         30454.88         30436.31           Total Net Cash Outflows         66540.39         9316.08         68580.07         9029.25								
value         value           TOTAL HQLA         34977.00         34959.02         30454.88         30436.31           Total Net Cash Outflows         66540.39         9316.08         68580.07         9029.25	12	Total cash inflows	7696.45		4003.16			
Total Net Cash Outflows 66540.39 9316.08 68580.07 9029.25				•				
		TOTAL HQLA	34977.00	34959.02	30454.88	30436.31		
Liquidity Coverage ratio (%) 375.25% 337.09%		Total Net Cash Outflows	66540.39	9316.08	68580.07	9029.25		
		Liquidity Coverage ratio (%)		375.25%		337.09%		