

LIQUIDITY COVERAGE RATIO

Cash outflows	Amount in Rs crore		FY 2018- 2019		FY 2017- 2018	
Total High Quality Liquid Assets (HQLAs) Cash outflows			Unweighted Value	Value	Unweighted Value	Weighted Value
Cash outflows	High o	quality Liquid assets				
Retail deposits and deposits from small business customers, of which:	1	Liquid Assets		31366.06		22538.72
deposits from small business customers, of which: (i) Stable deposits 31910.82 1595.54 31674.91 1583.75 (ii) Less stable deposits 81382.33 8138.23 78396.95 7839.70 (deposits 10180.00 11333.58 21146.07 12331.85 (ii) Unsecured 19343.96 11333.58 21146.07 12331.85 (ii) Operational deposits (all counterparties) 25.69 6.42 80.31 20.08 (iii) Counterparties (iii) Unsecured debt 0.00 0.00 0.00 0.00 0.00 (iii) Unsecured debt 0.00 0	Cash	outflows				
(ii) Less stable deposits 81382.33 8138.23 78396.95 7839.70 3 Wholesale funding, of which: 19343.96 11333.58 21146.07 12331.89 (i) Operational deposits (all counterparties) 25.69 6.42 80.31 20.08 Non operational deposits (all counterparties) 19318.27 11327.16 21065.77 12311.81 (iii) Unsecured debt 0.00 0.00 0.00 0.00 4 Secured wholesale funding requirements, of which: 806.41 0.00 236.85 0.00 5 Additional requirements, of which: 10904.95 1253.97 15760.49 1841.35 0 Utflows related to derivative 0.00 0.00 0.00 0.00 0.00 (ii) exposures and other collateral requirements 0.00 0.00 0.00 0.00 0.00 (iii) loss of funding on debt products 10904.95 1253.97 15760.49 1841.35 6 Other contractual funding obligations 74.94 74.94 74.94 261.87 261.87 </td <td>2</td> <td>deposits from small business customers, of</td> <td>113293.15</td> <td>9733.77</td> <td>110071.86</td> <td>9423.44</td>	2	deposits from small business customers, of	113293.15	9733.77	110071.86	9423.44
Deposits	(i)	Stable deposits	31910.82	1595.54	31674.91	1583.75
3	(ii)		81382.33	8138.23	78396.95	7839.70
(ii) deposits (all counterparties) Non operational deposits (all counterparties) Non operational deposits (all counterparties) (iii) Unsecured debt	3	wholesale funding,	19343.96	11333.58	21146.07	12331.89
(ii) deposits (all counterparties) 19318.27 11327.16 21065.77 12311.81 (iii) Unsecured debt 0.00 0.00 0.00 0.00 4 Secured wholesale funding 806.41 0.00 236.85 0.00 5 Additional requirements, of which: 10904.95 1253.97 15760.49 1841.35 0utflows related to derivative exposures and other collateral requirements 0.00 0.00 0.00 0.00 0.00 0utflows related to loss of funding on debt products 0.00 0.00 0.00 0.00 0.00 0.00 (iii) Credit and liquidity products 10904.95 1253.97 15760.49 1841.35 6 Other contractual funding obligations 74.94 74.94 261.87 261.87 7 Other contingent funding obligations 15063.76 539.64 13330.16 426.21 8 Total Cash 22935.90 24284.76	(i)	deposits (all counterparties)	25.69	6.42	80.31	20.08
(iii) Unsecured debt 0.00 0.00 0.00 0.00 4 Secured wholesale funding 806.41 0.00 236.85 0.00 5 Additional requirements, of which: 10904.95 1253.97 15760.49 1841.35 0utflows related to derivative exposures and other collateral requirements 0.00 0.00 0.00 0.00 0.00 0utflows related to loss of funding on debt products 0.00 0.00 0.00 0.00 0.00 0.00 0.00 (iii) Credit and liquidity products 10904.95 1253.97 15760.49 1841.35 1841.35 6 Other contractual funding obligations 74.94 74.94 74.94 261.87 261.87 7 Other contingent funding obligations 15063.76 539.64 13330.16 426.21 8 Total Cash 22935.90 24284.76	(ii)	deposits (all	19318.27	11327.16	21065.77	12311.81
funding 10904.95 1253.97 15760.49 1841.35 Outflows related to derivative 0.00 0.00 0.00 0.00 (i) exposures and other collateral requirements 0.00 0.00 0.00 0.00 (ii) loss of funding on debt products 0.00 0.00 0.00 0.00 0.00 (iii) Credit and liquidity products 10904.95 1253.97 15760.49 1841.35 6 Other contractual funding obligations 74.94 74.94 74.94 261.87 261.87 7 Other contingent funding obligations 15063.76 539.64 13330.16 426.21 8 Total Cash 22935.90 24284.76	(iii)		0.00	0.00	0.00	0.00
requirements, of which:	4		806.41	0.00	236.85	0.00
(i) derivative exposures and other collateral requirements 0.00 </td <td>5</td> <td>requirements, of</td> <td>10904.95</td> <td>1253.97</td> <td>15760.49</td> <td>1841.35</td>	5	requirements, of	10904.95	1253.97	15760.49	1841.35
(ii) loss of funding on debt products 0.00 0.00 0.00 0.00 (iii) Credit and liquidity products 10904.95 1253.97 15760.49 1841.35 6 Other contractual funding obligations 74.94 74.94 261.87 261.87 7 Other contingent funding obligations 15063.76 539.64 13330.16 426.21 8 Total Cash 22935.90 24284.76	(i)	derivative exposures and other collateral requirements	0.00	0.00	0.00	0.00
Credit and liquidity products 10904.95 1253.97 15760.49 1841.35 6 Other contractual funding obligations 74.94 74.94 261.87 261.87 7 Other contingent funding obligations 15063.76 539.64 13330.16 426.21 8 Total Cash 22935.90 24284.76	(ii)	loss of funding on	0.00	0.00	0.00	0.00
6 funding obligations 7 Other contingent funding obligations 15063.76 539.64 13330.16 426.21 8 Total Cash 22935.90 24284.76	(iii)	Credit and liquidity products				1841.35
funding obligations 8 Total Cash 22935.90 24284.76	6	funding obligations				261.87
		funding obligtations	15063.76		13330.16	426.21
	8			22935.90		24284.76



Cash inflows					
9	Secured lending (e.g. reverse repos)	5342.42	0.00	9079.50	0.00
10	Inflows from fully performing exposures	5216.31	4239.11	12918.05	12150.28
11	Other cash inflows	1877.41	1718.70	1852.22	1746.12
12	Total Cash Inflows	12436.14	5957.81	23849.77	13896.40
			Total Adjusted Value		Total Adjusted Value
21	Total HQLA		31366.06		22538.72
22	Total Net Cash Outflows		16978.09		10388.36
23	Liquidity Coverage Ratio (%)		184.74%		216.96%

The Liquidity Coverage Ratio (LCR) aims to ensure that a bank has an adequate stock of unencumbered High-Quality Liquid Assets (HQLA) that can be converted into cash easily and immediately to meet its liquidity needs for a 30 calendar day liquidity stress scenario.

The LCR is calculated by dividing the amount of High Quality Liquid unencumbered Assets (HQLA) by the estimated net outflows over a stressed 30 calendar day period. The net cash outflows are calculated by applying RBI prescribed outflow factors to the various categories of liabilities (deposits, unsecured and secured wholesale borrowings), as well as to undrawn commitments and derivative-related exposures, netted by inflows from assets maturing within 30 days.

Average LCR on a daily basis for the year ended 31st March 2019 is 184.74%, above RBI prescribed minimum requirement of 100.00%.