



LIQUIDITY COVERAGE RATIO

| Amt in Rs crore | | Sep 2018 | |
|-----------------------------------|---|-----------------------------------|---------------------------------|
| | | Total Unweighted Value (average) | Total Weighted Value (average) |
| High quality Liquid assets | | | |
| 1 | Total High Quality Liquid Assets (HQLAs) | | 33535.78 |
| Cash outflows | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 112856.96 | 9693.93 |
| (i) | Stable deposits | 31835.26 | 1591.76 |
| (ii) | Less stable deposits | 81021.70 | 8102.17 |
| 3 | Unsecure wholesale funding, of which: | 19125.11 | 11496.20 |
| (i) | Operational deposits (all counterparties) | 0.00 | 0.00 |
| (ii) | Non operational deposits (all counterparties) | 19125.11 | 11496.20 |
| (iii) | Unsecured debt | 0.00 | 0.00 |
| 4 | Secured wholesale funding | 1007.20 | 0.00 |
| 5 | Additional requirements, of which: | 11161.18 | 1263.33 |
| (i) | <i>Outflows related to derivative exposures and other collateral requirements</i> | 0.00 | 0.00 |
| (ii) | <i>Outflows related to loss of funding on debt products</i> | 0.00 | 0.00 |
| (iii) | <i>Credit and liquidity products</i> | 11161.18 | 1263.33 |
| 6 | Other contractual funding obligations | 72.38 | 72.38 |
| 7 | Other contingent funding obligations | 15115.13 | 541.73 |
| 8 | Total Cash Outflows | | 23067.56 |
| Cash inflows | | | |
| 9 | Secured lending (e.g. reverse repos) | 6514.16 | 0.00 |
| 10 | Inflows from fully performing exposures | 4762.71 | 4254.01 |
| 11 | Other cash inflows | 1707.57 | 1442.46 |
| 12 | Total Cash Inflows | 12984.45 | 5696.46 |
| | | | Total Adjusted Value |
| 21 | Total HQLA | | 33535.78 |
| 22 | Total Net Cash Outflows | | 17371.10 |
| 23 | Liquidity Coverage Ratio (%) | | 193.05% |

Qualitative

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 quarter ended 30 June 2018 is 189.24%, above RBI prescribed minimum requirement of 90.00%.