

## LIQUIDITY COVERAGE RATIO

Amount in Rs crore		Qtr June 2019		Qtr Sep 2019	
Total High Quality Liquid Assets (HQLAs)	Amount in Rs crore	Unweighted Value	Value	Unweighted Value	Total Weighted Value ( average)
Cash outflows   Retail deposits and deposits from small business customers, of which:   Cash outflows   Stable deposits   Unsecured   Stable deposits   St	quality Liquid assets				
Retail deposits and deposits from small business customers, of which:	Liquid Assets		30007.58		35493.94
Deposits from small business customers, of which:	outflows				
(ii) Less stable deposits  Unsecured 33846.00 11544.77 18190.11  3 wholesale funding, of which:  Operational deposits ( all counterparties)  Non-operational deposits ( all counterparties)  (iii) Unsecured debt 0.00 0.00 0.00  4 Secured wholesale funding	deposits from small business customers, of	102320.65	8702.07	119299.57	10292.39
deposits   Unsecured   33846.00   11544.77   18190.11	Stable deposits	30599.95	1530.00	32751.30	1637.56
3		71720.70	7172.07	86548.27	8654.83
(i)         deposits ( all counterparties)         0.00         0.00         0.00           Non-operational deposits ( all counterparties)         33846.00         11544.77         18190.11           (iii)         Unsecured debt         0.00         0.00         0.00           4         Secured wholesale funding         773.23         0.00         3611.85           5         Additional requirements, of which:         8819.71         775.90         8531.71           0utflows related to derivative (i) exposures and other collateral requirements         0.00         0.00         0.00           (ii) loss of funding on debt products         0.00         0.00         0.00         0.00           (iii) Credit and liquidity products         8819.71         775.90         8531.71           6         Other contractual funding obligations         227.61         227.61         716.07           7         Other contingent         14917.26         543.95         16056.36	wholesale funding,	33846.00	11544.77	18190.11	10114.87
(ii)       deposits ( all counterparties)       33846.00       11544.77       18190.11         (iii)       Unsecured debt       0.00       0.00       0.00         4       Secured wholesale funding       773.23       0.00       3611.85         5       Additional requirements, of which:       8819.71       775.90       8531.71         6       Outflows related to derivative (i)       0.00       0.00       0.00       0.00         0       Outflows related to dest or funding on debt products       0.00       0.00       0.00       0.00         0       Credit and liquidity products       8819.71       775.90       8531.71       775.90       8531.71         0       Other contractual funding obligations       227.61       227.61       716.07         7       Other contingent       14917.26       543.95       16056.36	deposits ( all counterparties)	0.00	0.00	0.00	0.00
(iii)         Unsecured debt         0.00         0.00         0.00           4         Secured wholesale funding         773.23         0.00         3611.85           5         Additional requirements, of which:         8819.71         775.90         8531.71           6         Outflows related to derivative (i) exposures and other collateral requirements         0.00         0.00         0.00           0utflows related to loss of funding on debt products         0.00         0.00         0.00         0.00           0utflows related to loss of funding on debt products         8819.71         775.90         8531.71           0uther contractual funding obligations         227.61         227.61         716.07           0ther contingent         14917.26         543.95         16056.36	deposits ( all	33846.00	11544.77	18190.11	10114.87
funding         8819.71         775.90         8531.71           cequirements, of which:         0utflows related to derivative         0.00         0.00         0.00           exposures and other collateral requirements         0utflows related to loss of funding on debt products         0.00         0.00         0.00           (ii)         Credit and liquidity products         8819.71         775.90         8531.71           6         Other contractual funding obligations         227.61         227.61         716.07           7         Other contingent         14917.26         543.95         16056.36		0.00	0.00	0.00	0.00
requirements, of which:   Outflows related to derivative   exposures and other collateral requirements   Outflows related to   loss of funding on debt products   (ii)   Credit and liquidity products   Other contractual funding obligations   Cother contingent   Cot		773.23	0.00	3611.85	0.00
(i)       exposures and other collateral requirements       0.00       0.00       0.00         (ii)       Outflows related to loss of funding on debt products       0.00       0.00       0.00         (iii)       Credit and liquidity products       8819.71       775.90       8531.71         6       Other contractual funding obligations       227.61       227.61       716.07         7       Other contingent       14917.26       543.95       16056.36	requirements, of	8819.71	775.90	8531.71	745.62
(ii)       loss of funding on debt products       0.00       0.00       0.00         (iii)       Credit and liquidity products       8819.71       775.90       8531.71         6       Other contractual funding obligations       227.61       227.61       716.07         7       Other contingent       14917.26       543.95       16056.36	derivative exposures and other collateral requirements	0.00	0.00	0.00	0.00
(iii)         Credit and liquidity products         8819.71         775.90         8531.71           6         Other contractual funding obligations         227.61         227.61         716.07           7         Other contingent         14917.26         543.95         16056.36	loss of funding on	0.00	0.00	0.00	0.00
funding obligations  Other contingent 14917.26 543.95 16056.36	Credit and liquidity products				745.62
	funding obligations				716.07
	funding obligattions	14917.26		16056.36	603.53
8 Total Cash Outflows 21794.30			21794.30		22472.48



Cash	inflows				
9	Secured lending ( e.g. reverse repos)	1852.09	0.00	3356.56	0.00
10	Inflows from fully performing exposures	8543.30	6924.93	4746.07	3779.88
11	Other cash inflows	1753.12	1753.12	1992.82	1879.05
12	Total Cash Inflows		8678.05		5658.93
21	Total HQLA		30007.58		35493.94
22	Total Net Cash Outflows		13116.24		16813.55
23	Liquidity Coverage Ratio (%)		229.66%		211.10%

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<sup>th</sup> September 2019 is 211.10%, above RBI prescribed minimum requirement of 100.00%.