



### LIQUIDITY COVERAGE RATIO

(Rs in Crore)		Quarter ended June 2017	
		Total Unweighted Value ( average)	Total Weighted Value ( average)
<b>High Quality Liquid Assets</b>			
1	Total High Quality liquid Assets		19580.03
<b>Cash outflows</b>			
2	Retail deposits and deposits from small business customers, of which:	109227.06	9332.19
(i)	Stable deposits	31810.23	1590.51
(ii)	Less stable deposits	77416.84	7741.68
3	Unsecure wholesale funding, of which:	22179.56	12755.70
(i)	Operational deposits ( all counterparties)	119.20	29.80
(ii)	Non operational deposits ( all counterparties)	22060.36	12725.90
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding	418.69	0
5	Additional requirements, of which:	15570.36	1664.98
(i)	<i>Outflows related to derivatives exposure and other collateral requirements</i>	0	0.00
(ii)	<i>Outflows related to loss of funding on debt products</i>	0	0.00
(iii)	<i>Credit and liquidity products</i>	15570.36	1664.98
6	Other contractual funding obligations	363.84	363.84
7	Other contingent funding obligations	14412.57	460.57
8	<b>Total cash outflows</b>		24577.28
<b>Cash inflows</b>			
9	Secured lending ( e.g. reverse repos)	9271.57	0.00
10	Inflows from fully performing exposures	12899.00	12054.41
11	Other cash inflows	1605.86	1488.11
12	<b>TOTAL CASH INFLOWS</b>	23776.43	13542.52
			Total Adjusted Value
21	<b>TOTAL HQLA</b>		19580.03
22	<b>TOTAL NET CASH OUTFLOWS</b>		11034.76
23	<b>Liquidity coverage ratio (%)</b>		177.44%

#### 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<sup>th</sup> June 2017 is 177.44%, above RBI prescribed minimum requirement of 70%.