

LCR Disclosure Template									
		Quarter ended June 16		Quarter ended Sep 16		Quarter ended Dec 16		Quarter ended Mar 17	
(Rs in Crore)		Total Unweighted Value ( average)	Total Weighted Value ( average)	Total Unweighted Value ( average)	Total Weighted Value ( average)	Total Unweighted Value ( average)	Total Weighted Value ( average)	Total Unweighted Value ( average)	Total Weighted Value ( average)
<b>High Quality Liquid Assets</b>									
1	Total High Quality liquid Assets		16059.96		16780.57		21090.99		20454.42
<b>Cash outflows</b>									
2	Retail deposits and deposits from small business customers, of which:	102538.62	8436.75	103688.14	8882.59	110457.96	9381.46	112382.73	9569.93
(i)	Stable deposits	36342.12	1817.11	29724.57	1486.23	33286.73	1664.34	33366.81	1668.34
(ii)	Less stable deposits	66196.50	6619.65	73963.57	7396.36	77171.22	7717.12	79015.92	7901.59
3	Unsecure wholesale funding, of which:	21927.59	13958.50	19939.41	12010.86	21640.95	13264.82	24001.00	14319.81
(i)	Operational deposits ( all counterparties)	144.51	36.13	147.12	36.78	224.18	56.05	153.83	38.46
(ii)	Non operational deposits ( all counterparties)	21783.08	13922.37	19792.29	11974.08	21416.77	13208.78	23847.17	14281.35
(iii)	Unsecured debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Secured wholesale funding	708.32	0.00	196.58	0.00	542.85	0.00	333.28	0.00
5	Additional requirements, of which:	17696.85	2225.56	17369.44	2046.48	16632.10	1950.34	16079.00	1836.99
(i)	<i>Outflows related to derivatives exposure and other collateral requirements</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	<i>Outflows related to loss of funding on debt products</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii)	<i>Credit and liquidity products</i>	17696.85	2225.56	17369.44	2046.48	16632.10	1950.34	16079.00	1836.99
6	Other contractual funding obligations	22.00	22.00	14.67	14.67	34.08	34.08	530.67	530.67
7	Other contingent funding obligations	14526.86	487.89	14391.96	459.41	14866.96	483.63	14750.57	473.34

8	<b>Total cash outflows</b>		<b>25130.70</b>		23414.00		<b>25114.32</b>		<b>26730.74</b>
<b>Cash inflows</b>									
9	Secured lending ( e.g. reverse repos)	0.00	0.00	0.00	0.00	1932.17	0.00	9870.43	0.00
10	Inflows from fully performing exposures	7192.29	6445.33	7986.73	7423.76	8517.47	8098.91	14198.94	13484.05
11	Other cash inflows	629.78	314.89	190.52	95.26	224.93	112.47	1048.22	946.22
<b>12</b>	<b>TOTAL CASH INFLOWS</b>	<b>7822.07</b>	<b>6760.22</b>	<b>8177.25</b>	<b>7519.03</b>	<b>10674.57</b>	<b>8211.38</b>	<b>25117.58</b>	<b>14430.27</b>
			Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value
21	<b>TOTAL HQLA</b>		16059.96		16780.57		21090.99		20454.42
22	<b>TOTAL NET CASH OUTFLOWS</b>		18370.48		15894.97		16902.94		12300.47
23	<b>Liquidity coverage ratio (%)</b>		<b>87.42%</b>		<b>105.57%</b>		<b>124.78%</b>		<b>166.29%</b>

## 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 for the year ended 31<sup>st</sup> March 2017 is 117.20%, above RBI prescribed minimum requirement of 70%.