

LCR Disclosure Template									
		Quarter ended June 15		Quarter ended Sep 15		Quarter ended Dec 15		Quarter ended Mar 16	
(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)
High Quality Liquid Assets									
1	Total High Quality liquid Assets		14020.44		14112.94		13540.93		15439.02
Cash outflows									
2	Retail deposits and deposits from small business customers, of which:	91738.76	7905.98	96637.72	8326.13	99401.19	8544.61	99945.51	8197.92
(i)	Stable deposits	25358.02	1267.90	26753.07	1337.66	27910.11	1395.50	35932.69	1796.64
(ii)	Less stable deposits	66380.74	6638.08	69884.65	6988.47	71491.08	7149.11	64012.83	6401.28
3	Unsecure wholesale funding, of which:	20680.36	10248.18	23084.78	11211.10	22360.61	10671.84	25956.34	14539.12
(i)	Operational deposits (all counterparties)	1802.63	450.66	1577.82	394.46	1655.58	413.90	616.29	154.07
(ii)	Non operational deposits (all counterparties)	18877.74	9797.53	21506.95	10816.64	20705.03	10257.94	25340.05	14385.05
(iii)	Unsecured debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Secured wholesale funding		0.00		0.00		0.00		0.00
5	Additional requirements, of which:	16118.00	1892.86	16255.99	1782.97	16576.50	1862.56	17489.96	2197.24
(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>	16118.00	1892.86	16255.99	1782.97	16576.50	1862.56	17489.96	2197.24
6	Other contractual funding obligations	590.67	590.67	177.33	177.33	7.33	7.33	14.99	14.99
7	Other contingent funding obligations	13345.36	667.27	13539.75	676.99	14435.21	721.76	14650.63	582.54
8	Total cash outflows		21304.96		22174.52		21808.10		25531.81

Cash inflows									
9	Secured lending (e.g. reverse repos)	547.11	0.00	413.80	0.00	499.06	0.00	300.00	0.00
10	Inflows from fully performing exposures	2636.81	1902.67	4471.90	3680.16	3393.49	2764.41	6029.97	4889.48
11	Other cash inflows	1697.24	920.83	994.01	582.35	413.59	297.09	482.80	241.40
12	TOTAL CASH INFLOWS	4881.16	2823.50	5879.70	4262.52	4306.14	3061.50	6812.77	5130.88
			Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value
21	TOTAL HQLA		14020.44		14112.94		13540.93		15439.02
22	TOTAL NET CASH OUTFLOWS		18481.46		17912.00		18746.60		20400.93
23	Liquidity coverage ratio (%)		75.86%		78.79%		72.23%		75.68%

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 31st March 2016 is 75.61%, above RBI prescribed minimum requirement of 70%.

- During the March 2016 quarter, HQLAs have increased due to reckoning government securities held by bank up to 8% of NDTL under FALLCR (as per RBI guidelines) with in mandatory SLR requirement as level 1 assets as against 5% of NDTL up to January 2016.
- HQLAs consist of Level 1 assets (Cash, excess CRR balance, Government security in excess of minimum SLR requirement, Government securities with in mandatory SLR requirement up to 2% under MSF and 8% under FALLCR) and other level 2 assets.
- Funding sources are concentrated in SLR securities however they constitute major portion of liquid assets possessed by Bank.