



LIQUIDITY COVERAGE RATIO

(Rs in Crore)		Quarter ended December 2017	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality liquid Assets		22830.52
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	109986.26	9428.20
(i)	Stable deposits	31408.52	1570.43
(ii)	Less stable deposits	78577.74	7857.77
3	Unsecure wholesale funding, of which:	20398.33	12159.41
(i)	Operational deposits (all counterparties)	74.46	18.62
(ii)	Non operational deposits (all counterparties)	20323.87	12140.80
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding	467.65	0
5	Additional requirements, of which:	15734.10	1957.62
(i)	Outflows related to derivatives exposure and other collateral requirements	0.00	0.00
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity products	15734.10	1957.62
6	Other contractual funding obligations	7.33	7.33
7	Other contingent funding obligations	12843.04	410.90
8	Total cash outflows		23963.46
Cash inflows			
9	Secured lending (e.g. reverse repos)	8931.90	0.00
10	Inflows from fully performing exposures	12124.88	11365.65
11	Other cash inflows	1824.13	1696.68
12	TOTAL CASH INFLOWS	22880.91	13062.34
			Total Adjusted Value
21	TOTAL HQLA		22830.52
22	TOTAL NET CASH OUTFLOWS		10901.13
23	Liquidity coverage ratio (%)		209.43%



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 31st December 2017 is 209.43%, above RBI prescribed minimum requirement of 80%.