



LIQUIDITY COVERAGE RATIO

Amount in Rs crore		FY 2018- 2019		FY 2017- 2018	
		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 (HQLAs)		31366.06		22538.72
Cash outflows					
2	Retail deposits and deposits from small business customers, of which:	113293.15	9733.77	110071.86	9423.44
(i)	Stable deposits	31910.82	1595.54	31674.91	1583.75
(ii)	Less stable deposits	81382.33	8138.23	78396.95	7839.70
3	Unsecured wholesale funding, of which:	19343.96	11333.58	21146.07	12331.89
(i)	Operational deposits (all counterparties)	25.69	6.42	80.31	20.08
(ii)	Non operational deposits (all counterparties)	19318.27	11327.16	21065.77	12311.81
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	806.41	0.00	236.85	0.00
5	Additional requirements, of which:	10904.95	1253.97	15760.49	1841.35
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	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
(iii)	<i>Credit and liquidity products</i>	10904.95	1253.97	15760.49	1841.35
6	Other contractual funding obligations	74.94	74.94	261.87	261.87
7	Other contingent funding obligations	15063.76	539.64	13330.16	426.21
8	Total Cash Outflows		22935.90		24284.76



Cash inflows					
9	Secured lending (e.g. reverse repos)	5342.42	0.00	9079.50	0.00
10	Inflows from fully performing exposures	5216.31	4239.11	12918.05	12150.28
11	Other cash inflows	1877.41	1718.70	1852.22	1746.12
12	Total Cash Inflows	12436.14	5957.81	23849.77	13896.40
			Total Value		Total Value
21	Total HQLA		31366.06		22538.72
22	Total Net Cash Outflows		16978.09		10388.36
23	Liquidity Coverage Ratio (%)		184.74%		216.96%

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 year ended 31st March 2019 is 184.74%, above RBI prescribed minimum requirement of 100.00%.