



LIQUIDITY COVERAGE RATIO

Amt in Rs crore		June 2018	
		Total Unweighted Value (average)	Total Weighted Value (average)
High quality Liquid assets			
1	Total High Quality Liquid Assets (HQLAs)		33064.13
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	111893.42	9602.36
(i)	Stable deposits	31739.71	1586.99
(ii)	Less stable deposits	80153.71	8015.37
3	Unsecured wholesale funding, of which:	21294.41	12413.58
(i)	Operational deposits (all counterparties)	102.77	25.69
(ii)	Non operational deposits (all counterparties)	21191.63	12387.89
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding	298.84	0
5	Additional requirements, of which:	12261.66	1516.13
(i)	<i>Outflows related to derivative exposures 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>	12261.66	1516.13
6	Other contractual funding obligations	114.47	114.47
7	Other contingent funding obligations	13786.56	462.01
8	Total Cash Outflows		24108.55
Cash inflows			
9	Secured lending (e.g. reverse repos)	9276.20	0.00
10	Inflows from fully performing exposures	5810.51	4830.89
11	Other cash inflows	1943.54	1805.33
12	Total Cash Inflows	17030.24	6636.22
			Total Adjusted Value
21	Total HQLA		33064.13
22	Total Net Cash Outflows		17472.33
23	Liquidity Coverage Ratio (%)		189.24%

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 June 2018 is 189.24%, above RBI prescribed minimum requirement of 90.00%.