



LIQUIDITY COVERAGE RATIO

(Rs in Crore)		Quarter ended September 2017	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality liquid Assets		23003.26
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	109894.32	9408.60
(i)	Stable deposits	31616.59	1580.83
(ii)	Less stable deposits	78277.72	7827.77
3	Unsecure wholesale funding, of which:	21761.80	12298.87
(i)	Operational deposits (all counterparties)	73.80	18.45
(ii)	Non operational deposits (all counterparties)	21688.00	12280.42
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding	416.70	0
5	Additional requirements, of which:	15644.19	1595.20
(i)	<i>Outflows related to derivatives exposure 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>	15644.19	1595.20
6	Other contractual funding obligations	30.03	30.03
7	Other contingent funding obligations	13009.70	416.16
8	Total cash outflows		23748.86
Cash inflows			
9	Secured lending (e.g. reverse repos)	11613.88	0.00
10	Inflows from fully performing exposures	14702.92	13943.53
11	Other cash inflows	2110.31	2017.01
12	TOTAL CASH INFLOWS	28427.12	15960.54
			Total Adjusted Value
21	TOTAL HQLA		23003.26
22	TOTAL NET CASH OUTFLOWS		7788.32
23	Liquidity coverage ratio (%)		295.36%



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 30th September 2017 is 295.36%, above RBI prescribed minimum requirement of 80%.