

Liquidity Coverage Ratio 2015-16

(Rs in Crore)		Jun Q1		Sep Q2		Dec Q3		Mar Q4	
HIGH QUALITY LIQUID ASSETS		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)
1	Total High Quality Liquid Assets (HQLA)		20253.45		20426.75		21750.34		23585.59
Cash Outflows									
2	Retail deposits and deposits from Small business customers, of which:	113608.75	10674.58	115444.59	10848.45	116375.39	10933.74	100603.38	9598.82
(i)	Stable Deposits	13725.84	686.29	13920.18	696.01	14075.99	703.80	9230.40	461.52
(ii)	Less Stable deposits	99882.90	9988.29	101524.41	10152.44	102299.41	10229.94	91372.98	9137.30
3	Unsecured wholesale funding	47798.92	22461.89	46411.69	19930.14	43071.07	18225.09	43110.29	18834.49
(i)	Operational deposits (all counterparties)	14.92	2.69	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	Non operational deposits (all counterparties)	42207.98	16883.19	44135.91	17654.37	41409.96	16563.99	40459.67	16183.87
(iii)	Unsecured debt	5576.01	5576.01	2275.78	2275.78	1661.11	1661.11	2650.62	2650.62
4	Secured wholesale funding		0.00		0.00		0.00		0.00
5	Additional requirements, of which	20489.27	2787.13	20298.40	2953.65	20213.08	2993.86	18534.59	2236.89
(i)	Outflows related to derivative exposures and other collateral requirements	235.24	235.24	549.17	549.17	531.33	531.33	262.09	262.09
(ii)	Outflows related to loss of funding on debt products								
(iii)	Credit and liquidity facilities	20254.03	2551.89	19749.24	2404.48	19681.75	2462.53	18272.51	1974.81
6	Other contractual funding obligations	2920.69	2920.69	5025.81	5025.81	3767.47	3767.47	1081.88	1081.88
7	Other contingent funding obligations	16241.78	812.09	15235.30	761.77	15160.62	758.03	16029.55	581.33
8	TOTAL CASH OUTFLOWS		39656.39		39519.82		36678.20		32333.42
Cash Inflows									
9	Secured lending (e.g. reverse repos)	1283.33	0.00	1177.29	0.00	861.27	0.00	966.67	0.00
10	Inflows from fully performing exposures	10255.89	5471.17	9858.48	5062.93	9736.95	4947.70	9672.11	4982.70
11	Other cash inflows	7389.41	6256.68	9610.05	8707.74	6359.48	6359.48	6356.99	6356.99
12	TOTAL CASH INFLOWS	18928.64	11727.84	20645.82	13770.67	16957.69	11307.17	16995.77	11339.69
			Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value
21	TOTAL HQLA		20253.45		20426.75		21750.34		23585.59
22	TOTAL NET CASH OUTFLOWS		27928.54		25749.15		25371.02		20993.73
23	LIQUIDITY COVERAGE RATIO(%)		72.43%		79.62%		86.11%		112.61%



Statutory Auditors