The Basel Committee for Banking Supervision (BCBS) had introduced the Liquidity Coverage Ratio (LCR) in order to ensure that a bank has an adequate stock of unencumbered High Quality Liquid Assets (HQLA) to survive a significant liquidity stress lasting for a period of 30 days. LCR is defined as a ratio of HQLA to the total net cash outflows estimated for the next 30 calendar days. As per the RBI guidelines the minimum LCR required to be maintained by banks on a standalone level shall be implemented in a phased manner from January 1, 2015. As on January 1, 2016, the minimum LCR is required to be maintained at 70%

Liquidity Coverage Ratio Q1 (2016-17)

	(Rs in Crore)	Q1-2016-17	
	HIGH QUALITY LIQUID ASSETS	Total UnWeighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		28661.75
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	90055.48	8656.19
(i)	Stable Deposits	6987.20	349.36
(ii)	Less Stable deposits	83068.28	8306.83
3	**Unsecured wholesale funding**	40342.93	17656.97
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	37809.93	15123.97
(iii)	Unsecured debt	2533.00	2533.00
4	Secured wholesale funding		0.00
5	Additional requirements, of which	20968.92	2646.35
(i)	Outflows related to derivative exposures and other collateral requirements	607.65	607.65
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities	20361.27	2038.69
6	Other contractual funding obligations	1406.44	1406.44
7	Other contingent funding obligations	18187.81	545.63
8	TOTAL CASH OUTFLOWS		30911.59
Cash Inflows			
9	Secured lending (e.g. reverse repos)	216.67	0.00
10	Inflows from fully performing exposures	8914.70	4662.35
11	Other cash inflows	5220.12	5220.12
12	TOTAL CASH INFLOWS	14351.48	9882.47
			Total Adjusted Value
21	TOTAL HQLA		28661.75
22	TOTAL NET CASH OUTFLOWS		21029.12
23	LIQUIDITY COVERAGE RATIO(%) (21/22)		136.29%

*The average weighted and unweighted amounts are calculated taking simple average of April 2016, May 2016 and June 2016 figures.