

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 Q2 (2016-17)		Sep Q2-2016	(Rs in Crore)
HIGH QUALITY LIQUID ASSETS		Total UnWeighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		30663.82
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	89353.49	8625.21
(i)	Stable Deposits	6202.81	310.14
(ii)	Less Stable deposits	83150.67	8315.07
3	Unsecured wholesale funding	36020.03	16027.44
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	33320.97	13328.39
(iii)	Unsecured debt	2699.05	2699.05
4	Secured wholesale funding		0.00
5	Additional requirements, of which	22991.45	9182.21
(i)	Outflows related to derivative exposures and other collateral requirements	681.42	681.42
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities	22310.03	8500.79
6	Other contractual funding obligations	1677.07	1677.07
7	Other contingent funding obligations	18514.10	6451.79
8	TOTAL CASH OUTFLOWS		29877.86
Cash Inflows			
9	Secured lending (e.g. reverse repos)	2388.36	0.00
10	Inflows from fully performing exposures	10540.22	7228.13
11	Other cash inflows	8364.96	8364.96
12	TOTAL CASH INFLOWS	21293.80	13929.98
			Total Adjusted Value
21	TOTAL HQLA		30663.82
22	TOTAL NET CASH OUTFLOWS		15947.88
23	LIQUIDITY COVERAGE RATIO(%) (21/22)		192.28%

*The average weighted and unweighted amounts are calculated taking simple average of July 2016, August 2016 and September 2016 figures.