

Liquidity Coverage Ratio 2016-17

		Current Year						Previous year			
(Rs in Crore)		Jun Q1*	2016-17	Sep Q2*	2016-17	Dec Q3*	2016-17	Mar Q4**	2016-17	Mar Q4*	2015-16
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)	Total UnWeighted Value (Average)	Total Weighted Value (Average)
	1 Total High Quality Liquid Assets (HQLA)		28661.49		30661.47		38533.89		39442.68		23585.59
Cash Outflows											
2	Retail deposits and deposits from Small business customers, of which:	90055.48	8656.19	89353.49	8625.21	96655.10	9308.20	97338.24	9370.84	100603.38	9598.82
(i)	Stable Deposits	6987.20	349.36	6202.81	310.14	7146.20	357.31	7259.66	362.98	9230.40	461.52
(ii)	Less Stable deposits	83068.28	8306.83	83150.67	8315.07	89508.91	8950.89	90078.58	9007.86	91372.98	9137.30
3	Unsecured wholesale funding	40342.93	17656.97	36020.03	16027.44	38620.15	18416.38	34237.04	14446.61	43110.29	18834.49
(i)	Operational deposits (all counterparties)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	Non operational deposits (all counterparties)	37809.93	15123.97	33320.97	13328.39	33672.95	13469.18	32984.05	13193.62	40459.67	16183.87
(iii)	Unsecured debt	2533.00	2533.00	2699.05	2699.05	4947.20	4947.20	1252.99	1252.99	2650.62	2650.62
4	Secured wholesale funding		0.00		0.00		0.00		0.00		0.00
5	Additional requirements, of which	20968.92	2646.35	22991.45	9182.21	22425.55	2813.12	24443.42	2729.93	18534.59	2236.89
(i)	Outflows related to derivative exposures and other collateral requirements										
(i)	Outflows related to loss of Funding on debt products	607.65	607.65	681.42	681.42	338.03	338.03	77.77	77.77	262.09	262.09
(ii)	Outflows related to loss of Funding on debt products										
(iii)	Credit and liquidity facilities	20361.27	2038.69	22310.03	8500.79	22087.51	2475.09	24365.66	2652.16	18272.51	1974.81
6	Other contractual funding obligations	1406.44	1406.44	1677.07	1677.07	1434.60	1434.60	4200.29	4200.29	1081.88	1081.88
7	Other contingent funding obligations	18187.81	545.63	18514.10	6451.79	18950.05	568.50	20376.79	611.30	16029.55	581.33
8	TOTAL CASH OUTFLOWS		30911.59		29877.86		32540.81		31358.97		32333.42
Cash Inflows											
9	Secured lending (e.g. reverse repos)	216.67	0.00	2388.36	0.00	1201.78	0.00	47.87	0.00	966.67	0.00
10	Inflows from fully performing exposures	8914.70	4662.35	10540.22	7228.13	9751.37	5114.20	9854.33	5335.05	9672.11	4982.70
11	Other cash inflows	5220.12	5220.12	8364.96	8364.96	3282.08	3282.08	1666.12	1666.12	6356.99	6356.99
12	TOTAL CASH INFLOWS	14351.48	9882.47	21293.80	13929.98	14235.23	8396.29	11568.33	7001.17	16995.77	11339.69
			Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value
21	TOTAL HQLA		28661.75		30661.47		38533.89		39442.68		23585.59
22	TOTAL NET CASH OUTFLOWS		21029.12		15947.88		24144.52		24357.80		20993.73
23	LIQUIDITY COVERAGE RATIO(%)		136.30%		192.26%		159.60%		161.93%		112.61%
* LCR for June Quarter, September Quarter and December Quarter of 2016-17 and March Quarter 2015-16 is based on Monthly average											
**LCR for March Quarter 2016-17 is based on Daily average											

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** LCR for March Quarter 2016-17 is based on Daily average



Signature



24-04-17

Chief Manager

Assistant General Manager

Statutory Auditors