



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, 2018, the minimum LCR is required to be maintained at 90%

Liquidity Coverage Ratio Q1 (2018-19)

(Rs. in Crore)

		Jun (Q1)_2018-19	
HIGH QUALITY LIQUID ASSETS		Total UnWeighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		33814.62
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	100699.62	9740.19
(i)	Stable Deposits	6595.53	329.78
(ii)	Less Stable deposits	94104.09	9410.41
3	Unsecured wholesale funding	58874.79	25829.15
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	58697.02	25651.37
(iii)	Unsecured debt	177.78	177.78
4	Secured wholesale funding		0.00
5	Additional requirements, of which	31536.72	3779.44
(i)	Outflows related to derivative exposures and other collateral requirements	37.47	37.47
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	31499.25	3741.96
6	Other contractual funding obligations	1171.85	1171.85
7	Other contingent funding obligations	23174.44	695.23
8	TOTAL CASH OUTFLOWS		41215.85
Cash Inflows			
9	Secured lending (e.g. reverse repos)	90.92	0.00
10	Inflows from fully performing exposures	12279.59	6385.74
11	Other cash inflows	3226.13	3226.13
12	TOTAL CASH INFLOWS	15596.64	9611.87
			Total Adjusted Value
21	TOTAL HQLA		33814.62
22	TOTAL NET CASH OUTFLOWS		31603.99
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		106.99%

*The average weighted and unweighted amounts are calculated taking simple daily averages of June quarter.

