Color in Convey Color in Color					Currer	Current Year				Previous year	is year
Trong LOW/LOCKTY TOUR LOW-lighted Total Wedgined Trong Low-lighted Total Wedgined	(Rs in Crore)	Jun Q1*	2017-18	Sep Q2*	2017-18	Dec Q3*	2017-18	Mar Q4*	2017-18	Mar Q4*	2016-17
Triet Light Quality Light Assetts PCLA)											
High Quality LiQUID ASSETS Value (Average) Value (Value (Average) Value (Value (Value (Value Value V		Total UnWeighted	Total Weighted	Total UnWeighted	Total Weighted	Total UnWeighted		Total UnWeighted		Total UnWeighted	Total Weighted
Trotal High Cycultry Liquid Assets (HQLA) 38997.22 389065.78	HIGH QUALITY LIQUID ASSETS	Value (Average)	Value (Average)	Value (Average)		Value (Average)	Value (Average)	Value (Average)	Value (Average)	Value (Average)	
Four integration of properties of which control gradies 1921-20 1924-21 1924											
Designation of the profit of	1 Total High Quality Liquid Assets (HQLA)		34947.22		39065.78		40899.35		39030.05		39442.68
District control deposits Facility Control deposits	Cash Outflows										
Submisses statements, of which; Subsidiary Subsidia	Retail deposits and deposits from Small										
State Departies State State Departies State State State State Departies State State Departies State State State Departies State State Departies State Stat	2 business customers, of which:	92543.23		84569.12	8169.53	84534.79	. 7	95428.85		97338.24	
Less Follow deposits System of the properties System of the propertie		6297.09	329.85		287.38						
Operational deposity (all counterparties) 3896660 17531.28 45311.74 2015717 4549468 2007331 5581141 2395173 3437940 10000000000000000000000000000000000		85946.14	8594.61	78821.52	7882.15	78541.05		88893.82			
Operational deposits (all counterparties) 0.00		38846.60		45311.74	20157.17	45494.64		55811.41	23951.73	34237.04	14446.61
Non operational deposits (ell assesses a secretary of the countractive) Secretary and countractive depositive Secretary and contractive depositive Secretary and countractive depositive Secretary and contractive Secretary and contra		0.00	531	00.00	00.00	00:00					
counterporties) 355.25.54 1470.22 4192.23 16/69.71 456.60 ii 1994468 55688.76 2320.06 1320.00 1	Non operational deposits (all										
Unsecured debt 128.63 128.63 128.63 128.63 128.63 128.63 128.63 128.63 125.59 135.29 135.29 133.10 135.20 135.20 136.04 360.04 360.04 377.77 2546.35 2546.35 259.28 255.25		35525.54		41924.29	16769.71	45366.01		55688.76			:
4 Secured wholesale funding bilgstone tractioned problem to the contractual funding abilgstones 25546.35 2930.38 25545.36 30285.2 31049.28 3660.94 30997.38 377.77 377.77 377.74		3321.06		3387.45	3387.45	128.63					1252.99
5 Additional requirements, of which 25546.38 2930.58 29300.58 29300.58 29300.58 29300.58 29300.58 29300.58 29300.58 29300.58 29300.58 29300.58 29300.58 29300.58 29300.58 29	4 Secured wholesale funding		00:00		00:00		0.00		0.00		0.00
Outflows related to derivative exposures and other collateral requirements and other collateral requirements 103.25 113.14	5 Additional requirements, of which	25546.35		25255.76		31049.28		30997.58			
Order of particular production	Outflows related to derivative exposures				,						
Outflows related to loss of funding on debt Outflows Outflows		103.25			113.14	25.15			u a		
Products Products	Outflows related to loss of funding on de	p‡									
Credit and liquidity facilities 2827.33 25142.62 2915.38 31024.13 3635.79 36956.46 3695.62 24365.66 2				0.00		00.00					
ther contractual funding obligations 6628.94 6628.94 977.77 977.77 699.62 699.62 773.33 773.33 773.33 4200.29 a contractual funding obligations 20254.13 6628.94 977.77 977.77 699.62 699.62 773.33 773.33 773.33 4200.29 a contractual funding obligations 20254.13 667.82 20704.39 621.13 621.13 627.38 21261.11 637.83 2037.76 33 DTAL CASH OUTFLOWS 81.06 0.00 28.48 0.00 18.52 0.00 53.41 0.00 47.87 33 <td< td=""><td></td><td>25443.10</td><td></td><td>25142.62</td><td>2915.38</td><td>31024.13</td><td></td><td>30969.46</td><td></td><td>24365.66</td><td></td></td<>		25443.10		25142.62	2915.38	31024.13		30969.46		24365.66	
Pred contingent funding obligations 20254.13 607.62 20704.39 621.13 20912.64 627.38 21261.11 637.83 20376.79 33 TAL CASH OUTELOWS STAL CASH OUTELOWS 81.06 20.00 28.48 0.00 18.52 0.00 53.41 0.00 47.87 33 Cured lending (e.g. reverse repos) 81.06 505.128 5066.26 10365.30 5492.47 1266.84 6787.92 9854.33 566.12 Flows from fully performing exposures 9605.16 5051.28 566.26 10365.30 5492.47 1266.84 6787.92 9854.33 1566.12 TAL LASH INFLOWS 12183.95 7549.01 12490.95 7859.46 13344.38 8453.63 15589.26 1056.30 15589.26 1056.30 1558.33 1558.33 1558.33 1558.33 1558.33 1558.33 1558.33 1558.33 1558.33 1558.33 1558.33 1558.33 1558.33 1558.34 1055.30 11558.33 1558.33 1555.77% 1555.77% 1555.77% 1555.	6 Other contractual funding obligations	6628.94		77.776		699.62					
DTAL CASH OUTFLOWS 36622.89 32954.12 33215.04 33215.04 38302.76 3135 ccured lending (e.g. reverse repos) 81.06 0.00 28.48 0.00 18.52 0.00 53.41 0.00 47.87 156 flows from fully performing exposures 9605.16 5051.28 9669.27 5066.26 10365.30 5492.47 1266.84 6787.92 9854.33 536 ther cash inflows 2497.73 2497.73 2793.20 2793.20 2961.16 2961.16 2961.16 3267.38 3267.38 1666.12 166 TAL CASH INFLOWS 12183.95 7549.01 12490.35 7859.46 13344.98 8453.63 10055.30 11568.33 700 DTAL HQLA 34947.22 39065.78 39065.78 40899.35 39030.05 1564.44 161.44 QUIDITY COVERAGE RATIO(%) 120.20% 155.67% 165.17% 161.14 161.14 161.14 161.14 161.14 161.14 161.14 161.14 161.14 161.14 161.14	7 Other contingent funding obligations	20254.13			621.13	20912.64			637.83		
curred lending (e.g. reverse repost) 81.06 0.00 28.48 0.00 18.52 0.00 53.41 0.00 47.87 flows from fully performing exposures 9605.16 506.26 10365.30 5492.47 12668.47 6787.92 9854.33 533 ther cash inflows 2497.73 2497.73 2793.20 2793.20 2961.16 2961.16 2961.16 2961.16 2961.16 2961.16 3267.38 3267.38 1666.12 166 DTAL CASH INFLOWS 12183.95 7549.01 12490.95 7859.46 13344.98 8453.63 15989.26 10055.30 11568.33 700 DTAL HQLA 34947.22 34947.22 39065.78 40899.35 39030.05 39030.05 3944 QUDITY COVERAGE RATIO(%) 120.20% 155.67% 155.67% 155.17% 165.17% 138.17% 161	8 TOTAL CASH OUTFLOWS		36622.89		32954.12		33215.04		38302.76		31358.97
nos) 81.06 0.00 28.48 0.00 18.52 0.00 53.41 0.00 47.87 posures 9605.16 5051.28 9669.27 5066.26 10365.30 5492.47 12668.47 6787.92 9854.33 533 posures 9605.16 5051.28 9669.27 5066.26 10365.30 5492.47 12668.47 6787.92 9854.33 533 posures 2497.73 2793.20 2793.20 2793.20 2793.40 13344.98 8453.63 15989.26 10055.30 11568.33 700 12183.95 7549.01 12490.95 7859.46 13344.98 8453.63 15989.26 10055.30 11568.33 700 120.20% 34947.22 39065.78 40899.35 40899.35 39030.05 39040.05 120.20% 150.20% 155.67% 155.67% 165.17% 161.13% 161	Cash Inflows										Sales and Spinish
pos) 81.06 0.00 28.48 0.00 18.52 0.00 53.41 0.00 47.87 27.83 53.41 0.00 47.87 27.83											
posures 9605.16 5051.28 9669.27 5066.26 10365.30 5492.47 12668.47 6787.92 9854.33 12183.95 7549.01 12490.95 7859.46 13344.98 8453.63 15989.26 10055.30 11568.33 34947.22 3267.38 39030.05 40899.35 40899.35 39030.05 40809.35 408 120.20% 155.67% 155.67% 155.67% 155.67% 155.67% 155.17% 181.7%	9 Secured lending (e.g. reverse repos)	81.06	-			18.52					
2497.73 2497.73 2793.20 2793.20 2961.16 2961.16 3267.38 3267.38 1666.12 1768.33 12183.95 7549.01 12490.95 7859.46 13344.98 8453.63 15989.26 10055.30 11568.33 10166.12 120.20% 34947.22 39065.78 40899.35 40899.35 39030.05 4016 120.20% 120.20% 155.67% 155.67% 165.17% 165.17% 183.17% 138.17%	10 Inflows from fully performing exposures	9605.16		9669.27	5066.26	10365.30	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	12668.47			
12183.95 7549.01 12490.95 7859.46 13344.98 8453.63 15989.26 10055.30 11568.33 Total Adjusting 34947.22 34947.22 39065.78 40899.35 39030.05 10055.30 10055.30 10056.33 100168.33	11 Other cash inflows	2497.73		2793.20	2793.20	2961.16		3267.38			
34947.22 39065.78 40899.35 39030.05 (%) 120.20% 155.67% 155.67% 155.67% 155.67% 165.17% 138.17%	12 TOTAL CASH INFLOWS	12183.95		12490.95		13344.98		15989.26			in the
34947.22 39065.78 40899.35 39030.05 29073.87 25094.66 24761.41 28247.47 (%) 120.20% 155.67% 165.17% 138.17%											Total Adjusted Value
(%) 29073.87 25094.66 24761.41 28247.47 120.20% 155.67% 165.17% 138.17%	21 TOTAL HQLA		34947.22		39065.78		40899.35	THE REAL PROPERTY.	39030.05		39442.68
120.20% 155.67% 165.17% 138.17%	22 TOTAL NET CASH OUTFLOWS		29073.87		25094.66		24761.41		28247.47		24357.80
	23 LIQUIDITY COVERAGE RATIO(%)		120.20%		155.67%		165.17%		138.17%		161.93%



Assistant General Manager নি The LCR is designed to promote short-term resilience of a bank's liquidity risk profile by ensuring that it has sufficient high quality liquid resources to survive an acute stress scenario lasting for 30 days. As per the RBI guidelines minimum requirement of LCR as on January 1, 2018 is 90% which will increase to 100% on January 2019. The methodology for estimating the LCR is based on RBI guidelines.

The LCR is calculated by dividing the amount of high quality liquid unencumbered assets (HQLA) by the estimated net outflows over a stressed 30 calendar day period. The net cash outflows are calculated by applying RBI prescribed outflow factors to the various categories of liabilities (deposits, unsecured and secured wholesale borrowings), as well as to undrawn commitments and derivatives-related exposures, partially offset by inflows from assets maturing within 30 days.

The bank during the quarter ended March 31, 2018 had maintained average HQLA (after haircut) of Rs. 39030.05 Crores as against the average liquidity requirement of Rs. 25422.72 Crores at a minimum LCR requirement of 90%. HQLA primarily included government securities in excess of minimum Statutory Liquidity Ratio (SLR), the extent allowed under the Marginal Standing Facility (MSF) and the Facility to Avail Liquidity for LCR (FALLCR). Additionally cash, balances in excess of cash reserve requirement with RBI and the overseas central banks form part of level 1 HQLA. The Daily average LCR of the Indian bank for the quarter ended March 31, 2018 was 138.17%.

The main drivers of LCR of the bank are sufficient high quality liquid assets (HQLAs) to meet liquidity needs of the bank at all times. The weighted cash outflows are primarily driven by unsecured wholesale funding which contributed 62.53% of the total weighted cash outflows. Retail deposits including deposits from small business customers contributed 24.06% of the total weighted cash outflows. The other contingent funding obligations primarily include bank guarantees (BGs) and letters of credit (LCs) issued on behalf of the Bank's clients.

Bank has three significant counterparties in the deposits as on 31.03.2018. The largest depositor contributed 1.99% of total deposits. The total contribution of the top 20 largest domestic depositors as on 31.03.2018 is 9.80% of the total deposits. The significant product / instruments include Savings deposit, Current deposit and Term deposits which are 25.35%, 5.11% and 51.97% of bank's total liability respectively, the funding from which are widely spread and cannot create concentration risk for the bank.

Bank's Liquidity is managed by the Asset Liability Management Committee (ALCO) and contingency funding plan is in place based on the quarterly stress testing results.

