



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 December 31, 2018, the minimum LCR is required to be maintained at 90%.

Liquidity Coverage Ratio Q3 (2018-19)

(Rs. in Crore)

		Dec (Q3)_2018-19	
HIGH QUALITY LIQUID ASSETS		Total Unweighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		42337.98
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	99311.01	9656.68
(i)	Stable Deposits	5488.44	274.42
(ii)	Less Stable deposits	93822.58	9382.26
3	Unsecured wholesale funding	68168.06	30851.55
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	67996.25	30679.74
(iii)	Unsecured debt	171.81	171.81
4	Secured wholesale funding		0.00
5	Additional requirements, of which	30729.99	4007.77
(i)	Outflows related to derivative exposures and other collateral requirements	48.37	48.37
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	30681.62	3959.40
6	Other contractual funding obligations	1284.69	1284.69
7	Other contingent funding obligations	22223.42	666.70
8	TOTAL CASH OUTFLOWS		46467.40
Cash Inflows			
9	Secured lending (e.g. reverse repos)	825.84	0.00
10	Inflows from fully performing exposures	12791.58	6979.32
11	Other cash inflows	3963.96	3963.96
12	TOTAL CASH INFLOWS	17581.38	10943.27
			Total Adjusted Value
21	TOTAL HQLA		42337.98
22	TOTAL NET CASH OUTFLOWS		35524.12
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		119.18%

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