



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 September 30, 2019, the minimum LCR is required to be maintained at 100%.

Liquidity Coverage Ratio Q2 (2019-20)

(Rs. in Crore)

		Sep (Q2)_2019-20	
HIGH QUALITY LIQUID ASSETS		Total Unweighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		52479.74
<b>Cash Outflows</b>			
2	Retail deposits and deposits from Small business customers, of which:	105855.88	10278.02
(i)	Stable Deposits	6151.38	307.57
(ii)	Less Stable deposits	99704.50	9970.45
3	Unsecured wholesale funding	77664.31	35773.21
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	77358.06	35466.95
(iii)	Unsecured debt	306.26	306.26
4	Secured wholesale funding		0.00
5	Additional requirements, of which	31338.89	3572.73
(i)	Outflows related to derivative exposures and other collateral requirements	79.00	79.00
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	31259.89	3493.73
6	Other contractual funding obligations	1544.16	1544.16
7	Other contingent funding obligations	18799.66	563.99
8	TOTAL CASH OUTFLOWS		51732.11
<b>Cash Inflows</b>			
9	Secured lending (e.g. reverse repos)	416.59	0.00
10	Inflows from fully performing exposures	10106.45	5359.66
11	Other cash inflows	5512.46	5512.46
12	TOTAL CASH INFLOWS	16035.49	10872.11
			Total Adjusted Value
21	TOTAL HQLA		52479.74
22	TOTAL NET CASH OUTFLOWS		40860.00
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		128.44%

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

