



The Basel Committee for Banking Supervision (BCBS) had introduced the Liquidity Coverage Ratio (LCR) in order to ensure that a bank has 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 is 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, 2019, the minimum LCR is required to be maintained at 100%.

Liquidity Coverage Ratio Q3 (2019-20)

(Rs. in Crore)

		Dec (Q3)_2019-20	
HIGH QUALITY LIQUID ASSETS		Total Unweighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		59351.44
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	109002.99	10572.64
(i)	Stable Deposits	6553.24	327.66
(ii)	Less Stable deposits	102449.75	10244.98
3	Unsecured wholesale funding	85015.93	38374.12
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	84926.00	38284.19
(iii)	Unsecured debt	89.93	89.93
4	Secured wholesale funding		0.00
5	Additional requirements, of which	33152.92	3187.33
(i)	Outflows related to derivative exposures and other collateral requirements	43.27	43.27
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	33109.66	3144.06
6	Other contractual funding obligations	1733.70	1733.70
7	Other contingent funding obligations	19416.02	582.48
8	TOTAL CASH OUTFLOWS		54450.27
Cash Inflows			
9	Secured lending (e.g. reverse repos)	507.43	0.00
10	Inflows from fully performing exposures	10663.50	5835.10
11	Other cash inflows	5543.04	5543.04
12	TOTAL CASH INFLOWS	16713.96	11378.14
			Total Adjusted Value
21	TOTAL HQLA		59351.44
22	TOTAL NET CASH OUTFLOWS		43072.13
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		137.80%

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

