Liquidity Coverage Ratio: June 30, 2015

Liquidity Coverage Ratio (LCR) is aimed at measuring and promoting short-term resilience of Banks to potential liquidity disruptions by ensuring maintenance of sufficient high quality liquid assets (HQLAs) to survive net cash outflows over next 30 days under stress conditions.

The Bank has consistently maintained LCR well above the regulatory threshold of 60%. The average LCR for the quarter ended Jun 30, 2015 was 67.15%

(Rs. in crore)

			Average Q1 2015-2016	
			Total Un-weighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets				
1		Total High Quality Liquid Assets (HQLA)		**21,350**
Cash Outflows				
2		Retail deposits and deposits from small business customers, of which:		
	(i)	Stable deposits	8,620	431
	(ii)	Less stable deposits	48,317	4,832
3		Unsecured wholesale funding, of which :		
	(i)	Operational deposits (all counterparties)	2,603	646
	(ii)	Non-operational deposits (all counterparties)	34,877	19,291
	(iii)	Unsecured debt	7,907	7,907
4		Secured wholesale funding		
5		Additional requirements, of which		
	(i)	Outflows related to derivative exposures and other collateral requirements	20,080	20,080
	(ii)	Outflows related to loss of funding on debt products		
	(iii)	Credit and liquidity facilities	17,334	1,491
6		Other contractual funding obligations	1,641	1,641
7		Other contingent funding obligations	30,541	1,527
8		Total Cash Outflows		**57,846**
Cash Inflows				
9		Secured lending (e.g. reverse repos)		
10		Inflows from fully performing exposures	29,440	25,541
11		Other cash inflows	1,019	509
12		Total Cash Inflows	30,459	**26,050**
				Total Adjusted Value
21		**TOTAL HQLA**		**21,350**
22		**Total Net Cash Outflows**		**31,796**
23		**Liquidity Coverage Ratio (%)**		**67.15%**