



## Liquidity Coverage Ratio: Sep 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 Sep 30, 2015 was 64.31%

(Rs. in Crore)

		Average Q2 2015-2016		Average Q1 2015-2016	
		Total Un-weighted Value (average)	Total Weighted Value (average)	Total Un-weighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>					
1	Total High Quality Liquid Assets (HQLA)		<b>21,476</b>		<b>21,350</b>
<b>Cash Outflows</b>					
2	Retail deposits and deposits from small business customers, of which:				
	(i) Stable deposits	9,026	451	8,620	431
	(ii) Less stable deposits	52,304	5,230	48,317	4,832
3	Unsecured wholesale funding, of which :				
	(i) Operational deposits (all counterparties)	4,059	1,008	2,603	646
	(ii) Non-operational deposits (all counterparties)	37,244	22,739	37,240	21,654
	(iii) Unsecured debt	4,576	4,576	5,544	5,544
4	Secured wholesale funding				
5	Additional requirements, of which				
	(i) Outflows related to derivative exposures and other collateral requirements	7,717	7,717	11,561	11,561
	(ii) Outflows related to loss of funding on debt products				
	(iii) Credit and liquidity facilities	3,976	592	3,438	616
6	Other contractual funding obligations	2,268	2,268	1,641	1,641
7	Other contingent funding obligations	50,085	2,504	48,047	2,402
8	Total Cash Outflows		<b>47,086</b>		<b>49,327</b>
<b>Cash Inflows</b>					
9	Secured lending (e.g. reverse repos)				
10	Inflows from fully performing exposures*	17,033	13,344	20,920	17,021
11	Other cash inflows	697	348	1,019	509
12	Total Cash Inflows	17,730	<b>13,692</b>	21,939	<b>17,530</b>
			Total Adjusted Value		Total Adjusted Value
21	<b>TOTAL HQLA</b>		<b>21,476</b>		<b>21,350</b>
22	<b>Total Net Cash Outflows</b>		<b>33,394</b>		<b>31,796</b>
23	<b>Liquidity Coverage Ratio (%)</b>		<b>64.31%</b>		<b>67.15%</b>

\*Incl. Derivative inflows