

		(Rs in Crore)	Current Year						Previous year		
			Jun Q1*	2017-18	Sep Q2*	2017-18	Dec Q3*	2017-18	Mar Q4*	2017-18	Mar Q4*
HIGH QUALITY LIQUID ASSETS			Total UnWeighted Value (Average)	Total Weighted Value (Average)	Total UnWeighted Value (Average)	Total Weighted Value (Average)	Total UnWeighted Value (Average)	Total Weighted Value (Average)	Total UnWeighted Value (Average)	Total Weighted Value (Average)	Total Weighted Value (Average)
1 Total High Quality Liquid Assets (HQLA)				34947.22		39065.78		40899.35		39030.05	39442.68
Cash Outflows											
Retail deposits and deposits from Small business customers, of which:											
(i)	Stable Deposits	92543.23	8924.47	84569.12	8169.53	8153.79	95428.85	9216.13	97338.24	9370.84	
(ii)	Less Stable deposits	6597.09	329.85	5747.61	287.38	5993.75	6535.03	326.75	7259.66	362.98	
		85946.14	8594.61	78821.52	7882.15	7854.10	88893.82	8889.38	90078.58	9007.86	
3 Unsecured wholesale funding			38846.60	17531.28	45311.74	20157.17	45494.64	20073.31	34237.04	14446.61	
(i)	Operational deposits (all counterparties)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	Non operational deposits (all counterparties)	35525.54	14210.22	41924.29	16769.71	45366.01	19944.68	23829.08	32984.05	13193.62	
(iii)	Unsecured debt	3321.06	3321.06	3387.45	3387.45	128.63	128.63	122.65	1252.99	1252.99	
4 Secured wholesale funding				0.00		0.00		0.00		0.00	0.00
5 Additional requirements, of which			25546.35	2930.58	25255.76	3028.52	31049.28	3660.94	30997.58	3723.75	2729.93
Outflows related to derivative exposures and other collateral requirements			103.25	103.25	113.14	113.14	25.15	25.15	28.12	77.77	77.77
(i)	Outflows related to loss of funding on debt products			0.00	0.00	0.00	0.00	0.00	0.00		
(iii)	Credit and liquidity facilities	25443.10	2827.33	25142.62	2915.38	31024.13	3635.79	30969.46	3695.62	24365.66	2652.16
6	Other contractual funding obligations	6628.94	6628.94	977.77	977.77	699.62	699.62	773.33	4200.29	4200.29	
7	Other contingent funding obligations	20254.13	607.62	20704.39	621.13	20912.64	627.38	21261.11	637.83	611.30	
8 TOTAL CASH OUTFLOWS				36622.89		32954.12		33215.04		38302.76	31358.97
Cash Inflows											
9 Secured lending (e.g. reverse repos)			81.06	0.00	28.48	0.00	18.52	0.00	53.41	0.00	0.00
10 Inflows from fully performing exposures			9605.16	5051.28	9669.27	5066.26	10365.30	5492.47	12668.47	6787.92	5335.05
11 Other cash inflows			2497.73	2497.73	2793.20	2793.20	2961.16	2961.16	3267.38	3267.38	1666.12
12 TOTAL CASH INFLOWS			12183.95	7549.01	12490.95	7859.46	13344.98	8453.63	15989.26	10055.30	7001.17
										Total Adjusted Value	
21 TOTAL HQLA				34947.22		39065.78		40899.35		39030.05	39442.68
22 TOTAL NET CASH OUTFLOWS				29073.87		25094.66		24761.41		28247.47	24357.80
23 LIQUIDITY COVERAGE RATIO(%)				120.20%		155.67%		165.17%		138.17%	161.93%
			* ICR is based on Daily average								

* LCR is based on Daily average

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॥ INDIAN BANK ॥

Assistant General Manager

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The LCR is designed to promote short-term resilience of a bank's liquidity risk profile by ensuring that it has sufficient high quality liquid resources to survive an acute stress scenario lasting for 30 days. As per the RBI guidelines minimum requirement of LCR as on January 1, 2018 is 90% which will increase to 100% on January 2019. The methodology for estimating the LCR is based on RBI guidelines.

The LCR is calculated by dividing the amount of high quality liquid unencumbered assets (HQLA) by the estimated net outflows over a stressed 30 calendar day period. The net cash outflows are calculated by applying RBI prescribed outflow factors to the various categories of liabilities (deposits, unsecured and secured wholesale borrowings), as well as to undrawn commitments and derivatives-related exposures, partially offset by inflows from assets maturing within 30 days.

The bank during the quarter ended March 31, 2018 had maintained average HQLA (after haircut) of Rs. 39030.05 Crores as against the average liquidity requirement of Rs. 25422.72 Crores at a minimum LCR requirement of 90%. HQLA primarily included government securities in excess of minimum Statutory Liquidity Ratio (SLR), the extent allowed under the Marginal Standing Facility (MSF) and the Facility to Avail Liquidity for LCR (FALLCR). Additionally cash, balances in excess of cash reserve requirement with RBI and the overseas central banks form part of level 1 HQLA. The Daily average LCR of the Indian bank for the quarter ended March 31, 2018 was 138.17%.

The main drivers of LCR of the bank are sufficient high quality liquid assets (HQLAs) to meet liquidity needs of the bank at all times. The weighted cash outflows are primarily driven by unsecured wholesale funding which contributed 62.53% of the total weighted cash outflows. Retail deposits including deposits from small business customers contributed 24.06% of the total weighted cash outflows. The other contingent funding obligations primarily include bank guarantees (BGs) and letters of credit (LCs) issued on behalf of the Bank's clients.

Bank has three significant counterparties in the deposits as on 31.03.2018. The largest depositor contributed 1.99% of total deposits. The total contribution of the top 20 largest domestic depositors as on 31.03.2018 is 9.80% of the total deposits. The significant product / instruments include Savings deposit, Current deposit and Term deposits which are 25.35%, 5.11% and 51.97% of bank's total liability respectively, the funding from which are widely spread and cannot create concentration risk for the bank.

Bank's Liquidity is managed by the Asset Liability Management Committee (ALCO) and contingency funding plan is in place based on the quarterly stress testing results.

