



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, 2018, the minimum LCR is required to be maintained at 90%

Liquidity Coverage Ratio Q2 (2018-19)

(Rs. in Crore)

		Sep (Q2)_2018-19	
		Total Unweighted Value (Average)*	Total Weighted Value (Average)*
	HIGH QUALITY LIQUID ASSETS		
1	Total High Quality Liquid Assets (HQLA)		37564.48
	Cash Outflows		
2	Retail deposits and deposits from Small business customers, of which:	99750.08	9675.24
(i)	Stable Deposits	5995.30	299.76
(ii)	Less Stable deposits	93754.78	9375.48
3	Unsecured wholesale funding	61730.36	27103.66
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	61522.39	26895.69
(iii)	Unsecured debt	207.96	207.96
4	Secured wholesale funding		0.00
5	Additional requirements, of which	31694.37	3929.06
(i)	Outflows related to derivative exposures and other collateral requirements	20.65	20.65
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	31673.71	3908.40
6	Other contractual funding obligations	816.43	816.43
7	Other contingent funding obligations	23338.02	700.14
8	TOTAL CASH OUTFLOWS		42224.52
	Cash Inflows		
9	Secured lending (e.g. reverse repos)	495.90	0.00
10	Inflows from fully performing exposures	11773.40	6278.16
11	Other cash inflows	2560.34	2560.34
12	TOTAL CASH INFLOWS	14829.64	8838.50
			Total Adjusted Value
21	TOTAL HQLA		37564.48
22	TOTAL NET CASH OUTFLOWS		33386.02
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		112.52%

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

