



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 January 1, 2017, the minimum LCR is required to be maintained at 80%

Liquidity Coverage Ratio Q1 (2017-18)

	(Rs in Crore)	Jun Q1-2017	
		Total UnWeighted Value (Average)*	Total Weighted Value (Average)*
HIGH QUALITY LIQUID ASSETS			
1	Total High Quality Liquid Assets (HQLA)		34947.22
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	92543.23	8924.47
(i)	Stable Deposits	6597.09	329.85
(ii)	Less Stable deposits	85946.14	8594.61
3	Unsecured wholesale funding	38846.60	17531.28
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	35525.54	14210.22
(iii)	Unsecured debt	3321.06	3321.06
4	Secured wholesale funding		0.00
5	Additional requirements, of which	25546.35	2930.58
(i)	Outflows related to derivative exposures and other collateral requirements	103.25	103.25
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	25443.10	2827.33
6	Other contractual funding obligations	6628.94	6628.94
7	Other contingent funding obligations	20254.13	607.62
8	TOTAL CASH OUTFLOWS		36622.89
Cash Inflows			
9	Secured lending (e.g. reverse repos)	81.06	0.00
10	Inflows from fully performing exposures	9605.16	5051.28
11	Other cash inflows	2497.73	2497.74
12	TOTAL CASH INFLOWS	12183.95	7549.01
			Total Adjusted Value
21	TOTAL HQLA		34947.22
22	TOTAL NET CASH OUTFLOWS		29073.87
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		120.20%

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

