



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 June 30, 2019, the minimum LCR is required to be maintained at 100%.

Liquidity Coverage Ratio Q1 (2019-20)

(Rs. in Crore)

		Jun (Q1)_2019-20	
		Total Unweighted Value (Average)*	Total Weighted Value (Average)*
HIGH QUALITY LIQUID ASSETS			
1	Total High Quality Liquid Assets (HQLA)		45821.10
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	103721.54	10056.35
(i)	Stable Deposits	6316.04	315.80
(ii)	Less Stable deposits	97405.50	9740.55
3	Unsecured wholesale funding	75079.48	34721.81
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	74697.88	34340.22
(iii)	Unsecured debt	381.60	381.60
4	Secured wholesale funding		0.00
5	Additional requirements, of which	31242.85	3540.44
(i)	Outflows related to derivative exposures and other collateral requirements	37.82	37.82
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	31205.03	3502.63
6	Other contractual funding obligations	1173.26	1173.26
7	Other contingent funding obligations	19120.92	573.63
8	TOTAL CASH OUTFLOWS		50065.49
Cash Inflows			
9	Secured lending (e.g. reverse repos)	214.93	0.00
10	Inflows from fully performing exposures	11344.93	6150.32
11	Other cash inflows	7406.98	7406.98
12	TOTAL CASH INFLOWS	18966.84	13557.30
			Total Adjusted Value
21	TOTAL HQLA		45821.10
22	TOTAL NET CASH OUTFLOWS		36508.19
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		125.51%

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

