



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 Q3 (2017-18)

(Rs. in Crore)

		Dec (Q3)_2017-18	
HIGH QUALITY LIQUID ASSETS		Total UnWeighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		40899.35
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	84534.79	8153.79
(i)	Stable Deposits	5993.75	299.69
(ii)	Less Stable deposits	78541.05	7854.10
3	Unsecured wholesale funding	45494.64	20073.31
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	45366.01	19944.68
(iii)	Unsecured debt	128.63	128.63
4	Secured wholesale funding		0.00
5	Additional requirements, of which	31049.28	3660.94
(i)	Outflows related to derivative exposures and other collateral requirements	25.15	25.15
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	31024.13	3635.79
6	Other contractual funding obligations	699.62	699.62
7	Other contingent funding obligations	20912.64	627.38
8	TOTAL CASH OUTFLOWS		33215.04
Cash Inflows			
9	Secured lending (e.g. reverse repos)	18.52	0.00
10	Inflows from fully performing exposures	10365.30	5492.47
11	Other cash inflows	2961.16	2961.16
12	TOTAL CASH INFLOWS	13344.98	8453.63
			Total Adjusted Value
21	TOTAL HQLA		40899.35
22	TOTAL NET CASH OUTFLOWS		24761.41
23	LIQUIDITY COVERAGE RATIO(%)-(21/22)		165.17%



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