

LIQUIDITY COVERAGE RATIO – March 2016

		31-March-2016 (12 months average)		31-March-2015 (3 months average)	
		Total *Unweighted Value (average)	Total #Weighted Value (average)	Total *Unweighted Value (average)	Total #Weighted Value (average)
High Quality Liquid Assets					
1	Total High Quality Liquid Assets (HQLA)		21120.02		14594.45
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	81024.43	7779.28	83082.55	8035.83
(i)	Stable deposits	6463.34	323.17	6783.26	339.16
(ii)	Less stable deposits	74561.09	7456.11	76299.29	7696.67
3	Unsecured wholesale funding, of which:	43317.63	19546.54	18323.75	9969.17
(i)	Operational deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	43317.63	19546.54	18323.75	9969.17
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding		0.00		
5	Additional requirements, of which	23756.31	5014.95	23167.55	5531.42
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	3030.54	3030.54	3610.93	3610.93

LIQUIDITY COVERAGE RATIO – March 2016

(ii)	<i>Outflows related to loss of funding on debt products</i>	0.00	0.00	0.00	0.00
(iii)	<i>Credit and liquidity facilities</i>	20725.77	1984.41	19556.62	1920.49
6	Other contractual funding obligations	3375.55	3375.55	2597.50	2597.50
7	Other contingent funding obligations	2605.93	78.65	24.69	1.23
8	Total Cash Outflows		35794.97		26135.15
Cash Inflows					
9	Secured lending (e.g. reverse repos)	309.83	309.83	350.00	350.00
10	Inflows from fully performing exposures	1388.27	694.13	3742.74	1871.37
11	Other cash inflows	4029.30	4029.31	4312.36	4312.36
12	Total Cash Inflows	5727.40	5033.27	8405.10	6533.73
			Total Adjusted Value		Total Adjusted Value
21	TOTAL HQLA		21120.02		14594.45
22	Total Net Cash Outflows		30761.69		19601.42
23	Liquidity Coverage Ratio (%)		68.66%		74.46

Note – Data to be entered only in blank and light grey cells

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LCR Qualitative Disclosure:

a. The Liquidity Coverage Ratio (LCR) is calculated as a ratio of High Quality Liquid Assets (HQLA) to Net Cash outflows under stress conditions over the next 30 calendar days.

b. High Quality Liquidity Assets (HQLA) comprise of :

- Cash on hand;
- Excess CRR balance;
- Government Securities in excess of minimum SLR requirement;
- Government securities within the mandatory SLR requirement to the extent allowed by RBI under MSF (@2% of NDTL) & FALLCR (@8% of NDTL);
- Marketable securities representing claims on or guaranteed by Public Sector Entities, Corporate Bonds, Commercial Papers, Equity shares (Assets classified as Level 2A and 2B Assets are subject to hair-cuts / adjustments as per RBI guidelines)

LCR based on the monthly average for the month ends during Q4 FY 2015-16 stood at 76.01%. From 01.01.2016, minimum required LCR as on every month end is 70%. LCR as on month end of Jan-16, Feb-16 and March-16 stood at 73.22%, 71.49% and 83.31% respectively as against the minimum requirement of 70%.

Minimum LCR requirement during April-15 to Dec-15 was at 60%. Monthly average LCR as on the month ends for Q1, Q2 and Q3 was at 62.82%, 71.14% and 63.38% respectively. Monthly average LCR for the 12 months during FY 2015-16 stood at 68.66%.

Major components of HQLA are FALLCR, MSF and Excess SLR. Other components of HQLA are marketable securities representing claims on PSEs, excess CRR, cash balance, etc.

Bank is maintaining sufficient quantity of High quality liquid assets to meet the minimum LCR requirements on an ongoing basis as per regulatory requirements.