

LIQUIDITY COVERAGE RATIO – June 2017

Figures in INR Crores

		30-June-2017#		31-March-2017#	
		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)		40192.24		41385.10
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	92000.30	8808.59	91846.51	8769.63
(i)	Stable deposits	7828.86	391.45	8300.52	415.03
(ii)	Less stable deposits	84171.45	8417.15	83545.99	8354.60
3	Unsecured wholesale funding, of which:	65929.55	22370.17	63007.30	21450.69
(i)	Operational deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	65929.55	22370.17	63007.30	21450.69
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding		0.00		0.00
5	Additional requirements, of which	37541.11	12050.11	36388.27	10879.30
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	9391.04	9391.04	8213.04	8213.04
(ii)	<i>Outflows related to loss of funding on debt products</i>	0.00	0.00	0.00	0.00

LIQUIDITY COVERAGE RATIO – June 2017

(iii)	<i>Credit and liquidity facilities</i>	28150.07	2659.07	28175.23	2666.26
6	Other contractual funding obligations	2768.54	2768.54	1829.41	1829.41
7	Other contingent funding obligations	18058.33	541.75	17711.33	531.34
8	Total Cash Outflows		46539.16		43456.93
Cash Inflows					
9	Secured lending (e.g. reverse repos)	0.00	0.00	0.00	0.00
10	Inflows from fully performing exposures	2790.03	1429.68	1224.31	612.15
11	Other cash inflows	9660.74	9660.74	9126.61	9126.61
12	Total Cash Inflows	12450.77	11090.42	10350.92	9738.76
			Total Adjusted Value		Total Adjusted Value
21	TOTAL HQLA		40192.24		41385.10
22	Total Net Cash Outflows		35448.73		33721.61
23	Liquidity Coverage Ratio (%)		113.38%		122.73%

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

Based on the daily observations over the previous quarter

LIQUIDITY COVERAGE RATIO – June 2017

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 (@9% 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)

The movement of monthly LCR for the Quarter ended June 2017 is as follows:

Ratio (Month end)	Indicative Minimum Benchmark	30.04.17	31.05.17	30.06.17
Liquidity Coverage Ratio	80% (w.e.f. 01.01.17)	109.89%	109.60%	109.84%

LCR as on June 2017, based on the daily observations over the previous quarter stood at 113.38%. From 01.01.2017, minimum required LCR as on every month end is 80%. LCR as on month ends of Apr-17, May-17 and June-17 stood at 109.89%, 109.60%, 109.84% respectively as against the minimum requirement of 80%.

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.