

LIQUIDITY COVERAGE RATIO – September 2017

Figures in INR Crores

| | | 30-September-2017# | | 30-June-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) | | 39255.12 | | 40192.24 |
| Cash Outflows | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 93621.20 | 8968.54 | 92000.30 | 8808.59 |
| (i) | Stable deposits | 7871.40 | 393.57 | 7828.86 | 391.45 |
| (ii) | Less stable deposits | 85749.70 | 8574.97 | 84171.45 | 8417.15 |
| 3 | Unsecured wholesale funding, of which: | 68968.39 | 23590.13 | 65929.55 | 22370.17 |
| (i) | Operational deposits (all counterparties) | 0.00 | 0.00 | 0.00 | 0.00 |
| (ii) | Non-operational deposits (all counterparties) | 68968.39 | 23590.13 | 65929.55 | 22370.17 |
| (iii) | Unsecured debt | 0.00 | 0.00 | 0.00 | 0.00 |
| 4 | Secured wholesale funding | | 0.00 | | 0.00 |
| 5 | Additional requirements, of which | 38152.26 | 11654.86 | 37541.11 | 12050.11 |
| (i) | <i>Outflows related to derivative exposures and other collateral requirements</i> | 8470.87 | 8470.87 | 9391.04 | 9391.04 |
| (ii) | <i>Outflows related to loss of funding on debt products</i> | 0.00 | 0.00 | 0.00 | 0.00 |

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| | | | | | |
|--------------|---|-----------------|----------------------|-----------------|----------------------|
| (iii) | <i>Credit and liquidity facilities</i> | 29795.40 | 3183.99 | 28150.07 | 2659.07 |
| 6 | Other contractual funding obligations | 1500.65 | 1500.65 | 2768.54 | 2768.54 |
| 7 | Other contingent funding obligations | 18483.67 | 554.51 | 18058.33 | 541.75 |
| 8 | Total Cash Outflows | | 46268.69 | | 46539.16 |
| Cash Inflows | | | | | |
| 9 | Secured lending (e.g. reverse repos) | 0.00 | 0.00 | 0.00 | 0.00 |
| 10 | Inflows from fully performing exposures | 2991.52 | 1495.76 | 2790.03 | 1429.68 |
| 11 | Other cash inflows | 8882.34 | 8882.34 | 9660.74 | 9660.74 |
| 12 | Total Cash Inflows | 11873.86 | 10378.10 | 12450.77 | 11090.42 |
| | | | Total Adjusted Value | | Total Adjusted Value |
| 21 | TOTAL HQLA | | 39255.12 | | 40192.24 |
| 22 | Total Net Cash Outflows | | 35890.59 | | 35448.73 |
| 23 | Liquidity Coverage Ratio (%) | | 109.37% | | 113.38% |

Based on the daily observations over the previous quarter

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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 (@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 September 2017 is as follows:

| Ratio (Month end) | Indicative Minimum Benchmark | 31.07.17 | 31.08.17 | 30.09.17 |
|--------------------------|------------------------------|-----------------|-----------------|-----------------|
| Liquidity Coverage Ratio | 80% (w.e.f. 01.01.17) | 106.27% | 105.88% | 105.43% |

LCR (Daily Average) as on September 2017, based on the daily observations over the previous quarter stood at 109.37%. From 01.01.2017, minimum required LCR as on every month end is 80%. LCR as on month ends of July-17, August-17 and September-17 stood at 106.27%, 105.88%, 105.43% 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.