

LIQUIDITY COVERAGE RATIO – March 2017

Figures in INR Crores

		31-March-2017#		31-March-2016*	
		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)		41385.10		21120.02
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	91846.51	8769.63	81024.43	7779.28
(i)	Stable deposits	8300.52	415.03	6463.34	323.17
(ii)	Less stable deposits	83545.99	8354.60	74561.09	7456.11
3	Unsecured wholesale funding, of which:	63007.30	21450.69	43317.63	19546.54
(i)	Operational deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	63007.30	21450.69	43317.63	19546.54
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding		0.00		0.00
5	Additional requirements, of which	36388.27	10879.30	23756.31	5014.95
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	8213.04	8213.04	3030.54	3030.54

LIQUIDITY COVERAGE RATIO – March 2017

(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>	28175.23	2666.26	20725.77	1984.41
6	Other contractual funding obligations	1829.41	1829.41	3375.55	3375.55
7	Other contingent funding obligations	17711.33	531.34	2605.93	78.65
8	Total Cash Outflows		43456.93		35794.97
Cash Inflows					
9	Secured lending (e.g. reverse repos)	0.00	0.00	309.83	309.83
10	Inflows from fully performing exposures	1224.31	612.15	1388.27	694.13
11	Other cash inflows	9126.61	9126.61	4029.31	4029.31
12	Total Cash Inflows	10350.92	9738.76	5727.40	5033.27
			Total Adjusted Value		Total Adjusted Value
21	TOTAL HQLA		41385.10		21120.02
22	Total Net Cash Outflows		33721.607		30761.69
23	Liquidity Coverage Ratio (%)		122.73%		68.66%

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

Based on the daily observations over the previous quarter

* Monthly average for the 12 months during FY 2015-16

LIQUIDITY COVERAGE RATIO – March 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 FY 2016-17 is as follows:

Ratio	Indicative Minimum Benchmark	30.04.16	31.05.16	30.06.16	30.07.16	31.08.16	30.09.16
Liquidity Coverage Ratio (A/B)	70%(w.e.f. 01.01.16 & 80% w.e.f. 01.01.17)	86.72%	76.23%	101.57%	97.45%	103.51%	102.62%
		31.10.16	30.11.16	31.12.16	31.01.17	28.02.17	31.03.17
		103.95%	111.77%	131.35%	124.27%	111.35%	128.61%

LCR as on March 2017, based on the daily observations over the previous quarter stood at 122.73%. From 01.01.2017, minimum required LCR as on every month end is 80%. LCR as on month ends of Jan-17, Feb-17 and March-17 stood at 124.27%, 111.35%, 128.61% 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.