



### LIQUIDITY COVERAGE RATIO

(Rs in Crore)		Quarter ended September 16		Quarter ended June 16	
		Total Unweighted Value ( average)	Total Weighted Value ( average)	Total Unweighted Value ( average)	Total Weighted Value ( average)
<b>High Quality Liquid Assets</b>					
1	Total High Quality liquid Assets		16780.57		16059.96
<b>Cash outflows</b>					
2	Retail deposits and deposits from small business customers, of which:	103688.14	8882.59	102538.62	8436.75
(i)	Stable deposits	29724.57	1486.23	36342.12	1817.11
(ii)	Less stable deposits	73963.57	7396.36	66196.50	6619.65
3	Unsecure wholesale funding, of which:	19939.41	12010.86	21927.59	13958.50
(i)	Operational deposits ( all counterparties)	147.12	36.78	144.51	36.13
(ii)	Non operational deposits ( all counterparties)	19792.29	11974.08	21783.08	13922.37
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	196.58	0.00	708.32	0.00
5	Additional requirements, of which:	17369.44	2046.48	17696.85	2225.56
(i)	<i>Outflows related to derivatives exposure and other collateral requirements</i>	0.00	0.00	0.00	0.00
(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 products</i>	17369.44	2046.48	17696.85	2225.56
6	Other contractual funding obligations	14.67	14.67	22.00	22.00
7	Other contingent funding obligations	14391.96	459.41	14526.86	487.89
8	<b>Total cash outflows</b>		23414.00		25130.70



Cash inflows					
9	Secured lending ( e.g. reverse repos)	0.00	0.00	0.00	0.00
10	Inflows from fully performing exposures	7986.73	7423.76	7192.29	6445.33
11	Other cash inflows	190.52	95.26	629.78	314.89
<b>12</b>	<b>TOTAL CASH INFLOWS</b>	<b>8177.25</b>	<b>7519.03</b>	<b>7822.07</b>	<b>6760.22</b>
			Total Adjusted Value		Total Adjusted Value
21	<b>TOTAL HQLA</b>		16780.57		16059.96
22	<b>TOTAL NET CASH OUTFLOWS</b>		15894.97		18370.48
23	<b>Liquidity coverage ratio (%)</b>		105.57%		87.42%

## Qualitative

The Liquidity Coverage Ratio (LCR) aims to ensure that a bank has an adequate stock of unencumbered High-Quality Liquid Assets (HQLA) that can be converted into cash easily and immediately to meet its liquidity needs for a 30 calendar day liquidity stress scenario.

The LCR is calculated by dividing the amount of High Quality Liquid unencumbered Assets (HQLA) by the estimated net outflows over a stressed 30 calendar day period. The net cash outflows are calculated by applying RBI prescribed outflow factors to the various categories of liabilities (deposits, unsecured and secured wholesale borrowings), as well as to undrawn commitments and derivative-related exposures, netted by inflows from assets maturing within 30 days.

Average LCR for the quarter ended 30<sup>th</sup> September 2016 is 105.57%, above RBI prescribed minimum requirement of 70%.

- Bank's LCR as of 30.09.16 is 105.57% which has improved compared to 87.38% as of 30.06.2016. This is due to RBI has allowed reckoning (additional 1%) 11% of NDTL as Level 1 Assets under FALLCR leading to increase in level of HQLA and also comfortable liquidity position.
- HQLAs consist of Level 1 assets (Cash, excess CRR balance, Government security in excess of minimum SLR requirement, Government securities with in mandatory SLR requirement up to 2% under MSF and 8% under FALLCR) and other level 2 assets.
- Funding sources are concentrated in SLR securities however they constitute major portion of liquid assets possessed by Bank.