

LIQUIDITY COVERAGE RATIO
(₹ in crores)

		STANDALONE								CONSOLIDATED	
		Quarter ended 31 March, 2015		Quarter ended 31 December, 2015		Quarter ended 30 September, 2015		Quarter ended 30 June, 2015		Quarter ended 31 March, 2016	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (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 (HQLAs)		56,803.00		46,563.12		47,627.42		44,570.50		57,131.63
Cash Outflows											
2	Retail Deposits and deposits from small business customers, of which:	196,006.46	17,684.87	178,087.15	15,930.27	173,627.67	15,530.07	170,249.41	15,223.40	196,029.67	17,686.34
(i)	Stable Deposits	38,315.64	1,915.79	37,568.97	1,878.45	36,661.71	1,833.47	36,031.01	1,801.56	38,332.67	1,916.64
(ii)	Less Stable Deposits	157,690.82	15,769.08	140,518.18	14,051.82	136,965.96	13,696.60	134,218.40	13,421.84	157,697.00	15,769.70
3	Unsecured wholesale funding, of which :	106,696.03	50,177.86	99,688.42	45,309.58	95,590.76	41,013.16	89,298.62	39,009.13	107,230.09	50,711.92
(i)	Operational deposits (all counterparties)	36,597.91	9,143.53	30,895.00	7,716.81	31,017.95	7,747.27	27,753.22	6,931.43	36,597.91	9,143.54
(ii)	Non-operational deposits (all counterparties)	70,098.12	41,034.33	68,793.42	37,592.77	64,572.81	33,265.89	61,545.40	32,077.70	70,632.18	41,568.39
(iii)	Unsecured debt	-	-	-	-	-	-	-	-	-	-
4	Secured wholesale funding		2,092.31		2,845.78		2,112.83		3,580.11		2,599.95
5	Additional requirements, of which	22,254.33	13,471.24	19,173.28	11,361.57	19,878.86	11,441.47	19,323.58	9,583.26	23,042.24	13,532.78
(i)	Outflows related to derivative exposures and other collateral requirements	12,551.90	12,551.90	10,565.75	10,565.75	10,577.10	10,577.10	8,570.58	8,570.58	12,552.97	12,552.97

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(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	9,702.43	919.34	8,607.53	795.82	9,301.76	864.37	10,753.00	1,012.68	10,489.27	979.81
6	Other contractual funding obligations	2,345.44	2,255.44	2,298.80	2,298.80	2,460.54	2,460.54	2,386.46	2,386.46	2,903.72	2,813.72
7	Other contingent funding obligations	173,856.05	7,370.36	174,861.74	8,743.09	172,412.38	8,620.68	165,931.33	8,296.56	174,404.62	8,065.28
8	TOTAL CASH OUTFLOWS		93,052.08		86,489.09		81,178.75		78,078.92		95,409.97
Cash Inflows											
9	Secured lending (eg. reverse repo)	-	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	21,847.41	14,243.44	17,387.74	12,253.81	15,865.10	11,087.30	15,238.38	10,099.06	22,786.71	15,026.66
11	Other cash inflows	12,564.22	12,564.22	10,580.85	10,580.85	10,753.91	10,643.10	8,541.66	8,541.66	13,358.18	12,812.29
12	TOTAL CASH INFLOWS	34,411.63	26,807.66	27,968.59	22,834.66	26,619.01	21,730.40	23,780.04	18,640.72	36,144.88	27,838.95
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	TOTAL HQLA		56,803.00		46,563.12		47,627.42		44,570.50		57,131.63
22	TOTAL NET CASH OUTFLOWS		66,244.42		63,654.43		59,448.35		59,438.20		67,571.02
23	LIQUIDITY COVERAGE RATIO %		85.75%		73.15%		80.12%		74.99%		84.55%

Note: The above data represents simple average of monthly observations for the respective quarters