

LIQUIDITY COVERAGE RATIO

(₹ in crores)

Particulars		31 st December,2015	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		46,563.12
Cash Outflows			
2	Retail Deposits and deposits from small business customers, of which:	178,087.15	15,930.27
(i)	Stable Deposits	37,568.97	1,878.45
(ii)	Less Stable Deposits	140,518.18	14,051.82
3	Unsecured wholesale funding, of which :	99,688.42	45,309.58
(i)	Operational deposits (all counterparties)	30,895.00	7,716.81
(ii)	Non-operational deposits (all counterparties)	68,793.42	37,592.77
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		2,845.78
5	Additional requirements, of which	19,173.28	11,361.57
(i)	Outflows related to derivative exposures and other collateral requirements	10,565.75	10,565.75
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	8,607.53	795.82
6	Other contractual funding obligations	2,298.80	2,298.80
7	Other contingent funding obligations	174,861.74	8,743.09
8	TOTAL CASH OUTFLOWS		86,489.09
Cash Inflows			
9	Secured lending (e.g. reverse repo)	-	-
10	Inflows from fully performing exposures	17,387.74	12,253.81
11	Other cash inflows	10,580.85	10,580.85
12	TOTAL CASH INFLOWS	27,968.59	22,834.66
			Total adjusted Value
21	TOTAL HQLA		46,563.12
22	TOTAL NET CASH OUTFLOWS		63,654.43
23	LIQUIDITY COVERAGE RATIO %		73.15%

Note: The average weighted and unweighted amounts are calculated taking their simple average for the months of October 2015, November 2015 and December 2015.