

**LIQUIDITY COVERAGE RATIO**
*(₹ in crores)*

		STANDALONE				CONSOLIDATED					
		Quarter ended 30 September, 2015		Quarter ended 31 December, 2015		Quarter ended 31 March, 2016		Quarter ended 30 June, 2016		Quarter ended 30 September, 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)
<b>High Quality Liquid Assets</b>											
<b>1</b>	Total High Quality Liquid Assets (HQLAs)		47,627.42		46,563.12		57,131.63		58,306.00		62,234.08
<b>Cash Outflows</b>											
<b>2</b>	Retail Deposits and deposits from small business customers, of which:	173,627.67	15,530.07	178,087.15	15,930.27	196,029.67	17,686.34	206,759.29	18,702.94	2,15,220.89	19,472.11
<b>(i)</b>	Stable Deposits	36,661.71	1,833.47	37,568.97	1,878.45	38,332.67	1,916.64	39,459.84	1,973.00	40,999.71	2,049.99
<b>(ii)</b>	Less Stable Deposits	136,965.96	13,696.60	140,518.18	14,051.82	157,697.00	15,769.70	167,299.46	16,729.95	1,74,221.18	17,422.12
<b>3</b>	Unsecured wholesale funding, of which :	95,590.76	41,013.16	99,688.42	45,309.58	107,230.09	50,711.92	105,021.24	53,847.23	1,08,761.06	52,202.62
<b>(i)</b>	Operational deposits (all counterparties)	31,017.95	7,747.27	30,895.00	7,716.81	36,597.91	9,143.54	32,443.10	8,105.98	35,890.75	8,967.75
<b>(ii)</b>	Non-operational deposits (all counterparties)	64,572.81	33,265.89	68,793.42	37,592.77	70,632.18	41,568.39	72,578.14	45,741.25	72,870.31	43,234.86
<b>(iii)</b>	Unsecured debt	-	-	-	-	-	-	-	-	-	-
<b>4</b>	Secured wholesale funding		2,112.83		2,845.78		2,599.95		1,961.91		1,115.29
<b>5</b>	Additional requirements, of which	19,878.86	11,441.47	19,173.28	11,361.57	23,042.24	13,532.78	25,279.58	13,560.06	24,185.49	15,814.96
<b>(i)</b>	Outflows related to derivative exposures and other collateral requirements	10,577.10	10,577.10	10,565.75	10,565.75	12,552.97	12,552.97	12,355.43	12,355.43	14,928.15	14,928.15

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(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	9,301.76	864.37	8,607.53	795.82	10,489.27	979.81	12,924.15	1,204.63	9,257.33	886.80
6	Other contractual funding obligations	2,460.54	2,460.54	2,298.80	2,298.80	2,903.72	2,813.72	3,353.97	3,263.97	4,153.87	4,063.87
7	Other contingent funding obligations	172,412.38	8,620.68	174,861.74	8,743.09	174,404.62	8,065.28	180,495.86	7,003.37	1,82,355.94	7,138.92
8	<b>TOTAL CASH OUTFLOWS</b>		<b>81,178.75</b>		<b>86,489.09</b>		<b>95,409.97</b>		<b>98,339.48</b>		<b>99,807.76</b>
<b>Cash Inflows</b>											
9	Secured lending (eg. reverse repo)	-	-	-	-	-	-	-	-	2,570.67	-
10	Inflows from fully performing exposures	15,865.10	11,087.30	17,387.74	12,253.81	22,786.71	15,026.66	25,677.82	18,256.99	27,357.62	18,784.10
11	Other cash inflows	10,753.91	10,643.10	10,580.85	10,580.85	13,358.18	12,812.29	12,777.72	12,590.58	15,545.90	15,232.77
12	<b>TOTAL CASH INFLOWS</b>	<b>26,619.01</b>	<b>21,730.40</b>	<b>27,968.59</b>	<b>22,834.66</b>	<b>36,144.88</b>	<b>27,838.95</b>	<b>38,455.54</b>	<b>30,847.57</b>	<b>45,474.19</b>	<b>34,016.86</b>
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	<b>TOTAL HQLA</b>		47,627.42		46,563.12		57,131.63		58,306.00		62,234.08
22	<b>TOTAL NET CASH OUTFLOWS</b>		59,448.35		63,654.43		67,571.02		67,491.92		65,790.90
23	<b>LIQUIDITY COVERAGE RATIO %</b>		80.12%		73.15%		84.55%		86.39%		94.59%

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