

LIQUIDITY COVERAGE RATIO

(Rs. in crores)

		CONSOLIDATED									
		Quarter ended 30 Jun 2017		Quarter ended 30 Sep 2017		Quarter ended 31 Dec 2017		Quarter ended 31 Mar 2018		Quarter ended 30 Jun 2018	
		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)		71,683.99		72,112.58		73,642.62		80,607.22		83,836.84
Cash Outflows											
2	Retail Deposits and deposits from small business customers, of which:	2,23,199.18	20,005.90	2,25,692.05	20,250.97	2,32,177.03	20,838.32	2,41,221.81	21,738.91	2,52,044.09	22,773.40
(i)	Stable Deposits	46,280.28	2,314.01	46,367.63	2,318.53	47,595.78	2,380.20	48,191.37	2,435.86	49,140.03	2,482.99
(ii)	Less Stable Deposits	1,76,918.90	17,691.89	179,324.42	17,932.44	1,84,581.24	18,458.12	1,93,030.44	19,303.04	2,02,904.06	20,290.41
3	Unsecured wholesale funding, of which :	1,26,667.41	64,685.00	1,31,360.80	65,577.50	1,38,617.43	71,155.17	1,35,782.89	73,260.01	1,35,197.95	70,204.39
(i)	Operational deposits (all counterparties)	36,389.68	9,091.82	40,099.06	10,019.37	44,383.97	11,090.49	40,680.37	10,163.55	41,328.24	10,325.40
(ii)	Non-operational deposits (all counterparties)	90,277.73	55,593.18	91,261.74	55,558.13	94,233.46	60,064.68	95,102.52	63,096.46	93,869.71	59,879.00
(iii)	Unsecured debt	-	-	-	-	-	-	-	-	-	-
4	Secured wholesale funding		793.78		710.90		1,054.09		805.00		1,468.37
5	Additional requirements, of which	31,728.20	22,715.73	35,512.12	23,043.86	50,545.32	38,253.16	38,336.39	28,401.97	39,720.40	25,820.64
(i)	Outflows related to derivative exposures and other collateral	21,440.68	21,440.68	21,308.05	21,308.05	33,070.39	33,070.39	26,645.66	26,645.66	23,851.15	23,851.15

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	requirements										
(ii)	Outflows related to loss of funding on debt products	162.21	162.21	186.50	186.50	2,981.08	2,981.08	314.91	314.91	139.54	139.54
(iii)	Credit and liquidity facilities	10,125.31	1,112.84	14,017.57	1,549.31	14,493.84	2,201.69	11,375.82	1,441.40	15,729.71	1,829.95
6	Other contractual funding obligations	4,354.15	4,264.15	4,573.35	4,483.35	4,785.02	4,695.02	5,073.24	4,824.51	4,967.62	4,877.62
7	Other contingent funding obligations	2,05,188.88	7,944.19	2,11,431.48	8,184.73	2,22,820.87	8,692.18	2,24,087.56	8,719.05	2,26,808.96	8,923.81
8	TOTAL CASH OUTFLOWS		1,20,408.75		1,22,251.31		1,44,687.94		1,37,749.44		1,34,068.23
Cash Inflows											
9	Secured lending (eg. reverse repo)	3,398.24	-	1,323.93	-	673.52	-	673.75	-	2,130.44	-
10	Inflows from fully performing exposures	32,221.86	20,219.76	32,199.14	21,012.54	36,812.35	22,797.32	38,337.48	24,307.02	33,854.06	22,505.46
11	Other cash inflows	21,413.39	21,413.39	21,315.74	21,315.74	33,490.50	33,291.79	27,385.52	26,937.03	23,553.78	23,530.26
12	TOTAL CASH INFLOWS	57,033.50	41,633.15	54,838.81	42,328.28	70,976.37	56,089.11	66,396.75	51,244.06	59,538.29	46,035.72
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	TOTAL HQLA		71,683.99		72,112.58		73,642.62		80,607.22		83,836.84
22	TOTAL NET CASH OUTFLOWS		78,775.60		79,923.04		88,598.83		86,505.38		88,032.51
23	LIQUIDITY COVERAGE RATIO %		91.00%		90.23%		83.12%		93.18%		95.23%

As per RBI Guidelines, the average LCR is presented as the simple daily average for the quarter.