

LIQUIDITY COVERAGE RATIO

(Rs. in crores)

		CONSOLIDATED									
		Quarter ended 30 Sep 2017		Quarter ended 31 Dec 2017		Quarter ended 31 Mar 2017		Quarter ended 30 Jun 2018		Quarter ended 30 Sep 2018	
		Total Unweighted Value (average)	Total Weighted Value (average)								
High Quality Liquid Assets											
1	Total High Quality Liquid Assets(HQLAs)		72,112.58		73,642.62		80,607.22		83,836.84		99,087.23
Cash Outflows											
2	Retail Deposits and deposits from small business customers, of which:	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	2,62,802.94	23,758.49
(i)	Stable Deposits	46,367.63	2,318.53	47,595.78	2,380.20	48,191.37	2,435.86	49,140.03	2,482.99	50,440.23	2,522.22
(ii)	Less Stable Deposits	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	2,12,362.71	21,236.27
3	Unsecured wholesale funding, of which :	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	1,40,402.68	73,272.11
(i)	Operational deposits (all counterparties)	40,099.06	10,019.37	44,383.97	11,090.49	40,680.37	10,163.55	41,328.24	10,325.40	41,875.89	10,462.39
(ii)	Non-operational deposits (all counterparties)	91,261.74	55,558.13	94,233.46	60,064.68	95,102.52	63,096.46	93,869.71	59,879.00	98,526.79	62,809.72
(iii)	Unsecured debt	-	-	-	-	-	-	-	-	-	-
4	Secured wholesale funding		710.90		1,054.09		805.00		1,468.37		301.65
5	Additional requirements, of which	35,512.12	23,043.86	50,545.32	38,253.16	38,336.39	28,401.97	39,720.40	25,820.64	40,261.23	27,293.64
(i)	Outflows related to derivative exposures and other collateral	21,308.05	21,308.05	33,070.39	33,070.39	26,645.66	26,645.66	23,851.15	23,851.15	25,502.34	25,502.34

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		Quarter ended 30 Sep 2017		Quarter ended 31 Dec 2017		Quarter ended 31 Mar 2017		Quarter ended 30 Jun 2018		Quarter ended 30 Sep 2018	
		Total Unweighted Value (average)	Total Weighted Value (average)								
	requirements										
(ii)	Outflows related to loss of funding on debt products	186.50	186.50	2,981.08	2,981.08	314.91	314.91	139.54	139.54	181.44	181.44
(iii)	Credit and liquidity facilities	14,017.57	1,549.31	14,493.84	2,201.69	11,375.82	1,441.40	15,729.71	1,829.95	14,577.44	1,609.86
6	Other contractual funding obligations	4,573.35	4,483.35	4,785.02	4,695.02	5,073.24	4,824.51	4,967.62	4,877.62	5,047.01	4,983.71
7	Other contingent funding obligations	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	2,37,657.23	9,431.22
8	TOTAL CASH OUTFLOWS		1,22,251.31		1,44,687.94		1,37,749.44		1,34,068.23		139040.82
Cash Inflows											
9	Secured lending (eg. reverse repo)	1,323.93	-	673.52	-	673.75	-	2,130.44	-	3,049.36	-
10	Inflows from fully performing exposures	32,199.14	21,012.54	36,812.35	22,797.32	38,337.48	24,307.02	33,854.06	22,505.46	39,057.53	26,840.04
11	Other cash inflows	21,315.74	21,315.74	33,490.50	33,291.79	27,385.52	26,937.03	23,553.78	23,530.26	25,548.45	25,512.37
12	TOTAL CASH INFLOWS	54,838.81	42,328.28	70,976.37	56,089.11	66,396.75	51,244.06	59,538.29	46,035.72	67,655.34	52,352.42
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	TOTAL HQLA		72,112.58		73,642.62		80,607.22		83,836.84		99,087.23
22	TOTAL NET CASH OUTFLOWS		79,923.04		88,598.83		86,505.38		88,032.51		86,688.40
23	LIQUIDITY COVERAGE RATIO %		90.23%		83.12%		93.18%		95.23%		114.30%

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