

LIQUIDITY COVERAGE RATIO
(₹ in crores)

		STANDALONE		CONSOLIDATED							
		Quarter ended 31 December, 2015		Quarter ended 31 March, 2016		Quarter ended 30 June, 2016		Quarter ended 30 September, 2016		Quarter ended 31 December, 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)		46,563.12		57,131.63		58,306.00		62,234.08		73,781.90
Cash Outflows											
2	Retail Deposits and deposits from small business customers, of which:										
		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	2,28,031.01	20,370.86
(i)	Stable Deposits	37,568.97	1,878.45	38,332.67	1,916.64	39,459.84	1,973.00	40,999.71	2,049.99	48,644.94	2,432.25
(ii)	Less Stable Deposits	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	1,79,386.06	17,938.61
3	Unsecured wholesale funding, of which :										
		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	1,06,824.78	53,038.04
(i)	Operational deposits (all counterparties)	30,895.00	7,716.81	36,597.91	9,143.54	32,443.10	8,105.98	35,890.75	8,967.75	33,120.72	8,275.36
(ii)	Non-operational deposits (all counterparties)	68,793.42	37,592.77	70,632.18	41,568.39	72,578.14	45,741.25	72,870.31	43,234.86	73,704.06	44,762.68
(iii)	Unsecured debt	-	-	-	-	-	-	-	-	-	-
4	Secured wholesale funding		2,845.78		2,599.95		1,961.91		1,115.29		516.93
5	Additional requirements, of which										
		19,173.28	11,361.57	23,042.24	13,532.78	25,279.58	13,560.06	24,185.49	15,814.96	31,465.26	22,598.59
(i)	Outflows related to derivative exposures and other collateral requirements										
		10,565.75	10,565.75	12,552.97	12,552.97	12,355.43	12,355.43	14,928.15	14,928.15	19,194.47	19,194.47

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(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-	2,388.52	2,388.52
(iii)	Credit and liquidity facilities	8,607.53	795.82	10,489.27	979.81	12,924.15	1,204.63	9,257.33	886.80	9,882.27	1,015.60
6	Other contractual funding obligations	2,298.80	2,298.80	2,903.72	2,813.72	3,353.97	3,263.97	4,153.87	4,063.87	3,998.85	3,908.85
7	Other contingent funding obligations	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	1,97,567.77	7,707.97
8	TOTAL CASH OUTFLOWS		86,489.09		95,409.97		98,339.48		99,807.76		1,08,141.25
Cash Inflows											
9	Secured lending (eg. reverse repo)	-	-	-	-	-	-	2,570.67	-	9,101.00	-
10	Inflows from fully performing exposures	17,387.74	12,253.81	22,786.71	15,026.66	25,677.82	18,256.99	27,357.62	18,784.10	27,818.32	19,210.83
11	Other cash inflows	10,580.85	10,580.85	13,358.18	12,812.29	12,777.72	12,590.58	15,545.90	15,232.77	19,439.65	19,264.19
12	TOTAL CASH INFLOWS	27,968.59	22,834.66	36,144.88	27,838.95	38,455.54	30,847.57	45,474.19	34,016.86	56,358.96	38,475.02
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	TOTAL HQLA		46,563.12		57,131.63		58,306.00		62,234.08		73,781.90
22	TOTAL NET CASH OUTFLOWS		63,654.43		67,571.02		67,491.92		65,790.90		69,666.23
23	LIQUIDITY COVERAGE RATIO %		73.15%		84.55%		86.39%		94.59%		105.91%

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