

## LIQUIDITY COVERAGE RATIO

(₹ in crores)

		CONSOLIDATED									
		Quarter ended 31 Dec 2016		Quarter ended 31 Mar 2017		Quarter ended 30 Jun 2017		Quarter ended 30 Sep 2017		Quarter ended 31 Dec 2017	
		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)		73,781.90		69,358.93		71,683.99		72,112.58		73,642.62
<b>Cash Outflows</b>											
<b>2</b>	Retail Deposits and deposits from small business customers, of which:	2,28,031.01	20,370.86	2,23,639.12	19,923.46	2,23,199.18	20,005.90	2,25,692.05	20,250.97	2,32,177.03	20,838.32
<b>(i)</b>	Stable Deposits	48,644.94	2,432.25	48,809.02	2,440.45	46,280.28	2,314.01	46,367.63	2,318.53	47,595.78	2,380.20
<b>(ii)</b>	Less Stable Deposits	1,79,386.06	17,938.61	1,74,830.10	17,483.01	1,76,918.90	17,691.89	179,324.42	17,932.44	1,84,581.24	18,458.12
<b>3</b>	Unsecured wholesale funding, of which :	1,06,824.78	53,038.04	1,15,752.04	59,099.73	1,26,667.41	64,685.00	1,31,360.80	65,577.50	1,38,617.43	71,155.17
<b>(i)</b>	Operational deposits (all counterparties)	33,120.72	8,275.36	31,269.64	7,812.34	36,389.68	9,091.82	40,099.06	10,019.37	44,383.97	11,090.49
<b>(ii)</b>	Non-operational deposits (all counterparties)	73,704.06	44,762.68	84,482.40	51,287.40	90,277.73	55,593.18	91,261.74	55,558.13	94,233.46	60,064.68
<b>(iii)</b>	Unsecured debt	-	-			-	-	-	-	-	-
<b>4</b>	Secured wholesale funding		516.93		1,004.53		793.78		710.90		1,054.09
<b>5</b>	Additional requirements, of which	31,465.26	22,598.59	34,762.22	26,423.44	31,728.20	22,715.73	35,512.12	23,043.86	50,545.32	38,253.16
<b>(i)</b>	Outflows related to derivative exposures and other collateral	19,194.47	19,194.47	24,578.76	24,578.76	21,440.68	21,440.68	21,308.05	21,308.05	33,070.39	33,070.39

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		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)
	requirements										
(ii)	Outflows related to loss of funding on debt products	2,388.52	2,388.52	864.71	864.71	162.21	162.21	186.50	186.50	2,981.08	2,981.08
(iii)	Credit and liquidity facilities	9,882.27	1,015.60	9,318.75	979.97	10,125.31	1,112.84	14,017.57	1,549.31	14,493.84	2,201.69
6	Other contractual funding obligations	3,998.85	3,908.85	4,152.62	4,062.62	4,354.15	4,264.15	4,573.35	4,483.35	4,785	4,695
7	Other contingent funding obligations	1,97,567.77	7,707.97	2,00,470.98	7,764.86	2,05,188.88	7,944.19	2,11,431.48	8,184.73	2,22,820.87	8,692.18
8	<b>TOTAL CASH OUTFLOWS</b>		<b>1,08,141.25</b>		<b>1,18,278.63</b>		<b>1,20,408.75</b>		<b>1,22,251.31</b>		<b>1,44,687.94</b>
<b>Cash Inflows</b>											
9	Secured lending (eg. reverse repo)	9,101.00	-	8,417.58	-	3,398.24	-	1,323.93	0.00	673.52	0.00
10	Inflows from fully performing exposures	27,818.32	19,210.83	25,532.47	19,638.80	32,221.86	20,219.76	32,199.14	21,012.54	36,812.35	22,797.32
11	Other cash inflows	19,439.65	19,264.19	24,614.03	24,614.03	21,413.39	21,413.39	21,315.74	21,315.74	33,490.50	33,291.79
12	<b>TOTAL CASH INFLOWS</b>	<b>56,358.96</b>	<b>38,475.02</b>	<b>58,564.08</b>	<b>44,252.83</b>	<b>57,033.50</b>	<b>41,633.15</b>	<b>54,838.81</b>	<b>42,328.28</b>	<b>70,976.37</b>	<b>56,089.11</b>
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value			
21	<b>TOTAL HQLA</b>		73,781.90		69,358.93		71,683.99		72,112.58		73,642.62
22	<b>TOTAL NET CASH OUTFLOWS</b>		69,666.23		74,025.80		78,775.60		79,923.04		88,598.83
23	<b>LIQUIDITY COVERAGE RATIO %</b>		105.91%		93.70%		91.00%		90.23%		83.12%

As per RBI Guidelines, the average LCR for March 17, June 17, September 17 and December 17 is the simple daily average for the quarter. The average weighted and unweighted amounts for December 16 has been computed on simple monthly average for the months Oct 16 to Dec 16 respectively.