

LIQUIDITY COVERAGE RATIO

(₹ in crores)

		STANDALONE									
		Quarter ended 31 March 2017		Quarter ended 30 June 2017		Quarter ended 30 Sep 2017		Quarter ended 31 Dec 2017		Quarter ended 31 March 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)		69,068.02		71,379.76		71,834.98		73,116.53		79,973.26
Cash Outflows											
2	Retail Deposits and deposits from small business customers, of which:	223,062.16	19,876.45	222,834.02	19,970.19	225,670.59	20,248.80	231,420.68	20,762.31	2,38,884.37	21,478.87
(i)	Stable Deposits	48,595.25	2,429.76	46,264.28	2,313.21	46,365.18	2,318.26	47,595.16	2,379.76	48,191.37	2,409.57
(ii)	Less Stable Deposits	174,466.91	17,446.69	176,569.74	17,656.97	179,305.41	17,930.54	183,825.52	18,382.55	1,90,693.00	19,069.30
3	Unsecured wholesale funding, of which :	114,310.99	57,658.68	125,377.35	63,394.94	129,994.35	64,211.05	136,167.50	68,709.21	1,34,036.28	71,532.35
(i)	Operational deposits (all counterparties)	31,269.64	7,812.34	36,389.68	9,091.82	40,099.06	10,019.37	44,378.91	11,089.40	40,656.37	10,158.50
(ii)	Non-operational deposits (all counterparties)	83,041.35	49,846.35	88,987.67	54,303.12	89,895.29	54,191.68	91,788.59	57,619.81	93,379.91	61,373.85
(iii)	Unsecured debt	-	-	-	-	-	-	-	-	-	-
4	Secured wholesale funding		462.22		618.13		673.91		478.26		805.00
5	Additional requirements, of which	33,922.61	26,363.82	30,661.83	22,632.38	34,403.02	22,945.12	49,195.82	38,150.38	37,389.88	28,299.66
(i)	Outflows related to derivative exposures and other collateral requirements	24,580.28	24,580.28	21,433.96	21,433.97	21,302.10	21,302.10	33,064.39	33,064.39	26,614.31	26,614.31
(ii)	Outflows related to loss of funding on debt	867.19	867.19	162.21	162.21	186.50	186.50	2,981.08	2,981.08	311.69	311.69

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	products										
(iii)	Credit and liquidity facilities	8,475.14	916.35	9,065.66	1,036.20	12,914.42	1,456.52	13,150.35	2,104.91	10,463.88	1,373.66
6	Other contractual funding obligations	3,692.63	3,602.63	3,591.80	3,501.80	4,035.69	3,945.69	4,003.84	3,913.84	4,128.51	4,038.51
7	Other contingent funding obligations	199,879.47	7,735.28	205,149.55	7,942.22	211,371.82	8,181.74	222,696.55	8,685.97	224,085.43	8,718.94
8	TOTAL CASH OUTFLOWS		115,699.09		118,059.65		120,206.31		140,699.97		1,34,873.33
Cash Inflows											
9	Secured lending (eg. reverse repo)	7,332.28	-	2,799.40	-	1,323.93	-	673.52	-	673.75	0.00
10	Inflows from fully performing exposures	23,518.21	18,575.44	30,430.62	19,018.98	30,901.05	20,233.70	35,799.85	21,898.49	36,820.48	22,956.72
11	Other cash inflows	24,607.20	24,607.20	21,412.85	21,412.85	21,315.71	21,315.72	33,485.59	33,289.34	26,488.54	26,488.54
12	TOTAL CASH INFLOWS	55,457.70	43,182.64	54,642.87	40,431.83	53,540.69	41,549.42	69,958.96	55,187.83	63,982.77	49,445.26
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	TOTAL HQLA		69,068.02		71,379.76		71,834.98		73,116.53		79,973.26
22	TOTAL NET CASH OUTFLOWS		72,516.44		77,627.82		78,656.89		85,512.14		85,428.06
23	LIQUIDITY COVERAGE RATIO %		95.24%		91.95%		91.33%		85.50%		93.61%

As per RBI Guidelines, the average LCR for March 17, June 17, September 17, December 17 & March 18 is the simple daily average for the quarter.