

LIQUIDITY COVERAGE RATIO

(Rs. in crores)

		CONSOLIDATED									
		Quarter ended 31 Mar 2018		Quarter ended 30 Jun 2018		Quarter ended 30 Sep 2018		Quarter ended 31 Dec 2018		Quarter ended 31 Mar 2019	
		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)		80,607.22		83,836.84		99,087.23		1,13,012.95		1,22,932.22
Cash Outflows											
2	Retail Deposits and deposits from small business customers, of which:	2,41,221.81	21,738.91	2,52,044.09	22,773.40	2,62,802.94	23,758.49	2,76,781.10	25,085.95	2,88,859.26	26,308.87
(i)	Stable Deposits	48,191.37	2,435.86	49,140.03	2,482.99	50,440.23	2,522.22	51,853.44	2,593.18	51,541.11	2,577.06
(ii)	Less Stable Deposits	1,93,030.44	19,303.04	2,02,904.06	20,290.41	2,12,362.71	21,236.27	2,24,927.66	22,492.77	2,37,318.15	23,731.81
3	Unsecured wholesale funding, of which :	1,35,782.89	73,260.01	1,35,197.95	70,204.39	1,40,402.68	73,272.11	1,49,112.27	75,915.95	1,57,265.66	80,920.19
(i)	Operational deposits (all counterparties)	40,680.37	10,163.55	41,328.24	10,325.40	41,875.89	10,462.39	45,634.28	11,401.57	45,860.78	11,453.37
(ii)	Non-operational deposits (all counterparties)	95,102.52	63,096.46	93,869.71	59,879.00	98,526.79	62,809.72	1,03,477.99	64,514.38	1,11,404.88	69,466.82
(iii)	Unsecured debt	-	-	-	-	-	-	-	-	-	-
4	Secured wholesale funding		805.00		1,468.37		301.65		813.52		0
5	Additional requirements, of which	38,336.39	28,401.97	39,720.40	25,820.64	40,261.23	27,293.64	45,837.42	32,088.33	35,180.99	22,396.16
(i)	Outflows related to derivative exposures and other collateral requirements	26,645.66	26,645.66	23,851.15	23,851.15	25,502.34	25,502.34	30,310.17	30,310.17	20,692.66	20,692.66

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(ii)	Outflows related to loss of funding on debt products	314.91	314.91	139.54	139.54	181.44	181.44	116.52	116.52	38.81	38.81
(iii)	Credit and liquidity facilities	11,375.82	1,441.40	15,729.71	1,829.95	14,577.44	1,609.86	15,410.73	1,661.64	14,449.52	1,664.69
6	Other contractual funding obligations	5,073.24	4,824.51	4,967.62	4,877.62	5,047.01	4,983.71	6,267.77	6,267.77	5,916.81	5,916.81
7	Other contingent funding obligations	2,24,087.56	8,719.05	2,26,808.96	8,923.81	2,37,657.23	9,431.22	2,32,912.27	9,199.71	2,29,568.58	9,306.81
8	TOTAL CASH OUTFLOWS		1,37,749.44		1,34,068.23		1,39,040.82		1,49,371.22		1,44,848.64
Cash Inflows											
9	Secured lending (eg. reverse repo)	673.75	-	2,130.44	-	3,049.36	-	4,657.91	-	9,018.11	-
10	Inflows from fully performing exposures	38,337.48	24,307.02	33,854.06	22,505.46	39,057.53	26,840.04	36,294.76	25,940.16	35,299.75	24,937.58
11	Other cash inflows	27,385.52	26,937.03	23,553.78	23,530.26	25,548.45	25,512.37	30,549.51	30,511.00	20,208.65	20,190.24
12	TOTAL CASH INFLOWS	66,396.75	51,244.06	59,538.29	46,035.72	67,655.34	52,352.42	71,502.17	56,451.16	64,526.50	45,127.82
		Total adjusted Value		Total adjusted Value		Total adjusted Value					
21	TOTAL HQLA		80,607.22		83,836.84		99,087.23		1,13,012.95		1,22,932.22
22	TOTAL NET CASH OUTFLOWS		86,505.38		88,032.51		86,688.40		92,920.07		99,720.82
23	LIQUIDITY COVERAGE RATIO %		93.18%		95.23%		114.30%		121.62%		123.28%

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