

LIQUIDITY COVERAGE RATIO

(₹ in crores)

		CONSOLIDATED									
		Quarter ended 30 Sep 2016		Quarter ended 31 Dec 2016		Quarter ended 31 Mar 2017		Quarter ended 30 Jun 2017		Quarter ended 30 Sep 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)
High Quality Liquid Assets											
1	Total High Quality Liquid Assets (HQLAs)		62,234.08		73,781.90		69,358.93		71,683.99		72,112.58
Cash Outflows											
2	Retail Deposits and deposits from small business customers, of which:	2,15,220.89	19,472.11	2,28,031.01	20,370.86	2,23,639.12	19,923.46	2,23,199.18	20,005.90	225,692.05	20,250.97
(i)	Stable Deposits	40,999.71	2,049.99	48,644.94	2,432.25	48,809.02	2,440.45	46,280.28	2,314.01	46,367.63	2,318.53
(ii)	Less Stable Deposits	1,74,221.18	17,422.12	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
3	Unsecured wholesale funding, of which :	1,08,761.06	52,202.62	1,06,824.78	53,038.04	1,15,752.04	59,099.73	1,26,667.41	64,685.00	131,360.80	65,577.50
(i)	Operational deposits (all counterparties)	35,890.75	8,967.75	33,120.72	8,275.36	31,269.64	7,812.34	36,389.68	9,091.82	40,099.06	10,019.37
(ii)	Non-operational deposits (all counterparties)	72,870.31	43,234.86	73,704.06	44,762.68	84,482.40	51,287.40	90,277.73	55,593.18	91,261.74	55,558.13
(iii)	Unsecured debt	-	-	-	-	-	-	-	-	-	-
4	Secured wholesale funding		1,115.29		516.93		1,004.53		793.78		710.90
5	Additional requirements, of which	24,185.49	15,814.96	31,465.26	22,598.59	34,762.22	26,423.44	31,728.20	22,715.73	35,512.12	23,043.86
(i)	Outflows related to derivative exposures and other collateral	14,928.15	14,928.15	19,194.47	19,194.47	24,578.76	24,578.76	21,440.68	21,440.68	21,308.05	21,308.05

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	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
(iii)	Credit and liquidity facilities	9,257.33	886.80	9,882.27	1,015.60	9,318.75	979.97	10,125.31	1,112.84	14,017.57	1,549.31
6	Other contractual funding obligations	4,153.87	4,063.87	3,998.85	3,908.85	4,152.62	4,062.62	4,354.15	4,264.15	4,573.35	4,483.35
7	Other contingent funding obligations	1,82,355.94	7,138.92	1,97,567.77	7,707.97	2,00,470.98	7,764.86	2,05,188.88	7,944.19	211,431.48	8184.73
8	TOTAL CASH OUTFLOWS		99,807.76		1,08,141.25		1,18,278.63		1,20,408.75		122,251.31
Cash Inflows											
9	Secured lending (eg. reverse repo)	2,570.67	-	9,101.00	-	8,417.58	-	3,398.24	-	1323.93	0.00
10	Inflows from fully performing exposures	27,357.62	18,784.10	27,818.32	19,210.83	25,532.47	19,638.80	32,221.86	20,219.76	32199.14	21012.54
11	Other cash inflows	15,545.90	15,232.77	19,439.65	19,264.19	24,614.03	24,614.03	21,413.39	21,413.39	21315.74	21315.74
12	TOTAL CASH INFLOWS	45,474.19	34,016.86	56,358.96	38,475.02	58,564.08	44,252.83	57,033.50	41,633.15	54,838.81	42,328.28
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value			
21	TOTAL HQLA		62,234.08		73,781.90		69,358.93		71,683.99		72,112.58
22	TOTAL NET CASH OUTFLOWS		65,790.90		69,666.23		74,025.80		78,775.60		79,923.04
23	LIQUIDITY COVERAGE RATIO %		94.59%		105.91%		93.70%		91.00%		90.23%

As per RBI guidelines, the average LCR for March 17, June 17 and September 17 is the simple daily average for the quarter.