

LIQUIDITY COVERAGE RATIO

(₹ in crores)

Particulars		30 th September, 2015	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		47,627.42
Cash Outflows			
2	Retail Deposits and deposits from small business customers, of which:	173,627.67	15,530.07
(i)	Stable Deposits	36,661.70	1,833.48
(ii)	Less Stable Deposits	136,965.96	13,696.60
3	Unsecured wholesale funding, of which :	95,590.76	41,013.16
(i)	Operational deposits (all counterparties)	31,017.95	7,747.27
(ii)	Non-operational deposits (all counterparties)	64,572.81	33,265.89
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		2,112.83
5	Additional requirements, of which	19,878.86	11,441.47
(i)	Outflows related to derivative exposures and other collateral requirements	10,577.10	10,577.10
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	9,301.76	864.37
6	Other contractual funding obligations	2,460.54	2,460.54
7	Other contingent funding obligations	172,412.38	8,620.68
8	TOTAL CASH OUTFLOWS		81,178.75
Cash Inflows			
9	Secured lending (e.g. reverse repo)	-	-
10	Inflows from fully performing exposures	15,865.10	11,087.29
11	Other cash inflows	10,753.91	10,643.10
12	TOTAL CASH INFLOWS	26,619.01	21,730.40
			Total adjusted Value
21	TOTAL HQLA		47,627.42
22	TOTAL NET CASH OUTFLOWS		59,448.35
23	LIQUIDITY COVERAGE RATIO %		80.12%

Note: The average weighted and unweighted amounts are calculated taking their simple average for the months of July 2015, August 2015 and September 2015.