

LIQUIDITY COVERAGE RATIO

(₹ in crores)

Particulars Total Unweighted Value (average) High Quality Liquid Assets 1 Total High Quality Liquid Assets (HQLAs) Cash Outflows 2 Retail Deposits and deposits from small business customers, of which: (i) Stable Deposits 36,031.01 1,801.56 (ii) Less Stable Deposits 34,218.40 13,421.84 3 Unsecured wholesale funding, of which: 89,298.62 39,009.13 (i) Operational deposits (all counterparties) 27,753.22 6,931.43 (ii) Non-operational deposits (all counterparties) 27,753.22 6,931.43 (iii) Non-operational deposits (all 61,545.40 32,077.70 counterparties) 5 Additional requirements, of which 19,323.58 9,583.26 (i) Outflows related to derivative exposures and other collateral requirements (ii) Outflows related to loss of funding on debt products (iii) Credit and liquidity facilities 10,753.00 1,012.68 6 Other contractual funding obligations 2,386.45 2,386.45 7 Other Coltagent funding obligations 165,931.33 8,296.57 8 TOTAL CASH OUTFLOWS 78,078.92 Cash Inflows 9 Secured lending (e.g. reverse repo)			(₹ in crores) 30 th June, 2015		
Total High Quality Liquid Assets (HQLAs)		Particulars			
Cash Outflows 2 Retail Deposits and deposits from small business customers, of which: 170,249.41 15,223.40 (i) Stable Deposits 36,031.01 1,801.56 (ii) Less Stable Deposits 134,218.40 13,421.84 3 Unsecured wholesale funding, of which: 89,298.62 39,009.13 (i) Operational deposits (all counterparties) 27,753.22 6,931.43 (iii) Non-operational deposits (all counterparties) 61,545.40 32,077.70 counterparties) 0unsecured debt - - 4 Secured wholesale funding 3,580.11 5 Additional requirements, of which 19,323.58 9,583.26 (i) Outflows related to derivative exposures and other collateral requirements 8,570.58 8,570.58 8,570.58 (iii) Outflows related to loss of funding on debt products - - - (iii) Credit and liquidity facilities 10,753.00 1,012.68 6 Other contractual funding obligations 2,386.45 2,386.45 7 Other contingent funding obligatio	High Quality Liquid Assets				
2 Retail Deposits and deposits from small business customers, of which: 170,249.41 15,223.40 (i) Stable Deposits 36,031.01 1,801.56 (ii) Less Stable Deposits 134,218.40 13,421.84 3 Unsecured wholesale funding, of which: 89,298.62 39,009.13 (i) Operational deposits (all counterparties) 27,753.22 6,931.43 (ii) Non-operational deposits (all counterparties) 61,545.40 32,077.70 (iii) Unsecured debt - - 4 Secured wholesale funding 3,580.11 5 Additional requirements, of which 19,323.58 9,583.26 (i) Outflows related to derivative exposures and other collateral requirements 8,570.58 8,570.58 (ii) Outflows related to loss of funding on debt products - - (iii) Credit and liquidity facilities 10,753.00 1,012.68 6 Other contractual funding obligations 2,386.45 2,386.45 7 Other contingent funding obligations 165,931.33 8,296.57 8 TOTAL CASH OUTFLOWS 78,078.92 Cash Inflows 15,238.38 10,099.06 11 Other cash inflows	1	Total High Quality Liquid Assets (HQLAs)		44,570.50	
business customers, of which: (i) Stable Deposits 36,031.01 1,801.56 (ii) Less Stable Deposits 134,218.40 13,421.84 3 Unsecured wholesale funding, of which: 89,298.62 39,009.13 (i) Operational deposits (all counterparties) 27,753.22 6,931.43 (ii) Non-operational deposits (all 61,545.40 32,077.70 counterparties)	Cash Outflows				
(ii) Less Stable Deposits 134,218.40 13,421.84 3 Unsecured wholesale funding, of which: 89,298.62 39,009.13 (i) Operational deposits (all counterparties) 27,753.22 6,931.43 (iii) Non-operational deposits (all counterparties) 61,545.40 32,077.70 (iii) Outflows related to derivative exposures 8,570.58 8,570.58 (ii) Outflows related to loss of funding on debt products 10,753.00 1,012.68 6 Other contractual funding obligations 2,386.45 2,386.45 7 Other contractual funding obligations 165,931.33 8,296.57 <	2		170,249.41	15,223.40	
Unsecured wholesale funding, of which: (i) Operational deposits (all counterparties) (ii) Non-operational deposits (all counterparties) (iii) Non-operational deposits (all counterparties) (iiii) Unsecured debt	(i)	Stable Deposits	36,031.01	1,801.56	
(i) Operational deposits (all counterparties) 27.753.22 6,931.43 (ii) Non-operational deposits (all counterparties) 32,077.70 counterparties) 61,545.40 32,077.70 (iii) Unsecured debt	(ii)	Less Stable Deposits	134,218.40	13,421.84	
(ii) Non-operational deposits (all counterparties) (iii) Unsecured debt		<u> </u>		·	
counterparties) (iii) Unsecured debt	(i)	Operational deposits (all counterparties)	27,753.22	6,931.43	
4 Secured wholesale funding 3,580.11 5 Additional requirements, of which 19,323.58 9,583.26 (i) Outflows related to derivative exposures and other collateral requirements (ii) Outflows related to loss of funding on debt products (iii) Credit and liquidity facilities 10,753.00 1,012.68 6 Other contractual funding obligations 2,386.45 2,386.45 7 Other contingent funding obligations 165,931.33 8,296.57 8 TOTAL CASH OUTFLOWS 78,078.92 Cash Inflows 9 Secured lending (e.g. reverse repo) 10 Inflows from fully performing exposures 11,0099.06 11 Other cash inflows 8,541.66 8,541.66 12 TOTAL CASH INFLOWS Total adjusted Value	. ,	counterparties)	61,545.40	32,077.70	
5 Additional requirements, of which 19,323.58 9,583.26 (i) Outflows related to derivative exposures and other collateral requirements (ii) Outflows related to loss of funding on debt products (iii) Credit and liquidity facilities 10,753.00 1,012.68 6 Other contractual funding obligations 2,386.45 2,386.45 7 Other contingent funding obligations 165,931.33 8,296.57 8 TOTAL CASH OUTFLOWS 78,078.92 Cash Inflows 9 Secured lending (e.g. reverse repo)	(iii)	Unsecured debt	-	-	
(i) Outflows related to derivative exposures and other collateral requirements (ii) Outflows related to loss of funding on debt products (iii) Credit and liquidity facilities 10,753.00 1,012.68 6 Other contractual funding obligations 2,386.45 2,386.45 7 Other contingent funding obligations 165,931.33 8,296.57 8 TOTAL CASH OUTFLOWS 78,078.92 Cash Inflows 9 Secured lending (e.g. reverse repo) 10 Inflows from fully performing exposures 11 Other cash inflows 8,541.66 12 TOTAL CASH INFLOWS Total adjusted Value	4	Secured wholesale funding		3,580.11	
and other collateral requirements (ii) Outflows related to loss of funding on debt products (iii) Credit and liquidity facilities 10,753.00 1,012.68 6 Other contractual funding obligations 2,386.45 2,386.45 7 Other contingent funding obligations 165,931.33 8,296.57 8 TOTAL CASH OUTFLOWS 78,078.92 Cash Inflows 9 Secured lending (e.g. reverse repo)	5	Additional requirements, of which	19,323.58	9,583.26	
debt products (iii) Credit and liquidity facilities 10,753.00 1,012.68 6 Other contractual funding obligations 2,386.45 2,386.45 7 Other contingent funding obligations 165,931.33 8,296.57 8 TOTAL CASH OUTFLOWS 78,078.92 Cash Inflows 9 Secured lending (e.g. reverse repo)		and other collateral requirements	8,570.58	8,570.58	
6 Other contractual funding obligations 2,386.45 2,386.45 7 Other contingent funding obligations 165,931.33 8,296.57 8 TOTAL CASH OUTFLOWS 78,078.92 Cash Inflows 9 Secured lending (e.g. reverse repo)	(ii)	debt products	-	-	
7 Other contingent funding obligations 165,931.33 8,296.57 8 TOTAL CASH OUTFLOWS 78,078.92 Cash Inflows 9 Secured lending (e.g. reverse repo)	(iii)	Credit and liquidity facilities	10,753.00	1,012.68	
8 TOTAL CASH OUTFLOWS 78,078.92 Cash Inflows 9 Secured lending (e.g. reverse repo) - - - 10 Inflows from fully performing exposures 15,238.38 10,099.06 11 Other cash inflows 8,541.66 8,541.66 12 TOTAL CASH INFLOWS 23,780.04 18,640.72 Total adjusted Value	6	Other contractual funding obligations	2,386.45	2,386.45	
Cash Inflows 9 Secured lending (e.g. reverse repo) - - - 10 Inflows from fully performing exposures 15,238.38 10,099.06 11 Other cash inflows 8,541.66 8,541.66 12 TOTAL CASH INFLOWS 23,780.04 18,640.72 Total adjusted Value	7	Other contingent funding obligations	165,931.33	8,296.57	
9 Secured lending (e.g. reverse repo) - - 10 Inflows from fully performing exposures 15,238.38 10,099.06 11 Other cash inflows 8,541.66 8,541.66 12 TOTAL CASH INFLOWS 23,780.04 18,640.72 Total adjusted Value	8	TOTAL CASH OUTFLOWS		78,078.92	
10 Inflows from fully performing exposures 15,238.38 10,099.06 11 Other cash inflows 8,541.66 8,541.66 12 TOTAL CASH INFLOWS 23,780.04 18,640.72 Total adjusted Value	Cash Inflows				
11 Other cash inflows 8,541.66 8,541.66 12 TOTAL CASH INFLOWS 23,780.04 18,640.72 Total adjusted Value	9	Secured lending (e.g. reverse repo)	-	-	
12 TOTAL CASH INFLOWS 23,780.04 18,640.72 Total adjusted Value	10	Inflows from fully performing exposures	15,238.38	10,099.06	
Total adjusted Value	11	Other cash inflows	8,541.66	8,541.66	
	12	TOTAL CASH INFLOWS	23,780.04	18,640.72	
21 TOTAL HQLA 44,570.50				Total adjusted Value	
	21	TOTAL HQLA		44,570.50	
22 TOTAL NET CASH OUTFLOWS 59,438.20	22	TOTAL NET CASH OUTFLOWS		59,438.20	
23 LIQUIDITY COVERAGE RATIO % 74.99%	23	LIQUIDITY COVERAGE RATIO %		74.99%	

Note: The above data represents simple average of monthly observations for the period April 2015 to June 2015