

LIQUIDITY COVERAGE RATIO

(₹ in crores)

		CONSOLIDATED									
		Quarter ended 30 Jun 2016		Quarter ended 30 Sep 2016		Quarter ended 31 Dec 2016		Quarter ended 31 Mar 2017		Quarter ended 30 Jun 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)	58,306.00	62,234.08	73,781.90	69,358.93	71,683.99					
Cash Outflows											
2	Retail Deposits and deposits from small business customers, of which:	206,759.29	18,702.94	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
(i)	Stable Deposits	39,459.84	1,973.00	40,999.71	2,049.99	48,644.94	2,432.25	48,809.02	2,440.45	46,280.28	2,314.01
(ii)	Less Stable Deposits	167,299.46	16,729.95	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
3	Unsecured wholesale funding, of which :	105,021.24	53,847.23	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
(i)	Operational deposits (all counterparties)	32,443.10	8,105.98	35,890.75	8,967.75	33,120.72	8,275.36	31,269.64	7,812.34	36,389.68	9,091.82
(ii)	Non-operational deposits (all counterparties)	72,578.14	45,741.25	72,870.31	43,234.86	73,704.06	44,762.68	84,482.40	51,287.40	90,277.73	55,593.18
(iii)	Unsecured debt	-	-	-	-	-	-	-	-	-	-
4	Secured wholesale funding	1,961.91	1,115.29	516.93	1,004.53	793.78					
5	Additional requirements, of which	25,279.58	13,560.06	24,185.49	15,814.96	31,465.26	22,598.59	34,762.22	26,423.44	31,728.20	22,715.73
(i)	Outflows related to derivative exposures and other collateral requirements	12,355.43	12,355.43	14,928.15	14,928.15	19,194.47	19,194.47	24,578.76	24,578.76	21,440.68	21,440.68
(ii)	Outflows related to loss	-	-	-	-	2,388.52	2,388.52	864.71	864.71	162.21	162.21

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		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)
	of funding on debt products										
(iii)	Credit and liquidity facilities	12,924.15	1,204.63	9,257.33	886.80	9,882.27	1,015.60	9,318.75	979.97	10,125.31	1,112.84
6	Other contractual funding obligations	3,353.97	3,263.97	4,153.87	4,063.87	3,998.85	3,908.85	4,152.62	4,062.62	4,354.15	4,264.15
7	Other contingent funding obligations	180,495.86	7,003.37	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
8	TOTAL CASH OUTFLOWS		98,339.48		99,807.76		1,08,141.25		1,18,278.63		1,20,408.74
Cash Inflows											
9	Secured lending (eg. reverse repo)	-	-	2,570.67	-	9,101.00	-	8,417.58	-	3,398.24	-
10	Inflows from fully performing exposures	25,677.82	18,256.99	27,357.62	18,784.10	27,818.32	19,210.83	25,532.47	19,638.80	32,221.86	20,219.76
11	Other cash inflows	12,777.72	12,590.58	15,545.90	15,232.77	19,439.65	19,264.19	24,614.03	24,614.03	21,413.39	21,413.39
12	TOTAL CASH INFLOWS	38,455.54	30,847.57	45,474.19	34,016.86	56,358.96	38,475.02	58,564.08	44,252.83	57,033.50	41,633.15
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	TOTAL HQLA		58,306.00		62,234.08		73,781.90		69,358.93		71,683.99
22	TOTAL NET CASH OUTFLOWS		67,491.92		65,790.90		69,666.23		74,025.80		78,775.60
23	LIQUIDITY COVERAGE RATIO %		86.39%		94.59%		105.91%		93.70%		91.00%

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