

Basel III Disclosure Liquidity Coverage Ratio
(Rs. million)

	Q1 FY 2018-19		Q2 FY 2018-19		Q3 FY 2018-19		Q4 FY 2018-19			
	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 (HQLA)		37,835.2	39,302.6	46,576.5	54,098.8				
Cash Outflows										
2	Retail deposits and deposits from small business customers, of which:		1,07,701.9	10,036.3	1,12,369.3	10,513.5	1,27,943.4	12,051.0	1,33,336.5	12,570.2
(i)	Stable Deposits		14,677.3	733.9	14,468.9	723.5	14,865.4	743.3	15,267.4	763.4
(ii)	Less Stable Deposits		93,024.7	9,302.4	97,900.5	9,790.0	1,13,078.0	11,307.7	1,18,069.1	11,806.8
3	Unsecured wholesale funding, of which:		21,402.2	14,776.1	20,489.4	13,107.0	87,651.0	55,640.6	84,892.4	49,593.3
(i)	Operational deposits (all counterparties)		738.8	184.7	119.1	29.8	603.6	176.2	254.4	254.3
(ii)	Non-operational deposits (all counterparties)		10,119.9	4,047.9	12,154.9	4,861.9	52,638.3	21,055.3	58,831.7	23,532.7
(iii)	Unsecured debt		10,543.5	10,543.5	8,215.3	8,215.3	34,409.1	34,409.1	25,806.3	25,806.3
4	Secured wholesale funding			0.0		0.0		0.0		0.0
5	Additional requirements, of which		57,714.8	26,873.0	64,708.0	29,785.7	56,761.6	24,095.4	58,891.9	25,076.7
(i)	Outflows related to derivative exposures and other collateral requirements		24,159.7	24,159.7	26,880.1	26,880.1	21,245.7	21,245.7	22,173.5	22,173.5
(ii)	Outflows related to loss of funding on debt products		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(iii)	Credit and liquidity facilities		33,555.1	2,713.3	37,827.9	2,905.6	35,515.9	2,849.7	36,718.5	2,903.2
6	Other contractual funding obligations		3,374.3	3,374.3	3,482.1	3,482.1	3,810.2	3,810.2	3,933.5	3,933.5
7	Other contingent funding obligations		18,181.9	595.5	17,240.7	548.0	19,429.6	665.2	20,138.9	704.6
8	Total Cash Outflows			55,655.2		57,436.2		96,262.4		91,878.3
Cash Inflows										
9	Secured lending (e.g. reverse repos)		4,312.1	0.0	854.5	0.0	1,546.9	0.0	3,511.7	0.0
10	Inflows from fully performing exposures		9,931.2	7,370.4	8,421.6	6,013.1	9,812.6	7,411.2	10,931.7	8,358.0
11	Other cash inflows		27,300.2	24,919.4	30,873.2	27,976.0	25,299.7	22,067.2	26,376.4	23,188.0
12	Total Cash Inflows		41,543.6	32,289.8	40,149.3	33,989.1	36,659.2	29,478.4	40,819.9	31,546.0
				Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value
	TOTAL HQLA			37,835.2		39,302.6		46,576.5		54,098.8
	Total Net Cash Outflows			23,365.3		23,447.1		66,784.0		60,332.3
	Liquidity Coverage Ratio (%)			161.93%		167.62%		69.74%		89.67%

The Liquidity Coverage Ratio (LCR) as on March 31, 2019 was **105.81 percent**. In the past quarters, the Bank has been consistently classifying certain deposits in a particular manner for the purpose of computing LCR. This was based on specific terms and conditions contained in the deposit receipts. During Q3 FY 19, the Bank received instructions from RBI to re-classify the deposits referred above to a higher outflow category for the purpose of computing daily average LCR. Therefore, the LCR for Q3 and Q4 FY 2018-19 are lower compared to previous quarters. The Bank expects to improve this ratio further in the coming months.