

**Basel III Disclosure Liquidity Coverage Ratio**

(Rs. million)

		Q3 FY 2018-19	
		Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>			
1	Total High Quality Liquid Assets (HQLA)		46,576.5
<b>Cash Outflows</b>			
2	Retail deposits and deposits from small business customers, of which:	1,27,943.4	12,051.0
(i)	Stable Deposits	14,865.4	743.3
(ii)	Less Stable Deposits	1,13,078.0	11,307.7
3	Unsecured wholesale funding, of which:	87,651.0	55,640.6
(i)	Operational deposits (all counterparties)	603.6	176.2
(ii)	Non-operational deposits (all counterparties)	52,638.3	21,055.3
(iii)	Unsecured debt	34,409.1	34,409.1
4	Secured wholesale funding		0.0
5	Additional requirements, of which	56,761.6	24,095.4
(i)	Outflows related to derivative exposures and other collateral requirements	21,245.7	21,245.7
(ii)	Outflows related to loss of funding on debt products	0.0	0.0
(iii)	Credit and liquidity facilities	35,515.9	2,849.7
6	Other contractual funding obligations	3,810.2	3,810.2
7	Other contingent funding obligations	19,429.6	665.2
8	<b>Total Cash Outflows</b>		96,262.4
<b>Cash Inflows</b>			
9	Secured lending (e.g. reverse repos)	1,546.9	0.0
10	Inflows from fully performing exposures	9,812.6	7,411.2
11	Other cash inflows	25,299.7	22,067.2
12	<b>Total Cash Inflows</b>	36,659.2	29,478.4
			<b>Total Adjusted Value</b>
<b>TOTAL HQLA</b>			46,576.5
<b>Total Net Cash Outflows</b>			66,784.0
<b>Liquidity Coverage Ratio (%)</b>			69.74%

**The Liquidity Coverage Ratio (LCR) as on December 31, 2018 was 80.31 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 the Quarter is lower compared to previous quarters. The Bank expects to improve this ratio in the coming months.