

Basel III Disclosure Liquidity Coverage Ratio

(Rs. million)

		Q2 FY 2019-20	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		61,205.8
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	1,54,183.8	14,660.6
(i)	Stable Deposits	15,152.5	757.6
(ii)	Less Stable Deposits	1,39,031.3	13,903.0
3	Unsecured wholesale funding, of which:	69,520.5	39,283.8
(i)	Operational deposits (all counterparties)	1.5	1.5
(ii)	Non-operational deposits (all counterparties)	50,394.6	20,157.8
(iii)	Unsecured debt	19,124.4	19,124.5
4	Secured wholesale funding		0.0
5	Additional requirements, of which	58,723.1	23,124.0
(i)	Outflows related to derivative exposures and other collateral requirements	19,953.6	19,953.6
(ii)	Outflows related to loss of funding on debt products	0.0	0.0
(iii)	Credit and liquidity facilities	38,769.5	3,170.4
6	Other contractual funding obligations	4,217.4	4,217.4
7	Other contingent funding obligations	21,599.9	797.0
8	Total Cash Outflows		82,082.8
Cash Inflows			
9	Secured lending (e.g. reverse repos)	4,790.0	0.0
10	Inflows from fully performing exposures	10,100.5	7,466.5
11	Other cash inflows	23,370.6	20,450.0
12	Total Cash Inflows	38,261.1	27,916.5
			Total Adjusted Value
TOTAL HQLA			61,205.8
Total Net Cash Outflows			54,166.3
Liquidity Coverage Ratio (%)			113.00%