

Liquidity Coverage Ratio (LCR)

(Rs. million)

		Q2 FY 2017-18	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		30,514.0
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	99,380.9	9,259.9
(i)	Stable Deposits	13,564.3	678.2
(ii)	Less Stable Deposits	85,816.6	8,581.7
3	Unsecured wholesale funding, of which:	14,659.0	10,390.6
(i)	Operational deposits (all counterparties)	1,123.5	280.8
(ii)	Non-operational deposits (all counterparties)	5,709.5	2,283.8
(iii)	Unsecured debt	7,826.0	7,826.0
4	Secured wholesale funding		0.0
5	Additional requirements, of which	34,359.3	7,591.3
(i)	Outflows related to derivative exposures and other collateral requirements	5,300.3	5,300.3
(ii)	Outflows related to loss of funding on debt products	0.0	0.0
(iii)	Credit and liquidity facilities	29,058.9	2,291.0
6	Other contractual funding obligations	861.7	861.7
7	Other contingent funding obligations	13,886.2	439.9
8	Total Cash Outflows		28,543.4
Cash Inflows			
9	Secured lending (e.g. reverse repos)	335.2	0.0
10	Inflows from fully performing exposures	7,279.4	5,521.5
11	Other cash inflows	6,619.4	5,608.4
12	Total Cash Inflows	14,234.0	11,129.9
			Total Adjusted Value
TOTAL HQLA			30,514.0
Total Net Cash Outflows			17,413.5
Liquidity Coverage Ratio (%)			175.23%