

Liquidity Coverage Ratio- September 26

(in Cr)

		Total Unweighted Value (Qtr average)	Total Weighted Value (Qtr average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		8,961
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable Deposits	97,273	4,864
(ii)	Less Stable Deposits	12,41,755	1,24,176
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	15,340	12,320
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	1,444	924
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	397	24
6	Other contractual funding obligations		
7	Other contingent funding obligations	1,047	901
8	TOTAL CASH OUTFLOWS		15,142
Cash Inflows			
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	1,948	1,119
11	Other cash inflows	0	0
12	TOTAL CASH INFLOWS	1,948	1,119
			Total Adjusted Value
21	TOTAL HQLA		8,961
22	TOTAL NET CASH OUTFLOWS		14,023
23	LIQUIDITY COVERAGE RATIO (%)		63.91%

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1. The Liquidity Coverage Ratio (LCR) is a global minimum standard for bank liquidity. It aims to ensure that a bank has an adequate stock of unencumbered high-quality liquid assets (HQLA) that can be converted into cash immediately to meet its liquidity needs for a 30 calendar day liquidity under stress scenario.

2. The LCR is calculated by dividing the amount of high quality liquid unencumbered assets (HQLA) by the estimated net outflows over 30 calendar day period. The net cash outflows are calculated by applying RBI prescribed outflow factors to the various categories of liabilities (deposits, unsecured and secured wholesale borrowings), as well as to undrawn commitments and derivatives-related exposures, partially offset by inflows from assets maturing within 30 days.

3. The Bank has started submitting LCR reports to RBI from March 2018. Currently the Liquidity Coverage Ratio is higher than minimum regulatory threshold. The Bank follows the criteria laid down by the RBI for month end calculation of High Quality Liquid Assets (HQLA), gross outflows and inflows within the next 30-days period (subject to Note* mentioned above). HQLA predominantly comprises Government securities in excess of minimum SLR and CRR requirement viz. Treasury Bills, Central government securities, marginal liquidity facility allowed by RBI under marginal standing facility (MSF) and facility to avail liquidity for liquidity coverage ratio (FALLCRR). Bank is presently funded through deposits, IBPC and long term borrowings viz Debentures, Term loans and money market operations. All significant outflows and inflows determined in accordance with RBI guidelines are included in the prescribed LCR computation.

4. The Bank classifies deposits from non-natural persons into Unsecured wholesale funding (Small business customers, Non-financial corporates and Other legal entity customers accordingly)