LIQUIDITY COVERAGE RATIO

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 easily and immediately to meet its liquidity needs for a 30 calendar day liquidity stress scenario.

The LCR is calculated by dividing the amount of high quality liquid unencumbered assets (HQLA) by the estimated net outflows over a stressed 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 derivative-related exposures, partially offset by inflows from assets maturing within 30 days. The average LCR was at 65.66% for the quarter ended December 2015.

		Oct-15		Nov-15		Dec-15	
High Quality Liquid Assets		**Total Unweighted Value (average)**	**Total Weighted Value (average)**	**Total Unweighted Value (average)**	**Total Weighted Value (average)**	**Total Unweighted Value (average)**	**Total Weighted Value (average)**
1	Total High Quality Liquid Assets (HQLA)	23,873.19	23,790.53	23,134.24	23,083.59	22,023.85	21,975.35
Cash Outflows							
2	Retail deposits and deposits from small business customers, of which:	82,222.10	8,103.55	82,181.63	8,098.95	83,841.38	8,260.85
(i)	Stable deposits	2,373.16	118.66	2,384.24	119.21	2,465.74	123.29
(ii)	Less stable deposits	79,848.94	7,984.89	79,797.39	7,979.74	81,375.64	8,137.56
3	Unsecured wholesale funding, of which:	57,327.25	31,293.47	56,710.99	30,135.15	48,594.92	26,158.93
(i)	Operational deposits (all counterparties)	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	Non-operational deposits (all	57,327.25	31,293.47	56,710.99	30,135.15	48,594.92	26,158.93

	counterparties)						
(iii)	Unsecured debt	0	0	0.00	0.00	0.00	0.00
4	Secured wholesale funding	450.00	0	1,577.98	0.00	2,200.00	0.00
5	Additional requirements, of which	21538.87	2350.28	21323.33	2316.52	19170.22	1863.12
(i)	*Outflows related to derivative exposures and other collateral requirements*	7.24	7.24	1.80	1.80	4.43	4.43
(ii)	*Outflows related to loss of funding on debt products*	0	0	0.00	0.00	0.00	0.00
(iii)	*Credit and liquidity facilities*	21,531.63	2,343.04	21,321.53	2,314.72	19,165.79	1,858.69
6	Other contractual funding obligations	2450.00	2450	900.00	900.00	0.00	0.00
7	Other contingent funding obligations	28067.00	1403.35	27,864.76	1,393.24	27,441.06	1,372.05
8	**Total Cash Outflows**	192055.22	45600.65	190558.69	42843.86	181247.58	37654.96
Cash Inflows							
9	Secured lending (e.g. reverse repos)	0	0	0.00	0.00	0.00	0.00
10	Inflows from fully performing exposures	2,795.38	1,402.80	3,705.65	2,076.31	2,456.14	1,242.23
11	Other cash inflows	5402.47	5402.47	3,460.44	3,460.44	6,629.86	6,629.86
12	**Total Cash Inflows**	**8197.85**	**6805.27**	**7166.09**	**5536.75**	**9086.00**	**7872.09**
13	**TOTAL HQLA**	**23873.19**	**23790.53**	**23134.24**	**23083.59**	**22023.85**	**21975.35**
14	**Total Net Cash Outflows**	**183857.37**	**38795.38**	**183392.60**	**37307.12**	**172161.58**	**29782.88**
15	**Liquidity Coverage Ratio (%)**		**61.32%**		**61.87%**		**73.79%**