

**LIQUIDITY COVERAGE RATIO (LCR) FOR FY 2018-19 (Q 4) & 2019-20 (Q1)**

(Rs. in crore)

S. No	PARTICULARS	31.03.2019		30.06.2019	
		Total Unweighted Value* [average]	Total Weighted Value # (average)	Total Unweighted Value* [average]	Total Weighted Value # (average)
High Quality Liquid Assets					
1	Total High Quality Liquid Assets (HQLA)		<b>42252.54</b>		<b>45399.58</b>
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	<b>57357.07</b>	<b>5024.94</b>	<b>57537.26</b>	<b>5035.76</b>
(i)	Stable deposits	14215.51	710.78	14359.37	717.97
(ii)	Less stable deposits	43141.56	4314.16	43177.89	4317.79
(iii)	Unsecured Debt	0	0	0	0
3	Unsecured wholesale funding, of which:	<b>40662.24</b>	<b>11141.18</b>	<b>39467.13</b>	<b>10550.1</b>
(i)	Operational deposits (all counterparties)	20023.07	1060.85	19827.38	1048.45
(ii)	Non-operational deposits (all counterparties)	20639.17	10080.33	19639.75	9501.65
(iii)	Unsecured debt	0	0	0	0
4	Secured wholesale funding	<b>1001.34</b>	<b>1.87</b>	<b>138.89</b>	<b>138.89</b>
5	Additional requirements, of which	<b>144.7</b>	<b>88.1</b>	<b>232.78</b>	<b>177.83</b>
(i)	Outflows related to derivative exposures and other collateral requirements	81.92	81.92	171.83	171.83
(ii)	Outflows related to loss of funding on debt products	0	0	0	0
(iii)	Credit and liquidity facilities	62.78	6.18	60.95	6
6	Other contractual funding obligations	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
7	Other contingent funding obligations	<b>52383.27</b>	<b>2286.39</b>	<b>52991.99</b>	<b>2335.29</b>
8	<b>TOTAL CASH OUTFLOWS</b>		<b>18542.48</b>		<b>18237.87</b>
Cash Inflows					
9	Secured lending (e.g. reverse repos)	20634.98	2139.98	17083.36	1683.36
10	Inflows from fully performing exposures	9719.25	5144.5	421.15	421.15
11	Other cash inflows	343.61	343.61	12488.16	6380.13
12	<b>TOTAL CASH INFLOWS</b>	<b>30697.84</b>	<b>7628.09</b>	<b>29992.67</b>	<b>8484.64</b>
			Total Adjusted Value		Total Adjusted Value
21	<b>TOTAL HQLA</b>		42252.54		45399.58
22	<b>TOTAL NET CASH OUTFLOWS</b>		10914.39		9753.23
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>387.1269</b>		<b>465.4825</b>