

LIQUIDITY COVERAGE RATIO (LCR) FOR FY 2019-20

(Rs. In Crore)

		Jun-19		Sep-19		Dec-19		Mar-20	
		Total Unweighted Value* [average]	Total Weighted Value # (average)	Total Unweighted Value* [average]	Total Weighted Value # (average)	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)		45399.58		50206.44		52002.21		53381.25
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which:	57537.26	5035.76	151806.48	14352.98	149438.98	14695.21	187460.27	18438.45
(i)	Stable deposits	14359.37	717.97	16553.37	827.67	4973.76	248.69	6151.61	307.58
(ii)	Less stable deposits	43177.89	4317.79	135253.11	13525.31	144465.22	14446.52	181308.66	18130.87
3	Unsecured wholesale funding, of which:	39467.13	10550.10	22112.30	9902.76	44337.97	13105.57	26916.97	12020.63
(i)	Operational deposits (all counterparties)	19827.38	1048.45	0.00	0.00	0.13	0.03	0.13	0.03
(ii)	Non-operational deposits (all counterparties)	19639.75	9501.65	22112.30	9902.76	44337.85	13105.54	26916.84	12020.60
(iii)	Unsecured debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Secured wholesale funding	138.89	138.89	166.80	0.23	1149.69	0.00	2267.81	0.00
5	Additional requirements, of which	232.78	177.83	178.36	121.80	276.12	236.13	473.12	436.76
(i)	Outflows related to derivative exposures and other collateral requirements	171.83	171.83	115.60	115.60	231.83	231.83	432.84	432.84
(ii)	Outflows related to loss of funding on debt products	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii)	Credit and liquidity facilities	60.95	6.00	62.76	6.20	44.29	4.31	40.28	3.92
6	Other contractual funding obligations	0.00	0.00	0.00	0.00	0.00	0.00	60.06	60.06
7	Other contingent funding obligations	52991.99	2335.29	32631.32	1269.89	34631.54	1038.95	37436.88	1168.62
8	TOTAL CASH OUTFLOWS		18237.87		25647.66		29075.86		32124.52
Cash Inflows									
9	Secured lending (e.g. reverse repos)	17083.36	1683.36	4835.65	0.00	4166.67	0.00	6416.43	0.00
10	Inflows from fully performing exposures	421.15	421.15	15663.64	8451.13	13533.57	7529.19	12749.12	7024.98
11	Other cash inflows	12488.16	6380.13	2765.79	2067.02	449.07	224.53	412.69	206.35
12	TOTAL CASH INFLOWS	29992.67	8484.64	23265.08	10518.15	18149.30	7753.72	19578.24	7231.33
21	TOTAL HQLA		45399.58		50206.44		52002.21		53381.25
22	TOTAL NET CASH OUTFLOWS		9753.23		15129.51		21322.14		24893.19
23	LIQUIDITY COVERAGE RATIO (%)		465.48		331.84		243.89%		214.44%