

**LIQUIDITY COVERAGE RATIO (LCR) FOR FY 2019-20 (Q1 & Q2)**

(Rs. in crore)

S. No	PARTICULARS	30.06.2019		30.09.2019	
		Total Unweighted Value* [average]	Total Weighted Value # (average)	Total Unweighted Value* [average]	Total Weighted Value # (average)
<b>High Quality Liquid Assets</b>					
1	Total High Quality Liquid Assets (HQLA)		<b>45399.58</b>		<b>50206.44</b>
<b>Cash Outflows</b>					
2	Retail deposits and deposits from small business customers, of which:	<b>57537.26</b>	<b>5035.76</b>	<b>151806.48</b>	<b>14352.98</b>
(i)	Stable deposits	14359.37	717.97	16553.37	827.67
(ii)	Less stable deposits	43177.89	4317.79	135253.11	13525.31
3	Unsecured wholesale funding, of which:	<b>39467.13</b>	<b>10550.10</b>	<b>22112.30</b>	<b>9902.76</b>
(i)	Operational deposits (all counterparties)	19827.38	1048.45	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	19639.75	9501.65	22112.30	9902.76
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	<b>138.89</b>	<b>138.89</b>	<b>166.80</b>	<b>0.23</b>
5	Additional requirements, of which	<b>232.78</b>	<b>177.83</b>	<b>178.36</b>	<b>121.80</b>
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	171.83	171.83	115.60	115.60
(ii)	<i>Outflows related to loss of funding on debt products</i>	0.00	0.00	0.00	0.00
(iii)	<i>Credit and liquidity facilities</i>	60.95	6.00	62.76	6.20
6	Other contractual funding obligations	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
7	Other contingent funding obligations	<b>52991.99</b>	<b>2335.29</b>	<b>32631.32</b>	<b>1269.89</b>
8	<b>TOTAL CASH OUTFLOWS</b>		<b>18237.87</b>		<b>25647.66</b>
<b>Cash Inflows</b>					
9	Secured lending (e.g. reverse repos)	17083.36	1683.36	4835.65	0.00
10	Inflows from fully performing exposures	421.15	421.15	15663.64	8451.13
11	Other cash inflows	12488.16	6380.13	2765.79	2067.02
12	<b>TOTAL CASH INFLOWS</b>	<b>29992.67</b>	<b>8484.64</b>	<b>23265.08</b>	<b>10518.15</b>
			Total Adjusted Value		Total Adjusted Value
21	<b>TOTAL HQLA</b>		45399.58		50206.44
22	<b>TOTAL NET CASH OUTFLOWS</b>		9753.23		15129.51
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>465.48</b>		<b>331.84</b>