

Liquidity Coverage Ratio for the Financial Year 2017-18

Liquidity Coverage Ratio (LCR)		Quarter Ended June 30, 2017		Quarter Ended September 30, 2017		Quarter Ended December 31, 2017		Quarter Ended March 31, 2018	
		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)		688.37		673.94		685.85		683.63
Cash Outflows									
2	Retail deposits and deposits from small business customers, of which:								
(i)	Stable deposits	641.62	32.08	647.22	32.36	669.82	33.49	682.79	34.14
(ii)	Less stable deposits	1590.87	159.09	1658.60	165.86	1755.13	175.51	1828.73	182.87
3	Unsecured wholesale funding, of which:								
(i)	Operational deposits (all counterparties)	0.27	0.06	0.02	-	0.01	-	0.01	-
(ii)	Non-operational deposits (all counterparties)	141.64	37.57	124.47	47.27	170.02	31.48	120.24	26.13
(iii)	Unsecured debt		-	-	-	-	-	-	-
4	Secured wholesale funding		-		-		-		-
5	Additional requirements, of which								
(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	168.50	9.62	118.74	9.28	141.25	10.62	142.14	11.86
6	Other contractual funding obligations	0.71	0.71	4.42	4.42	-	-	20.01	20.09

Basel II Pillar 3 Disclosure

7	Other contingent funding obligations	24.73	2.38	23.75	0.71	24.35	0.77	26.26	0.82
8	Total Cash Outflows		241.51		259.91		251.86		275.85
Cash Inflows									
9	Secured lending (e.g. reverse repos)	41.31	41.31	3.33	3.33	66.98	66.98	-	-
10	Inflows from fully performing exposures	12.30	12.30	13.10	13.10	13.29	13.29	15.50	15.50
11	Other cash inflows	40.62	10.24	61.19	25.44	65.07	40.85	24.61	0.39
12	Total Cash Inflows	94.24	63.86	77.62	41.87	145.35	121.13	32.04	15.89
13	Total HQLA		688.37		673.94		685.85		683.63
14	Total Net Cash Outflows		177.66		218.04		130.74		259.95
15	Liquidity Coverage Ratio (%)		387.47%		309.09%		524.59%		262.98%

The Bank during the quarter ended March 31, 2018 maintained average HQLA of 684 crores against the average net cash outflows of 260 crores. The entire HQLA was Level 1 HQLA. The average LCR of the Bank for the quarter ended March 31, 2018 was 262.98%, which is well above the regulatory threshold of 70%.

HQLA primarily included government securities in excess of minimum Statutory Liquidity Ratio (SLR), the extent allowed under the Marginal Standing Facility (MSF) and the Facility to Avail Liquidity for LCR (FALLCR). Additionally, cash, balances in excess of cash reserve requirement with RBI & the overseas central banks and marketable securities issued by foreign sovereigns form part of level 1 HQLA.

For the purposes of LCR computation, the Bank has considered all inflows and outflows that may have a quantifiable impact under the liquidity stress scenario.