

LIQUIDITY COVERAGE RATIO (LCR) FOR FY 2019-20 (Q2 & Q3)

(Rs. in crore)

SL. No	PARTICULARS	30.09.2019		31.12.2019	
		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)		50206.44		52002.21
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	151806.48	14352.98	149438.98	14695.21
(i)	Stable deposits	16553.37	827.67	4973.76	248.69
(ii)	Less stable deposits	135253.11	13525.31	144465.22	14446.52
3	Unsecured wholesale funding, of which:	22112.30	9902.76	44337.97	13105.57
(i)	Operational deposits (all counterparties)	0.00	0.00	0.13	0.03
(ii)	Non-operational deposits (all counterparties)	22112.30	9902.76	44337.85	13105.54
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding	166.80	0.23	1149.69	0.00
5	Additional requirements, of which	178.36	121.80	276.12	236.13
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	115.60	115.60	231.83	231.83
(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>	62.76	6.20	44.29	4.31
6	Other contractual funding obligations	0.00	0.00	0.00	0.00
7	Other contingent funding obligations	32631.32	1269.89	34631.54	1038.95
8	TOTAL CASH OUTFLOWS		25647.66		29075.86
Cash Inflows					
9	Secured lending (e.g. reverse repos)	4835.65	0.00	4166.67	0.00
10	Inflows from fully performing exposures	15663.64	8451.13	13533.57	7529.19
11	Other cash inflows	2765.79	2067.02	449.07	224.53
12	TOTAL CASH INFLOWS	23265.08	10518.15	18149.30	7753.72
			Total Adjusted Value		Total Adjusted Value
21	TOTAL HQLA		50206.44		52002.21
22	TOTAL NET CASH OUTFLOWS		15129.51		21322.14
23	LIQUIDITY COVERAGE RATIO (%)		331.84		243.89