

**LIQUIDITY COVERAGE RATIO (LCR) FOR FY 2018-19 (Q2 & Q3)**

(Rs. in crore)

S. No	PARTICULARS	30.09.2018		31.12.2018	
		Total Unweighted Value* [average]	Total Unweighted Value* [average]	Total Unweighted Value* [average]	Total Weighted Value # (average)
High Quality Liquid Assets					
1	Total High Quality Liquid Assets (HQLA)		46031.19		46810.11
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	56254.97	4930.04	56134.39	4908.51
(i)	Stable deposits	13909.15	695.46	14098.45	704.92
(ii)	Less stable deposits	42345.82	4234.58	42035.94	4203.59
(iii)	Unsecured Debt	0	0	0	0
3	Unsecured wholesale funding, of which:	38651.82	11208.79	41718.37	12396.21
(i)	Operational deposits (all counterparties)	19418.02	1522.86	19901.48	1052.06
(ii)	Non-operational deposits (all counterparties)	19233.80	9685.93	21816.89	11344.15
(iii)	Unsecured debt	0	0	0	0
4	Secured wholesale funding	452.19	452.19	460.96	460.96
5	Additional requirements, of which	65.38	15.66	194.99	167.78
(i)	Outflows related to derivative exposures and other collateral requirements	10.23	10.23	164.82	164.82
(ii)	Outflows related to loss of funding on debt products	0	0	0	0
(iii)	Credit and liquidity facilities	55.15	5.43	30.17	2.96
6	Other contractual funding obligations	0	0	0	0
7	Other contingent funding obligations	46854.17	1857.07	47897.95	1888.39
8	<b>TOTAL CASH OUTFLOWS</b>		18463.75		19821.85
Cash Inflows					
9	Secured lending (e.g. reverse repos)	12284.44	2034.43	12077.84	1877.84
10	Inflows from fully performing exposures	10.51	10.51	174.70	174.70
11	Other cash inflows	14198.34	7340.24	10760.06	5537.36
12	<b>TOTAL CASH INFLOWS</b>	26493.29	9385.18	23012.60	7589.90
			Total Adjusted Value		Total Adjusted Value
21	<b>TOTAL HQLA</b>		46031.19		46810.11
22	<b>TOTAL NET CASH OUTFLOWS</b>		9078.57		12231.95
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		507.0313		382.6872