

LIQUIDITY COVERAGE RATIO

(Rs. in crores)

		CONSOLIDATED									
		Quarter ended 30 Jun 2018		Quarter ended 30 Sep 2018		Quarter ended 31 Dec 2018		Quarter ended 31 Mar 2019		Quarter ended 30 Jun 2019	
		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)	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets											
1	Total High Quality Liquid Assets(HQLAs)		83,836.84		99,087.23		1,13,012.95		1,22,932.22		1,32,106.35
Cash Outflows											
2	Retail Deposits and deposits from small business customers, of which:	2,52,044.09	22,773.40	2,62,802.94	23,758.49	2,76,781.10	25,085.95	2,88,859.26	26,308.87	3,08,672.68	28,222.54
(i)	Stable Deposits	49,140.03	2,482.99	50,440.23	2,522.22	51,853.44	2,593.18	51,541.11	2,577.06	52,894.53	2,644.73
(ii)	Less Stable Deposits	2,02,904.06	20,290.41	2,12,362.71	21,236.27	2,24,927.66	22,492.77	2,37,318.15	23,731.81	2,55,778.15	25,577.81
3	Unsecured wholesale funding, of which :	1,35,197.95	70,204.39	1,40,402.68	73,272.11	1,49,112.27	75,915.95	1,57,265.66	80,920.19	1,64,710.27	83,184.28
(i)	Operational deposits (all counterparties)	41,328.24	10,325.40	41,875.89	10,462.39	45,634.28	11,401.57	45,860.78	11,453.37	45,276.52	11,306.52
(ii)	Non-operational deposits (all counterparties)	93,869.71	59,879.00	98,526.79	62,809.72	1,03,477.99	64,514.38	1,11,404.88	69,466.82	1,19,433.76	71,877.75
(iii)	Unsecured debt	-	-	-	-	-	-	-	-	-	-
4	Secured wholesale funding		1,468.37		301.65		813.52		0		0
5	Additional requirements, of which	39,720.40	25,820.64	40,261.23	27,293.64	45,837.42	32,088.33	35,180.99	22,396.16	32,349.27	25,654.40
(i)	Outflows related to derivative exposures and other collateral requirements	23,851.15	23,851.15	25,502.34	25,502.34	30,310.17	30,310.17	20,692.66	20,692.66	24,358.64	24,358.64

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(ii)	Outflows related to loss of funding on debt products	139.54	139.54	181.44	181.44	116.52	116.52	38.81	38.81	3.47	3.47
(iii)	Credit and liquidity facilities	15,729.71	1,829.95	14,577.44	1,609.86	15,410.73	1,661.64	14,449.52	1,664.69	7,987.16	1,292.28
6	Other contractual funding obligations	4,967.62	4,877.62	5,047.01	4,983.71	6,267.77	6,267.77	5,916.81	5,916.81	8,441.29	8,441.29
7	Other contingent funding obligations	2,26,808.96	8,923.81	2,37,657.23	9,431.22	2,32,912.27	9,199.71	2,29,568.58	9,306.81	2,40,706.68	9,890.98
8	TOTAL CASH OUTFLOWS		1,34,068.23		1,39,040.82		1,49,371.22		1,44,848.64		1,55,393.48
Cash Inflows											
9	Secured lending (eg. reverse repo)	2,130.44	-	3,049.36	-	4,657.91	-	9,018.11	-	7,475.08	-
10	Inflows from fully performing exposures	33,854.06	22,505.46	39,057.53	26,840.04	36,294.76	25,940.16	35,299.75	24,937.58	35,892.19	26,336.00
11	Other cash inflows	23,553.78	23,530.26	25,548.45	25,512.37	30,549.51	30,511.00	20,208.65	20,190.24	23,697.51	23,697.51
12	TOTAL CASH INFLOWS	59,538.29	46,035.72	67,655.34	52,352.42	71,502.17	56,451.16	64,526.50	45,127.82	67,064.77	50,033.50
		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value		Total adjusted Value	
21	TOTAL HQLA		83,836.84		99,087.23		1,13,012.95		1,22,932.22		1,32,106.35
22	TOTAL NET CASH OUTFLOWS		88,032.51		86,688.40		92,920.07		99,720.82		1,05,359.98
23	LIQUIDITY COVERAGE RATIO %		95.23%		114.30%		121.62%		123.28%		125.39%

As per RBI Guidelines, the average LCR is presented as the simple daily average for the quarter.