

LCR – Disclosure September 2016

The liquidity coverage ratio (LCR) is to promote the short term resilience of the liquidity risk profile of the banks. It is effective from 1st January 2015 with minimum LCR requirement of 60% to be stepped up by 10% annually to reach 100% by 1st January 2019.

LCR basically ensures that the Bank maintains an adequate stock of unencumbered high-quality liquid assets (HQLA) that can be converted easily and immediately into cash to meet liquidity needs for a 30 calendar day liquidity stress scenario.

The following table shows the monthly average LCR maintained by the Bank for the quarter ended 30th September 2016.

₹ in Cr

LCR Disclosure - Quarter Ending September 2016			
Particulars		Total Unweighted Value (Average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		78,777.43
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
		256,823.21	21,830.46
(i)	Stable Deposits	77,037.14	3,851.86
(ii)	Less Stable Deposits	179,786.07	17,978.61
3	Unsecured wholesale funding, of which:	109,367.23	63,207.25
(i)	Operation Deposits (all counterparties)	0.00	0.00
(ii)	Non-operation Deposits (all counterparties)	108,133.90	61,973.92
(iii)	Unsecured Debt	1,233.33	1,233.33
4	Secured Wholesale Funding	8,137.97	1,481.62
5	Additional Requirements, of which	43,356.17	20,346.03
(i)	Outflows related to derivative exposures and other collateral requirements	0.00	0.00
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	43,356.17	20,346.03
6	Other Contractual Funding Obligations	758.33	758.33
7	Other Contingent Funding Obligations	62,614.65	1,888.51
8	Total Cash Outflows	481,057.57	109,512.21
Cash Inflows			
9	Secured Lending (e.g. reverse repos)	1,036.57	0.00
10	Inflows from Fully Performing Exposures	37,517.99	29,045.78
11	Other Cash Inflows	1,774.16	1,486.83
12	Total Cash Inflows	40,328.72	30,532.61
			Total Adjusted Value
13	Total HQLA		78,777.43
14	Total Net Cash Outflows		78,979.60
15	Liquidity Coverage Ratio (%)		99.74%