

LCR – Disclosure December 2016

The liquidity coverage ratio (LCR) is to promote the short term resilience of the liquidity risk profile of the banks. With effect from 1st January 2016 the minimum LCR requirement is 70% (for the calendar year) which will be stepped up annually by 10% 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 31st December 2016.

₹ in Cr

LCR Disclosure - Quarter Ending December 2016		
Particulars	Total Un-weighted Value (Average)	Total Weighted Value (average)
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		99,309.07
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	279,826.11	23,536.03
(i) Stable Deposits	88,931.57	4,446.58
(ii) Less Stable Deposits	190,894.55	19,089.45
3 Unsecured wholesale funding, of which:	114,154.27	66,145.15
(i) Operation Deposits (all counterparties)	0.00	0.00
(ii) Non-operation Deposits (all counterparties)	113,120.93	65,111.82
(iii) Unsecured Debt	1,033.33	1,033.33
4 Secured Wholesale Funding	1,231.97	101.63
5 Additional Requirements, of which	41,809.49	18,241.51
(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	41,809.49	18,241.51
6 Other Contractual Funding Obligations	400.00	400.00
7 Other Contingent Funding Obligations	78,298.05	2,592.47
8 Total Cash Outflows	515,719.88	111,016.80
Cash Inflows		
9 Secured Lending (e.g. reverse repos)	7,569.13	0.00
10 Inflows from Fully Performing Exposures	32,698.28	24,703.39
11 Other Cash Inflows	597.43	269.92
12 Total Cash Inflows	40,864.83	24,973.31
		Total Adjusted Value
13 Total HQLA		99,309.07
14 Total Net Cash Outflows		86,043.48
15 Liquidity Coverage Ratio (%)		115.42%

1/24/2017

Deputy General Manager