

LCR – Disclosure June 2018

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 2018 the minimum LCR requirement is 90% (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 daily average LCR maintained by the Bank for the quarter ended 30th June 2018 which covers 71 data points.

₹ in Cr

LCR Disclosure - Quarter Ending June 2018		
Particulars	Total Un-weighted Value (Average)	Total Weighted Value (average)
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		83,563.76
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	3,02,055.65	25,676.60
(i) Stable Deposits	90,579.33	4,528.97
(ii) Less Stable Deposits	2,11,476.32	21,147.63
3 Unsecured wholesale funding, of which:	1,15,722.06	66,247.40
(i) Operation Deposits (all counterparties)	0.00	0.00
(ii) Non-operation Deposits (all counterparties)	1,15,654.45	66,102.61
(iii) Unsecured Debt	67.61	144.79
4 Secured Wholesale Funding	5,210.84	484.11
5 Additional Requirements, of which	30,712.50	4,150.47
(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	30,712.50	4,150.47
6 Other Contractual Funding Obligations	574.58	574.58
7 Other Contingent Funding Obligations	1,07,103.77	3,985.81
8 Total Cash Outflows	5,61,379.39	1,01,118.97
Cash Inflows		
9 Secured Lending (e.g. reverse repos)	102.89	0.00
10 Inflows from Fully Performing Exposures	32,432.75	21,778.65
11 Other Cash Inflows	448.60	276.76
12 Total Cash Inflows	32,984.24	22,055.40
		Total Adjusted Value
13 Total HQLA		83,563.76
14 Total Net Cash Outflows		79,063.56
15 Liquidity Coverage Ratio (%)		105.69%

13/08/2018

Deputy General Manager