

LCR – Disclosure September 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 September 2018 which covers 71 data points.

₹ in Cr

LCR Disclosure - Quarter Ending September 2018		
Particulars	Total Un-weighted Value (Average)	Total Weighted Value (average)
High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)	94,863.55
Cash Outflows		
2	Retail deposits and deposits from small business customers, of which:	307,437.67
	(i) Stable Deposits	26,226.46
	(ii) Less Stable Deposits	90,346.17
3	Unsecured wholesale funding, of which:	217,091.51
	(i) Operation Deposits (all counterparties)	21,709.15
	(ii) Non-operation Deposits (all counterparties)	125,456.64
	(iii) Unsecured Debt	70,762.08
4	Secured Wholesale Funding	125,456.64
5	Additional Requirements, of which	0.00
	(i) Outflows related to derivative exposures and other collateral requirements	0.00
	(ii) Outflows related to loss of funding on debt products	0.00
	(iii) Credit and liquidity facilities	29,136.19
6	Other Contractual Funding Obligations	4,036.29
7	Other Contingent Funding Obligations	494.01
8	Total Cash Outflows	567,298.72
Cash Inflows		
9	Secured Lending (e.g. reverse repos)	445.07
10	Inflows from Fully Performing Exposures	0.00
11	Other Cash Inflows	28,798.61
12	Total Cash Inflows	30,048.54
		19,635.97
		Total Adjusted Value
13	Total HQLA	94,863.55
14	Total Net Cash Outflows	85,587.79
15	Liquidity Coverage Ratio (%)	110.84%

30/11/2018

Deputy General Manager