

LCR – Disclosure September 2019

The liquidity coverage ratio (LCR) is to promote the short term resilience of the liquidity risk profile of the banks. 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.

With effect from 1st January 2019 the daily minimum LCR requirement is 100% (for the calendar year). The following table shows the daily average LCR maintained by the Bank for the quarter ended 30th September 2019 which covers 72 data points.

₹ in Crore

LCR Disclosure - Quarter Ending September 2019			
Particulars		Total Un-weighted Value (Average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		136,777.74
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	334,363.67	28,593.05
(i)	Stable Deposits	96,866.40	4,843.32
(ii)	Less Stable Deposits	237,497.27	23,749.73
3	Unsecured wholesale funding, of which:	172,439.59	106,538.37
(i)	Operation Deposits (all counterparties)	0.00	0.00
(ii)	Non-operation Deposits (all counterparties)	171,982.64	103,986.63
(iii)	Unsecured Debt	456.94	2,551.74
4	Secured Wholesale Funding	327.20	0.00
5	Additional Requirements, of which	36,686.69	4,867.21
(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	36,686.69	4,867.21
6	Other Contractual Funding Obligations	452.08	452.08
7	Other Contingent Funding Obligations	99,150.13	3,633.42
8	Total Cash Outflows	643,419.36	144,084.13
Cash Inflows			
9	Secured Lending (e.g. reverse repos)	6,793.85	0.00
10	Inflows from Fully Performing Exposures	38,882.79	28,276.46
11	Other Cash Inflows	801.35	689.60
12	Total Cash Inflows	46,477.99	28,966.06
			Total Adjusted Value
13	Total HQLA		136,777.74
14	Total Net Cash Outflows		115,118.07
15	Liquidity Coverage Ratio (%)		118.82%

07/11/2019

Deputy General Manager

