

LCR – Disclosure for June 2015

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, the monthly average LCR maintained by the Bank for the quarter ended 30th June 2015.

₹ in Cr

LCR Disclosure - Quarter Ending June 2015		
Particulars	Total Unweighted Value (Average)	Total Weighted Value (average)
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		72,908.57
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:	2,24,098.34	19,008.55
(i) Stable Deposits	68,025.64	3,401.28
(ii) Less Stable Deposits	1,56,072.69	15,607.27
3 Unsecured wholesale funding, of which:	1,27,105.98	72,400.31
(i) Operation Deposits (all counterparties)	0.00	0.00
(ii) Non-operation Deposits (all counterparties)	1,21,760.98	67,055.31
(iii) Unsecured Debt	5,345.00	5,345.00
4 Secured Wholesale Funding	6,329.57	5,473.58
5 Additional Requirements, of which	42,109.62	11,163.43
(i) Outflows related to derivative exposures and other collateral requirements	3.35	3.35
(ii) Outflows related to loss of funding on debt products	0.00	0.00
(iii) Credit and liquidity facilities	42,106.27	11,160.08
6 Other Contractual Funding Obligations	413.33	413.33
7 Other Contingent Funding Obligations	60,630.43	3,031.52
8 Total Cash Outflows	4,60,687.28	1,11,490.73
Cash Inflows		
9 Secured Lending (e.g. reverse repos)	919.85	0.00
10 Inflows from Fully Performing Exposures	26,250.85	16,634.95
11 Other Cash Inflows	1,344.12	1,259.46
12 Total Cash Inflows	28,514.82	17,894.42
		Total Adjusted Value
13 Total HQLA		72,908.57
14 Total Net Cash Outflows		93,596.31
15 Liquidity Coverage Ratio (%)		77.90%