

LCR – Disclosure June 2016

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 shows the monthly average LCR maintained by the Bank for the quarter ended 30th June 2016.

₹ in Cr

LCR Disclosure - Quarter Ending June 2016		
Particulars	Total Unweighted Value (Average)	Total Weighted Value (average)
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)		71,735.40
Cash Outflows		
2 Retail deposits and deposits from small business customers, of which:		
(i) Stable Deposits	248,849.63	21,115.86
(ii) Less Stable Deposits	75,382.13	3,769.11
3 Unsecured wholesale funding, of which:	173,467.51	17,346.75
(i) Operation Deposits (all counterparties)	107,914.69	65,035.06
(ii) Non-operation Deposits (all counterparties)	0.00	0.00
(iii) Unsecured Debt	104,396.36	61,516.73
4 Secured Wholesale Funding	3,518.33	3,518.33
5 Additional Requirements, of which	2,549.15	1,332.56
(i) Outflows related to derivative exposures and other collateral requirements	45,188.98	16,247.77
(ii) Outflows related to loss of funding on debt products	0.00	0.00
(iii) Credit and liquidity facilities	0.00	0.00
6 Other Contractual Funding Obligations	45,188.98	16,247.77
7 Other Contingent Funding Obligations	853.74	853.74
8 Total Cash Outflows	465,534.78	106,400.48
Cash Inflows		
9 Secured Lending (e.g. reverse repos)	0.00	0.00
10 Inflows from Fully Performing Exposures	36,410.59	27,457.30
11 Other Cash Inflows	642.56	396.09
12 Total Cash Inflows	37,053.15	27,853.39
		Total Adjusted Value
13 Total HQLA		71,735.40
14 Total Net Cash Outflows		78,547.09
15 Liquidity Coverage Ratio (%)		91.33%

