

**LCR – Disclosure June 2019**

The liquidity coverage ratio (LCR) is to promote the short term resilience of the liquidity risk profile of the banks. With effect from 1<sup>st</sup> January 2019 the minimum LCR requirement is 100% (for the calendar year).

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 30<sup>th</sup> June 2019 which covers 72 data points.

₹ in Cr

LCR Disclosure - Quarter Ending June 2019			
Particulars		Total Un-weighted Value (Average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>			
<b>1</b>	<b>Total High Quality Liquid Assets (HQLA)</b>		<b>121,452.25</b>
<b>Cash Outflows</b>			
<b>2</b>	Retail deposits and deposits from small business customers, of which:	328,635.78	28,068.84
(i)	Stable Deposits	95,894.70	4,794.74
(ii)	Less Stable Deposits	232,741.08	23,274.11
<b>3</b>	Unsecured wholesale funding, of which:	167,017.24	101,575.44
(i)	Operation Deposits (all counterparties)	0.00	0.00
(ii)	Non-operation Deposits (all counterparties)	166,428.01	98,052.52
(iii)	Unsecured Debt	589.24	3,522.92
<b>4</b>	Secured Wholesale Funding	811.88	0.00
<b>5</b>	Additional Requirements, of which	36,136.74	5,007.92
(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	36,136.74	5,007.92
<b>6</b>	Other Contractual Funding Obligations	441.67	441.67
<b>7</b>	Other Contingent Funding Obligations	97,566.36	3,506.89
<b>8</b>	<b>Total Cash Outflows</b>	<b>630,609.67</b>	<b>138,600.75</b>
<b>Cash Inflows</b>			
<b>9</b>	Secured Lending (e.g. reverse repos)	311.58	0.00
<b>10</b>	Inflows from Fully Performing Exposures	37,827.68	26,930.09
<b>11</b>	Other Cash Inflows	264.71	84.90
<b>12</b>	<b>Total Cash Inflows</b>	<b>38,403.97</b>	<b>27,014.99</b>
			<b>Total Adjusted Value</b>
<b>13</b>	<b>Total HQLA</b>		<b>121,452.25</b>
<b>14</b>	<b>Total Net Cash Outflows</b>		<b>111,585.76</b>
<b>15</b>	<b>Liquidity Coverage Ratio (%)</b>		<b>108.84%</b>

20/08/2019

Deputy General Manager

