

LCR – Disclosure for December 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 31st December 2015.

₹ in Cr

LCR Disclosure - Quarter Ending December 2015			
Particulars		Total Unweighted Value (Average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		79,874.66
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	2,40,150.66	20,415.71
(i)	Stable Deposits	71,987.05	3,599.35
(ii)	Less Stable Deposits	1,68,163.61	16,816.36
3	Unsecured wholesale funding, of which:	1,15,326.00	66,376.36
(i)	Operation Deposits (all counterparties)	15.17	0.76
(ii)	Non-operation Deposits (all counterparties)	1,14,992.49	66,057.27
(iii)	Unsecured Debt	318.33	318.33
4	Secured Wholesale Funding	3,646.33	3,304.67
5	Additional Requirements, of which	43,555.85	12,259.63
(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	43,555.85	12,259.63
6	Other Contractual Funding Obligations	400.00	400.00
7	Other Contingent Funding Obligations	62,638.60	3,131.93
8	Total Cash Outflows	4,65,717.44	1,05,888.29
Cash Inflows			
9	Secured Lending (e.g. reverse repos)	1,262.81	0.00
10	Inflows from Fully Performing Exposures	26,920.17	17,824.49
11	Other Cash Inflows	180.23	90.38
12	Total Cash Inflows	28,363.21	17,914.86
			Total Adjusted Value
13	Total HQLA		79,874.66
14	Total Net Cash Outflows		87,973.43
15	Liquidity Coverage Ratio (%)		90.79%