

The Basel Committee for Banking Supervision (BCBS) had introduced the Liquidity Coverage Ratio (LCR) in order to ensure that a bank has an adequate stock of unencumbered High Quality Liquid Assets (HQLA) to survive a significant liquidity stress lasting for a period of 30 days. LCR is defined as a ratio of HQLA to the total net cash outflows estimated for the next 30 calendar days. As per the RBI guidelines the minimum LCR required to be maintained by banks on a standalone level shall be implemented in a phased manner from January 1, 2015. As on January 1, 2017, the minimum LCR is required to be maintained at 80%

Liquidity Coverage Ratio Q3 (2016-17)

(Rs in Crore)		Dec Q3-2016	
HIGH QUALITY LIQUID ASSETS		Total Unweighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		38535.88
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	96655.1	9308.2
(i)	Stable Deposits	7146.2	357.31
(ii)	Less Stable deposits	89508.91	8950.89
3	Unsecured wholesale funding	38620.15	18416.38
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	33672.95	13469.18
(iii)	Unsecured debt	4947.20	4947.20
4	Secured wholesale funding		0.00
5	Additional requirements, of which	22425.55	2813.12
(i)	Outflows related to derivative exposures and other collateral requirements	338.03	338.03
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities	22087.51	2475.09
6	Other contractual funding obligations	1434.60	1434.60
7	Other contingent funding obligations	18950.05	568.5
8	TOTAL CASH OUTFLOWS		32540.81
Cash Inflows			
9	Secured lending (e.g. reverse repos)	1201.78	0.00
10	Inflows from fully performing exposures	9751.37	5114.20
11	Other cash inflows	3282.08	3282.08
12	TOTAL CASH INFLOWS	14235.23	8396.29
			Total Adjusted Value
21	TOTAL HQLA		38535.88
22	TOTAL NET CASH OUTFLOWS		24144.52
23	LIQUIDITY COVERAGE RATIO(%) (21/22)		159.61%

*The average weighted and unweighted amounts are calculated taking simple average of October 2016, November 2016 and December 2016 figures.