Rs. In Millions

LCR Disclosure Q1 FY 2023-24

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		**2,10,618.18**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	8,31,998.32	80,157.23
(i)	Stable deposits	60,852.13	3,042.61
(ii)	Less stable deposits	7,71,146.19	77,114.62
3	Unsecured wholesale funding, of which:	85,761.92	74,537.34
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	85,324.74	74,100.16
(iii)	Unsecured debt	437.18	437.18
4	Secured wholesale funding		-
5	Additional requirements, of which	5.30	5.30
(i)	*Outflows related to derivative exposures and other collateral requirements*	5.30	5.30
(ii)	*Outflows related to loss of funding on debt products*	-	-
(iii)	*Credit and liquidity facilities*	-	-
6	Other contractual funding obligations	6,212.40	6,212.40
7	Other contingent funding obligations	30,164.89	10,551.97
8	**TOTAL CASH OUTFLOWS**		**1,71,464.23**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	82,513.09	41,256.54
11	Other cash inflows	18,383.07	16,426.04
12	**TOTAL CASH INFLOWS**	1,00,896.16	**57,682.58**
	TOTAL HQLA		**2,10,618.18**
	TOTAL NET CASH OUTFLOWS		**1,13,781.65**
	LIQUIDITY COVERAGE RATIO (%)		**185.11%**

NSFR Disclosure Template - 30th June 2023

	(Rs. In Million)	Unweighted Value by Residual Maturity				Weighted Value
		No Maturity	< 6 M	6M to < 1Y	>= 1Y	
ASF Item						
1	Capital: (2+3)	67,007.20	-	-	15,400.00	82,407.20
2	Regulatory Capital	67,007.20			12,620.00	79,627.20
3	Other Capital Instruments				2,780.00	2,780.00
4	Retail Deposits and Deposits from Small Business Customers: (5+6)	3,00,602.50	1,78,700.79	1,47,795.09	-	5,66,716.35
5	Stable Deposits	23,034.93	13,084.50	10,436.64		44,228.26
6	Less Stable Deposits	2,77,567.57	1,65,616.30	1,37,358.46		5,22,488.09
7	Wholesale Funding: (8+9)	-	13,305.98	37,674.17	-	25,490.07
8	Operational Deposis					-
9	Other Wholesale Funding		13,305.98	37,674.17		25,490.07
10	Other Liabilities: (11+12)	13,608.24	38,034.25	-	2,57,553.07	2,57,478.86
11	NSFR Derivative Liabilities				74.21	
12	All Other Liabilities and Equity not Included in the Above Categories	13,608.24	38,034.25		2,57,478.86	2,57,478.86
13	**Total ASF (1+4+7+10)**					**9,32,092.49**
RSF Item						
14	Total NSFR High-Quality Liquid Assets (HQLA)					10,804.87
15	Deposits held at Other Financial Institutions for Operational Purposes		17,662.63	-	-	8,831.32
16	Performing Loans and Securities: (17+18+19+21+23)	-	3,36,088.56	1,27,766.44	2,64,566.08	4,47,860.59
17	Performing Loans to Financial Institutions secured by Level 1 HQLA					-
18	Performing Loans to Financial Institutions secured by Non-Level 1 HQLA and Unsecured Performing Loans to Financial Institutions		13,539.76	1,094.64	55,937.52	58,515.81
19	Performing Loans to Non-Financial Corporate Clients, Loans to Retail and Small Business Customers and Loans to Sovereigns, Central Banks and PSEs, of which:		3,11,959.61	1,24,544.83	1,61,106.12	3,48,464.43
20	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				33,639.92	21,865.95
21	Performing Residential Mortgages of which:		10.79	47.37	34,738.64	23,685.12
22	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				29,359.02	19,083.36
23	Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities		10,578.40	2,079.60	12,783.80	17,195.23
24	Other Assets: (sum of rows 25 to 29)	10,343.35	7,102.44	5,695.20	88,598.05	1,10,542.31
25	Physical Traded Commodities, Including Gold	-				-
26	Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs				7,978.18	6,781.46
27	NSFR Derivative Assets				-	-
28	NSFR Derivative Liabilities Before Deduction of Variation Margin Posted				138.15	138.15
29	All Other Assets not Included in the Above Categories	10,343.35	7,102.44	5,695.20	80,481.72	1,03,622.70
30	Off-Balance Sheet Items				2,83,655.20	13,870.25
31	**Total RSF (14+15+16+24+30)**					**5,91,909.34**
32	**Net Stable Funding Ratio (%)**					**157.47%**