Rs. In Millions

LCR Disclosure Q3 FY 2023-24

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		**2,15,625.51**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	8,72,553.34	83,970.51
(i)	Stable deposits	65,696.47	3,284.82
(ii)	Less stable deposits	8,06,856.87	80,685.69
3	Unsecured wholesale funding, of which:	1,04,405.66	92,586.18
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	1,02,739.00	90,919.52
(iii)	Unsecured debt	1,666.67	1,666.67
4	Secured wholesale funding		-
5	Additional requirements, of which	12.79	12.79
(i)	*Outflows related to derivative exposures and other collateral requirements*	12.79	12.79
(ii)	*Outflows related to loss of funding on debt products*	-	-
(iii)	*Credit and liquidity facilities*	-	-
6	Other contractual funding obligations	8,036.85	8,036.85
7	Other contingent funding obligations	24,096.81	4,528.13
8	**TOTAL CASH OUTFLOWS**		**1,89,134.47**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	89,849.55	44,924.78
11	Other cash inflows	13,510.83	12,601.58
12	**TOTAL CASH INFLOWS**	1,03,360.38	**57,526.35**
	TOTAL HQLA		**2,15,625.51**
	TOTAL NET CASH OUTFLOWS		**1,31,608.12**
	LIQUIDITY COVERAGE RATIO (%)		**163.84%**

NSFR Disclosure Template - 31st December 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)	67,095.52	-	-	15,400.00	82,495.52
2	Regulatory Capital	67,095.52			12,020.00	79,115.52
3	Other Capital Instruments				3,380.00	3,380.00
4	Retail Deposits and Deposits from Small Business Customers: (5+6)	3,00,987.90	1,65,421.16	2,07,047.79	-	6,08,615.24
5	Stable Deposits	24,083.25	12,372.07	13,626.10		47,577.34
6	Less Stable Deposits	2,76,904.65	1,53,049.10	1,93,421.69		5,61,037.90
7	Wholesale Funding: (8+9)	-	9,850.12	52,918.67	-	31,384.39
8	Operational Deposis					-
9	Other Wholesale Funding		9,850.12	52,918.67		31,384.39
10	Other Liabilities: (11+12)	16,603.60	47,911.28	-	2,17,803.61	2,17,803.61
11	NSFR Derivative Liabilities				-	
12	All Other Liabilities and Equity not Included in the Above Categories	16,603.60	47,911.28		2,17,803.61	2,17,803.61
13	**Total ASF (1+4+7+10)**					**9,40,298.77**
RSF Item						
14	Total NSFR High-Quality Liquid Assets (HQLA)					10,837.38
15	Deposits held at Other Financial Institutions for Operational Purposes		18,223.20	10.35	-	9,116.77
16	Performing Loans and Securities: (17+18+19+21+23)	-	3,62,986.48	1,31,188.05	2,66,085.57	4,65,380.72
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		14,644.72	5,166.78	66,598.38	71,378.48
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:		3,40,962.28	1,23,080.69	1,55,088.33	3,57,450.97
20	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				31,977.95	20,785.67
21	Performing Residential Mortgages of which:		19.25	34.91	34,390.97	22,911.60
22	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				31,739.01	20,630.35
23	Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities		7,360.23	2,905.66	10,007.90	13,639.66
24	Other Assets: (sum of rows 25 to 29)	11,209.75	8,730.04	3,349.76	84,712.46	1,07,041.86
25	Physical Traded Commodities, Including Gold	-				-
26	Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs				6,401.03	5,440.87
27	NSFR Derivative Assets				603.78	603.78
28	NSFR Derivative Liabilities Before Deduction of Variation Margin Posted				64.58	64.58
29	All Other Assets not Included in the Above Categories	11,209.75	8,730.04	3,349.76	77,643.07	1,00,932.63
30	Off-Balance Sheet Items				3,29,409.69	16,127.15
31	**Total RSF (14+15+16+24+30)**					**6,08,503.87**
32	**Net Stable Funding Ratio (%)**					**154.53%**