

LCR Disclosure Q4 FY 2023-24

Rs. In Millions

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	-	2,25,290.75
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	8,56,476.49	80,798.23
(i)	Stable deposits	96,988.44	4,849.42
(ii)	Less stable deposits	7,59,488.06	75,948.81
3	Unsecured wholesale funding, of which:	1,21,663.14	1,08,406.01
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	1,20,659.39	1,07,402.26
(iii)	Unsecured debt	1,003.75	1,003.75
4	Secured wholesale funding	1,741.34	-
5	Additional requirements, of which	0.83	0.83
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	0.83	0.83
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	-	-
6	Other contractual funding obligations	23,661.78	9,440.74
7	Other contingent funding obligations	1,28,134.70	10,022.67
8	TOTAL CASH OUTFLOWS		2,08,668.49
Cash Inflows			
9	Secured lending (e.g. reverse repos)	8,411.40	-
10	Inflows from fully performing exposures	96,418.72	48,209.36
11	Other cash inflows	11,092.28	10,214.65
12	TOTAL CASH INFLOWS	1,15,922.40	58,424.00
	TOTAL HQLA		2,25,290.75
	TOTAL NET CASH OUTFLOWS		1,50,244.48
	LIQUIDITY COVERAGE RATIO (%)		149.95%

NSFR Disclosure Template - 31st March 2024

(Rs. In Million)		Unweighted Value by Residual Maturity				Weighted Value
		No Maturity	< 6 M	6M to < 1Y	>= 1Y	
ASF Item						
1	Capital: (2+3)	88,574.33	-	5,000.00	10,400.00	1,03,974.33
2	Regulatory Capital	88,574.33		5,000.00	7,020.00	1,00,594.33
3	Other Capital Instruments				3,380.00	3,380.00
4	Retail Deposits and Deposits from Small Business Customers: (5+6)	2,86,642.96	1,77,223.90	2,59,905.04	-	6,60,513.71
5	Stable Deposits	68,844.20	40,337.17	73,198.62		1,73,260.99
6	Less Stable Deposits	2,17,798.76	1,36,886.73	1,86,706.42		4,87,252.72
7	Wholesale Funding: (8+9)	-	13,818.75	42,099.51	-	27,959.13
8	Operational Deposits					-
9	Other Wholesale Funding		13,818.75	42,099.51		27,959.13
10	Other Liabilities: (11+12)	42,656.60	47,113.99	-	1,75,835.64	1,75,835.64
11	NSFR Derivative Liabilities				-	
12	All Other Liabilities and Equity not Included in the Above Categories	42,656.60	47,113.99		1,75,835.64	1,75,835.64
13	Total ASF (1+4+7+10)					9,68,282.82
RSF Item						
14	Total NSFR High-Quality Liquid Assets (HQLA)					11,165.19
15	Deposits held at Other Financial Institutions for Operational Purposes		13,654.10	-	-	6,827.05
16	Performing Loans and Securities: (17+18+19+21+23)	-	3,99,850.78	1,24,437.83	2,64,918.98	4,76,871.77
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		15,864.88	6,108.56	62,453.73	67,887.74
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:		3,71,387.60	1,17,097.80	1,60,225.79	3,72,675.13
20	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				38,797.44	25,218.34
21	Performing Residential Mortgages of which:		13.44	33.69	34,873.70	23,156.68
22	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				32,547.65	21,155.97
23	Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities		12,584.86	1,197.78	7,365.76	13,152.21
24	Other Assets: (sum of rows 25 to 29)	11,825.09	6,796.58	3,844.35	90,036.96	1,11,645.07
25	Physical Traded Commodities, Including Gold	-				-
26	Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs				5,719.40	4,861.49
27	NSFR Derivative Assets				193.18	193.18
28	NSFR Derivative Liabilities Before Deduction of Variation Margin Posted				68.51	68.51
29	All Other Assets not Included in the Above Categories	11,825.09	6,796.58	3,844.35	84,055.86	1,06,521.89
30	Off-Balance Sheet Items				3,57,843.36	17,558.02
31	Total RSF (14+15+16+24+30)					6,24,067.10
32	Net Stable Funding Ratio (%)					155.16%