Rs. In Millions

LCR Disclosure Q1 FY 2022-23

		Total Unweighted Value (Average)	Total Weighted Value (Average)							
High Quality Liquid Assets										
1	Total High Quality Liquid Assets (HQLA)		1,96,166.18							
Cash Outflows										
2	Retail deposits and deposits from small business									
	customers, of which:	7,17,938.40	69,658.70							
(i)	Stable deposits	42,702.79	2,135.14							
(ii)	Less stable deposits	6,75,235.60	67,523.56							
3	Unsecured wholesale funding, of which:	31,176.47	30,715.57							
(i)	Operational deposits (all counterparties)	-	-							
(ii)	Non-operational deposits (all counterparties)	31,075.02	30,614.12							
(iii)	Unsecured debt	101.45	101.45							
4	Secured wholesale funding		-							
5	Additional requirements, of which	0.33	0.33							
(i)	Outflows related to derivative exposures and other									
	collateral requirements	0.33	0.33							
	Outflows related to loss of funding on debt products	-	-							
(iii)	Credit and liquidity facilities	-	-							
6	Other contractual funding obligations	6,237.38	6,237.38							
7	Other contingent funding obligations	25,138.03	8,114.06							
8	TOTAL CASH OUTFLOWS		1,14,726.03							
	n Inflows									
9	Secured lending (e.g. reverse repos)	-	-							
$\overline{}$	Inflows from fully performing exposures	59,901.12	29,950.56							
11	Other cash inflows	25,281.72	24,493.29							
12	TOTAL CASH INFLOWS	85,182.85	54,443.85							
	TOTAL HQLA		1,96,166.18							
	TOTAL NET CASH OUTFLOWS		60,282.18							
	LIQUIDITY COVERAGE RATIO (%)		325.41%							

Capital: (2+3)	NSFR Disclosur	re Template - 30tl	June 2022				
SSF Item							
ASS Hem	(Rs. In Million)					Weighted Value	
2 Regulatory Capital							
3 Other Capital Instruments	1 Capital: (2+3)	58,416.40	-	-	15,400.00	73,816.40	
3 Other Capital Instruments	2 Regulatory Capital	58,416.40			14,200.00	72,616.40	
4 Retail Deposits and Deposits from Small Business Customers: (5+6)						1,200.00	
Stable Deposits	4 Retail Deposits and Deposits from Small Business Customers: (5+6)	2,84,031.45	1,26,014.48	1,11,761.28	·	4,71,276.95	
6 [Less Stable Deposits 2,67,788.19 1,17,084.56 1,03.925.18 4,39.91 7 Wholesale Funding: (8+9) - 4,564.51 31,248.45 - 17,90 17,90 17,90 17,90 18,00 19,00 19,00 10 Other Wholesale Funding 2,0729.40 4,564.51 31,248.45 17,90 10,00 10 Other Liabilities: (11+12) 2,0729.40 66,655.80 - 2,65,786.29 2,65,04 11,00	5 Stable Deposits	16,243.26	8,929.92	7,836.09		31,358.81	
8 Operational Deposis 9 Other Wholesale Funding 10 Other Liabilities (1H12) 20,729.40 66,655.80 - 2,65,786.29 2,65,04 11 NSFR Derivative Liabilities 12 All Other Liabilities and Equity not Included in the Above Categories 20,729.40 66,655.80 - 2,65,786.29 2,65,04 13 Total ASF (1+4+7+10) 82.84,04 RSF Item 14 Total NSFR High-Quality Liquid Assets (HQLA) 15 Deposits held at Other Financial Institutions for Operational Purposes 16 Performing Loans to Financial Institutions secured by Level 1 HQLA Performing Loans to Financial Institutions secured by Non-Level 1 HQLA 18 and Unsecured Performing Loans to Financial Institutions 19 PSEs, of which: Performing Loans to Non-Financial Corporate Clients, Loans to Retail and Small Business Customers and Loans to Sovereigns, Central Banks and 19 PSEs, of which: 2,54,170.00 99,016.43 1,73,346.79 3,16,42 With a Risk Weight of less than or equal to 35% Under Basel II 20 Standardised Approach for Credit Risk Securities that are not in Default and do not Qualify as HQLA, Including 23 Exchange-Traded Equities 24 Other Assets (sum of rows 25 to 29) 9,931.79 10,870.38 4,990.66 84,918.23 1,103.88 27 NSFR Derivative Assets	6 Less Stable Deposits	2,67,788.19	1,17,084.56			4,39,918.14	
9 Other Wholesale Funding 10 Other Liabilities (11+12) 20,729.40 66,655.80 - 2,65,786.29 2,65,049.81 11 NSFR Derivative Liabilities 21 All Other Liabilities and Equity not Included in the Above Categories 20,729.40 66,655.80 2,65,049.88 2,65,049.88 13 Total ASF (1+4+7+10) 8.28,04 88F Hem 14 Total NSFR High-Quality Liquid Assets (HQLA) 15 Deposits held at Other Financial Institutions for Operational Purposes 31,907.08 - 15,95 16 Performing Loans and Securities: (17+18+19+21+23) - 2,69,536.36 1,03,843.62 2,51,128.49 3,86,26 17 Performing Loans to Financial Institutions secured by Non-Level 1 HQLA Performing Loans to Financial Institutions secured by Non-Level 1 HQLA Small Business Customers and Loans to Foreign Institutions 13,190.08 2,237.73 29,061.26 32,15 Performing Loans to Non-Financial Corporate Clients, Loans to Retail and Small Business Customers and Loans to Sovereigns, Central Banks and 19 PSEs, of which: 20 Standardised Approach for Credit Risk 21 Performing Residential Mortgages of which: 21 Performing Residential Mortgages of which: 22 Standardised Approach for Credit Risk Securities that are not in Default and do not Qualify as HQLA, Including 22 Exchange-Traded Equities 30,569.88 19,87 Securities that are not in Default and do not Qualify as HQLA, Including 24 Other Assets: (sum of rows 25 to 29) 9,931.79 10,870.38 4,990.66 84,918.23 1,10,38 27,158.0 1,384.24 NSFR Derivative Assets 50 to 29 NSFR Deri	7 Wholesale Funding: (8+9)	-	4,564.51	31,248.45	-	17,906.48	
10 Other Liabilities: (11+12)	8 Operational Deposis					=	
10 Other Liabilities: (11+12)	9 Other Wholesale Funding		4,564.51	31,248.45		17,906.48	
11 NSFR Derivative Liabilities 736.41 12 All Other Liabilities and Equity not Included in the Above Categories 20,729.40 66,655.80 2,65,049.88 2,65,049.89	10 Other Liabilities: (11+12)	20,729.40		-	2,65,786.29	2,65,049.88	
13 Total ASF (1+4+7+10) 8,28,04	11 NSFR Derivative Liabilities		ŕ		736.41		
13 Total ASF (1+4+7+10) 8,28,04	12 All Other Liabilities and Equity not Included in the Above Categorie	es 20,729.40	66,655.80		2,65,049.88	2,65,049.88	
14 Total NSFR High-Quality Liquid Assets (HQLA)		,	,			8,28,049.71	
15 Deposits held at Other Financial Institutions for Operational Purposes 31,907.08 - 15,95							
15 Deposits held at Other Financial Institutions for Operational Purposes 31,907.08 - 15,95						9,142.37	
16 Performing Loans and Securities: (17+18+19+21+23)		es	31,907.08	-	-	15,953.54	
17 Performing Loans to Financial Institutions secured by Level 1 HQLA Performing Loans to Financial Institutions secured by Non-Level 1 HQLA 18 and Unsecured Performing Loans to Financial Institutions Performing Loans to Non-Financial Institutions 13,190.08 2,237.73 29,061.26 32,15 Performing Loans to Non-Financial Corporate Clients, Loans to Retail and Small Business Customers and Loans to Sovereigns, Central Banks and 19 PSEs, of which: 2,54,170.00 99,016.43 1,73,346.79 3,16,42 With a Risk Weight of less than or equal to 35% Under Basel II 20 Standardised Approach for Credit Risk 21 Performing Residential Mortgages of which: 22 Standardised Approach for Credit Risk Securities that are not in Default and do not Qualify as HQLA, Including 23 Exchange-Traded Equities 24 Other Assets: (sum of rows 25 to 29) 25 Physical Traded Commodities, Including Gold Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs NSFR Derivative Assets - NSFR Derivative Assets - 1,24 13,190.08 2,237.73 29,061.26 32,15 32,15 32,16 32,16 32,17 33,16,42 34,17 35,61.75 24,41 37,561.75 24,41 2,54,170.00 2,54,170.				1,03,843.62	2,51,128.49	3,86,265.55	
Performing Loans to Financial Institutions secured by Non-Level 1 HQLA and Unsecured Performing Loans to Financial Institutions Performing Loans to Non-Financial Corporate Clients, Loans to Retail and Small Business Customers and Loans to Sovereigns, Central Banks and 19 PSEs, of which: With a Risk Weight of less than or equal to 35% Under Basel II 20 Standardised Approach for Credit Risk 21 Performing Residential Mortgages of which: With a Risk Weight of less than or equal to 35% Under Basel II 22 Standardised Approach for Credit Risk Securities that are not in Default and do not Qualify as HQLA, Including 23 Exchange-Traded Equities 40 Other Assets: (sum of rows 25 to 29) Physical Traded Commodities, Including Gold Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs NSFR Derivative Assets 13,190.08 2,237.73 29,061.26 32,15 32,15 32,16 32,16,42 32,16,42 32,16,42 32,16,42 32,16,42 32,16,42 33,16,42 33,16,42 34,17 34,07 31,6,42 34,17 34,07 31,6,42 31,10,40		A	, ,	, ,	, ,	-	
18 and Unsecured Performing Loans to Financial Institutions 13,190.08 2,237.73 29,061.26 32,15 Performing Loans to Non-Financial Corporate Clients, Loans to Retail and Small Business Customers and Loans to Sovereigns, Central Banks and 19 PSEs, of which: With a Risk Weight of less than or equal to 35% Under Basel II 20 Standardised Approach for Credit Risk 21 Performing Residential Mortgages of which: With a Risk Weight of less than or equal to 35% Under Basel II 22 Standardised Approach for Credit Risk Securities that are not in Default and do not Qualify as HQLA, Including 23 Exchange-Traded Equities 24 Other Assets: (sum of rows 25 to 29) Physical Traded Commodities, Including Gold Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs NSFR Derivative Assets 13,190.08 2,237.73 29,061.26 32,15 32,15 32,15 32,16 32,15 32,16 2,54,170.00 99,016.43 1,73,346.79 3,16,42 37,561.75 24,41 25,54,170.00 99,016.43 1,73,346.79 3,16,42 4,91 37,561.75 24,41 25,86 37,593.64 25,86 30,569.88 19,87 2,167.10 2,552.70 11,126.80 11,81 24 Other Assets: (sum of rows 25 to 29) 9,931.79 10,870.38 4,990.66 84,918.23 1,10,38 2,175.80 1,84							
Performing Loans to Non-Financial Corporate Clients, Loans to Retail and Small Business Customers and Loans to Sovereigns, Central Banks and 19 PSEs, of which: With a Risk Weight of less than or equal to 35% Under Basel II 20 Standardised Approach for Credit Risk 21 Performing Residential Mortgages of which: 9.18 36.76 37,593.64 25,86 With a Risk Weight of less than or equal to 35% Under Basel II 22 Standardised Approach for Credit Risk Securities that are not in Default and do not Qualify as HQLA, Including 23 Exchange-Traded Equities 24 Other Assets: (sum of rows 25 to 29) 25 Physical Traded Commodities, Including Gold Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs 2,175.80 1,84 27 NSFR Derivative Assets			13,190.08	2,237.73	29,061.26	32,158.64	
Small Business Customers and Loans to Sovereigns, Central Banks and 19 PSEs, of which: With a Risk Weight of less than or equal to 35% Under Basel II 20 Standardised Approach for Credit Risk 21 Performing Residential Mortgages of which: 22 Standardised Approach for Credit Risk 37,561.75 24,41 22 Performing Residential Mortgages of which: 23 Standardised Approach for Credit Risk Securities that are not in Default and do not Qualify as HQLA, Including 23 Exchange-Traded Equities 24 Other Assets: (sum of rows 25 to 29) 25 Physical Traded Commodities, Including Gold Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs NSFR Derivative Assets 1,73,346.79 3,16,42 2,54,170.00 99,016.43 1,73,346.79 3,16,42 37,561.75 24,41 36.76 37,593.64 25,86 30,569.88 19,87 30,569.88 19,87 11,126.80 11,81 22,167.10 2,552.70 11,126.80 11,81 24,990.66 84,918.23 1,10,38 25,175.80 1,84 27 NSFR Derivative Assets		ail and	,	,	,	,	
19 PSEs, of which: 2,54,170.00 99,016.43 1,73,346.79 3,16,42	1 1						
With a Risk Weight of less than or equal to 35% Under Basel II 20 Standardised Approach for Credit Risk 21 Performing Residential Mortgages of which: With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities 22 Other Assets: (sum of rows 25 to 29) Physical Traded Commodities, Including Gold Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs NSFR Derivative Assets 24,41 37,561.75 24,41 37,561.75 24,41 25,86 30,569.88 19,87 2,167.10 2,552.70 11,126.80 11,81 2,167.10 2,552.70 11,126.80 11,81 2,167.10 2,552.70 11,126.80 11,81 2,175.80 1,84			2.54.170.00	99.016.43	1,73,346,79	3,16,425.64	
20 Standardised Approach for Credit Risk 21 Performing Residential Mortgages of which: 22 Performing Residential Mortgages of which: 37,593.64 25,86 With a Risk Weight of less than or equal to 35% Under Basel II 22 Standardised Approach for Credit Risk 30,569.88 19,87 Securities that are not in Default and do not Qualify as HQLA, Including 23 Exchange-Traded Equities 24 Other Assets: (sum of rows 25 to 29) 25 Physical Traded Commodities, Including Gold Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs 2,175.80 1,84 27 NSFR Derivative Assets			,, , , , , , , ,	,	,,	-, -,	
21 Performing Residential Mortgages of which: With a Risk Weight of less than or equal to 35% Under Basel II 22 Standardised Approach for Credit Risk Securities that are not in Default and do not Qualify as HQLA, Including 23 Exchange-Traded Equities 24 Other Assets: (sum of rows 25 to 29) 25 Physical Traded Commodities, Including Gold Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs NSFR Derivative Assets 9.18 36.76 37,593.64 25,86 30,569.88 19,87 2,167.10 2,552.70 11,126.80 11,81 10,870.38 4,990.66 84,918.23 1,10,38 2,175.80 1,84					37,561.75	24,415.14	
With a Risk Weight of less than or equal to 35% Under Basel II 22 Standardised Approach for Credit Risk Securities that are not in Default and do not Qualify as HQLA, Including 23 Exchange-Traded Equities 2,167.10 2,552.70 11,126.80 11,81 24 Other Assets: (sum of rows 25 to 29) 2,9931.79 10,870.38 4,990.66 84,918.23 1,10,38 25 Physical Traded Commodities, Including Gold Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs 2,175.80 1,84 27 NSFR Derivative Assets			9.18	36.76		25,863.59	
22 Standardised Approach for Credit Risk Securities that are not in Default and do not Qualify as HQLA, Including 23 Exchange-Traded Equities 24 Other Assets: (sum of rows 25 to 29) 25 Physical Traded Commodities, Including Gold Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs 27 NSFR Derivative Assets 30,569.88 19,87 2,167.10 2,552.70 11,126.80 11,81 2,167.10 2,552.70 11,126.80 11,81 2,175.80 1,84					0.,000		
Securities that are not in Default and do not Qualify as HQLA, Including 23 Exchange-Traded Equities 24 Other Assets: (sum of rows 25 to 29) 25 Physical Traded Commodities, Including Gold Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs 2,167.10 2,552.70 11,126.80 11,81 2,167.10 2,552.70 11,126.80 11,81 2,10,38 2,107.38 2,175.80 1,84 27 NSFR Derivative Assets					30,569.88	19,870.42	
23 Exchange-Traded Equities 2,167.10 2,552.70 11,126.80 11,81 24 Other Assets: (sum of rows 25 to 29) 9,931.79 10,870.38 4,990.66 84,918.23 1,10,38 25 Physical Traded Commodities, Including Gold - Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs 2,175.80 1,84 27 NSFR Derivative Assets - - -		ıding				. ,	
24 Other Assets: (sum of rows 25 to 29) 25 Physical Traded Commodities, Including Gold Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs 27 NSFR Derivative Assets 28 Use Assets 29 Use Assets Posted as Initial Margin for Derivative Contracts and Contributions 29 Use Assets Posted as Initial Margin for Derivative Contracts and Contributions 20 Use Assets 20 Use Assets 21 Use Assets 22 Use Assets 23 Use Assets 24 Use Assets 25 Use Assets 26 Use Assets 27 Use Assets 27 Use Assets 28 Use Assets 29 Use Assets 20 Use Assets 20 Use Assets 20 Use Assets 20 Use Assets 21 Use Assets 22 Use Assets 23 Use Assets 24 Use Assets 25 Use Assets 26 Use Assets 27 Use Assets 27 Use Assets 28 Use Assets 29 Use Assets 20 Use Assets 21 Use Assets 22 Use Assets 23 Use Assets 24 Use Assets 25 Use Assets 26 Use Assets 27 Use Assets 27 Use Assets 28 Use Assets 29 Use Assets 20 Use Assets 21 Use Assets 22 Use Assets 23 Use Assets 24 Use Assets 25 Use Assets 26 Use Assets 27 Use Assets 27 Use Assets 28 Use Assets 29 Use Assets 20 Use Assets 21 Use Assets 22 Use Assets 23 Use Assets 24 Use Assets 25 Use Assets 26 Use Assets 26 Use Assets 27 Use Assets 27 Use Assets 28 Use Assets 28 Use Assets 29 Use Assets 20 Use Assets 21 Use Assets 22 Use Assets 23 Use Assets 24 Use Assets 25 Use Assets 26 Use Assets 27 Use Assets 27 Use Assets 28 Use Assets 28 Use Assets 29 Use Assets 20 Use Assets 21 Use Assets 22 Use Assets 23 Use Assets 24 Use Assets 25 Use Assets 26 Use Assets 26 Use Assets 27 Use Assets 27 Use Assets 28 Use Assets 28 Use Assets			2,167,10	2,552,70	11.126.80	11,817.68	
25 Physical Traded Commodities, Including Gold Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs 2,175.80 1,84 27 NSFR Derivative Assets		9,931.79				1,10,384.68	
Assets Posted as Initial Margin for Derivative Contracts and Contributions 26 to Default Funds of CCPs 2,175.80 1,84 27 NSFR Derivative Assets	,	-	20,0,000	1,55 1100	0 1,5 10.20	-	
26 to Default Funds of CCPs 2,175.80 1,84 27 NSFR Derivative Assets -		outions					
27 NSFR Derivative Assets	· · · · · · · · · · · · · · · · · · ·				2.175.80	1,849.43	
					2,173.00	-	
28 NSED Derivative Liabilities Refere Deduction of Variation Margin Posted							
1 ZOTINOTIN DELIVATIVE DIADITITES DETOTE DEGLECTOR OF VARIATION MATERIAL FONCE.	28 NSFR Derivative Liabilities Before Deduction of Variation Margin	Posted			171.74	171.74	
			10.870.38	4,990 66		1,08,363.51	
		7,731.77	10,070.50	1,770.00		9,707.82	
					2,00,120.01	5,31,453.95	
						155.81%	