LCR Disclosure Q1 FY 2024-25

Rs. In Millions

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	-	**2,34,042.03**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	8,40,710.88	77,082.83
(i)	Stable deposits	1,39,765.09	6,988.25
(ii)	Less stable deposits	7,00,945.78	70,094.58
3	Unsecured wholesale funding, of which:	1,35,551.41	1,20,223.92
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	1,35,123.33	1,19,795.84
(iii)	Unsecured debt	428.08	428.08
4	Secured wholesale funding	4,207.85	-
5	Additional requirements, of which	2.91	2.91
(i)	*Outflows related to derivative exposures and other collateral requirements*	2.91	2.91
(ii)	*Outflows related to loss of funding on debt products*	-	-
(iii)	*Credit and liquidity facilities*	-	-
6	Other contractual funding obligations	53,831.80	4,099.76
7	Other contingent funding obligations	3,25,329.70	20,150.06
8	**TOTAL CASH OUTFLOWS**		2,21,559.48
Cash Inflows			
9	Secured lending (e.g. reverse repos)	18,047.60	-
10	Inflows from fully performing exposures	45,436.41	22,718.21
11	Other cash inflows	22,805.34	21,564.48
12	**TOTAL CASH INFLOWS**	86,289.35	44,282.69
	TOTAL HQLA		**2,34,042.03**
	TOTAL NET CASH OUTFLOWS		**1,77,276.79**
	LIQUIDITY COVERAGE RATIO (%)		**132.02%**

NSFR Disclosure Template - 30-06-2024

	(Rs. In Million)	Unweighted Value by Residual Maturity				Weighted Value
		No Maturity	< 6 M	6M to < 1Y	>= 1Y	
ASF Item						
1	Capital: (2+3)	88,959.30	-	5,000.00	7,900.00	1,01,859.30
2	Regulatory Capital	88,959.30		5,000.00	3,540.00	97,499.30
3	Other Capital Instruments				4,360.00	4,360.00
4	Retail Deposits and Deposits from Small Business Customers: (5+6)	2,88,685.32	2,06,154.72	2,71,252.79	-	6,98,941.08
5	Stable Deposits	69,003.99	44,639.21	75,507.44		1,79,693.11
6	Less Stable Deposits	2,19,681.33	1,61,515.51	1,95,745.35		5,19,247.97
7	Wholesale Funding: (8+9)	-	11,126.94	53,625.35	-	32,376.15
8	Operational Deposis					-
9	Other Wholesale Funding		11,126.94	53,625.35		32,376.15
10	Other Liabilities: (11+12)	45,963.37	38,659.22	-	1,39,321.41	1,39,222.41
11	NSFR Derivative Liabilities				99.00	
12	All Other Liabilities and Equity not Included in the Above Categories	45,963.37	38,659.22		1,39,222.41	1,39,222.41
13	**Total ASF (1+4+7+10)**					**9,72,398.94**
RSF Item						
14	Total NSFR High-Quality Liquid Assets (HQLA)					11,257.30
15	Deposits held at Other Financial Institutions for Operational Purposes		27,257.44	2.50	-	13,629.97
16	Performing Loans and Securities: (17+18+19+21+23)	-	4,23,356.14	1,11,436.14	2,71,133.27	4,88,165.95
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		19,729.81	4,519.49	72,762.14	77,981.35
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:		3,96,020.01	1,04,745.59	1,55,513.23	3,74,700.83
20	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				39,341.05	25,571.68
21	Performing Residential Mortgages of which:		11.94	30.15	35,219.20	24,123.22
22	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				29,170.72	18,960.97
23	Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities		7,594.37	2,140.92	7,638.70	11,360.54
24	Other Assets: (sum of rows 25 to 29)	11,610.49	6,110.97	3,666.47	75,812.16	96,674.87
25	Physical Traded Commodities, Including Gold	-				-
26	Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs				3,501.44	2,976.23
27	NSFR Derivative Assets				-	-
28	NSFR Derivative Liabilities Before Deduction of Variation Margin Posted				63.48	63.48
29	All Other Assets not Included in the Above Categories	11,610.49	6,110.97	3,666.47	72,247.23	93,635.16
30	Off-Balance Sheet Items				3,38,015.91	16,570.59
31	**Total RSF (14+15+16+24+30)**					**6,26,298.68**
32	**Net Stable Funding Ratio (%)**					**155.26%**