

# LCR DISCLOSURE Q2 FY 2024-25

		Rs. In Millions	
		Total Unweighted Value (Average)	Total Weighted Value (Average)
<b>HIGH QUALITY LIQUID ASSETS</b>			
1	Total High Quality Liquid Assets (HQLA)	-	2,34,334.41
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	8,51,124.91	77,000.80
(i)	Stable deposits	1,62,233.78	8,111.69
(ii)	Less stable deposits	6,88,891.13	68,889.11
3	Unsecured wholesale funding, of which:	1,28,376.99	1,16,491.29
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	1,28,310.60	1,16,424.90
(iii)	Unsecured debt	66.39	66.39
4	Secured wholesale funding	3,856.87	-
5	Additional requirements, of which	3.48	3.48
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	3.48	3.48
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	-	-
6	Other contractual funding obligations	55,587.83	5,028.90
7	Other contingent funding obligations	3,06,086.30	20,042.07
8	<b>TOTAL CASH OUTFLOWS</b>		<b>2,18,566.55</b>
<b>CASH INFLOWS</b>			
9	Secured lending (e.g. reverse repos)	18,360.15	-
10	Inflows from fully performing exposures	43,223.98	21,611.99
11	Other cash inflows	26,173.53	24,785.68
12	<b>TOTAL CASH INFLOWS</b>	<b>87,757.66</b>	<b>46,397.67</b>
	<b>TOTAL HQLA</b>		<b>2,34,334.41</b>
	<b>TOTAL NET CASH OUTFLOWS</b>		<b>1,72,168.88</b>
	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>136.11%</b>

## NSFR Disclosure Template - 30-09-2024

( Rs. In Million )		Unweighted Value by Residual Maturity				Weighted Value
		No Maturity	< 6 M	6M to < 1Y	>= 1Y	
ASF Item						
1	Capital: (2+3)	89,076.20	5,000.00	-	7,900.00	1,01,976.20
2	Regulatory Capital	89,076.20	5,000.00		3,540.00	97,616.20
3	Other Capital Instruments				4,360.00	4,360.00
4	Retail Deposits and Deposits from Small Business Customers: (5+6)	2,91,680.86	2,59,648.62	2,39,146.72	-	7,21,057.79
5	Stable Deposits	70,575.90	52,773.11	69,235.13		1,82,954.94
6	Less Stable Deposits	2,21,104.96	2,06,875.51	1,69,911.59		5,38,102.85
7	Wholesale Funding: (8+9)	-	8,801.01	55,386.16	-	32,093.58
8	Operational Deposits					-
9	Other Wholesale Funding		8,801.01	55,386.16		32,093.58
10	Other Liabilities: (11+12)	45,915.28	50,399.98	-	1,19,272.30	1,19,020.94
11	NSFR Derivative Liabilities				251.36	
12	All Other Liabilities and Equity not Included in the Above Categories	45,915.28	50,399.98		1,19,020.94	1,19,020.94
13	Total ASF (1+4+7+10)					9,74,148.50
RSF Item						
14	Total NSFR High-Quality Liquid Assets (HQLA)					11,100.19
15	Deposits held at Other Financial Institutions for Operational Purposes		27,834.84	-	-	13,917.42
16	Performing Loans and Securities: (17+18+19+21+23)	-	4,35,532.78	1,14,075.20	2,72,079.12	4,93,985.42
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		24,267.14	3,941.44	73,975.79	79,586.58
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:		4,08,800.31	1,07,945.81	1,53,563.29	3,80,169.81
20	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				43,660.27	28,379.18
21	Performing Residential Mortgages of which:		12.22	31.75	37,288.69	25,760.74
22	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				29,783.14	19,359.04
23	Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities		2,453.10	2,156.20	7,251.36	8,468.30
24	Other Assets: (sum of rows 25 to 29)	11,733.33	6,481.08	3,757.95	83,157.37	1,03,771.74
25	Physical Traded Commodities, Including Gold	-				-
26	Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs				9,053.29	7,695.30
27	NSFR Derivative Assets				-	-
28	NSFR Derivative Liabilities Before Deduction of Variation Margin Posted				59.28	59.28
29	All Other Assets not Included in the Above Categories	11,733.33	6,481.08	3,757.95	74,044.80	96,017.16
30	Off-Balance Sheet Items				3,29,317.60	16,155.16
31	Total RSF (14+15+16+24+30)					6,38,929.94
32	Net Stable Funding Ratio (%)					152.47%