

Rs. In Millions

LCR Disclosure Q2 FY 2022-23

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		2,06,482.99
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	7,21,815.40	69,938.61
(i)	Stable deposits	44,858.62	2,242.93
(ii)	Less stable deposits	6,76,956.78	67,695.68
3	Unsecured wholesale funding, of which:	30,439.51	30,005.48
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	30,439.51	30,005.48
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	0.03	0.03
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	0.03	0.03
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	-	-
6	Other contractual funding obligations	6,182.61	6,182.61
7	Other contingent funding obligations	24,034.05	5,005.04
8	TOTAL CASH OUTFLOWS		1,11,131.78
Cash Inflows			
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	59,099.16	29,549.58
11	Other cash inflows	20,807.14	20,158.63
12	TOTAL CASH INFLOWS	79,906.30	49,708.21
	TOTAL HQLA		2,06,482.99
	TOTAL NET CASH OUTFLOWS		61,423.56
	LIQUIDITY COVERAGE RATIO (%)		336.16%

NSFR Disclosure Template - 30th September 2022

(Rs. In Million)		Unweighted Value by Residual Maturity				Weighted Value
		No Maturity	< 6 M	6M to < 1Y	>= 1Y	
ASF Item						
1	Capital: (2+3)	58,416.40	-	-	15,400.00	74,979.80
2	Regulatory Capital	58,416.40			14,200.00	73,779.80
3	Other Capital Instruments				1,200.00	1,200.00
4	Retail Deposits and Deposits from Small Business Customers: (5+6)	2,82,314.44	1,15,265.02	1,29,221.39	-	4,75,861.37
5	Stable Deposits	16,852.81	8,848.10	9,111.28		33,071.58
6	Less Stable Deposits	2,65,461.63	1,06,416.91	1,20,110.12		4,42,789.79
7	Wholesale Funding: (8+9)	-	4,707.66	37,179.55	-	24,345.25
8	Operational Deposits					-
9	Other Wholesale Funding		4,707.66	37,179.55		24,345.25
10	Other Liabilities: (11+12)	24,565.60	83,646.72	-	2,69,740.37	2,69,434.33
11	NSFR Derivative Liabilities				306.04	
12	All Other Liabilities and Equity not Included in the Above Categories	24,565.60	83,646.72		2,69,434.33	2,69,434.33
13	Total ASF (1+4+7+10)					8,44,620.75
RSF Item						
14	Total NSFR High-Quality Liquid Assets (HQLA)					9,001.34
15	Deposits held at Other Financial Institutions for Operational Purposes		28,296.66	-	-	14,148.33
16	Performing Loans and Securities: (17+18+19+21+23)	-	2,78,560.41	1,21,359.43	2,65,721.27	4,13,914.85
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		11,374.58	2,377.84	41,312.13	44,207.23
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:		2,57,663.40	1,12,262.80	1,74,344.48	3,25,112.86
20	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				40,215.25	26,139.91
21	Performing Residential Mortgages of which:		15.13	26.09	36,853.17	25,264.98
22	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk				30,404.10	19,762.66
23	Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities		9,507.30	6,692.70	13,211.50	19,329.78
24	Other Assets: (sum of rows 25 to 29)	9,928.55	10,057.73	2,811.30	90,691.99	1,12,140.99
25	Physical Traded Commodities, Including Gold	-				-
26	Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs				8,990.60	7,642.01
27	NSFR Derivative Assets				-	-
28	NSFR Derivative Liabilities Before Deduction of Variation Margin Posted				206.14	206.14
29	All Other Assets not Included in the Above Categories	9,928.55	10,057.73	2,811.30	81,495.26	1,04,292.84
30	Off-Balance Sheet Items				2,48,994.80	11,622.79
31	Total RSF (14+15+16+24+30)					5,60,828.30
32	Net Stable Funding Ratio (%)					150.60%