Liquidity Coverage Ratio for the quarter ended December 31, September 30, June 30, 2021

(₹ in Crores)

	Particulars	Quarter ended Dec 31,2021		Quarter ended Sep 30,2021		Quarter ended Jun 30,2021	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets							
1	Total High Quality Liquid Assets (HQLA)		5409.91		5119.98		4517.42
Cash Outflows							
2	Retail deposits and deposits from small business customers, of which:	15556.85	1527.26	15356.52	1509.39	15090.39	1479.38
(i)	Stable deposits	568.60	28.43	525.14	26.26	593.08	29.65
(ii)	Less stable deposits	14988.25	1498.82	14831.38	1483.14	14497.30	1449.73
3	Unsecured wholesale funding, of which:	2543.81	1928.43	2277.70	1687.88	2303.91	1675.34
(i)	Operational deposits (all counterparties)	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	2543.81	1928.43	2277.70	1687.88	2303.91	1675.34
(iii)	Unsecured debt	0.00	0.00	0.00	0.00	0.00	0.00
4	Secured wholesale funding	656.89	0.00	58.52	0.00	109.90	21.70
5	Additional requirements, of which	1370.67	180.50	1080.24	120.23	1088.39	130.29
(i)	Outflows related to derivative exposures and other collateral requirements	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	outflows related to loss of funding on debt products	0.00	0.00	0.00	0.00	0.00	0.00
(iii)	Credit and liquidity facilities	1370.67	180.50	1080.24	120.23	1088.39	130.29
6	Other contractual funding obligations	116.39	116.39	22.09	22.09	112.01	112.01
7	Other contingent funding obligations	704.11	21.12	657.20	19.72	574.97	17.25
8	TOTAL CASH OUTFLOWS		3773.69		3359.31		3435.98
Cash Inflows							
9	Secured Lending (e.g. reverse repos)	1157.36	0.00	1260.75	0.00	244.39	0.00
10	Inflows from fully performing exposures	751.59	504.78	1056.02	691.21	1233.29	877.76
11	Other cash inflows	0.00	0.00	17.42	17.42	16.81	16.29
12	TOTAL CASH INFLOWS	1908.95	504.78	2334.19	708.63	1494.49	894.05
13	TOTAL HQLA		5409.91		5119.98		4517.42
14	TOTAL NET CASH OUTFLOWS		3268.91		2650.68		2541.93
15	LIQUIDITY COVERAGE RATIO (%)		**165.50%**		**193.16%**		**177.72%**

Net Stable Funding Ratio for the quarter ended 31st December 2021

(₹ in Crore)

NSFR Disclosure Template						
	Particulars	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	2106.81	0.00	0.00	0.00	2106.81
2	*Regulatory capital*	2106.81	0.00	0.00	0.00	2106.81
3	*Other capital instruments*	0.00	0.00	0.00	0.00	0.00
4	Retail deposits and deposits from small business customers: (5+6)	5652.34	4004.95	3004.42	3162.46	14720.91
5	*Stable deposits*	295.03	1824.77	1138.34	924.47	4019.70
6	*Less stable deposits*	5357.32	2180.18	1866.08	2237.99	10701.21
7	Wholesale funding: (8+9)	934.84	1075.21	751.64	782.64	1388.71
8	*Operational deposits*	0.00	0.00	0.00	0.00	0.00
9	*Other wholesale funding*	934.84	1075.21	751.64	782.64	1388.71
10	Other liabilities: (11+12)	848.45	1379.62	0.00	0.00	0.00
11	*NSFR derivative liabilities*		0.00	0.00	0.00	
12	*All other liabilities and equity not included in the above categories*	848.45	1379.62	0.00	0.00	0.00
13	**Total ASF (1+4+7+10)**					**18216.42**
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					380.34
15	Deposits held at other financial institutions for operational purposes	0.00	63.24	0.00	0.00	31.62
16	Performing loans and securities: (17+18+19+21+23)	3662.04	5250.78	2220.38	4714.11	10216.87

17	*Performing loans to financial institutions secured by Level 1 HQLA*	0.00	0.00	0.00	0.00	0.00
18	*Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured perfo*	62.68	243.85	233.34	1096.85	1279.51
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:*	2512.19	4957.55	1937.75	3195.73	7471.78
20	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*	0.00	10.36	12.37	222.63	156.07
21	*Performing residential mortgages, of which:*	0.00	10.21	9.28	173.72	128.18
22	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*	0.00	9.37	8.51	146.14	103.93
23	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	1087.17	39.17	40.01	247.81	1337.40
24	Other assets: (sum of rows 25 to 29)	845.52	32.96	9.22	50.63	937.18
25	*Physical traded commodities, including gold*	0.00				0.00
26	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*		0.00	0.00	7.67	6.52
27	*NSFR derivative assets*		1.35	0.00	0.00	1.35
28	*NSFR derivative liabilities before deduction of variation margin posted*		0.00	0.76	0.00	0.76
29	*All other assets not included in the above categories*	845.52	31.61	8.45	42.96	928.55
30	Off-balance sheet items		961.71	430.27	280.66	75.35
31	**Total RSF (14+15+16+24+30)**					**11641.37**
32	**Net Stable Funding Ratio (%)**					**156.48%**