

Liquidity Coverage Ratio (LCR):

Quantitative Disclosure:

LIQUIDITY COVERAGE RATIO (For quarter ended Dec 2025)-

(Amount in Rs. Crores)		
Quarter ended 31.12.2025		
Particulars	Total Un-weighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets		
1	Total High quality Liquid Assets(HQLA)	72,171.72
Cash Outflows		
2	Retails Deposit and deposits from small business customers, of which	18,841.03
(i)	Stable Deposit	97.97
(ii)	Less Stable Deposit	18,743.06
3	Unsecured Wholesale Funding, of which	37,366.36
(i)	Operational Deposits (All Counterparties)	
(ii)	Non- Operational Deposits (All Counterparties)	37,366.36
(iii)	Unsecured Debt	-
4	Secured Wholesale Funding	-
5	Additional Requirements, of Which	4,258.10
(i)	Outflows related to derivative exposures and other Collateral Requirements	86.78
(ii)	Outflows related to loss of funding on debt Products	
(iii)	Credit and Liquidity facilities	4,547.58
6	Other Contractual funding Obligations	2,899.16
7	Other Contingent Funding Obligations	432.54
8	Total Cash Outflows	64,173.45
Cash Inflows		
9	Secured Lending (eg. Reverse Repos)	-
10	Inflows from Fully Performing Exposures	4,645.91
11	Other Cash inflows	281.06
12	Total Cash inflows	4,926.98
Total Adjusted Value		
13	Total HQLA	72,171.72
14	Total Net Cash Outflow	59,246.48
15	Liquidity Coverage Ratio (%)*	121.82%

* Average of Daily LCR of Q3 2025-26 i.e. from Oct 25 to Dec 25

Qualitative Assessment of LCR data and Result:

Liquidity Coverage Ratio (LCR) has been introduced with the objective to ensure that Bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its stressed outflows for next 30 calendar day time horizon. RBI mandates Banks to maintain minimum LCR of 100% at Bank level.

Accordingly; Bank is disclosing the LCR at Bank level. The Bank is having two overseas branches at Hong Kong and Singapore for which there is no separate LCR requirement.

Drivers of LCR:

The Bank has been maintaining the LCR above the minimum regulatory requirement on an ongoing basis and the main drivers are as under:

Drivers	Particulars
High Quality Liquid Assets (HQLA)	The Bank is maintaining substantial level of HQLA in the form of Government Securities in excess of the mandatory SLR requirement, i.e. 18% of DTL which can be easily liquidated or could be used for generating quick liquidity in stressed conditions. Bank was holding 4.24% of DTL in excess of mandatory SLR requirement as on 31.12.2025.
Funding from Retail Deposits / Small Business Customers (SBC)	As funding from Retail customers as well as funding from Small business customers are considered stable during Stress Scenario and accordingly, Bank is focusing on sourcing funding from these sources and is reducing its dependence on corporate deposits and deposits from Bank / FI / NBFC. Presently, Bank's total composition of Deposits in this segment is 60.75% of Total Global Deposits as on 31.12.2025.

High Quality liquid Assets (HQLA): Our HQLA comprises of following

- **Level 1 Assets**
 1. Cash in hand including Cash Reserve in excess of CRR
 2. Govt. Securities in Excess of Mandatory SLR
 3. Marginal standing Facility up to 2% of Net Demand and Time Liabilities in the form of SLR securities.
 4. Facility to Avail Liquidity for Liquidity Coverage Ratio up to 16% of Net Demand and Time Liabilities in the form of SLR securities.
- **Level 2 Assets (Not issued by Banks/Financial Institution)**
- **Level 2A assets- With Haircut of 15%**
 1. Marketable securities representing claims on or claims guaranteed by Sovereigns Public Sector Entities (PSEs) having risk weight 20%
 2. Corporate Bonds and Commercial Papers having minimum rating of AA-

- **Level 2B assets –With Haircut of 50%**

1. Securities issued or guaranteed by sovereigns having risk weight higher than 20% but not higher than 50% (i.e. Bonds with Rating AA & A)
2. Corporate Debt Securities (including Commercial Paper) having external rating between A+ and BBB-
3. Common Equity Shares Included in NSE CNX Nifty index and/or S&P BSE Sensex index

Composition of HQLA: The Bank during the three months ended 31th Dec 2025 maintained average HQLA of Rs. 72,171.72 crore of which Level 1 Assets contribute to approximately 99.60% of the total stock of HQLA. Level 1 assets are more stable form of asset with no or lower haircut for meeting any cash outflow. Facility to avail Liquidity for Liquidity Coverage Ratio (FALLCR) constitutes the highest portion to HQLA i.e. around 66.89% approx. of the total average HQLA quarter ended 31.12.2025.

Level 2 assets which are lower in quality as compared to Level 1 assets. Bank is having low reliance on Level 2 assets. Hence, 2A, 2B Assets having higher hair cut as compared to the Level 1 Asset constituting 0.40% of the total weighted HQLA as on 31.12.2025 against maximum permissible level of 40%.

Concentration of Funding Sources: Our Funding sources is well diversified comprising mainly of :

- Non-maturing deposits (Current Deposit/ Saving Deposit)
- Term Deposit of which majority portion is from Retail Customers.

Funding Profile: Retail Deposits along with Deposits from Small Business Customer put together contribute around 29.01% of total weighted Cash outflow (60.36% of total un-weighted Cash outflow) as on 31.12.2025. Deposits from Non-financial Corporates, Central Banks, Multilateral development banks and PSEs contribute to 31.89% of total weighted Cash outflows (16.52% of total un-weighted Cash outflows) as on 31.12.2025.

The percentage of Unweighted Liability from Other Legal entity to Total Un-weighted Cash outflows stood at 5.82% as on 31.12.2025.

Bank has ceiling limit capped for sources of Deposit profile as per LCR categories. Bank is also monitoring the funding sources on regular interval with the objective to monitor/reduce the concentration of funds having lower stability. Bank also monitors the concentration of top 20 depositors on regular intervals. Bank is also conducting Stress testing and Reverse Stress testing based on LCR.

Bank has also placed Internal Risk limit of 110% which is above the minimum regulatory requirement of 100% so that the Bank initiate corrective actions to ensure that Bank LCR remains above Regulatory ceiling of 100%.

Bank has framed Asset Liability Management Policy to manage Liquidity Risk and regulatory guidelines. Bank is monitoring both RBI prescribed and internally described Stock Ratios to review the liquidity position of the Bank. ALCO reviews the liquidity position of the Bank. Bank has also prescribed Stress Scenario based on Liquidity Coverage Ratio in the Stress Test Policy of the Bank.