

CO Risk Management Department

The Basel Committee for Banking Supervision (BCBS) had introduced the Liquidity Coverage Ratio (LCR) in order to ensure that a bank has adequate stock of unencumbered High Quality Liquid Assets (HQLA) to survive a significant liquidity stress lasting for a period of 30 days. LCR is defined as a ratio of HQLA to the total net cash outflows estimated for the next 30 calendar days. As per latest RBI notification dated Nov 28, 2025, the minimum LCR is required to be maintained is 100%.

Liquidity Coverage Ratio Q3 (2025-26)			(Rs. in crores)
HIGH QUALITY LIQUID ASSETS		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		180952.38
Cash Outflows			
2	Retail deposits and deposits from Small business customers,	454843.60	37793.85
(i)	Stable Deposits	153810.29	7690.51
(ii)	Less Stable deposits	301033.31	30103.33
3	Unsecured wholesale funding	214329.52	130633.14
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	139493.97	55797.59
(iii)	Unsecured debt	74835.55	74835.55
4	Secured wholesale funding		0.00
5	Additional requirements, of which	98650.85	77845.40
(i)	Outflows related to derivative exposures and other collateral	75932.13	75932.13
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	22718.71	1913.27
6	Other contractual funding obligations	6374.72	6374.72
7	Other contingent funding obligations	122944.21	5269.69
8	TOTAL CASH OUTFLOWS		257916.81
Cash Inflows			
9	Secured lending (e.g. reverse repos)	187.45	0.00
10	Inflows from fully performing exposures	50804.79	35413.99
11	Other cash inflows	83499.28	80282.60
12	TOTAL CASH INFLOWS	134491.52	115696.59
13	TOTAL HQLA		180952.38
14	TOTAL NET CASH OUTFLOWS		142220.22
15	LIQUIDITY COVERAGE RATIO (%)		127.23%

*The average weighted and un-weighted amounts are calculated taking simple daily averages (70 working days) of Q3 (2025-26)

Deputy General Manager (RMD)



For **G. BALU ASSOCIATES LLP**
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