LIQUIDITY COVERAGE RATIO – June 2026

Qualitative disclosure around LCR

Liquidity Coverage Ratio (LCR) is a global minimum standard aimed at measuring and promoting short-term resilience of banks to potential liquidity stress by ensuring maintenance of sufficient high quality liquid assets (HQLAs) to survive net cash outflows over next 30 days under stress conditions. It is a ratio of Bank’s High Quality Liquid Assets (HQLA) to the estimated net outflows over next 30-day period of significant liquidity stress.

High quality liquid assets (HQLA) under LCR are divided into two parts i.e. Level 1 and Level 2 HQLA. Level 1 comprises primarily of cash, excess CRR, excess SLR securities, the extent allowed by RBI under Marginal Standing Facility (Currently 2%) and Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR) (Currently 16%).

Level 2 HQLA which comprises of investments in highly rated non-financial corporate bonds, debentures and commercial papers issued by non-financial institutions and listed equity investments considered at prescribed haircuts.

Cash outflows are calculated by multiplying the outstanding balances of various categories or types of liabilities by the outflow run-off rates and cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in. Additionally, probable outflows on account of contingent liabilities such as Letters of Credit (LC) and Bank Guarantees (BGs) and undrawn commitment are estimated and considered by applying prescribed run-off factors.

The Bank computes LCR on a daily basis in accordance with RBI guidelines. The LCR numbers are reported as a simple average of daily observations for the quarter. The Bank believes that all inflows and outflows which might have a material impact under the liquidity stress scenario have been considered for the purpose of LCR.

The LCR is calculated by dividing a Bank's stock of HQLA by its total net cash outflows over a 30-day stress period. The minimum requirement is 100%. The Bank’s average LCR for the quarter ended June 30, 2026, computed as simple average of the daily observations during the quarter, stood at 132.94%.

(Amt. in Lakh)

		Q1 - June 2026		Q4 - March 2026	
		Total Unweighted Value (average)	**Total Weighted Value (average)**	**Total Unweighted Value (average)**	**Total Weighted Value (average)**
1	Total High Quality Liquid Assets (HQLA)		**29,43,372**		**30,94,100**
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	**52,27,969**	**5,88,622**	**49,74,475**	**4,86,109**
(i)	Stable deposits	7,54,736	52,977	2,26,763	11,338
(ii)	Less stable deposits	44,73,233	5,35,645	47,47,712	4,74,771
3	Unsecured wholesale funding, of which:	**48,79,852**	**28,64,326**	**47,46,132**	**29,78,095**
(i)	Operational deposits (all counterparties)	-	-	-	-
(ii)	Non-operational deposits (all counterparties)	48,79,852	28,64,326	47,46,132	29,78,095
(iii)	Unsecured debt				
4	Secured wholesale funding		-		
5	Additional requirements, of which	**4,57,634**	**3,75,387**	**3,84,676**	**3,01,777**
(i)	Outflows related to derivative exposures and other collateral requirements	3,64,539	3,64,539	2,89,311	2,89,311
(ii)	Outflows related to loss of funding on debt products	-	-	-	-
(iii)	Credit and liquidity facilities	93,095	10,848	95,365	12,466
6	Other contractual funding obligations	**6,83,172**	**6,83,172**	**5,38,873**	**5,38,873**
7	Other contingent funding obligations	**1,09,70,557**	**4,60,192**	**1,05,52,663**	**4,43,355**
8	**Total Cash Outflows**		**49,71,699**		**47,48,209**
Cash Inflows					
9	Secured lending (e.g. reverse repos)	3,58,022	-	4,50,500	-
10	Inflows from fully performing exposures	23,88,503	17,18,563	19,32,668	13,45,830
11	Other cash inflows	10,85,451	10,60,077	10,51,409	10,25,813
12	**Total Cash Inflows**	**38,31,976**	**27,78,640**	**34,34,577**	**23,71,643**
21	**TOTAL HQLA**		**29,43,372**		**30,94,100**
22	**Total Net Cash Outflows**		**22,14,036**		**23,76,566**
23	**Liquidity Coverage Ratio (%)**		**132.94**		**130.19**

As per RBI LCR Guidelines, the average LCR is a simple daily average for the respective quarter.