

## DISCLOSURE ON LIQUIDITY COVERAGE RATIO AS ON 30.06.2025 (Standalone)

Liquidity Coverage Ratio (LCR) guidelines were implemented by the Banks with an objective to maintain adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a time-horizon up to 30 calendar days under a significantly severe liquidity stress scenario.

$$\text{LCR} = \frac{\text{Stock High Quality Liquid Assets (HQLAs)}}{\text{Total Net Cash Outflows over the next 30 calendar days}}$$

HQLA comprise of liquid assets that can be readily encashed or used as collateral to obtain cash in a range of stress scenarios.

There are two categories of assets included in the stock of HQLAs, viz. Level 1 and Level 2 (Level 2A and Level 2B) assets. While Level 1 assets are with 0% haircut, Level 2A and Level 2B assets are with 15% and 50% haircuts respectively.

The Total Net Cash Outflows are the total expected cash outflows minus total expected cash inflows for the subsequent 30 calendar days.

Amount In Cr.

		Quarter June 2025		Quarter March 2025	
LCR COMPONENTS		Total Unweighted value (Average)	Total Weighted value (Average)	Total Unweighted value (Average)	Total Weighted value (Average)
1	Total High Quality Liquid Assets (HQLA)	33029.88	32902.46	33623.51	33390.67
<b>Cash Outflows</b>					
2	Retail deposits and deposits from small business customers, of which	103274.30	8035.97	102366.93	7995.10
(i)	Stable deposits	42475.51	1956.09	44829.40	2241.40
(ii)	Less stable deposits	60798.79	6079.88	57537.53	5753.70
3	Unsecured wholesale funding, of which	31293.25	16330.99	31624.24	16239.89
(i)	Operational Deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-Operational deposits (all counterparties)	31293.25	16330.99	31624.24	16239.89
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured Wholesale funding	0	0	0	0
5	Additional requirements of which	79.86	79.86	114.64	114.64
(i)	Outflows related to derivative exposure and other collateral requirements	79.86	79.86	114.64	114.64
(ii)	outflows related to loss of funding on debt products	0	0	0	0
(iii)	credit and liquidity facilities	0	0	0	0
6	Other contractual funding Obligations	8611.79	885.17	8608.15	781.18

7	Other contingent funding Obligations	5449.20	569.80	8178.02	531.00
8	Total cash outflows	148708.40	25901.79	150891.98	25661.81
<b>Cash Inflows</b>					
9	secured Lending (e.g., Reverse Repo)	0.00	0.00	0.00	0.00
10	Inflows from fully performing exposure	888.94	523.17	1790.08	962.97
11	Other cash inflows	202.06	101.03	183.02	91.51
12	Total cash inflows	1091.00	624.20	1973.10	1054.48
13	TOTAL HQLA	33029.88	32902.46	33623.51	33390.67
14	Total Net Cash Outflows	147617.40	25277.59	148918.88	24607.33
15	<b>Liquidity Coverage Ratio (%)</b>		<b>130.16%</b>		<b>135.69%</b>

In accordance with RBI guidelines vide circular no. RBI/2014-15/529 DBR. No. BP.BC.80/21.06.201/2014-15 dated 31st March 2015, average weighted and unweighted amounts have been calculated taking simple daily average. The bank has considered 70 data points for the quarter ended June 2025.

Bank's LCR was reported at 130.16% based on daily average of past three months (Q1 FY25-26). The position remained above the minimum regulatory requirement of 100%. Average HQLA held during the quarter was Rs 33029.88 Cr which were mostly in the form of level 1 assets. The weighted average total net cash outflows were to the tune of Rs 25277.59 Cr.

Liquidity Management in the Bank is driven by RBI guidelines and Bank's ALM Policy. ALCO has been empowered by the Bank's Board to formulate the funding strategies to ensure that the funding sources are well diversified and is consistent with the operational requirements of the Bank. In addition to daily / monthly LCR reporting, Bank also prepares daily Structural Liquidity Statement to assess the liquidity needs of the Bank on an ongoing basis.