DISCLOSURE ON LIQUIDITY COVERAGE RATIO AS ON 30.06.2026

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 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 converted to cash 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 2026		Quarter March 2026	
		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)		35669.98		35184.79
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which	117465.57	11719.65	110729.61	9428.41
(i)	Stable deposits	32421.17	2028.32	32932.79	1648.73
(ii)	Less stable deposits	85044.40	9691.33	77796.82	7779.68
3	Unsecured wholesale funding, of which	38702.32	18740.49	36552.92	19901.82
(i)	Operational Deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-Operational deposits (all counterparties)	38702.32	18740.49	36552.92	19901.82
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured Wholesale funding		0.00		0.00
5	Additional requirements of which	96.80	96.80	107.97	107.97
(i)	Outflows related to derivative exposure and other collateral requirements	96.80	96.80	107.97	107.97

(ii)	outflows related to loss of funding on debt products	0.00	0.00	0.00	0.00
(iii)	credit and liquidity facilities	0.00	0.00	0.00	0.00
6	Other contractual funding Obligations	9655.57	1107.44	10301.96	1106.02
7	Other contingent funding Obligations	5791.77	306.57	4769.53	244.94
8	**Total cash outflows**	171712.03	31970.95		30789.16
Cash Inflows					
9	secured Lending (e.g. reverse repo)	0.00	0.00	0.00	0.00
10	Inflows from fully performing exposure	1130.32	667.98	1229.80	661.48
11	Other cash inflows	6.25	3.13	9.15	4.58
12	**Total cash inflows**	1136.57	671.11	1238.95	666.06
			Total adjusted value		Total adjusted value
13	**TOTAL HQLA**		35669.98		35184.79
14	**Total Net Cash Outflows**		31299.84		30123.10
15	**Liquidity Coverage Ratio (%)**		**113.96%**		**116.80%**

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 72 data points for the quarter ended June 30, 2026.

Bank's LCR was reported at 113.96% based on daily average of past three months (Q1 FY26-27). The position remained above the minimum regulatory requirement of 100%. Average HQLA held during the quarter was Rs 35669.98 Cr which were mostly in the form of level 1 assets. The weighted average total net cash outflows were to the tune of Rs 31971.00 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 Structural Liquidity Statement on ongoing basis to assess the liquidity needs of the Bank.