



Particulars	Day end Average for quarter ended June 30, 2025		Day end Average for quarter ended September 30, 2025		Day end Average for quarter ended December 31, 2025		Day end Average for quarter ended March 31, 2026	
	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)
<b>2) Retail Deposits and deposits from small business customers, of which:</b>	<b>83,159.26</b>	<b>7,832.72</b>	<b>85,839.93</b>	<b>8,100.60</b>	<b>88,673.60</b>	<b>8,367.95</b>	<b>90,698.21</b>	<b>8,164.19</b>
a) Stable deposits	9,664.16	483.21	9,667.86	483.39	9,988.12	499.41	18,112.71	905.64
b) Less Stable Deposits	73,495.10	7,349.51	76,172.07	7,617.21	78,685.48	7,868.55	72,585.50	7,258.55
<b>3) Unsecured wholesale funding, of which:</b>	<b>21,468.67</b>	<b>13,282.55</b>	<b>26,402.11</b>	<b>17,072.71</b>	<b>26,815.42</b>	<b>18,094.61</b>	<b>29,685.74</b>	<b>20,274.78</b>
a) Operational deposits (all counterparties)	-	-	-	-	-	-	-	-
b) Non-operational deposits (all counterparties)	21,468.67	13,282.55	25,763.63	17,072.71	26,815.42	18,094.61	29,685.74	20,274.78
c) Unsecured debt	-	-	638.48	-	-	-	-	-
<b>4) Secured wholesale funding</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>20.16</b>	<b>-</b>
<b>5) Additional Requirements, of Which</b>	<b>9,241.06</b>	<b>2,569.57</b>	<b>10,174.52</b>	<b>2,010.09</b>	<b>11,691.86</b>	<b>2,345.83</b>	<b>12,934.98</b>	<b>2,917.11</b>
a) Outflows related to derivative exposures and other collateral requirements	1,517.43	1,517.43	209.85	209.85	408.58	408.58	899.95	899.95
b) Outflows related to loss of funding on debt products	-	-	-	-	-	-	0	0
c) Credit and liquidity facilities	7,723.63	1,052.14	9,964.67	1,800.24	11,283.28	1,937.25	12,035.03	2,017.16

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6) Other contractual funding obligations	3,383.49	3,383.49	2,779.42	2,779.42	1,977.25	1,977.25	3,204.75	3,204.75
7) Other contingent funding obligations	2,469.40	82.02	2,683.67	90.59	3,343.46	115.38	4,232.06	140.61
<b>8) TOTAL CASH OUTFLOWS</b>		<b>27,150.34</b>		<b>30,053.41</b>		<b>30,901.02</b>		<b>34,701.43</b>
<b>Cash Inflows</b>								
9) Secured lending	1,635.10	-	1,064.33	-	498.03	-	1,505.44	-
10) Inflows from fully performing exposures	7,845.81	4,907.53	8,341.94	5,252.96	8,386.53	5,531.54	8,907.05	6,065.34
11) Other cash inflows	1,618.72	1,569.39	155.21	287.90	578.07	494.18	1,121.02	1,024.97
12) Total Cash Inflows	11,099.63	6,476.93	9,561.48	5,540.86	9,462.63	6,025.73	11,533.51	7,090.31
13) TOTAL HQLA		41,367.00		41,249.38		40,069.77		37,646.22
14) TOTAL NET CASH OUTFLOWS		20,673.42		24,512.55		24,875.30		27,611.12
15) LIQUIDITY COVERAGE RATIO (%)		200.10%		168.28%		161.08%		136.34%

Bank's LCR comes to 136.34% based on the daily average position of past three months (Q4 FY2025-26). The position remained above the minimum regulatory requirement of 100%. Average HQLA held during the quarter was ₹37,646.22 crores with 100% being Level 1 Assets. Government Securities constituted 94.05% of Level 1 Assets and Cash in Hand/Excess CRR constituted 5.95% of Level 1 Assets. During the Quarter, the HQLA (weighted value) has decreased by ₹2,423.55 Crores. The total net cash outflows (weighted value) increased by ₹2,735.82 Crores.

Bank's liquidity management is guided by the ALM Policy and regulatory guidelines. The Treasury, which reports to the Asset Liability Management Committee (ALCO), is authorized by the Bank's Board to develop funding strategies ensuring diversification and alignment with operational needs. ALCO's key decisions are regularly communicated to the Bank's Board. Apart from regular LCR reporting, the Bank prepares Structural Liquidity Statements on a daily basis to monitor its ongoing liquidity needs. The Bank has been maintaining HQLA mainly in the form of SLR investments over and above the mandatory requirements. Retail deposits are the main source of funding, offering significant diversification. Management believes the Bank possesses adequate liquidity to meet current and foreseeable short-term needs.