LCR DISCLOSURE Q4 FY 2025-26

Rs. in Crore

		Total Unweighted Value (Average)	**Total Weighted Value (Average)**
HIGH QUALITY LIQUID ASSETS			
1	Total High Quality Liquid Assets (HQLA)	**-**	**23,794.92**
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	95,252.81	8,621.71
(i)	Stable deposits	18,071.47	903.57
(ii)	Less stable deposits	77,181.34	7,718.13
3	Unsecured wholesale funding, of which:	15,717.20	14,245.57
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	15,595.44	14,123.81
(iii)	Unsecured debt	121.76	121.76
4	Secured wholesale funding	3,131.15	-
5	Additional requirements, of which	10.70	10.70
(i)	*Outflows related to derivative exposures and other collateral requirements*	10.70	10.70
(ii)	*Outflows related to loss of funding on debt products*	-	-
(iii)	*Credit and liquidity facilities*	-	-
6	Other contractual funding obligations	7,651.23	773.25
7	Other contingent funding obligations	33,538.30	2,146.91
8	**TOTAL CASH OUTFLOWS**		**25,798.14**
CASH INFLOWS			
9	Secured lending (e.g. reverse repos)	188.55	-
10	Inflows from fully performing exposures	7,287.18	3,643.59
11	Other cash inflows	2,361.73	2,283.03
12	**TOTAL CASH INFLOWS**	**9,837.46**	**5,926.62**
	TOTAL HQLA		**23,794.92**
	TOTAL NET CASH OUTFLOWS		**19,871.52**
	LIQUIDITY COVERAGE RATIO (%)		**119.74%**

NSFR Disclosure - 31-03-2026						
(Rs. in Crore)		Unweighted Value by Residual Maturity				Weighted Value
		No Maturity	< 6 M	6M to < 1Y	>= 1Y	
ASF Item						
1	Capital: (2+3)	11,339.58	-	-	-	11,339.58
2	Regulatory Capital	11,339.58	-	-	-	11,339.58
3	Other Capital Instruments	-	-	-	-	-
4	Retail Deposits and Deposits from Small Business Customers: (5+6)	36,843.74	31,953.26	25,035.87	12,114.51	97,511.71
5	Stable Deposits	7,983.78	6,885.49	4,082.95	1,539.15	19,543.76
6	Less Stable Deposits	28,859.96	25,067.77	20,952.92	10,575.36	77,967.94
7	Wholesale Funding: (8+9)	4,990.08	6,903.29	3,864.64	1,640.92	4,405.56
8	Operational Deposis	-	-	-	-	-
9	Other Wholesale Funding	4,990.08	6,903.29	3,864.64	1,640.92	4,405.56
10	Other Liabilities: (11+12)	3,304.46	1,577.01	891.67	1,248.80	1,804.17
11	NSFR Derivative Liabilities		-	-	15.47	
12	All Other Liabilities and Equity not Included in the Above Categories	3,304.46	1,577.01	891.67	1,233.33	1,804.17
13	**Total ASF (1+4+7+10)**					**1,15,061.01**
RSF Item						
14	Total NSFR High-Quality Liquid Assets (HQLA)					1,173.79
15	Deposits held at Other Financial Institutions for Operational Purposes	-	3,910.12	47.42	0.25	1,978.90
16	Performing Loans and Securities: (17+18+19+21+23)	-	45,109.63	18,151.36	37,335.01	62,198.76
17	Performing Loans to Financial Institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing Loans to Financial Institutions secured by Non-Level 1 HQLA and Unsecured Performing Loans to Financial Institutions	-	2,079.84	862.28	8,986.79	9,729.90
19	Performing Loans to Non-Financial Corporate Clients, Loans to Retail and Small Business Customers and Loans to Sovereigns, Central Banks and PSEs, of which:	-	42,510.15	17,143.05	22,335.28	47,648.02
20	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk	-	-	-	5,817.85	3,781.60
21	Performing Residential Mortgages of which:	-	0.88	2.47	4,926.17	3,565.92
22	With a Risk Weight of less than or equal to 35% Under Basel II Standardised Approach for Credit Risk	-	-	-	3,114.96	2,024.72
23	Securities that are not in Default and do not Qualify as HQLA, Including Exchange-Traded Equities	-	518.76	143.56	1,086.78	1,254.92
24	Other Assets: (sum of rows 25 to 29)	1,347.10	641.23	331.18	5,050.61	7,310.03
25	Physical Traded Commodities, Including Gold	-				-
26	Assets Posted as Initial Margin for Derivative Contracts and Contributions to Default Funds of CCPs		-	-	400.55	340.47
27	NSFR Derivative Assets		-	-	-	-
28	NSFR Derivative Liabilities Before Deduction of Variation Margin Posted		-	-	6.26	6.26
29	All Other Assets not Included in the Above Categories	1,347.10	641.23	331.18	4,643.80	6,963.31
30	Off-Balance Sheet Items		-	-	39,535.76	1,947.75
31	**Total RSF (14+15+16+24+30)**					**74,609.24**
32	**Net Stable Funding Ratio (%)**					**154.22%**