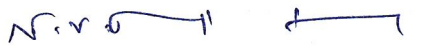


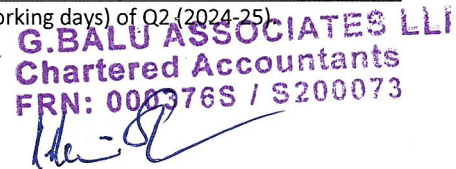
CO Risk Management Department

The Basel Committee for Banking Supervision (BCBS) had introduced the Liquidity Coverage Ratio (LCR) in order to ensure that a bank has adequate stock of unencumbered High Quality Liquid Assets (HQLA) to survive a significant liquidity stress lasting for a period of 30 days. LCR is defined as a ratio of HQLA to the total net cash outflows estimated for the next 30 calendar days. As per RBI notification dated April 17, 2020, the minimum LCR is required to be maintained is 100%.

Liquidity Coverage Ratio Q2 (2024-25)			(Rs. in crores)
HIGH QUALITY LIQUID ASSETS		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	Total High Quality Liquid Assets (HQLA)		170451.08
Cash Outflows			
2	Retail deposits and deposits from Small business customers, of which:	414601.76	34455.00
(i)	Stable Deposits	140103.45	7005.17
(ii)	Less Stable deposits	274498.31	27449.83
3	Unsecured wholesale funding	212365.82	125499.24
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	144777.64	57911.06
(iii)	Unsecured debt	67588.18	67588.18
4	Secured wholesale funding		0.00
5	Additional requirements, of which	71090.26	52118.82
(i)	Outflows related to derivative exposures and other collateral requirements	49649.49	49649.49
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	21440.77	2469.33
6	Other contractual funding obligations	7077.06	7077.06
7	Other contingent funding obligations	115267.53	4867.66
8	TOTAL CASH OUTFLOWS		224017.77
Cash Inflows			
9	Secured lending (e.g. reverse repos)	1980.94	0.00
10	Inflows from fully performing exposures	44681.17	29954.42
11	Other cash inflows	55115.51	52644.17
12	TOTAL CASH INFLOWS	101777.62	82598.58
21	TOTAL HQLA		170451.08
22	TOTAL NET CASH OUTFLOWS		141419.19
23	LIQUIDITY COVERAGE RATIO (%)		120.53%

*The average weighted and un-weighted amounts are calculated taking simple daily averages (68 working days) of Q2 (2024-25).


Asst. General Manager (RMD)


Statutory Auditor

R.RAVISHANKAR
Partner
M.No.026819



UDIN: 24026819BKBPDB7215