इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

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 Q1 (2025-26)			(Rs. in crores)
HIGH QUALITY LIQUID ASSETS		Total Un-weighted Value (Average)*	Total Weighted Value (Average)*
1	**Total High Quality Liquid Assets (HQLA)**		176888.81
Cash Outflows			
2	**Retail deposits and deposits from Small business customers, of which:**	435498.42	36131.11
(i)	Stable Deposits	148374.69	7418.73
(ii)	Less Stable deposits	287123.74	28712.37
3	Unsecured wholesale funding	198900.62	120994.26
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non operational deposits (all counterparties)	129843.94	51937.57
(iii)	Unsecured debt	69056.68	69056.68
4	Secured wholesale funding		0.00
5	Additional requirements, of which	88209.73	69792.12
(i)	Outflows related to derivative exposures and other collateral requirements	67864.32	67864.32
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and liquidity facilities	20345.41	1927.81
6	**Other contractual funding obligations**	6160.72	6160.72
7	**Other contingent funding obligations**	109428.83	4622.89
8	**TOTAL CASH OUTFLOWS**		237701.10
Cash Inflows			
9	Secured lending (e.g. reverse repos)	94.76	0.00
10	Inflows from fully performing exposures	48173.87	36671.16
11	Other cash inflows	75452.57	72330.12
12	TOTAL CASH INFLOWS	123721.21	109001.29
21	**TOTAL HQLA**		176888.81
22	**TOTAL NET CASH OUTFLOWS**		128699.81
23	**LIQUIDITY COVERAGE RATIO (%)**		137.44%

*The average weighted and un-weighted amounts are calculated taking simple daily averages (66 working days) of Q1 (2025-26).

Asst. General Manager (RMD)

G BALU ASSOCIATES LLP
Chartered Accountants
FRN : 000376S/S200073

Statutory Auditor

Raja Gopalan B.
Partner
M.No. 217187

UDIN: 25217187BMLWVW4856

इंडियन बैंक / INDIAN BANK
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