

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 latest RBI notification dated Nov 28, 2025, the minimum LCR is required to be maintained is 100%.

Liquidity Coverage Ratio Q4 (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)		180837.09	
Cash Outflows				
2	Retail deposits and deposits from Small business customers,	466430.97	39173.11	
(i)	Stable Deposits	149399.67	7469.98	
(ii)	Less Stable deposits	317031.30	31703.13	
3	Unsecured wholesale funding	228465.83	139856.47	
(i)	Operational deposits (all counterparties)	0.00	0.00	
(ii)	Non operational deposits (all counterparties)	147682.27	59072.91	
(iii)	Unsecured debt	80783.56	80783.56	
4	Secured wholesale funding		0.00	
5	Additional requirements, of which	70770.94	50423.47	
(i)	Outflows related to derivative exposures and other collateral	48994.92	48994.92	
(ii)	Outflows related to loss of funding on debt products	0.00	0.00	
(iii)	Credit and liquidity facilities	21776.01	1428.55	
6	Other contractual funding obligations	10432.67	10432.67	
7	Other contingent funding obligations	126367.33	5399.76	
8	TOTAL CASH OUTFLOWS		245285.49	
Cash Inflows				
9	Secured lending (e.g. reverse repos)	207.21	0.00	
10	Inflows from fully performing exposures	64425.51	46115.76	
11	Other cash inflows	54201.29	52125.44	
12	TOTAL CASH INFLOWS	118834.01	98241.20	
13	TOTAL HQLA		180837.09	
14	TOTAL NET CASH OUTFLOWS		147044.28	
15	LIQUIDITY COVERAGE RATIO (%)		122.98%	

*The average weighted and un-weighted amounts are calculated taking simple daily averages (71 working days) of Q4 (2025-26)


Deputy General Manager (RMD)



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