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Liquidity Coverage Ratio: September 30, 2025.

The Bank adheres to RBI guidelines on Liquidity Coverage Ratio, Liquidity Risk Monitoring Tools and the LCR Disclosure Standards pursuant to the Basel III Framework on Liquidity Standards that are applicable to banks in India with effect from January 1, 2015. Liquidity Coverage Ratio (LCR) promotes short-term resilience of banks to potential liquidity disruptions by ensuring that they have sufficient High Quality Liquid Assets (HQLAs) to survive an acute stress scenario lasting for 30 days. LCR is computed on a daily basis from 1st January 2017 and in accordance with regulatory prescriptions. LCR disclosures contain data on simple average of daily observations for the days in each quarter. Bank has not computed LCR separately for any foreign currency since the aggregate liabilities denominated in any foreign currency doesn't amount to 5% or more of the Bank's total liabilities. Bank has consistently maintained LCR above the prescribed regulatory minimum.

On an average, 98% of the HQLA maintained by the Bank comprises of Level 1 assets which is the most liquid asset category. Cash in hand, excess CRR and SLR, G-Sec within mandatory SLR requirement permitted by RBI under Marginal Standing Facility (MSF) and Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR) as per RBI guidelines from time to time, constitutes Level 1 HQLA. Level 2 assets maintained by the Bank comprises of (a) marketable securities representing claims on or claims guaranteed by sovereigns, Public Sector Entities (PSEs) or multilateral development banks that are assigned a 20% risk weight under the Basel III Standardized Approach for credit risk and that are not issued by a bank/financial institution/NBFC or any of its affiliated entities and (b) Corporate bonds and commercial papers, not issued by a bank/financial institution/NBFC or any of its affiliated entities, which have been rated AA- or above by an Eligible Credit Rating Agency. HQLA is also well diversified across various instruments and liquid asset types and shall provide the Bank with adequate and timely liquidity.

Bank has a well-diversified funding portfolio. Retail deposits, considered as stable deposits from a liquidity perspective is the major funding source of the Bank, indicating lower dependence of the Bank on wholesale funds.

The liquidity risk management in the Bank is guided by the ALM Policy. Asset Liability Management Committee (ALCO) is the executive level committee responsible for ALM process in the Bank. Bank's liquidity management is actively done by the Treasury department as per the directions of ALCO. Integrated Risk Management Department actively monitors the liquidity position of the Bank and apprises ALCO on a continuous basis to initiate appropriate actions to ensure that the liquidity position is well within the Risk Appetite set by the Board of Directors.

The following table sets out average LCR of the Bank for the quarter ended September 30, 2025:

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(Amount in ₹ Lakhs)

LCR Disclosures			
Quarter Ended September 30,2025			
		Total Unweighted Value (Average)	Total weighted Value (Average)
HIGH QUALITY LIQUID ASSETS			
1	**Total High Quality Liquid Assets (HQLA)**	5769301.20	5750327.00
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers of which:	21006512.24	2006343.91
(i)	Stable deposits	1886146.36	94307.32
(ii)	Less stable deposits	19120365.88	1912036.59
3	Unsecured wholesale funding, of which:	4026121.69	2699833.81
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	4026121.69	2699833.81
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding	189720.58	0.00
5	Additional requirements, of which	64058.65	64058.65
(i)	*Outflows related to derivative exposures and other collateral requirements*	64058.65	64058.65
(ii)	*Outflows related to loss of funding on debt products*	0.00	0.00
(iii)	*Credit and liquidity facilities*	0.00	0.00
6	Other contractual funding obligations	7395138.59	892130.49
7	Other contingent funding obligations	2121972.97	63659.19
8	**TOTAL CASH OUTFLOWS**	34803524.72	5726026.04
CASH INFLOWS			
9	Secured lending (eg. reverse repos)	88077.93	0.00
10	Inflows from fully performing exposures	1605335.80	1252661.97
11	Other cash inflows	46669.51	46669.51
12	**TOTAL CASH INFLOWS**	1740083.24	1299331.47
TOTAL HQLA			5750327.00
TOTAL NET CASH OUTFLOWS			4426694.57
LIQUIDITY COVERAGE RATIO (%)			129.90%

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Net Stable Funding Ratio: September 30, 2025

Net stable funding ratio (NSFR) is introduced by Basel Committee on Banking Supervision (BCBS) in order to ensure that banks maintain a stable funding profile in relation to the composition of their assets, liabilities and off-balance sheet activities. NSFR limits overreliance on short-term wholesale funding and promotes funding their activities with longer term stable sources indicating funding stability.

NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. “Available stable funding” is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The amount of stable funding required ("Required stable funding") of the Bank is a function of the liquidity characteristics and residual maturities of the various assets as well as the off-balance sheet (OBS) exposures of the Bank.

As per the RBI Guideline, Bank is required to maintain a minimum NSFR of 100% on an ongoing basis effective from October 1, 2021.

The Available Stable funding primarily consists of Regulatory capital, Deposits from Retail Customers, Small business entities, Non-Financial and financial corporates and Borrowings, whereas the Required Stable Funding comprises of mainly Advances and investments.

The NSFR of the Bank as on September 30, 2025 is at 126.80% as against the regulatory minimum of 100%. The table given below sets out the details of NSFR of the Bank as on the aforesaid date.

(Amount in ₹ Lakhs)

NSFR Disclosure Template						
		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
ASF						
1	Capital: (2+3)	3423229.94	0.00	0.00	169500.00	3592729.94
2	Regulatory capital	3423229.94			169500.00	3592729.94
3	Other capital instruments					0.00
4	Retail deposits and deposits from small business customers: (5+6)	7629727.96	4813932.11	5810523.72	4086093.82	20598849.71
5	Stable deposits	997210.73	299631.36	382967.51	258830.85	1854649.97
6	Less stable deposits	6632517.23	4514300.75	5427556.21	3827262.97	18744199.74
7	Wholesale funding: (8+9)	1175338.78	4643614.07	1545972.71	814003.63	2536196.59
8	*Operational deposits*	0.00	0.00	0.00	0.00	0.00
9	*Other wholesale funding*	1175338.78	4643614.07	1545972.71	814003.63	2536196.59
10	Other liabilities: (11+12)	232615.68	1151830.96	76811.04	34826.81	0.00
11	*NSFR derivative liabilities*					
12	*All other liabilities and equity not included in the above categories*	232615.68	1151830.96	76811.04	34826.81	0.00
13	Total ASF (1+4+7+10)					26727776.23

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RSF						
14	Total NSFR high-quality liquid assets (HQLA)					557832.27
15	Deposits held at other financial institutions for operational purposes	247648.45	0.00	0.00	0.00	123824.22
16	Performing loans and securities: (17+18+19+21+23)	60525.88	6702575.89	2999325.75	15726717.10	17490566.58
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	33024.67	0.00	0.00	3302.47
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	1091426.94	389886.12	1926870.16	2285527.26
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:	0.00	5527659.10	2546951.27	10505822.63	12629149.42
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	812470.37	99509.00	1690525.00	1554830.94
21	Performing residential mortgages, of which:	0.00	320.00	1525.00	2704851.00	1964788.85
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	277.00	1195.00	1676285.00	1090321.25
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	60525.88	50145.18	60963.36	589173.31	607798.58
24	Other assets: (sum of rows 25 to 29)	260996.37	952592.54	148101.88	1303415.78	2472537.39
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		12297.79	16049.95	107689.35	115631.53
27	NSFR derivative assets (Net)		115465.34	0.00	0.00	115465.34
28	NSFR derivative liabilities before deduction of variation margin posted		90654.03	0.00	0.00	4532.70
29	All other assets not included in the above categories	260996.37	734175.38	132051.93	1195726.43	2236907.82
30	Off-balance sheet items		9487631.90	0.00		433845.71
31	Total RSF (14+15+16+24+30)					21078606.17
32	**Net Stable Funding Ratio (%)**					**126.80%**