



Liquidity Coverage Ratio: June 30, 2021

Liquidity Coverage Ratio (LCR) is aimed at promoting short-term resilience of banks to potential liquidity disruptions by ensuring that they have sufficient High Quality Liquid Assets (HQLA) to survive an acute stress scenario lasting for 30 days.

Minimum Requirement for Small Finance Banks (as per RBI circular RBI/2019-20/217 DOR.BP.BC.No.65/21.04.098/2019-20 dated Apr 17,2020) is 100%.

The following table sets out average LCR of the Bank for quarter ended June 30, 2021:

(Rs in Crores)

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		9,397
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	3,278	164
(ii)	Less Stable deposits	13,897	1,390
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	6,896	5,042
(iii)	Unsecured debt	452	452
4	Secured wholesale funding		-
5	Additional requirements, of which:		
(i)	Outflows related to derivatives exposure and other collateral requirement		
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities		
6	Other contractual funding obligations	663	663
7	Other contingent funding obligations	4,531	201
8	Total Cash Outflows		7,911
Cash Inflows			
9	Secured lending (e.g. reverse repos)	1,329	-
10	Inflows from fully performing exposures	1,073	784
11	Other cash inflows	503	251
12	Total Cash Inflows		1,036
			Total Adjusted Value
13	TOTAL HQLA		9,397
14	TOTAL NET CASH OUTFLOWS		6,876
15	LIQUIDITY COVERAGE RATIO (%)		137%