



Liquidity Coverage Ratio: June 30, 2022

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 April 17, 2020) is 100%

The following table sets out average LCR of the Bank for quarter ended June 30, 2022:

(Rs in Crores)

		Total Unweighted Value (Average)*	Total Weighted Value (Average)*
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		13,850
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	5,419	271
(ii)	Less Stable deposits	23,590	2,359
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	12,998	7,908
(iii)	Unsecured debt	179	179
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	1,092	1,092
7	Other contingent funding obligations	7,899	356
8	Total Cash Outflows		12,164
Cash Inflows			
9	Secured lending (e.g. reverse repos)	1,353	-
10	Inflows from fully performing exposures	1,485	1,053
11	Other cash inflows	695	348
12	Total Cash Inflows		1,400
			Total Adjusted Value
13	TOTAL HQLA		13,850
14	TOTAL NET CASH OUTFLOWS		10,764
15	LIQUIDITY COVERAGE RATIO (%)		129%

* The average weighted and unweighted amounts are calculated taking simple average based on daily observation for the quarter.