



Liquidity Coverage Ratio: September 30, 2020

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 operating guidelines for SFBs RBI/2016-17/81 DBR.NBD.No.26/16.13.218/2016-17 dated Oct 06, 2016 & RBI circular RBI/2019-20/217 DOR.BP.BC.No.65/21.04.098/2019-20 dated Apr 17,2020) is as below:

	Till December 31, 2017	From January 1, 2018	From January 1, 2019	From January 1, 2020	From April 17, 2020*	From October 1, 2020	From April 1, 2021
Min LCR	60%	70%	80%	90%	80%	90%	100%

*As announced by RBI on 17th April 20, as a Covid-19 relief measure the requirement is reduced to 80%.

The following table sets out average LCR of the Bank for quarter ended September 30, 2020:

(Rs in Crores)

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		9,153
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	2,173	109
(ii)	Less Stable deposits	9,154	915
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	6,634	5,397
(iii)	Unsecured debt	350	350
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	557	557
7	Other contingent funding obligations	4,327	192
8	Total Cash Outflows		7,520
Cash Inflows			
9	Secured lending (e.g. reverse repos)	1,874	-
10	Inflows from fully performing exposures	1,458	1,284
11	Other cash inflows	319	160
12	Total Cash Inflows		1,444
			Total Adjusted Value
13	TOTAL HQLA		9,153
14	TOTAL NET CASH OUTFLOWS		6,076
15	LIQUIDITY COVERAGE RATIO (%)		151%