AU SMALL FINANCE BANK
चलो आगे बढ़ें

Liquidity Coverage Ratio: March 31, 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 as below:

	From April 17, 2020	From October 1, 2020	From April 1, 2021
Minimum LCR	80%	90%	100%

The following table sets out average LCR of the Bank for quarter ended March 31, 2021:

(Rs in Crores)

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		**8,852**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	2,945	147
(ii)	Less Stable deposits	12,066	1,207
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	7,853	6,094
(iii)	Unsecured debt	382	382
4	Secured wholesale funding		19
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	841	841
7	Other contingent funding obligations	4,506	196
8	**Total Cash Outflows**		**8,886**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	1,846	-
10	Inflows from fully performing exposures	1,274	990
11	Other cash inflows	509	254
12	**Total Cash Inflows**		**1,245**
			Total Adjusted Value
13	**TOTAL HQLA**		**8,852**
14	**TOTAL NET CASH OUTFLOWS**		**7,641**
15	**LIQUIDITY COVERAGE RATIO (%)**		**116%**