



Liquidity Coverage Ratio: June 30, 2017

Liquidity Coverage Ratio (LCR) aimed to promote 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.

The transition period for the SFBs for achieving the prescribed level of LCR as per Operating guidelines for Small Finance Banks dated Oct 06, 2016 would be as follows

	Till 31 st Dec 2017	By 1 st Jan 2018	By 1 st Jan 2019	By 1 st Jan 2020	By 1 st Jan 2021
Min LCR	60%	70%	80%	90%	100%

The following table sets out average LCR of the Bank for quarter ended June 30, 2017:

(Rs in Crores)

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLAs)		825.84
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	22.17	1.11
(ii)	Less Stable deposits	78.69	7.87
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	316.55	207.97
(iii)	Unsecured debt	179.41	179.41
4	Secured wholesale funding		71.88
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	255.22	255.22
7	Other contingent funding obligations	233.98	11.70
8	Total Cash Outflows		735.14
Cash Inflows			
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	1,201.28	1,089.72
11	Other cash inflows	180.21	90.11
12	Total Cash Inflows		1,179.82
			Total Adjusted Value
13	TOTAL HQLA		825.84
14	TOTAL NET CASH OUTFLOWS		183.78
15	LIQUIDITY COVERAGE RATIO (%)		449.35%