



Liquidity Coverage Ratio: Sep 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 Sep 30, 2017:

(Rs in Crores)

(Rs in Crore)		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		951
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	114	6
(ii)	Less Stable deposits	475	47
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	705	591
(iii)	Unsecured debt	389	389
4	Secured wholesale funding		24
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	299	299
7	Other contingent funding obligations	320	16
8	Total Cash Outflows		1,372
Cash Inflows			
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	1,135	1,021
11	Other cash inflows	157	78
12	Total Cash Inflows		1,099
			Total Adjusted Value
13	TOTAL HQLA		951
14	TOTAL NET CASH OUTFLOWS		343
15	LIQUIDITY COVERAGE RATIO (%)		277%