



## Liquidity Coverage Ratio: September 30, 2019

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 <sup>st</sup> Dec 2017	By 1 <sup>st</sup> Jan 2018	By 1 <sup>st</sup> Jan 2019	By 1 <sup>st</sup> Jan 2020	By 1 <sup>st</sup> Jan 2021
<b>Min LCR</b>	60%	70%	80%	90%	100%

The following table sets out average LCR of the Bank for quarter ended September 30, 2019:

(Rs in Crores)

		Total Unweighted Value (Average)	Total Weighted Value (Average)
<b>High Quality Liquid Assets</b>			
1	Total High Quality Liquid Assets (HQLAs)		<b>4,815</b>
<b>Cash Outflows</b>			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	902	45
(ii)	Less Stable deposits	6,253	625
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	5,566	4,295
(iii)	Unsecured debt	543	543
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	623	623
7	Other contingent funding obligations	3,010	135
8	<b>Total Cash Outflows</b>		<b>6,267</b>
<b>Cash Inflows</b>			
9	Secured lending (e.g. reverse repos)	87	-
10	Inflows from fully performing exposures	1,178	962
11	Other cash inflows	350	175
12	<b>Total Cash Inflows</b>		<b>1,137</b>
			Total Adjusted Value
13	<b>TOTAL HQLA</b>		<b>4,815</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>5,130</b>
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>94%</b>