



Liquidity Coverage Ratio: December 31, 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 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 December 31, 2019:

(Rs in Crores)

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		5,018
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	977	49
(ii)	Less Stable deposits	7,065	706
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	6,132	4,673
(iii)	Unsecured debt	341	341
4	Secured wholesale funding		0
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	627	627
7	Other contingent funding obligations	3,539	160
8	Total Cash Outflows		6,557
Cash Inflows			
9	Secured lending (e.g. reverse repos)	115	-
10	Inflows from fully performing exposures	1,321	1,080
11	Other cash inflows	389	195
12	Total Cash Inflows		1,275
			Total Adjusted Value
13	TOTAL HQLA		5,018
14	TOTAL NET CASH OUTFLOWS		5,283
15	LIQUIDITY COVERAGE RATIO (%)		95%