



Liquidity Coverage Ratio: March 31, 2020

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.

Minimum Requirement for Small Finance Banks (as per operating guidelines for SFBs RBI/2016-17/81 DBR.NBD.No.26/16.13.218/2016-17 dated Oct 06, 2016 & RBI circular RBI/2019-20/217 DOR.BP.BC.No.65/21.04.098/2019-20 dated Apr 17,2020) is as below:

	Till December 31, 2017	From January 1, 2018	From January 1, 2019	From January 1, 2020	From April 17, 2020	From October 1, 2020	From April 1, 2021
Min LCR	60%	70%	80%	90%	80%	90%	100%

The following table sets out average LCR of the Bank for quarter ended March 31, 2020:

(Rs in Crores)

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		6,419
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	1,564	78
(ii)	Less Stable deposits	7,125	713
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	7,295	5,686
(iii)	Unsecured debt	487	487
4	Secured wholesale funding		37
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	760	760
7	Other contingent funding obligations	4,212	187
8	Total Cash Outflows		7,948
Cash Inflows			
9	Secured lending (e.g. reverse repos)	541	-
10	Inflows from fully performing exposures	1,665	1,412
11	Other cash inflows	413	206
12	Total Cash Inflows		1,618
			Total Adjusted Value
13	TOTAL HQLA		6,419
14	TOTAL NET CASH OUTFLOWS		6,329
15	LIQUIDITY COVERAGE RATIO (%)		101%