



## Liquidity Coverage Ratio: June 30, 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
<b>Min LCR</b>	60%	70%	80%	90%	80%	90%	100%

The following table sets out average LCR of the Bank for quarter ended June 30, 2020:

(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>9,627</b>
<b>Cash Outflows</b>			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	1,860	93
(ii)	Less Stable deposits	7,682	768
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	7,288	5,885
(iii)	Unsecured debt	441	441
4	Secured wholesale funding		16
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	526	526
7	Other contingent funding obligations	4,299	192
8	<b>Total Cash Outflows</b>		<b>7,922</b>
<b>Cash Inflows</b>			
9	Secured lending (e.g. reverse repos)	1,919	-
10	Inflows from fully performing exposures	863	837
11	Other cash inflows	114	57
12	<b>Total Cash Inflows</b>		<b>894</b>
			Total Adjusted Value
13	<b>TOTAL HQLA</b>		<b>9,627</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>7,028</b>
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>137%</b>