Liquidity Coverage Ratio: June 30, 2024

Liquidity Coverage Ratio (LCR) is aimed at promoting short-term resilience of banks to potential liquidity disruptions by ensuring that they have sufficient High Quality Liquid Assets (HQLA) to survive an acute stress scenario lasting for 30 days.

Minimum Requirement for Small Finance Banks (as per RBI circular RBI/2019-20/217 DOR.BP.BC.No.65/21.04.098/2019-20 dated Apr 17,2020) is 100%

The following table sets out average LCR of the Bank for quarter ended June 30, 2024:

(Rs in Crores)

		Total Unweighted Value (Average)*	Total Weighted Value (Average)*
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		**22,632**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	1,804	90
(ii)	Less Stable deposits	53,547	5,355
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	19,099	13,191
(iii)	Unsecured debt	259	259
4	Secured wholesale funding		271
5	Additional requirements, of which:		
(i)	Outflows related to derivatives exposure and other collateral requirement	0	0
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities		
6	Other contractual funding obligations	2,173	2,173
7	Other contingent funding obligations	28,411	1,337
8	**Total Cash Outflows**		**22,676**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	69	-
10	Inflows from fully performing exposures	3,473	2,513
11	Other cash inflows	1,571	785
12	**Total Cash Inflows**		**3,299**
			Total Adjusted Value
13	**TOTAL HQLA**		**22,632**
14	**TOTAL NET CASH OUTFLOWS**		**19,377**
15	**LIQUIDITY COVERAGE RATIO (%)**		**117%**

*The average weighted and unweighted amounts are calculated taking simple average based on daily observation for the quarter.