Liquidity Coverage Ratio: December 31, 2021

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 April 17, 2020) is 100%

The following table sets out average LCR of the Bank for quarter ended December 31, 2021:

(Rs in Crores)

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		**10,699**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	4,135	207
(ii)	Less Stable deposits	18,007	1,801
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	8,592	5,727
(iii)	Unsecured debt	212	212
4	Secured wholesale funding		109
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	900	900
7	Other contingent funding obligations	5,626	253
8	**Total Cash Outflows**		**9,209**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	2,332	-
10	Inflows from fully performing exposures	1,079	755
11	Other cash inflows	588	294
12	**Total Cash Inflows**		**1,049**
			Total Adjusted Value
13	**TOTAL HQLA**		**10,699**
14	**TOTAL NET CASH OUTFLOWS**		**8,159**
15	**LIQUIDITY COVERAGE RATIO (%)**		**131%**