



Liquidity Coverage Ratio: September 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 September 30, 2024:

(Rs in Crores)

		Total Unweighted Value (Average)*	Total Weighted Value (Average)*
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		23,367
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	2,033	102
(ii)	Less Stable deposits	55,465	5,546
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	21,839	15,693
(iii)	Unsecured debt	309	309
4	Secured wholesale funding		208
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	2,298	2,298
7	Other contingent funding obligations	29,116	1,369
8	Total Cash Outflows		25,525
Cash Inflows			
9	Secured lending (e.g. reverse repos)	171	-
10	Inflows from fully performing exposures	4,763	3,852
11	Other cash inflows	1,573	786
12	Total Cash Inflows		4,638
			Total Adjusted Value
13	TOTAL HQLA		23,367
14	TOTAL NET CASH OUTFLOWS		20,887
15	LIQUIDITY COVERAGE RATIO (%)		112%

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