Liquidity Coverage Ratio: September 30, 2025

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, 2025:

(Rs in Crores)

		Total Unweighted Value (Average)*	Total Weighted Value (Average)*
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		**30,386**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	2,077	104
(ii)	Less Stable deposits	64,892	6,489
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	30,343	22,396
(iii)	Unsecured debt	787	787
4	Secured wholesale funding		-
5	Additional requirements, of which:		
(i)	Outflows related to derivatives exposure and other collateral requirement	402	402
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities		
6	Other contractual funding obligations	2,573	2,573
7	Other contingent funding obligations	31,392	1,464
8	**Total Cash Outflows**		**34,215**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	915	-
10	Inflows from fully performing exposures	8,905	7,934
11	Other cash inflows	1,642	821
12	**Total Cash Inflows**		**8,755**
			Total Adjusted Value
13	**TOTAL HQLA**		**30,386**
14	**TOTAL NET CASH OUTFLOWS**		**25,460**
15	**LIQUIDITY COVERAGE RATIO (%)**		**119%**

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