Liquidity Coverage Ratio: June 30, 2026

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 & RBI/DOR/2025-26/194 DOR.LRG. No.113/13-10-002/2025-26 dated Nov. 28, 2025) is 100%

The following table sets out average LCR of the Bank for quarter ended June 30, 2026:

(Rs in Crores)

		Total Unweighted Value (Average)*	Total Weighted Value (Average)*
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		**31,981**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits**	14,309	1,002
(ii)	Less Stable deposits	59,991	7,123
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	33,964	22,259
(iii)	Unsecured debt	448	448
4	Secured wholesale funding		-
5	Additional requirements, of which:		
(i)	Outflows related to derivatives exposure and other collateral requirement	1,749	1,749
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities		
6	Other contractual funding obligations	2,638	2,638
7	Other contingent funding obligations	34,191	1,582
8	**Total Cash Outflows**		**36,801**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	51	-
10	Inflows from fully performing exposures	10,120	9,028
11	Other cash inflows	1,579	789
12	**Total Cash Inflows**		**9,818**
			Total Adjusted Value
13	**TOTAL HQLA**		**31,981**
14	**TOTAL NET CASH OUTFLOWS**		**26,984**
15	**LIQUIDITY COVERAGE RATIO (%)**		**119%**

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

**Stable deposit is computed based on detailed explanation provided in the circular RBI/DOR/2025-26/194 DOR.LRG.No.113/13-10-002/2025-26 dated Nov. 28, 2025.