Liquidity Coverage Ratio: March 31, 2022

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 March 31, 2022:

(Rs in Crores)

		Total Unweighted Value (Average)	**Total Weighted Value (Average)**
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		**293.99**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	1063.77	92.11
(i)	Stable deposits	285.34	14.27
(ii)	Less Stable deposits	778.43	77.84
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)		
(ii)	Non-Operational deposits (all counterparties)	65.61	26.24
(iii)	Unsecured debt	172.91	172.91
4	Secured wholesale funding	-	-
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		
7	Other contingent funding obligations		
8	**Total Cash Outflows**	**1399.30**	**299.60**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	12.00	12.00
10	Inflows from fully performing exposures	20.00	10.00
11	Other cash inflows	181.29	90.65
12	**Total Cash Inflows**	112.65	**112.65**
13	**TOTAL HQLA**	**293.99**	
14	**TOTAL NET CASH OUTFLOWS**	**186.95**	
15	**LIQUIDITY COVERAGE RATIO (%)**	**157.26**	