Liquidity Coverage Ratio Q1 FY20-21

Liquidity Coverage Ratio (LCR) aimed to promote short-term resilience of banks to potential liquidity disruptions by ensuring that they have sufficient High Quality Liquid Assets (HQLAs) to survive an acute stress scenario lasting for 30 days.

The transition period for the SFBs for achieving the prescribed level of LCR as per Operating guidelines for Small Finance Banks dated Oct 06, 2016 would be as follows:

	Till Dec. 31, 2017	By Jan 1, 2018	By Jan 1, 2019	By Jan 1, 2020	By Jan 1, 2021
Min LCR	60%	70%	80%	90%	100%

The following table sets out average LCR of the Bank for quarter ended June 30, 2020:

Amount in ₹ Lakh

		Unweighted Amount (Average)	Weighted Amount (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		257,450.31
Cash Outflows			
2	Retail deposits and deposits from small business customers of which:		19,960.35
(i)	Stable Deposits	6,314.29	315.71
(ii)	Less Stable Deposits	196,446.33	19,644.63
3	Unsecured wholesale funding, of which:		71,170.98
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	55,126.49	9,733.97
(iii)	Unsecured debt	61,437.01	61,437.01
4	Secured wholesale funding		-
5	Additional requirements, of which		1,211.57
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	24,231.41	1,211.57
6	Other contractual funding obligations	12,936.91	12,936.91
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS		1,05,279.81
Cash Inflows			

9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	-	-
11	Other cash inflows	7,169.40	7,169.40
12	TOTAL CASH INFLOWS	7,169.40	7,169.40
13	TOTAL HQLA		257,450.31
14	Total Net Cash Outflows (8-12)		98,110.41
15	25% of Total Cash outflows [8*0.25]		26,319.95
16	Total Net Cash Outflows [Higher of 14 or 15]		98,110.41
	Liquidity Coverage Ratio (%)		262.41%