Liquidity Coverage Ratio Disclosure for Q4 FY 2020-21

The following table provides the average LCR of the Bank for quarter ended March 31, 2021:

Amount ₹ in lakhs

		Unweighted Amount	Weighted Amount
High Quality Liquid Assets			
1	**Total High Quality Liquid Assets (HQLA)**		**1,97,469**
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	-	-
(ii)	Less stable deposits	3,07,689	30,769
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	65,327	65,327
(ii)	Non-operational deposits (all counterparties)	-	-
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	18,091	6,417
5	Additional requirements, of which		
(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	2,585	129
6	Other contractual funding obligations	-	-
7	Other contingent funding obligations	-	-
8	**TOTAL CASH OUTFLOWS**	**3,93,692**	**1,02,642**
Cash Inflows			
9	Secured lending (e.g. reverse repos)	80,811	-
10	Inflows from fully performing exposures	36,666	18,333
11	Other cash inflows	2,494	2,494
12	**TOTAL CASH INFLOWS**	**1,19,971**	**20,827**
13	TOTAL HQLA		**1,97,469**
14	Total Net Cash Outflows (8-12)		**81,815**
	Liquidity Coverage Ratio (%)		**241.36%**

Qualitative Disclosure

The LCR is calculated by dividing the amount of High-Quality Liquid Assets (HQLA) by the estimated net cash outflows over a stressed 30 calendar day period as per regulatory Guidelines. Minimum LCR requirement for Small Finance Banks was 90% from October 1, 2020 to March 31, 2021 and 100% with effect from April 1, 2021.

- HQLA comprises of cash in hand, excess CRR, excess SLR securities, maximum liquidity facility allowed by RBI under Marginal Standing Facility (MSF) and Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR)

- The net cash outflows are calculated by applying regulatory prescribed outflow factors to the various categories of liabilities (deposits, borrowings including grandfathered borrowings), as well as contingent liabilities, partially offset by inflows from assets maturing within 30 days