



### Liquidity Coverage Ratio: December 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 April 17, 2020) is 100%

The following table sets out average LCR of the Bank for quarter ended December 31, 2022:

Particulars	Quarter ended 31 <sup>st</sup> Dec 2022	
	Total Unweighted Value (average)*	Total Weighted Value (average)*
High Quality Liquid Assets		
1. Total High-Quality Liquid Assets (HQLA)	-	6,413.21
Cash Outflows		
2. Retail deposits and deposits from small business customers, of which:	10,777.8	801.1
(i) Stable deposits	5,534.4	276.7
(ii) Less stable deposits	5,243.4	524.3
3. Unsecured wholesale funding, of which:	4,307.4	2,919.2
(i) Operational deposits (all counterparties)	-	-
(ii) Non-operational deposits (all counterparties)	890.9	84.6
(iii) Unsecured debt	3,416	2,835
4. Secured wholesale funding	65.5	10.7
5. Additional requirements, of which	519.19	25.96
(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	519.2	26.0
6. Other contractual funding obligations	113.5	113.5
7. Other contingent funding obligations	523.6	209.4
8. Total Cash Outflows	16,313.4	4,080.1
Cash Inflows		
9. Secured lending (e.g. reverse repos)	69.7	-
10. Inflows from fully performing exposures	1,710.1	1,176.6
11. Other cash inflows	50.00	-
12. Total Cash Inflows	1,829.7	1,176.6
13. TOTAL HQLA		6,413.21
14. Total Net Cash Outflows		2,903.5
15. Liquidity Coverage Ratio (%)		220.88%