

Liquidity Coverage Ratio Q3 FY 23-24

Liquidity Coverage Ratio (LCR) aimed to promote short-term resilience of banks to potential liquidity disruptions by ensuring that they have enough 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 01, 2018	By Jan 01, 2019	By Jan 01, 2020	By Jan 01, 2021
Min LCR	60%	70%	80%	90%	100%

The following table sets out average LCR of the Bank for quarter ended Dec 31st, 2023:

Amount in ₹ Lakhs

	Unweighted Amount (Average)	Weighted Amount (Average)
High Quality Liquid Assets		
1. Total High Quality Liquid Assets (HQLA)	-	3,58,043
Cash Outflows		
2. Retail Deposits And Deposits From Small Business Customers, Of Which:		75,770
(I) Stable Deposits	9,247	462
(Ii) Less Stable Deposits	7,53,076	75,308
3. Unsecured Wholesale Funding, Of Which:		2,03,576
(I) Operational Deposits (All Counterparties)	65,159	6,480
(Ii) Non-Operational Deposits (All Counterparties)	88,431	35,372
(Iii) Unsecured Debt	1,61,723	1,61,723
4. Secured Wholesale Funding	-	-
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	-	-
6 Other Contractual Funding Obligations	3,885	3,885
7 Other Contingent Funding Obligations	74,260	3,659
8 Total Cash Outflows	-	2,87,311
Cash Inflow		
9 Secured Lending (E.G. Reverse Repos)	-	-
10 Inflows From Fully Performing Exposures	1,44,670	88,543
11 Other Cash Inflows	1,720	860
12 Total Cash Inflows	1,46,390	89,403
13 Total HQLA	-	3,58,043
14 Total Net Cash Outflows (8-12)	-	1,97,908
15 25% Of Total Cash Outflows [8*0.25]	-	71,828
16 Total Net Cash Outflows [Higher Of 14 Or 15]	-	1,97,908
Liquidity Coverage Ratio (%)		180.91%