

Liquidity Coverage Ratio Q4 FY19-20

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 March 31, 2020:

		Amount in ₹ Lakh	
		Unweighted Amount (Average)	Weighted Amount (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		155,586
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		17,502
(i)	Stable Deposits	6234	312
(ii)	Less Stable Deposits	171904	17,190
3	Unsecured wholesale funding, of which:		90,141
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	88142	23,851
(iii)	Unsecured debt	66,290	66,290
4	Secured wholesale funding		-
5	Additional requirements, of which		1,013
(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	20258	1,013
6	Other contractual funding obligations	2,850	2,850
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS		111,506
Cash Inflows			



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9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	46385	23,192
11	Other cash inflows	17743	17,743
12	TOTAL CASH INFLOWS	64128	40,935
13	TOTAL HQLA		155,586
14	Total Net Cash Outflows (8-12)		70,571
15	25% of Total Cash outflows [8*0.25]		27,876
16	Total Net Cash Outflows [Higher of 14 or 15]		70,571
	Liquidity Coverage Ratio (%)		220%