

Liquidity Coverage Ratio Q2 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 September 30, 2020:

Amount in ₹ Lakh

		Unweighted Amount (Average)	Weighted Amount (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		3,09,151.94
Cash Outflows			
2	Retail deposits and deposits from small business customers of which:		24,103.18
(i)	Stable Deposits	5,569.17	278.46
(ii)	Less Stable Deposits	2,38,247.24	23,824.72
3	Unsecured wholesale funding, of which:		85,509.16
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	57,609.24	8,251.63
(iii)	Unsecured debt	77,257.53	77,257.53
4	Secured wholesale funding		12,033.03
5	Additional requirements, of which		1,381.43
(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	27,628.51	1,381.43
6	Other contractual funding obligations	25,257.12	25,257.12
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS		1,48,283.91
Cash Inflows			



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9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	16,411.18	8,205.59
11	Other cash inflows	21,785.12	21,785.12
12	TOTAL CASH INFLOWS	38,196.30	29,990.71
13	TOTAL HQLA		3,09,151.94
14	Total Net Cash Outflows (8-12)		1,18,293.20
15	25% of Total Cash outflows [8*0.25]		37,070.98
16	Total Net Cash Outflows [Higher of 14 or 15]		1,18,293.20
	Liquidity Coverage Ratio (%)		261.34%