

Liquidity Coverage Ratio Q1 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 June 30th, 2023:

Amount in ₹ Lakhs

	Unweighted Amount (Average)	Weighted Amount (Average)
High Quality Liquid Assets		
1. Total High Quality Liquid Assets (Hqla)	-	3,23,713
Cash Outflows		
2. Retail Deposits And Deposits From Small Business Customers, Of Which:		63,739
(I) Stable Deposits	7,656	383
(Ii) Less Stable Deposits	6,33,565	63,357
3. Unsecured Wholesale Funding, Of Which:		1,70,228
(I) Operational Deposits (All Counterparties)	63,852	6,356
(Ii) Non-Operational Deposits (All Counterparties)	53,380	21,352
(Iii) Unsecured Debt	1,42,519	1,42,519
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	5,200	5,200
7 Other Contingent Funding Obligations	96,965	4,796
8 Total Cash Outflows	-	2,43,963
Cash Inflow		
9 Secured Lending (E.G. Reverse Repos)	-	-
10 Inflows From Fully Performing Exposures	2,17,706	1,67,402
11 Other Cash Inflows	1,579	789
12 Total Cash Inflows	2,19,285	1,68,192
13 Total Hqla	-	3,23,713
14 Total Net Cash Outflows (8-12)	-	75,771
15 25% Of Total Cash Outflows [8*0.25]	-	60,991
16 Total Net Cash Outflows [Higher Of 14 Or 15]	-	75,771
Liquidity Coverage Ratio (%)		427.23%