

Liquidity Coverage Ratio Q3 FY22-23

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, 2022:

Amount in ₹ Lakhs

	Unweighted Amount (Average)	Weighted Amount (Average)
High Quality Liquid Assets		
1. Total High Quality Liquid Assets (HQLA)	-	280,581.07
Cash Outflows		
2. Retail deposits and deposits from small business customers, of which:		52,119.53
(i) Stable Deposits	5,280.31	264.02
(ii) Less Stable Deposits	518,555.14	51,855.51
3. Unsecured wholesale funding, of which:		159,363.64
(i) Operational deposits (all counterparties)	58,992.55	5,869.66
(ii) Non-operational deposits (all counterparties)	80,613.26	32,245.31
(iii) Unsecured debt	121,248.68	121,248.68
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	7,802.80	7,802.80
7 Other contingent funding obligations	74,019.38	3,650.50
8 TOTAL CASH OUTFLOWS	-	222,936.47
Cash Inflow		
9 Secured lending (e.g. reverse repos)	-	-
10 Inflows from fully performing exposures	184,592.47	139,669.85
11 Other cash inflows	1,109.02	554.51
12 TOTAL CASH INFLOWS	185,701.49	140,224.36
13 TOTAL HQLA	-	280,581.07
14 Total Net Cash Outflows (8-12)	-	82,712.11
15 25% of Total Cash outflows [8*0.25]	-	55,734.12
16 Total Net Cash Outflows [Higher of 14 or 15]	-	82,712.11
Liquidity Coverage Ratio (%)		339.23%