

Liquidity Coverage Ratio Disclosure for Q4 FY 2017-18

The following table provides the average LCR of the Bank for quarter ended March 31, 2018:

Amount ₹ in lakhs

		Unweighted Amount	Weighted Amount
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		16,670.96
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	-	-
(ii)	Less stable deposits	9,775.75	977.58
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits (all counterparties)	16,676.39	16,676.39
(ii)	Non-operational deposits (all counterparties)	-	-
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	3,470.24	3,470.24
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	420.13	420.13
6	Other contractual funding obligations	-	-
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS	30,342.51	21,544.34
Cash Inflows			
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	10,607.11	5,696.46
11	Other cash inflows	6,668.56	3,334.28
12	TOTAL CASH INFLOWS	17,275.67	9,030.74
13	TOTAL HQLA		16,670.96
14	Total Net Cash Outflows (8-12)		12,513.60
	Liquidity Coverage Ratio (%)		133.22%

Qualitative Disclosure

The LCR is calculated by dividing the amount of High Quality Liquid Assets (HQLA) by the estimated net cash outflows over a stressed 30 calendar day period as per RBI Guidelines. Minimum LCR requirement for small finance banks is 70% with effect from 1st January 2018.

- HQLA comprises of cash in hand, excess CRR, excess SLR securities, maximum liquidity facility allowed by RBI under Marginal Standing Facility (MSF) and Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR)
- The net cash outflows are calculated by applying RBI prescribed outflow factors to the various categories of liabilities (deposits, borrowings including grandfathered borrowings), as well as contingent liabilities, partially offset by inflows from assets maturing within 30 days

As per the RBI guidelines, the minimum LCR required to be maintained by small finance bank shall be implemented in a phased manner from 1st January 2018 as given below:

Year	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%