Shivalik Small Finance Bank

Liquidity Coverage Ratio

Liquidity Coverage Ratio (LCR) is aimed at promoting short-term resilience of banks to potential liquidity disruptions by ensuring that they have sufficient High Quality Liquid Assets (HQLA) to survive an acute stress scenario lasting for 30 days.
Minimum Requirement for Small Finance Banks (as per RBI circular RBI/2019-20/217 DOR.BP.BC.No.65/21.04.098/2019-20 dated Apr 17,2020) is 100%.

The following table sets out average LCR of the Bank for quarter ended March 31, 2024:

(Rs in Crores)

		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLAs)		532.16
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	**1514.12**	**127.36**
(i)	Stable deposits	480.95	24.05
(ii)	Less Stable deposits	1033.17	103.32
3	Unsecured wholesale funding, of which:	**644.21**	**331.27**
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-Operational deposits (all counterparties)	644.21	331.27
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	19.04	-
5	Additional requirements, of which:	**1.19**	**1.19**
(i)	Outflows related to derivatives exposure and other collateral requirement	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	1.19	1.19
6	Other contractual funding obligations	26.30	26.30
7	Other contingent funding obligations	239.11	11.89
8	Total Cash Outflows	2443.97	498.01
Cash Inflows			
9	Secured lending (e.g. reverse repos)	130.06	-
10	Inflows from fully performing exposures	117.47	94.89
11	Other cash inflows	0.00	0.00
12	Total Cash Inflows	**247.53**	94.89
13	TOTAL HQLA	532.16	532.16
14	TOTAL NET CASH OUTFLOWS	2196.45	403.13
15	LIQUIDITY COVERAGE RATIO (%)	**132.01**	**132.01**