Suryoday Small Finance Bank Ltd
Navi Mumbai

Liquidity Coverage Ratio - June 2017

		Quarter ended June 30, 2017 (in millions)	
Particular		**Total unweighted value ***	**Total unweighted value ***
High quality liquid assets			
1	Total high quality liquid assets		2,778
Cash outflows			
2	Retail deposits and deposits from small business customers, of which	339	34
(i)	Stable deposits	-	-
(ii)	Less stable deposits	339	34
3	Unsecured wholesale funding, of which:	141	124
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	19	2
(iii)	Unsecured debt	122	122
4	Secured wholesale funding		302
5	Additional requirements, of which:	365	365
(i)	Outflows related to derivative exposures and other collateral requirements	365	365
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	-	-
6	Other contractual funding obligations	256	256
7	Other contingent funding obligations	-	-
8	**Total Cash Outflows**		**1,081**
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	708	354
11	Other cash inflows	590	582
12	**Total Cash Inflows**	**1,298**	**936**
13	**Total HQLA**		**2,778**
14	**Total Net Cash Outflows**		**270**
15	**Liquidity coverage ratio (%)**		**1028%**

Note * **The weighted value and unweighted value are calculated by monthly simple average for the quarter.**

Qualitative :

The Liquidity Coverage Ratio (LCR) is a global minimum standard for Banks' Liquidity Risk Management. It aims to ensure that a bank has an adequate stock of unencumbered High-Quality Liquid Assets (HQLA) that can be converted into cash easily and immediately to meet its liquidity needs for the next 30 calendar day liquidity stress scenario.

The LCR is a ratio of Bank's High Quality Liquid Assets (HQLA) to the estimated net outflows over next 30 calendar day period of significant stress. The Bank's HQLA mainly consists of Level 1 Assets comprising of excess of SLR balances, the extent allowed under the Marginal Standing Facility (MSF) and Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR). Additionally, cash, balances in excess of cash reserve requirement with RBI also form part of Level 1 HQLA. Level 2 HQLA primarily consists of corporate bonds, debentures, commercial papers issued by non-financial institutions which are rated AA- and above as Level 2A and rated BBB- to A+, as level 2B, respectively, considered at prescribed haircuts.

Cash outflows are calculated by applying RBI prescribed outflow factors to the various categories or types of liabilities by the outflow run-off rates and cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in.

Till December 31, 2017, the minimum LCR requirement is 60% and to be computed as by monthly simple average for the quarter.