



Suryoday Small Finance Bank Ltd
Navi Mumbai

Liquidity Coverage Ratio - September 2017

		Quarter ended September 30, 2017 (in millions)	
		Total unweighted value *	Total unweighted value *
Particular			
High quality liquid assets			
1	Total high quality liquid assets		1,989
Cash outflows			
2	Retail deposits and deposits from small business customers, of which	949	95
(i)	Stable deposits	-	-
(ii)	Less stable deposits	949	95
3	Unsecured wholesale funding, of which:	434	299
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	150	15
(iii)	Unsecured debt	284	284
4	Secured wholesale funding		246
5	Additional requirements, of which:	305	305
(i)	Outflows related to derivative exposures and other collateral requirements	305	305
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities		
6	Other contractual funding obligations	263	263
7	Other contingent funding obligations		
8	Total Cash Outflows		1,208
9	Secured lending (e.g. reverse repos)	-	-
10	Inflows from fully performing exposures	798	399
11	Other cash inflows	280	274
12	Total Cash Inflows	1078	673
13	Total HQLA		1,989
14	Total Net Cash Outflows		535
15	Liquidity coverage ratio (%)		372

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.