

Suryoday Small Finance Bank Ltd
Navi Mumbai

Liquidity Coverage Ratio – September 2022

		Quarter ended Sept 30, 2022 (in millions)	
Particular		Total unweighted value *	Total weighted value *
High quality liquid assets			
1	Total high quality liquid assets		16,555
Cash outflows			
2	Retail deposits and deposits from small business customers, of which	23,554	2,355
(i)	Stable deposits	0	0
(ii)	Less stable deposits	23,554	2,355
3	Unsecured wholesale funding, of which:	8,400	5,901
(i)	Operational deposits (all counterparties)	0	0
(ii)	Non-operational deposits (all counterparties)	2,943	444
(iii)	Unsecured debt	5,457	5,457
4	Secured wholesale funding		375
5	Additional requirements, of which:	0	0
(i)	Outflows related to derivative exposures and other collateral requirements	0	0
(ii)	Outflows related to loss of funding on debt products	0	0
(iii)	Credit and liquidity facilities	0	0
6	Other contractual funding obligations	3,041	2,277
7	Other contingent funding obligations	0	0
8	Total Cash Outflows		10,909
9	Secured lending (e.g. reverse repos)	133	0
10	Inflows from fully performing exposures	3,210	1,797
11	Other cash inflows	1,901	950
12	Total Cash Inflows		2,747
13	Total HQLA		16,555
14	Total Net Cash Outflows		8,162
15	Liquidity coverage ratio (%)		202.84%

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.

The minimum LCR required to be maintained for the current year from 01 April'21 is 100%.

Net Stable Funding Ratio – Sept 2022

(Rs.in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital (2+3)	1,626.30	0.00	0.00	20.00	1,646.30
2	Regulatory capital	1,626.30	0.00	0.00	20.00	1,646.30
3	Other capital instruments	0.00	0.00	0.00	0.00	0.00
4	Retail deposits and deposits from small business customers: (5+6)	653.21	300.18	230.07	1,465.72	2,530.83
5	Stable deposits	0.00	0.00	0.00	0.00	0.00
6	Less stable deposits	653.21	300.18	230.07	1,465.72	2,530.83
7	Wholesale funding: (8+9)	74.51	1,123.36	669.33	1,940.62	2,503.76
8	Operational deposits	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	74.51	1,123.36	669.33	1,940.62	2,503.76
10	Other liabilities: (11+12)	281.67	0.00	0.00	0.00	0.00
11	NSFR derivative liabilities		0.00	0.00	0.00	0.00
12	All other liabilities and equity not included in the above categories	281.67	0.00	0.00	0.00	0.00
13	Total ASF (1+4+7+10)					6,680.90
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					838.60
15	Deposits held at other financial institutions for operational purposes	20.78	0.00	0.00	0.00	10.39
16	Performing loans and securities: (17+18+19+21+23)	0.00	2,521.77		2,250.43	3,112.09
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	169.45	226.45	133.85	272.49
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	0.00	1,206.25	913.13	1,642.51	2,509.80
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	5.04	5.45	20.24	18.40

21	Performing residential mortgages, of which:	0.00	6.49	6.63	453.92	312.67
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	6.64	6.62	398.61	265.72
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	0.00	0.00	20.15	17.13
24	Other assets: (sum of rows 25 to 29)	158.41	97.50	11.07	548.89	757.84
25	Physical traded commodities, including gold	0.00				0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	17.51	14.88
27	NSFR derivative assets		0.00	0.00	0.00	0.00
28	NSFR derivative liabilities before deduction of variation margin posted		0.00	0.00	0.00	0.00
29	All other assets not included in the above categories	158.41	97.50	11.07	531.38	742.96
30	Off-balance sheet items			129.00		6.45
31	Total RSF (14+15+16+24+30)					4,725.38
32	Net Stable Funding Ratio (%)					141.38%