ujjivan SMALL FINANCE BANK
Build a Better Life

Liquidity Coverage Ratio: December 31, 2023

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 April 17, 2020) is 100%.

The following table sets out average LCR of the Bank for quarter ended December 31, 2023:

Particulars	Quarter ended 31st December 2023	
	Total Unweighted Value (INR Crores) (average)*	Total Weighted Value (INR Crores) (average)*
High Quality Liquid Assets		
1. Total High-Quality Liquid Assets (HQLA)	-	**7795.20**
Cash Outflows		
2. Retail deposits and deposits from small business customers, of which:	**15,575.30**	**1,180.24**
(i) Stable deposits	7,545.83	377.29
(ii) Less stable deposits	8,029.47	802.95
3. Unsecured wholesale funding, of which:	**5,506.41**	**3,892.21**
(i) Operational deposits (all counterparties)	0.00	0.00
(ii) Non-operational deposits (all counterparties)	856.09	78.89
(iii) Unsecured debt	4,650.32	3,813.32
4. Secured wholesale funding	**1,583.67**	**58.37**
5. Additional requirements, of which	**1,001.98**	**136.22**
(i) Outflows related to derivative exposures and other collateral requirements	0.00	0.00
(ii) Outflows related to loss of funding on debt products	0.00	0.00
(iii) Credit and liquidity facilities	1,001.98	136.22
6. Other contractual funding obligations	**262.48**	**262.48**
7. Other contingent funding obligations	**20.00**	**0.60**
8. Total Cash Outflows	**23,949.84**	**5,530.12**
Cash Inflows		
9. Secured lending (e.g. reverse repos)	1.86	0.00
10. Inflows from fully performing exposures	1,831.75	1,027.18
11. Other cash inflows	50.00	0.00
12. Total Cash Inflows	**1,883.61**	**1,027.18**
13. TOTAL HQLA		7,795.20
14. Total Net Cash Outflows		4,502.94
15. Liquidity Coverage Ratio (%)		**173.11%**

* The average weighted and unweighted amounts are calculated taking simple average based on daily observation for the quarter.