Liquidity Coverage Ratio – Quarter June, 2024

North East Small Finance Bank adheres to all the RBI regulations on the Liquidity Coverage Ratio (LCR). The LCR promotes short-term resilience of banks to potential liquidity disruptions by ensuring that they have sufficient high quality liquid assets (HQLAs) to survive an acute stress scenario lasting for 30 days.

- **The following table sets out average LCR of the Bank for the quarter ended June 2024.**

Liquidity Coverage Ratio			
Liquidity Coverage Ratio		**Total Unweighted (Average)**	**Total Weighted (Average)**
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		**5,50,51,20,066.01**
Cash Outflows			
2	Retail deposits and deposits from small business customers	**9,39,39,98,048.29**	**66,92,33,761.61**
(i)	Stable deposits	5,40,33,20,864.38	27,01,66,043.22
(ii)	Less stable deposits	3,99,06,77,183.91	39,90,67,718.39
3	**Unsecured wholesale**	**3,54,52,78,973.58**	**2,91,79,10,298.73**
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Nonoperational deposits (all counterparties)	3,54,52,78,973.58	2,91,79,10,298.73
(iii)	Unsecured debt	0.00	0.00
4	**Secured wholesale funding**		**5,75,12,254.90**
5	**Additional requirements,**	**0.00**	**0.00**
(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	0.00	0.00
6	**Other contractual funding obligations**	**27,10,55,526.16**	**23,85,07,425.80**
7	**Other contingent funding obligations**	**0.00**	**0.00**
8	**Total Cash Outflows**		**3,88,31,63,741.05**
Cash Inflows			
9	Secured lending	0.00	0.00
10	Inflows from fully performing exposures	44,87,82,757.81	19,69,77,081.24
11	Other cash inflows	33,55,07,405.48	29,40,99,763.08
12	Total Cash Inflows	78,42,90,163.29	49,10,76,844.32
21	**Total HQLA**		**5,50,51,20,066.01**
22	**Total Net Cash Outflows**		**3,39,23,68,814.05**
23	**Liquidity Coverage Ratio (%)**		**162.3%**

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