

Liquidity Coverage Ratio – Quarter March, 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 March 2024.

Liquidity Coverage Ratio			
Liquidity Coverage Ratio		Total Unweighted (Average)	Total Weighted (Average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		4,64,96,67,820.02
Cash Outflows			
2	Retail deposits and deposits from small business customers	9,80,12,77,114.46	72,26,03,300.22
(i)	Stable deposits	5,15,04,88,224.49	25,75,24,411.22
(ii)	Less stable deposits	4,65,07,88,889.98	46,50,78,889.00
3	Unsecured wholesale	3,04,08,15,135.57	2,43,02,25,562.48
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Nonoperational deposits (all counterparties)	3,04,08,15,135.57	2,43,02,25,562.48
(iii)	Unsecured debt	0.00	0.00
4	Secured wholesale funding		12,40,35,714.29
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	31,12,83,873.77	31,12,83,873.77
7	Other contingent funding obligations	0.00	0.00
8	Total Cash Outflows		3,58,81,48,450.76
Cash Inflows			
9	Secured lending	0.00	0.00
10	Inflows from fully performing exposures	1,30,56,176.61	1,30,56,176.61
11	Other cash inflows	91,08,77,381.88	58,03,59,160.38
12	Total Cash Inflows	92,39,33,558.49	59,34,15,337.00
21	Total HQLA		4,64,96,67,820.02
22	Total Net Cash Outflows		2,99,47,33,113.77
23	Liquidity Coverage Ratio (%)		155.3%

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