

Net Stable Funding Ratio Q1 FY23-24

The RBI guidelines stipulated the implementation of NSFR at a consolidated level from June 2023 quarter. Accordingly, Utkarsh Small Finance Bank has been computing the NSFR. USFB NSFR comes out to 161.72% as on 30th June 2023 based on a consolidated basis and presented in Indian Rupee. Available table funding (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The Required stable funding (RSF) of a specific group is a function of the liquidity characteristics and residual maturities of the various assets held by that group as well as those of its Off-Balance Sheet (OBS) exposures.

The following table sets out NSFR of the Bank for quarter ended June 30th, 2023.

NSFR Disclosure					
(₹ in Lakhs)	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	2,11,018	0	0	0	2,11,018
2 Regulatory capital	2,11,018	0	0	0	2,11,018
3 Other capital instruments	0	0	0	0	0
4 Retail deposits and deposits from small business customers: (5+6)	0	0	4,29,035	0	3,99,911
5 Stable deposits	0	0	2,75,597	0	2,61,818
6 Less stable deposits	0	0	1,53,438	0	1,38,094
7 Wholesale funding: (8+9)	0	0	5,72,088	0	2,86,044
8 Operational deposits	0	0	4,81,727	0	2,40,863
9 Other wholesale funding	0	0	90,361	0	45,180
10 Other liabilities: (11+12)	0	0	1,07,562	6,19,915	6,19,915
11 NSFR derivative liabilities	0	0	0	0	0
12 All other liabilities and equity not included in the above categories	0	0	1,07,562	6,19,915	6,19,915
13 Total ASF (1+4+7+10)	2,11,018	0	11,08,685	6,19,915	15,16,888
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)	1,06,849	0	1,43,763	0	7,188
15 Deposits held at other financial institutions for operational purposes	0	0	12,767	0	6,383
16 Performing loans and securities: (17+18+19+21+23)	0	60,422	12,17,826	2,180	8,27,928
17 Performing loans to financial institutions secured by Level 1 HQLA	0	60,422	0	0	9,063
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	0	30,528	0	15,264
19 Performing loans to nonfinancial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	0	0	11,87,297	2,180	8,03,601

20 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	0	0
21 Performing residential mortgages, of which:	0	0	0	0	0
22 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	0	0
23 Securities that are not in default and do not qualify as HQLA, including exchange traded equities	0	0	0	0	0
24 Other assets: (sum of rows 25 to 29)	0	0	0	92,139	92,139
25 Physical traded commodities, including gold	0	0	0	0	0
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	0	0	0	0
27 NSFR derivative assets	0	0	0	0	0
28 NSFR derivative liabilities before deduction of variation margin posted	0	0	0	0	0
29 All other assets not included in the above categories	0	0	0	92,139	92,139
30 Off-balance sheet items	0	0	87,351	0	4,310
31 Total RSF (14+15+16+24+30)	1,06,849	60,422	14,61,706	94,319	9,37,949
32 Net Stable Funding Ratio (%)					161.72%