

Net Stable Funding Ratio Q3 FY23-24

The RBI guidelines stipulated the implementation of NSFR at a consolidated level for Dec 2023 quarter. Accordingly, Utkarsh Small Finance Bank has been computing the NSFR. USFB NSFR comes out to 158.45% as on 31st Dec 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 Dec 31st, 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)	2,80,797	0	0	0	2,80,797
2 Regulatory capital	2,80,797	0	0	0	2,80,797
3 Other capital instruments	0	0	0	0	0
4 Retail deposits and deposits from small business customers: (5+6)	0	0	5,79,262	0	5,37,287
5 Stable deposits	0	0	3,19,032	0	3,03,080
6 Less stable deposits	0	0	2,60,230	0	2,34,207
7 Wholesale funding: (8+9)	0	0	5,46,963	0	2,73,482
8 Operational deposits	0	0	4,46,690	0	2,23,345
9 Other wholesale funding	0	0	1,00,273	0	50,137
10 Other liabilities: (11+12)	0	0	1,18,962	5,61,447	5,61,447
11 NSFR derivative liabilities	0	0	0	0	0
12 All other liabilities and equity not included in the above categories	0	0	1,18,962	5,61,447	5,61,447
13 Total ASF (1+4+7+10)	2,80,797	0	12,45,187	5,61,447	16,53,013
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)	91,432	0	0	0	0
15 Deposits held at other financial institutions for operational purposes	0	0	9,922	0	4,961
16 Performing loans and securities: (17+18+19+21+23)	0	59,247	13,58,750	2,180	9,36,701
17 Performing loans to financial institutions secured by Level 1 HQLA	0	59,247	0	0	8,887
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	0	33,814	0	16,907
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	13,24,936	2,180	9,10,907

20 With a risk weight of less than or equal to 35% under the Basel II Standardised 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 Standardised 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	97,197	97,197
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	97,197	97,197
30 Off-balance sheet items	0	0	88,269	0	4,362
31 Total RSF (14+15+16+24+30)	91,432	59,247	14,56,942	99,378	10,43,222
32 Net Stable Funding Ratio (%)					158.45%