

Net Stable Funding Ratio Q3 FY24-25

The RBI guidelines stipulated the implementation of NSFR at a consolidated level from December 2024 quarter. Accordingly, Utkarsh Small Finance Bank has been computing the NSFR. USFB NSFR comes out to 109.83% as on 31st December 2024 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 December 31st, 2024.

NSFR Disclosure						
		Unweighted value by residual maturity				Weighted value
	(₹ in Crores)	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	ASF Item					
1	Capital: (2+3)	2,964.97	-	-	-	2,964.97
2	Regulatory capital	2,964.97				2,964.97
3	Other capital instruments					
4	Retail deposits and deposits from small business customers: (5+6)	3,358.63	1,821.73	1,269.61	6,174.50	12,256.83
5	Stable deposits					
6	Less: stable deposits	3,358.63	1,821.73	1,269.61	6,174.50	12,256.83
7	Wholesale funding: (8+9)	613.47	3,860.32	2,380.25	2,460.53	4,493.32
8	Operational deposits	62.21				31.10
9	Other wholesale funding	551.26	3,860.32	2,380.25	2,460.53	4,462.22
10	Other liabilities: (11+12)					
11	NSFR derivative liabilities					
12	All other liabilities and equity not included in the above categories	4,891.91				-
13	Total ASF (1+4+7+10)					19,715.12
	RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)	908.69	1,383.39	80.49	3,680.54	3,776.45
15	Deposits held at other financial institutions for operational purposes	85.16	395.72	53.17	3.92	148.23
16	Performing loans and securities: (17+18+19+21+23)		4,569.08	3,876.16	9,434.93	12,049.40
17	Performing loans to financial institutions secured by Level 1 HQLA					
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions		412.40	336.45	548.58	778.66

19	Performing loans to nonfinancial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:		4,139.90	3,525.48	8,092.58	10,711.38
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
21	Performing residential mortgages, of which:		5.14	2.12	139.51	122.21
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		11.64	12.11	654.26	437.15
23	Securities that are not in default and do not qualify as HQLA, including exchange traded equities		444.48			222.24
24	Other assets: (sum of rows 25 to 29)					
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
27	NSFR derivative assets					
28	NSFR derivative liabilities before deduction of variation margin posted					
29	All other assets not included in the above categories	1043.23			647.65	1,690.88
30	Off-balance sheet items		1253.16			62.06
31	Total RSF					17,949.79
32	Net Stable Funding Ratio (%)					109.83%