

Net Stable Funding Ratio Q4 FY21-22

The RBI guidelines stipulated the implementation of NSFR at a consolidated level from March 2022 quarter. Accordingly, Utkarsh Small Finance Bank has been computing the NSFR. USFB NSFR comes out to 158.98% as on 31st March 2022 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 March 31st, 2022.

NSFR Disclosure					
(₹ in Crores)	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	1,572				1,572
2 Regulatory capital	1,572				1,572
3 Other capital instruments					
4 Retail deposits and deposits from small business customers: (5+6)			4,080		3,786
5 Stable deposits			2,267		2,153
6 Less stable deposits			1,813		1,632
7 Wholesale funding: (8+9)			4,887		2,443
8 Operational deposits			3,964		1,982
9 Other wholesale funding			922		461
10 Other liabilities: (11+12)			997	3,527	3,527
11 NSFR derivative liabilities					
12 All other liabilities and equity not included in the above categories			997	3,527	3,527
13 Total ASF (1+4+7+10)	1,572		9,964	3,527	11,328
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)	534		29		1
15 Deposits held at other financial institutions for operational purposes			74		37
16 Performing loans and securities: (17+18+19+21+23)		257	9,347	13	6,110
17 Performing loans to financial institutions secured by Level 1 HQLA		257	50		46
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions			215		108
19 Performing loans to nonfinancial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:			9,081	13	5,957

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:					
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
23 Securities that are not in default and do not qualify as HQLA, including exchange traded equities					
24 Other assets: (sum of rows 25 to 29)				948	948
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				948	948
30 Off-balance sheet items			584		29
31 Total RSF (14+15+16+24+30)	534	257	10,033	961	7,126
32 Net Stable Funding Ratio (%)					158.98%