

Net Stable Funding Ratio Q4 FY22-23

The RBI guidelines stipulated the implementation of NSFR at a consolidated level from March 2023 quarter. Accordingly, Utkarsh Small Finance Bank has been computing the NSFR. USFB NSFR comes out to 165.81% as on 31st March 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 March 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)	200,032	0	0	0	200,032
2 Regulatory capital	200,032	0	0	0	200,032
3 Other capital instruments	0	0	0	0	0
4 Retail deposits and deposits from small business customers: (5+6)	0	0	446,107	0	416,037
5 Stable deposits	0	0	290,820	0	276,279
6 Less stable deposits	0	0	155,287	0	139,758
7 Wholesale funding: (8+9)	0	0	569,974	0	284,987
8 Operational deposits	0	0	482,753	0	241,376
9 Other wholesale funding	0	0	87,221	0	43,610
10 Other liabilities: (11+12)	0	0	105,994	589,647	589,647
11 NSFR derivative liabilities	0	0	0	0	0
12 All other liabilities and equity not included in the above categories	0	0	105,994	589,647	589,647
13 Total ASF (1+4+7+10)	200,032	0	1,122,075	589,647	1,490,704
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)	119,206	0	181,354	0	9,068
15 Deposits held at other financial institutions for operational purposes	0	0	6,475	0	3,237
16 Performing loans and securities: (17+18+19+21+23)	0	48,739	1,182,282	1,138	794,864
17 Performing loans to financial institutions secured by Level 1 HQLA	0	48,739	0	0	7,311
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	0	30,635	0	15,317
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	1,151,648	1,138	772,235

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	86,020	86,020
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	86,020	86,020
30 Off-balance sheet items	0	0	118,305	0	5,864
31 Total RSF (14+15+16+24+30)	119,206	48,739	1,488,416	87,158	899,053
32 Net Stable Funding Ratio (%)					165.81%