

Net Stable Funding Ratio Q4 FY23-24

The RBI guidelines stipulated the implementation of NSFR at a consolidated level for Mar 2024 quarter. Accordingly, Utkarsh Small Finance Bank has been computing the NSFR. USFB NSFR comes out to 114.95% as on 31st Mar 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 Mar 31st, 2024.

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)	2,97,319	0	0	0	2,97,319
2 Regulatory capital	2,97,319	0	0	0	2,97,319
3 Other capital instruments	0	0	0	0	0
4 Retail deposits and deposits from small business customers: (5+6)	2,79,842	1,27,011	2,56,990	3,64,010	9,84,466
5 Stable deposits	0	0	0	0	0
6 Less stable deposits	2,79,842	1,27,011	2,56,990	3,64,010	9,84,466
7 Wholesale funding: (8+9)	78,389	2,40,797	3,71,224	2,28,504	4,95,042
8 Operational deposits	0	0	0	0	0
9 Other wholesale funding	78,389	2,40,797	3,71,224	2,28,504	4,95,042
10 Other liabilities: (11+12)	1,46,181	0	0	0	0
11 NSFR derivative liabilities	0	0	0	0	0
12 All other liabilities and equity not included in the above categories	1,46,181	0	0	0	0
13 Total ASF (1+4+7+10)	8,01,731	3,67,808	6,28,214	5,92,515	17,76,827
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)	1,72,781	26,829	5,034	3,01,300	3,22,066

15 Deposits held at other financial institutions for operational purposes	74,313	55,307	316	54	12,762
16 Performing loans and securities: (17+18+19+21+23)	0	4,34,765	3,48,931	8,72,258	11,08,544
17 Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	32,871	25,310	39,941	51,535
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	3,65,972	3,22,490	7,66,227	9,95,524
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	1,139	1,131	66,090	44,093
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	34,783	0	0	17,392
24 Other assets: (sum of rows 25 to 29)	83,093	0	0	15,311	98,404
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	83,093	0	0	15,311	98,404
30 Off-balance sheet items	0	79,873	0	0	3,941
31 Total RSF (14+15+16+24+30)	3,30,187	5,96,774	3,54,281	11,88,923	15,45,717
32 Net Stable Funding Ratio (%)					114.95%