Net Stable Funding Ratio Q3 FY21-22

The RBI guidelines stipulated the implementation of NSFR at a consolidated level from December 2021 quarter. Accordingly, Utkarsh Small Finance Bank has been computing the NSFR. USFB NSFR comes out to 157.93% as on 31st December 2021 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, 2021

NSFR Disclosure					
(₹ in Crore)	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	**1,53,248.58**				**1,53,248.58**
2 Regulatory capital	1,53,248.58				1,53,248.58
3 Other capital instruments	0.00				0.00
4Retail deposits and deposits from small business customers: (5+6)			**3,42,447.28**		**3,17,525.32**
5 Stable deposits			1,86,455.35		1,77,132.58
6 Less stable deposits			1,55,991.93		1,40,392.74
7 Wholesale funding: (8+9)			**3,62,442.02**		**1,81,221.01**
8 Operational deposits			3,17,463.10		1,58,731.55
9 Other wholesale funding			44,978.92		22,489.46
10 Other liabilities: (11+12)			**84,824.92**	**3,40,673.75**	**3,40,673.75**
11 NSFR derivative liabilities					
12 All other liabilities and equity not included in the above categories			84,824.92	3,40,673.75	3,40,673.75
13 Total ASF (1+4+7+10)					**9,92,668.66**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)	3,14,577.78	1,18,503.37	17,653.62	0.00	27,093.21
15 Deposits held at other financial institutions for operational purposes			8,884.17		4,442.09
16 Performing loans and securities:(17+18+19+21+23)			**4,31,420.51**	**1,144.55**	**2,16,454.21**
17 Performing loans to financial institutions secured by Level 1 HQLA			4,31,420.51		2,15,710.26
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions					
19 Performing loans to nonfinancial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:				1,144.55	743.96
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					0.00
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)				**425818.11**	**377679.969**
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				4,25,818.11	3,77,679.97
30 Off-balance sheet items			58,081.16		2,869.40
31 Total RSF					**6,28,538.88**
32 Net Stable Funding Ratio (%)					**157.93%**