

NET STABLE FUNDING RATIO DISCLOSURE AT SEPTEMBER 30, 2023

Ujjivan Small Finance Bank, as per the RBI guideline on Net Stable Funding Ratio (NSFR) dated May 17, 2018, is required to maintain the NSFR on an ongoing basis. The minimum NSFR requirement set out in the RBI guideline is 100%.

NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. "Available Stable 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 amount of stable funding required ("Required Stable Funding") (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures.

The NSFR as of September 30, 2023 was 140.56%.

The following table sets out the unweighted and weighted value of the NSFR components of the Ujjivan Small Finance Bank as at September 30, 2023.

Sr. No	(₹ in Crore)	Unweighted value by residual maturity				Weighted value
		No maturity*	≤ 6 months	6 months to ≤ 1yr	≥ 1yr	
	ASF Item					
1	Capital: (2+3)	5,071	-	-	-	5,071
2	Regulatory capital	4,771	-	-	-	4,771
3	Other capital instruments	300	-	-	-	300
4	Retail deposits and deposits from small business customers: (5+6)	16,447	-	-	-	15,182
5	Stable deposits	7,601	-	-	-	7,221
6	Less stable deposits	8,846	-	-	-	7,961
7	Wholesale funding: (8+9)	-	67	4,818	1,609	4,452
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	867	4,818	1,609	4,452
10	Other liabilities: (11+12)	766	8,937	115	51	-
11	NSFR derivative liabilities		-	-	-	-
12	All other liabilities and equity not included in the above categories	766	8,937	115	51	-
13	Total ASF (1+4+7+10)					24,705
	RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)					386

15	Deposits held at other financial institutions for operational purposes	-	35	-	0	18
16	Performing loans and securities: (17+18+19+20+21+23)	-	7,132	7,880	7,893	16,467
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	-	738	334	587	865
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	6,393	7,546	7,293	13,169
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	15	13	127	96
21	Performing residential mortgages, of which:	-	74	80	3,609	2,423
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	-	-	-	13	11
24	Other assets: (sum of rows 25 to 29)	357	-	255	73	550
25	Physical traded commodities, including gold					-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	47	40
27	NSFR derivative assets		-	-	-	-

28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
29	All other assets not included in the above categories	357	-	255	26	511
30	Off-balance sheet items		20	1,163	-	59
31	Total RSF (14+15+16+20+24+30)					17,576
32	Net Stable Funding Ratio (%)					140.56%

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions and non-HQLA equities.