



Net Stable Funding Ratio

SHIVALIK SMALL FINANCE BANK LIMITED**CIN NO. U65900DL2020PLC366027****Notes to the financial statements**

(Amounts in INR Crore)

Net Stable Funding Ratio

Particulars		Quarter June 30,2023				
		Unweighted Value by residual maturity				Weighted Value
		No Maturity	less than 6 Months	6 Months to 1 year	More Than 1 year	
ASF Item						
1	Capital (2+3)	-	-	-	203.61	203.61
2	Regulatory Capital	-	-	-	197.81	197.81
3	Other Capital Instruments	-	-	-	5.80	5.80
4	Retail deposits and deposits from small business customers:(5+6)	556.10	203.73	152.57	628.48	1,470.63
5	Stable Deposits	256.63	89.24	73.90	244.73	643.51
6	Less Stable Deposits	299.47	114.49	78.67	383.75	827.12
7	Wholesale funding :(8+9)	-	166.67	106.34	47.31	183.82
8	Operational Deposits	-	-	-	-	-
9	Other Wholesale Funding	-	166.67	106.34	47.31	183.82
10	Other Liabilities (11+12)	-	100.05	87.66	139.21	66.25

11	NSFR Derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	-	100.05	87.66	139.21	66.25
13	Total ASF (1+4+7+10)	556.10	470.45	346.57	1018.61	1924.30

RSF Items						
14	Total NSFR high quality liquid assets (HQLA)	118.32	-	-	401.80	20.09
15	Deposits held at other financial institutions for operational purposes	2.75	-	-	-	1.38
16	Performing loans and securities: (17+18+19+21+23)	-	509.59	302.15	945.19	1144.34
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	-	36.38	33.36	3.42	54.56
19	Performing loans to nonfinancial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	435.27	235.09	828.90	1061.78
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:	-	-	-	105.91	-
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	105.91	68.84
23	Securities that are not in default and do not qualify as HQLA, including exchange traded equities	-	37.94	33.70	6.96	28.10

24	Other assets: (sum of rows 25 to 29)	-	-	-	111.92	111.92
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 margin posted	-	-	-	-	-
29	All other assets not included in the above categories	-	-	-	111.92	111.92
30	Off-balance sheet item	-	2.51	-	-	0.08
31	Total RSF (14+15+16+24+30)	121.08	512.10	302.15	1458.91	1277.81
32	Net Stable Funding Ratio (%)	6.10	0.72	1.59	0.64	150.59%

Net Stable Funding Ratio	150.59%
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