Net Stable Funding Ratio – March 2025

Qualitative disclosure around NSFR

The Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR) are significant components of the Basel III reforms. The LCR guidelines which promote short term resilience of a Bank's liquidity profile while Net Stable Funding Ratio (NSFR) is a global minimum standard aimed at ensuring reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress. It is a ratio of Bank's ***Available Stable Funding (ASF)*** to the ***Required Stable Funding (RSF)***.

"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 Bank computes NSFR in accordance with RBI guidelines. The Bank believes that all balance sheet and off balance sheet items which might have a material impact have been considered for the purpose of NSFR.

The NSFR is calculated by dividing a Bank's ASF by its RSF for the entire balance sheet items based on the different factors as per the residual maturity. The guidelines for NSFR were effective October 1, 2021, with the minimum requirement at 100%. The Bank's NSFR as of the quarter ended March 31, 2025 stood at **119.53*%.***

NSFR as at 31st March, 2025						
(₹ in Crore)		Unweighted value by residual Maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	**Capital: (2+3)**	**-**	**-**	**-**	**16,701**	**16,701**
2	Regulatory capital	-	-	-	16,701	16,701
3	Other capital instruments	-	-	-	-	-
4	**Retail deposits and deposits from small business customers: (5+6)**	**21,740**	**25,383**	**884**	**757**	**43,371**
5	Stable deposits	2,055	1,239	-	-	3,130
6	Less stable deposits	19,685	24,144	884	757	40,241
7	**Wholesale funding: (8+9)**	**16,146**	**40,872**	**12,681**	**6,216**	**24,317**
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	16,146	40,872	12,681	6,216	24,317
10	**Other liabilities: (11+12)**	**4,418**	**-**	**-**	**115**	**115**
11	NSFR derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	4,418	-	-	115	115
13	**Total ASF (1+4+7+10)**					**84,504**
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					**1,539**
15	Deposits held at other financial institutions for operational purposes	**-**	**-**	**-**	**-**	**-**
16	Performing loans and securities: (17+18+19+21+23)	**-**	**50,267**	**7,651**	**41,882**	**61,112**
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	-	5,692	885	4,515	5,812
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:	-	44,575	6,766	32,967	52,441
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	6,260	4,069
21	Performing residential mortgages, of which:	-	-	-	4,400	2,860
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	4,400	2,860
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)**	**4,253**	**-**	**-**	**-**	**4,169**
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	561	-	-	-	477
27	NSFR derivative assets	116	-	-	-	116
28	NSFR derivative liabilities before deduction of variation margin posted	8	-	-	-	8
29	All other assets not included in the above categories	3,568	-	-	-	3,568
30	**Off-balance sheet items**	**91,415**				**3,874**
31	**Total RSF**	**95,668**	**50,267**	**7,651**	**41,882**	**70,694**
32	**Net Stable Funding Ratio (%)**					**119.53%**