Net Stable Funding Ratio – March 2026

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, 2026 stood at **112.16*%.***

NSFR as at 31st March 2026						
(₹ in Crore)		Unweighted value by residual Maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	**Capital: (2+3)**	**-**	**-**	**-**	**17,971**	**17,971**
2	Regulatory capital	-	-	-	17,971	17,971
3	Other capital instruments	-	-	-	-	-
4	**Retail deposits and deposits from small business customers: (5+6)**	**22,669**	**30,239**	**466**	**1,314**	**48,153**
5	Stable deposits	1,546	768	2	8	2,199
6	Less stable deposits	21,123	29,471	464	1,306	45,954
7	**Wholesale funding: (8+9)**	**24,054**	**55,254**	**16,290**	**5,524**	**30,995**
8	Operational deposits					
9	Other wholesale funding	24,054	55,254	16,290	5,524	30,995
10	**Other liabilities: (11+12)**	**4,310**	**-**	**-**	**338**	**338**
11	NSFR derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	4,310	-	-	338	338
13	**Total ASF (1+4+7+10)**					**97,457**
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					**1,494**
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	**1**	**68,106**	**9,479**	**50,225**	**75,052**
17	Performing loans to financial institutions secured by Level 1 HQLA	-	660	-	-	66
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	14,330	3,495	7,500	11,397
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:	-	53,116	5,984	37,849	60,419
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	6,510	4,232
21	Performing residential mortgages, of which:	-	-	-	4,876	3,169
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	4,876	3,169
23	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities	1	-	-	-	1

24	**Other assets: (sum of rows 25 to 29)**	**6,204**	**-**	**-**	**-**	**5,952**
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	1,680	-	-	-	1,428
27	NSFR derivative assets	288	-	-	-	288
28	NSFR derivative liabilities before deduction of variation margin posted	85	-	-	-	85
29	All other assets not included in the above categories	4,151	-	-	-	4,151
30	**Off-balance sheet items**	**1,04,265**	**-**	**-**	**-**	**4,390**
31	**Total RSF**	**1,10,469**	**68,106**	**9,479**	**50,225**	**86,888**
32	**Net Stable Funding Ratio (%)**					**112.16%**