

NSFR Disclosures – 30th Jun 2022

NSFR Disclosures for the period.		as on 30 June 2022					as on 31 March 2022				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
(Rs.in Crore)		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item											
1	Capital: (2+3)	11,366	-	-	9,080	20,446	11,442	-	-	8,806	20,248
2	Regulatory capital	11,366	-	-	-	11,366	11,442	-	-	-	11,442
3	Other capital instruments	-	-	-	9,080	9,080	-	-	-	8,806	8,806
4	Retail deposits and deposits from small business customers: (5+6)	3,328	19,477	-	-	20,922	3,372	19,525	-	-	21,017
5	Stable deposits	454	7,499	-	-	7,555	504	7,688	-	-	7,782
6	Less stable deposits	2,874	11,979	-	-	13,368	2,869	11,837	-	-	13,235
7	Wholesale funding: (8+9)	4,700	14,816	1,801	-	10,658	5,351	15,460	1,521	-	11,166
8	Operational deposits	2,642	-	-	-	1,321	2,920	-	-	-	1,460
9	Other wholesale funding	2,058	14,816	1,801	-	9,337	2,431	15,460	1,521	-	9,706
10	Other liabilities: (11+12)	7,312	13,326	-	-	-	7,335	9,486	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	7,312	13,326	-	-	-	6,795	9,486	-	-	-
13	Total ASF (1+4+7+10)					52,026					52,431
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					1,081					897
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	1,543	1,967	14,514	12,685	-	1,594	1,945	13,465	12,020
17	Performing loans to financial institutions secured by Level 1 HQLA	-	1,543	-	-	154	-	1,594	-	-	159
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	1,967	-	984	-	-	1,945	-	973
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:	-	-	-	3,947	2,565	-	-	-	2,788	1,812

20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	3,947	2,565	-	-	-	2,788	1,812
21	Performing residential mortgages, of which:	-	-	-	7,798	6,628	-	-	-	7,995	6,796
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk.	-	-	-	7,798	6,628	-	-	-	7,995	6,796
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	2,769	2,354	-	-	-	2,682	2,280
24	Other assets: (sum of rows 25 to 29)	11,261	26,227	-	5,733	28,254	11,215	27,237	-	6,192	29,047
25	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	1,622	-	-	-	-	1,257
27	NSFR derivative assets	-	-	-	-	208	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	292	-	-	-	-	154
29	All other assets not included in the above categories	8,852	26,227	-	5,733	26,131	9,583	27,237	-	6,192	27,636
30	Off-balance sheet items	-	-	-	-	1,646	-	-	-	-	1,689
31	Total RSF					43,667					43,653
32	Net Stable Funding Ratio (%)					119.14%					120.11%

The RBI guidelines stipulated the implementation of Net Stable Funding Ratio (NSFR) with effect from October 1, 2021. 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 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 group as well as those of its Off-Balance Sheet (OBS) exposures.

Available Stable Funding (ASF) is primarily driven by the regulatory capital and deposits from retail customers, small business customers and financial & non-financial corporate customers. The funding line from the regulator is taken at 100% ASF. Under the Required Stable Funding (RSF), the primary drivers are mainly Advances and Investments.

The Bank's NSFR was 119.14% as at 30-Jun-2022 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 52,026 Cr as on 30-Jun-2022 which was lower compared to 31-Mar-2022 (INR 52,431 Cr). Required Stable Funding (RSF) stood at INR 43,667 Cr as on 30-Jun-2022 which has slightly increased from INR 43,653 Cr as on 31-Mar-2022.

NSFR is sensitive to (i) composition of assets and liabilities and (ii) changes in the tenor of those positions. The Bank maintains a healthy liquidity position by keeping a stable balance sheet structure that is supported by a diversified funding base. The overall liquidity management is guided by the Asset Liability Committee (ALCO) and the Market & Liquidity Risk Committee (MLRC) who are guided by the Board approved internal framework of the Bank. The relevant units of Risk Management Group – Market & Liquidity Risk (RMG MLR), Corporate Treasury (CT) and Treasury & Liquidity Management (TLM) interact regularly with each other to ensure adherence to the directions set by the Bank's committees.