

NSFR Disclosures – 31st December 2021

(Rs.in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	10,201	-	-	9,212	19,413
2	Regulatory capital	10,201	-	-	-	10,201
3	Other capital instruments	-	-	-	9,212	9,212
4	Retail deposits and deposits from small business customers: (5+6)	3,292	19,060	-	-	20,523
5	Stable deposits	439	7,681	-	-	7,713
6	Less stable deposits	2,854	11,379	-	-	12,809
7	Wholesale funding: (8+9)	5,029	14,590	1,577	-	10,598
8	Operational deposits	2,853	-	-	-	1,427
9	Other wholesale funding	2,176	14,590	1,577	-	9,172
10	Other liabilities: (11+12)	8,635	5,723	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	7,946	5,723	-	-	-
13	Total ASF (1+4+7+10)					50,534
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					888
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	678	1,269	8,219	7,574
17	Performing loans to financial institutions secured by Level 1 HQLA	-	678	-	-	68
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	1,269	-	635
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:	-	-	-	572	372
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	572	372
21	Performing residential mortgages, of which:	-	-	-	5,088	4,325
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	5,088	4,325
23	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities	-	-	-	2,558	2,174
24	Other assets: (sum of rows 25 to 29)	22,257	20,788	-	3,978	35,323
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	1,144
27	NSFR derivative assets	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	150
29	All other assets not included in the above categories	20,762	20,788	-	3,978	34,029
30	Off-balance sheet items	-	-	-	-	1,592
31	Total RSF					45,377
32	Net Stable Funding Ratio (%)					111.36%

The RBI guidelines stipulated the implementation of 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 111.36% as at 31-Dec-2021 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 50,534 Cr as on 31-Dec-2021, while required stable funding (RSF) stood at INR 45,377 Cr as on 31-Dec-2021.

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.