

NSFR Disclosures – 31 Mar 2025

NSFR Disclosures for the period.		as on 31 Mar 2025					as on 31 December 2024				
(Rs.in Crore)		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity *	< 6 months	6 months to < 1yr	≥ 1yr		No maturity *	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item											
1	Capital: (2+3)	17,174	-	-	-	17,174	14,318	1,284	-	-	14,318
2	Regulatory capital	17,174	-	-	-	17,174	14,318	-	-	-	14,318
3	Other capital instruments	-	-	-	-	-	-	1,284	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	9,877	23,212	985	-	30,964	9,433	22,564	1,033	-	30,022
5	Stable deposits	2,352	3,599	-	-	5,654	2,294	3,605	-	-	5,604
6	Less stable deposits	7,525	19,613	985	-	25,310	7,139	18,959	1,033	-	24,418
7	Wholesale funding: (8+9)	7,763	29,852	5,023	2,786	24,105	7,576	26,353	7,959	2,355	23,299
8	Operational deposits	-	-	-	-	-	-	-	-	-	-
9	Other wholesale funding	7,763	29,852	5,023	2,786	24,105	7,576	26,353	7,959	2,355	23,299
10	Other liabilities: (11+12)	9,326	24,225	-	-	-	10,160	19,005	-	-	-
11	NSFR derivative liabilities		-	-	-			-	-	-	

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12	All other liabilities and equity not included in the above categories	8,345	24,225	-	-	-	9,470	19,005	-	-	-
13	Total ASF (1+4+7+10)					72,243					67,639
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					2,362					2,150
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	28,952	7,536	21,767	32,520	-	24,317	7,040	22,200	31,100
17	Performing loans to financial institutions secured by Level 1 HQLA	-	2	-	-	0	-	950	-	-	95
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	11,007	3,787	-	3,545	-	7,531	2,119	-	2,189

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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:	-	17,943	3,178	16,925	24,574	-	15,836	4,857	17,511	24,798
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	1,863	1,211	-	-	-	2,164	1,407
21	Performing residential mortgages, of which:	-	-	-	-	-	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk.	-	-	-	-	-	-	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	571	4,842	4,401	-	-	65	4,690	4,019

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24	Other assets: (sum of rows 25 to 29)	13,269	9	-	8,894	21,282	12,391	9	-	8,104	19,739
25	Physical traded commodities, including gold	-				-	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	5,042		-	-	-	4,330
27	NSFR derivative assets		-	-	-	-		-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	349		-	-	-	284
29	All other assets not included in the above categories	6,989	9	-	8,894	15,891	7,013	9	-	8,104	15,125
30	Off-balance sheet items					2,491					2,459
31	Total RSF					58,655					55,449
32	Net Stable Funding Ratio (%)					123.17%					121.98%

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. Under the Required Stable Funding (RSF), the primary drivers are mainly Advances and Investments.

The Bank's NSFR was 123.17% as at 31-Mar-2025 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 72,243 Cr as on 31-Mar-2025 which has increased compared to INR 67,639 Cr as on 31-Dec-2024. Required Stable Funding (RSF) stood at INR 58,655 Cr as on 31-Mar-2025 which has increased from INR 55,449 Cr as on 31-Dec-2024.

Key drivers:

As on 31-Mar-2025, the main drivers of the Available Stable Funding (ASF) are the capital base – around 23.77%, deposits from retail & small business customers – around 42.86% and wholesale funding of around 33.37%, after applying the relevant ASF factors. The Required Stable Funding (RSF) for performing loans and securities constituted 55.44% of the total RSF after applying the relevant RSF factors.

The Bank's NSFR is sensitive to (i) its composition of assets & liabilities and (ii) changes in the tenor of these 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 Group Liquidity Management (GLM) interact regularly with each other to ensure adherence to the directions set by the Bank's committees.