

**NSFR Disclosures – 30<sup>th</sup> Sep 2022**

NSFR Disclosures for the period.  (Rs.in Crore)		as on 30 September 2022					as on 30 June 2022				
		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	
<b>ASF Item</b>											
1	Capital: (2+3)	11,562	-	-	9,418	20,979	11,366	-	-	9,080	20,446
2	Regulatory capital	11,562	-	-	-	11,562	11,366	-	-	-	11,366
3	Other capital instruments	-	-	-	9,418	9,418	-	-	-	9,080	9,080
4	Retail deposits and deposits from small business customers: (5+6)	3,366	19,869	-	-	21,308	3,328	19,477	-	-	20,922
5	Stable deposits	486	7,453	-	-	7,542	454	7,499	-	-	7,555
6	Less stable deposits	2,880	12,416	-	-	13,766	2,874	11,979	-	-	13,368
7	Wholesale funding: (8+9)	5,673	13,284	2,106	-	10,532	4,700	14,816	1,801	-	10,658
8	Operational deposits	3,187	-	-	-	1,594	2,642	-	-	-	1,321
9	Other wholesale funding	2,486	13,284	2,106	-	8,938	2,058	14,816	1,801	-	9,337
10	Other liabilities: (11+12)	8,717	17,451	-	-	-	7,312	13,326	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	8,118	17,451	-	-	-	7,312	13,326	-	-	-
13	<b>Total ASF (1+4+7+10)</b>					<b>52,819</b>					<b>52,026</b>
<b>RSF Item</b>											
14	Total NSFR high-quality liquid assets (HQLA)					<b>1,347</b>					<b>1,081</b>
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	1,813	1,515	15,471	13,575	-	1,543	1,967	14,514	12,685
17	Performing loans to financial institutions secured by Level 1 HQLA	-	1,813	-	-	181	-	1,543	-	-	154
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	1,515	-	757	-	-	1,967	-	984
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:	-	-	-	2,567	1,669	-	-	-	3,947	2,565

20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	2,567	1,669	-	-	-	3,947	2,565
21	Performing residential mortgages, of which:	-	-	-	10,265	8,725	-	-	-	7,798	6,628
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk.	-	-	-	10,265	8,725	-	-	-	7,798	6,628
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	2,639	2,243	-	-	-	2,769	2,354
24	Other assets: (sum of rows 25 to 29)	11,800	26,997	-	5,548	29,138	11,261	26,227	-	5,733	28,254
25	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	1,691	-	-	-	-	1,622
27	NSFR derivative assets	-	-	-	-	-	-	-	-	-	208
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	358	-	-	-	-	292
29	All other assets not included in the above categories	9,452	26,997	-	5,548	27,089	8,852	26,227	-	5,733	26,131
30	Off-balance sheet items	-	-	-	-	1,756	-	-	-	-	1,646
31	<b>Total RSF</b>					<b>45,817</b>					<b>43,667</b>
32	<b>Net Stable Funding Ratio (%)</b>					<b>115.28%</b>					<b>119.14%</b>

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 115.28% as at 30-Sep-2022 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 52,819 Cr as on 30-Sep-2022 which has increased compared to 30-Jun-2022 (INR 52,026 Cr). Required Stable Funding (RSF) stood at INR 45,817 Cr as on 30-Sep-2022 which has increased from INR 43,667 Cr as on 30-Jun-2022.

NSFR is sensitive to (i) composition of assets and liabilities and (ii) due to 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.