

NSFR Disclosures – 31 Dec 2024

NSFR Disclosures for the period.		as on 31 December 2024					as on 30 September 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)	14,318	1,284	-	-	14,318	13,199	1,257	-	-	13,199
2	Regulatory capital	14,318	-	-	-	14,318	13,199	-	-	-	13,199
3	Other capital instruments	-	1,284	-	-	-	-	1,257	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	9,433	22,564	1,033	-	30,022	9,558	22,619	1,068	-	30,232
5	Stable deposits	2,294	3,605	-	-	5,604	2,332	3,895	-	-	5,916
6	Less stable deposits	7,139	18,959	1,033	-	24,418	7,225	18,724	1,068	-	24,316
7	Wholesale funding: (8+9)	7,576	26,353	7,959	2,355	23,299	7,963	28,720	7,268	2,175	24,150
8	Operational deposits	-	-	-	-	-	0	-	-	-	0
9	Other wholesale funding	7,576	26,353	7,959	2,355	23,299	7,963	28,720	7,268	2,175	24,150
10	Other liabilities: (11+12)	10,160	19,005	-	-	-	9,737	23,125	-	-	-
11	NSFR derivative liabilities		-	-	-			-	-	-	

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12	All other liabilities and equity not included in the above categories	9,470	19,005	-	-	-	9,116	23,125	-	-	-
13	Total ASF (1+4+7+10)					67,639					67,581
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					2,150					2,453
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	24,317	7,040	22,200	31,100	-	21,116	7,685	21,841	31,008
17	Performing loans to financial institutions secured by Level 1 HQLA	-	950	-	-	95	-	809	-	-	81
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	7,531	2,119	-	2,189	-	3,320	1,682	-	1,339
19	Performing loans to non- financial	-	15,836	4,857	17,511	24,798	-	16,987	5,838	16,940	25,340

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	corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:										
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	2,164	1,407	-	-	-	2,360	1,534
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	-		65	4,690	4,019	-		165	4,901	4,248
24	Other assets: (sum of rows 25 to 29)	12,391	9	-	8,104	19,739	14,418	9	-	7,659	21,235

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25	Physical traded commodities, including gold	-				-	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	4,330		-	-	-	4,827
27	NSFR derivative assets		-	-	-	-		-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	284		-	-	-	273
29	All other assets not included in the above categories	7,013	9	-	8,104	15,125	8,466	9	-	7,659	16,134
30	Off-balance sheet items					2,459					2,499
31	Total RSF					55,449					57,195
32	Net Stable Funding Ratio (%)					121.98%					118.16%

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 121.98% as at 31-Dec-2024 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 67,639 Cr as on 31-Dec-2024 which has increased compared to INR 67,581 Cr as on 30-Sep-2024. Required Stable Funding (RSF) stood at INR 55,449 Cr as on 31-Dec-2024 which has decreased from INR 57,195 Cr as on 30-Sep-2024.

Key drivers:

As on 31-Dec-2024, the main drivers of the Available Stable Funding (ASF) are the capital base – around 21.17%, deposits from retail & small business customers – around 44.39% and wholesale funding of around 34.45%, after applying the relevant ASF factors. The Required Stable Funding (RSF) for performing loans and securities constituted 56.09% 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.