

NSFR Disclosures – 30th Jun 2024

NSFR Disclosures for the period.		as on 30 June 2024					as on 31 March 2024				
		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)	13,052	-	1,251	-	14,303	12,882	-	1,251	-	14,133
2	Regulatory capital	13,052	-	-	-	13,052	12,882	-	-	-	12,882
3	Other capital instruments	-	-	1,251	-	1,251	-	-	1,251	-	1,251
4	Retail deposits and deposits from small business customers: (5+6)	9,191	22,171	903	-	29,336	9,224	20,020	840	-	27,372
5	Stable deposits	2,253	3,698	-	-	5,653	2,258	3,665	-	-	5,627
6	Less stable deposits	6,937	18,474	903	-	23,683	6,966	16,355	840	-	21,744
7	Wholesale funding: (8+9)	7,469	30,622	6,461	3,743	25,393	7,257	29,893	7,350	2,861	24,485
8	Operational deposits	4,324	-	-	-	2,162	3,804	-	-	-	1,902
9	Other wholesale funding	3,145	30,622	6,461	3,743	23,232	3,454	29,893	7,350	2,861	22,583
10	Other liabilities: (11+12)	7,844	21,900	-	-	-	8,509	26,464	-	-	-
11	NSFR derivative liabilities		-	-	-			-	-	-	
12	All other liabilities and equity not included in the above categories	7,755	21,900	-	-	-	7,896	26,464	-	-	-
13	Total ASF (1+4+7+10)					69,032					65,989
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					2,272					2,386
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	23,889	5,639	22,474	31,179	-	26,558	5,336	22,247	31,799
17	Performing loans to financial institutions secured by Level 1 HQLA	-	2,307	-	-	231	-	2,238	-	-	224

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18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	3,470	1,173	-	1,107	-	4,347	1,655	-	1,480
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:	-	18,112	4,302	17,743	25,738	-	19,973	3,467	17,494	25,949
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	2,753	1,789	-	-	-	3,206	2,084
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	-	-	164	4,731	4,103	-	-	214	4,752	4,146
24	Other assets: (sum of rows 25 to 29)	13,057	31	-	7,869	20,162	14,023	182	-	6,426	19,962
25	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	4,508	-	-	-	-	3,789
27	NSFR derivative assets	-	-	-	-	-	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	217	-	-	-	-	228
29	All other assets not included in the above categories	7,537	31	-	7,869	15,437	9,336	182	-	6,426	15,944
30	Off-balance sheet items	-	-	-	-	2,357	-	-	-	-	2,289
31	Total RSF					55,969					56,436

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32	Net Stable Funding Ratio (%)										
					123.34%						116.93%

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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 123.34% as at 30-Jun-2024 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 69,032 Cr as on 30-Jun-2024 which has increased compared to INR 65,989 Cr as on 31-Mar-2024. Required Stable Funding (RSF) stood at INR 55,969 Cr as on 30-Jun-2024 which has decreased from INR 56,436 Cr as on 31-Mar-2024.

Key drivers:

As on 30-Jun-2024, the main drivers of the Available Stable Funding (ASF) are the capital base – around 20.72%, deposits from retail & small business customers – around 42.50% and wholesale funding of around 36.78%, after applying the relevant ASF factors. The Required Stable Funding (RSF) for performing loans and securities constituted 55.71% 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.