

NSFR Disclosures – 31st Dec 2023

NSFR Disclosures for the period.		as on 31 December 2023					as on 30 September 2023				
		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)	13,745	-	-	1,134	14,879	11,836	-	-	8,562	20,398
2	Regulatory capital	13,745	-	-	-	13,745	11,836	-	-	-	11,836
3	Other capital instruments	-	-	-	1,134	1,134	-	-	-	8,562	8,562
4	Retail deposits and deposits from small business customers: (5+6)	9,144	17,325	-	-	24,111	8,967	17,388	-	-	24,007
5	Stable deposits	2,179	3,604	-	-	5,494	2,170	3,584	-	-	5,467
6	Less stable deposits	6,965	13,721	-	-	18,617	6,797	13,803	-	-	18,540
7	Wholesale funding: (8+9)	5,408	29,418	3,966	-	19,396	6,179	24,738	759	-	15,838
8	Operational deposits	2,925	-	-	-	1,462	3,220	-	-	-	1,610
9	Other wholesale funding	2,484	29,418	3,966	-	17,934	2,959	24,738	759	-	14,228
10	Other liabilities: (11+12)	7,796	17,449	-	-	-	9,321	17,544	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	7,076	17,449	-	-	-	8,882	17,544	-	-	-
13	Total ASF (1+4+7+10)					58,387					60,243
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					1,885					1,613
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	200	1,714	20,063	17,390	-	1,054	1,809	18,932	16,738
17	Performing loans to financial institutions secured by Level 1 HQLA	-	200	-	-	20	-	1,054	-	-	105
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	1,714	-	857	-	-	1,809	-	904
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:	-	-	-	2,706	1,759	-	-	-	1,819	1,183

20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	2,706	1,759	-	-	-	1,819	1,183
21	Performing residential mortgages, of which:	-	-	-	12,676	10,775	-	-	-	12,633	10,738
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk.	-	-	-	12,676	10,775	-	-	-	12,633	10,738
23	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities	-	-	-	4,682	3,979	-	-	-	4,479	3,807
24	Other assets: (sum of rows 25 to 29)	14,783	25,502	-	3,749	28,470	14,603	31,439	-	3,456	29,554
25	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	2,756	-	-	-	-	2,258
27	NSFR derivative assets	-	-	-	-	-	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	228	-	-	-	-	274
29	All other assets not included in the above categories	11,313	25,502	-	3,749	25,487	11,673	31,439	-	3,456	27,022
30	Off-balance sheet items	-	-	-	-	2,293	-	-	-	-	2,160
31	Total RSF	-	-	-	-	50,039	-	-	-	-	50,064
32	Net Stable Funding Ratio (%)	-	-	-	-	116.68%	-	-	-	-	120.33%

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 116.68% as at 31-Dec-2023 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 58,387 Cr as on 31-Dec-2023 which has decreased compared to INR 60,243 Cr as on 30-Sep-2023. Required Stable Funding (RSF) stood at INR 50,039 Cr as on 31-Dec-2023 which has decreased from INR 50,064 Cr as on 30-Sep-2023.

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.