

**NSFR Disclosures – 30<sup>th</sup> Jun 2023**

NSFR Disclosures for the period.		as on 30 June 2023					as on 31 March 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	
<b>ASF Item</b>											
1	Capital: (2+3)	<b>11,801</b>	-	-	<b>9,266</b>	<b>21,067</b>	11,804	-	-	<b>8,903</b>	<b>20,707</b>
2	Regulatory capital	11,801	-	-	-	11,801	11,804	-	-	-	11,804
3	Other capital instruments	-	-	-	9,266	9,266	-	-	-	8,903	8,903
4	Retail deposits and deposits from small business customers: (5+6)	<b>9,072</b>	<b>16,557</b>	-	-	<b>23,350</b>	<b>9,014</b>	<b>15,592</b>	-	-	<b>22,426</b>
5	Stable deposits	2,136	3,527	-	-	5,380	2,110	3,499	-	-	5,329
6	Less stable deposits	6,936	13,029	-	-	17,969	6,903	12,093	-	-	17,097
7	Wholesale funding: (8+9)	<b>5,689</b>	<b>22,912</b>	<b>637</b>	-	<b>14,619</b>	<b>5,867</b>	<b>24,456</b>	<b>923</b>	-	<b>15,622</b>
8	Operational deposits	3,282	-	-	-	1,641	3,404	-	-	-	1,702
9	Other wholesale funding	2,407	22,912	637	-	12,978	2,463	24,456	923	-	13,921
10	Other liabilities: (11+12)	7,521	17,967	-	-	-	<b>8,749</b>	<b>20,597</b>	-	-	-
11	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	6,914	17,967	-	-	-	8,097	20,597	-	-	-
<b>13</b>	<b>Total ASF (1+4+7+10)</b>					<b>59,035</b>					<b>58,755</b>
<b>RSF Item</b>											
14	Total NSFR high-quality liquid assets (HQLA)					<b>1,785</b>					<b>1,898</b>
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	<b>1,343</b>	<b>4,155</b>	<b>16,324</b>	<b>15,679</b>	-	<b>1,191</b>	<b>4,441</b>	<b>16,098</b>	<b>15,835</b>
17	Performing loans to financial institutions secured by Level 1 HQLA	-	1,343	-	-	134	-	1,191	-	-	119
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	4,155	-	2,077	-	-	4,441	-	2,220
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:	-	-	-	2,044	1,329	-	-	-	941	612

20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	2,044	1,329	-	-	-	941	612
21	Performing residential mortgages, of which:	-	-	-	10,048	8,541	-	-	-	11,288	9,595
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk.	-	-	-	10,048	8,541	-	-	-	11,288	9,595
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	4,232	3,597	-	-	-	3,869	3,289
24	Other assets: (sum of rows 25 to 29)	14,008	26,973	-	2,585	27,547	14,971	26,346	-	3,787	30,101
25	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	2,280	-	-	-	-	1,942
27	NSFR derivative assets	-	-	-	-	-	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	271	-	-	-	-	262
29	All other assets not included in the above categories	11,055	26,973	-	2,585	24,996	12,423	26,346	-	3,787	27,896
30	Off-balance sheet items	-	-	-	-	1,930	-	-	-	-	1,638
31	<b>Total RSF</b>	-	-	-	-	<b>46,941</b>	-	-	-	-	<b>49,471</b>
32	<b>Net Stable Funding Ratio (%)</b>	-	-	-	-	<b>125.77%</b>	-	-	-	-	<b>118.77%</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 125.77% as at 30-Jun-2023 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 59,035 Cr as on 30-Jun-2023 which has increased compared to 58,755 Cr as on 31-Mar-2023. Required Stable Funding (RSF) stood at INR 46,941 Cr as on 30-Jun-2023 which has decreased from INR 49,471 Cr as on 31-Mar-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.