

NSFR Disclosures – 30 September 2025

NSFR Disclosures for the period.		as on 30 Sep 2025					as on 30 Jun 2025				
(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)	17,255	-	-	-	17,255	17,141	-	-	-	17,141
2	Regulatory capital	17,255	-	-	-	17,255	17,141	-	-	-	17,141
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	10,571	21,627	540	-	29,759	9,838	21,791	897	-	29,572
5	Stable deposits	2,409	3,482	-	-	5,596	2,380	3,590	-	-	5,671
6	Less stable deposits	8,162	18,145	540	-	24,163	7,458	18,201	897	-	23,900
7	Wholesale funding: (8+9)	9,173	31,193	5,532	2,049	24,998	8,763	24,172	6,171	1,554	21,107
8	Operational deposits	-	-	-	-	-	-	-	-	-	-
9	Other wholesale funding	9,173	31,193	5,532	2,049	24,998	8,763	24,172	6,171	1,554	21,107
10	Other liabilities: (11+12)	10,853	20,190	-	-	-	10,101	20,103	-	-	-
11	NSFR derivative liabilities		-	-	-		-	-	-	-	
12	All other liabilities and equity not included in the above categories	10,028	20,190	-	-	-	9,268	20,103	-	-	-
13	Total ASF (1+4+7+10)					72,012					67,820
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					2,146					1,783
15	Deposits held at other financial institutions for operational purposes	578	-	-	-	289	500	-	-	-	250
16	Performing loans and securities: (17+18+19+21+23)	-	30,834	6,172	24,290	34,278	-	29,019	7,935	24,076	34,624
17	Performing loans to financial institutions secured by Level 1 HQLA	-	273	-	-	27	-	992	-	-	99

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18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	12,239	1,824	-	2,748	-	10,187	4,223	-	3,640
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:	-	18,323	4,291	19,552	27,448	-	17,840	3,284	18,948	26,312
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	2,391	1,554	-	-	-	1,779	1,156
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	-	-	56	4,738	4,055	-	-	428	5,128	4,573
24	Other assets: (sum of rows 25 to 29)	13,162	8	-	5,929	18,397	15,732	8	-	5,275	19,984
25	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	3,977	-	-	-	-	5,847
27	NSFR derivative assets	-	-	-	-	-	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	461	-	-	-	-	441
29	All other assets not included in the above categories	8,023	8	-	5,929	13,960	8,413	8	-	5,275	13,697
30	Off-balance sheet items	-	-	-	-	3,077	-	-	-	-	2,512
31	Total RSF	-	-	-	-	58,187	-	-	-	-	59,152
32	Net Stable Funding Ratio (%)	-	-	-	-	123.76%	-	-	-	-	114.65%

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 123.76% as at 30-Sep-2025 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 72,012 Cr as on 30-Sep-2025 which has increased compared to INR 67,820 Cr as on 30-Jun-2025. Required Stable Funding (RSF) stood at INR 58,187 Cr as on 30-Sep-2025 which has decreased from INR 59,152 Cr as on 30-Jun-2025.

Key drivers:

As on 30-Sep-2025, the main drivers of the Available Stable Funding (ASF) are the capital base – around 23.96%, deposits from retail & small business customers – around 41.32% and wholesale funding of around 34.71%, after applying the relevant ASF factors. The Required Stable Funding (RSF) for performing loans and securities constituted 58.91% 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.