

**NSFR Disclosures – 31<sup>st</sup> Mar 2023\_Audited**

NSFR Disclosures for the period.		as on 31 March 2023					as on 31 December 2022				
		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)	11,804	-	-	8,903	20,707	11,592	-	-	8,828	20,419
2	Regulatory capital	11,804	-	-	-	11,804	11,592	-	-	-	11,592
3	Other capital instruments	-	-	-	8,903	8,903	-	-	-	8,828	8,828
4	Retail deposits and deposits from small business customers: (5+6)	9,014	15,592	-	-	22,426	7,641	16,333	-	-	21,853
5	Stable deposits	2,110	3,499	-	-	5,329	1,976	3,555	-	-	5,255
6	Less stable deposits	6,903	12,093	-	-	17,097	5,664	12,779	-	-	16,599
7	Wholesale funding: (8+9)	5,867	24,456	923	-	15,622	5,616	16,384	1,544	-	11,789
8	Operational deposits	3,404	-	-	-	1,702	2,935	-	-	-	1,468
9	Other wholesale funding	2,463	24,456	923	-	13,921	2,681	16,384	1,544	-	10,321
10	Other liabilities: (11+12)	8,749	20,597	-	-	-	8,463	18,340	-	-	-
11	NSFR derivative liabilities		-	-	-		-	-	-	-	
12	All other liabilities and equity not included in the above categories	8,097	20,597	-	-	-	7,786	18,340	-	-	-
13	<b>Total ASF (1+4+7+10)</b>					<b>58,755</b>					<b>54,061</b>
<b>RSF Item</b>											
14	Total NSFR high-quality liquid assets (HQLA)					<b>1,898</b>					<b>1,491</b>
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	1,191	4,441	16,098	15,835	-	537	1,462	17,162	14,933
17	Performing loans to financial institutions secured by Level 1 HQLA	-	1,191	-	-	119	-	537	-	-	54
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	4,441	-	2,220	-	-	1,462	-	731
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:	-	-	-	941	612	-	-	-	2,196	1,428

20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	941	612	-	-	-	2,196	1,428
21	Performing residential mortgages, of which:	-	-	-	11,288	9,595	-	-	-	10,953	9,310
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk.	-	-	-	11,288	9,595	-	-	-	10,953	9,310
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	3,869	3,289	-	-	-	4,013	3,411
24	Other assets: (sum of rows 25 to 29)	14,971	26,346	-	3,787	30,101	12,242	26,572	-	5,783	29,380
25	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	1,942	-	-	-	-	1,727
27	NSFR derivative assets	-	-	-	-	-	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	262	-	-	-	-	296
29	All other assets not included in the above categories	12,423	26,346	-	3,787	27,896	9,914	26,572	-	5,783	27,357
30	Off-balance sheet items	-	-	-	-	1,638	-	-	-	-	1,939
31	<b>Total RSF</b>					<b>49,471</b>					<b>47,744</b>
32	<b>Net Stable Funding Ratio (%)</b>					<b>118.77%</b>					<b>113.23%</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 118.77% as at 31-Mar-2023 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 58,755 Cr as on 31-Mar-2023 which has increased compared to 31-Dec-2022 (INR 54,061 Cr). Required Stable Funding (RSF) stood at INR 49,471 Cr as on 31-Mar-2023 which has increased from INR 47,744 Cr as on 31-Dec-2022.

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.