

NSFR Disclosures – 30th Sep 2023

NSFR Disclosures for the period.		as on 30 September 2023					as on 30 June 2023				
(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)	11,836	-	-	8,562	20,398	11,801	-	-	9,266	21,067
2	Regulatory capital	11,836	-	-	-	11,836	11,801	-	-	-	11,801
3	Other capital instruments	-	-	-	8,562	8,562	-	-	-	9,266	9,266
4	Retail deposits and deposits from small business customers: (5+6)	8,967	17,388	-	-	24,007	9,072	16,557	-	-	23,350
5	Stable deposits	2,170	3,584	-	-	5,467	2,136	3,527	-	-	5,380
6	Less stable deposits	6,797	13,803	-	-	18,540	6,936	13,029	-	-	17,969
7	Wholesale funding: (8+9)	6,179	24,738	759	-	15,838	5,689	22,912	637	-	14,619
8	Operational deposits	3,220	-	-	-	1,610	3,282	-	-	-	1,641
9	Other wholesale funding	2,959	24,738	759	-	14,228	2,407	22,912	637	-	12,978
10	Other liabilities: (11+12)	9,321	17,544	-	-	-	7,521	17,967	-	-	-
11	NSFR derivative liabilities		-	-	-	-		-	-	-	-
12	All other liabilities and equity not included in the above categories	8,882	17,544	-	-	-	6,914	17,967	-	-	-
13	Total ASF (1+4+7+10)					60,243					59,035
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					1,613					1,785
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	1,054	1,809	18,932	16,738	-	1,343	4,155	16,324	15,679
17	Performing loans to financial institutions secured by Level 1 HQLA	-	1,054	-	-	105	-	1,343	-	-	134
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	1,809	-	904	-	-	4,155	-	2,077
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:	-	-	-	1,819	1,183	-	-	-	2,044	1,329

20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	1,819	1,183	-	-	-	2,044	1,329
21	Performing residential mortgages, of which:	-	-	-	12,633	10,738	-	-	-	10,048	8,541
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk.	-	-	-	12,633	10,738	-	-	-	10,048	8,541
23	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities	-	-	-	4,479	3,807	-	-	-	4,232	3,597
24	Other assets: (sum of rows 25 to 29)	14,603	31,439	-	3,456	29,554	14,008	26,973	-	2,585	27,547
25	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	2,258	-	-	-	-	2,280
27	NSFR derivative assets	-	-	-	-	-	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	274	-	-	-	-	271
29	All other assets not included in the above categories	11,673	31,439	-	3,456	27,022	11,055	26,973	-	2,585	24,996
30	Off-balance sheet items	-	-	-	-	2,160	-	-	-	-	1,930
31	Total RSF	-	-	-	-	50,064	-	-	-	-	46,941
32	Net Stable Funding Ratio (%)	-	-	-	-	120.33%	-	-	-	-	125.77%

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 120.33% as at 30-Sep-2023 which remains above the regulatory minimum requirement of 100%. Available stable funding (ASF) stood at INR 60,243 Cr as on 30-Sep-2023 which has increased compared to INR 59,035 Cr as on 30-Jun-2023. Required Stable Funding (RSF) stood at INR 50,064 Cr as on 30-Sep-2023 which has increased from INR 46,941 Cr as on 30-Jun-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.