

**DISCLOSURE ON NET STABLE FUNDING RATIO (NSFR) AS ON 30.06.2024**

Reserve Bank of India vide its circular no. BR.BP.BC.No.106/21.04.098/2017-18 May 17, 2018 had issued guidelines on “Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR)”. The guidelines for NSFR were effective from October 1, 2021. NSFR indicates institution’s resilience to have a stable funding profile over a time horizon of one year. It is defined as the amount of available stable funding relative to the amount of required stable funding. “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 amount of stable funding required (“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 institution as well as those of its off-balance sheet (OBS) exposures. NSFR for the quarter ended 30th June 2024 is 150.67%, above RBI prescribed minimum requirement of 100%.

NSFR Disclosure		Jun-24					Mar-24					Dec-23					Sep-23				
		Unweighted value by residual maturity				Amount in ₹ crore	Unweighted value by residual maturity				Amount in ₹ crore	Unweighted value by residual maturity				Amount in ₹ crore	Unweighted value by residual maturity				Amount in ₹ crore
		No maturity*	<6 months	6 months to < 1yr	>= 1 yr		No maturity*	<6 months	6 months to < 1yr	>= 1 yr		No maturity*	<6 months	6 months to < 1yr	>= 1 yr		No maturity*	<6 months	6 months to < 1yr	>= 1 yr	
ASF Item																					
1	Capital: (2+3)	30657.34	0.00	0.00	2500.00	33157.34	31031.72	0.00	0.00	3000.00	34031.72	29886.20	0.00	0.00	3000.00	32886.20	29110.70	0.00	0.00	3000.00	32110.70
2	Regulatory capital	30657.34	0.00	0.00	2500.00	33157.34	31031.72	0.00	0.00	3000.00	34031.72	29886.20	0.00	0.00	3000.00	32886.20	29110.70	0.00	0.00	3000.00	32110.70
3	Other capital instruments		0.00	0.00				0.00	0.00				0.00	0.00				0.00	0.00		
4	Retail deposits and deposits from small business customers: (5+6)	0.00	0.00	301228.02	0.00	281286.91	0.00	0.00	310703.65	0.00	290084.89	0.00	0.00	189129.37	0.00	176867.27	0.00	0.00	211467.78	0.00	197709.88
5	Stable deposits	0.00	0.00	203633.82	0.00	193452.13	0.00	0.00	209032.10	0.00	198580.50	0.00	0.00	133016.88	0.00	126366.03	0.00	0.00	147777.69	0.00	140388.81
6	Less stable deposits	0.00	0.00	97594.19	0.00	87834.77	0.00	0.00	101671.55	0.00	91504.40	0.00	0.00	56112.49	0.00	50501.24	0.00	0.00	63690.08	0.00	57321.08
7	Wholesale funding: (8+9)	17447.05	11254.79	11366.32	2359.65	13496.05	19568.13	12237.94	9400.63	1981.42	12714.92	19161.11	0.51	9878.71	14856.26	19795.86	19224.45	0.50	12809.21	10603.46	17008.31
8	Operational deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	17447.05	11254.79	11366.32	2359.65	13496.05	19568.13	12237.94	9400.63	1981.42	12714.92	19161.11	0.51	9878.71	14856.26	19795.86	19224.45	0.50	12809.21	10603.46	17008.31
10	Other Liabilities: (11+12)	2615.89	11410.79	652.61	47458.87	47458.87	2723.58	9010.78	701.53	39871.93	39871.93	8210.29	3541.32	2588.57	146585.65	146585.65	6566.35	4693.48	3137.14	116257.77	116257.77
11	NSFR derivative liabilities		0.00	0.00	0.00			0.00	0.00	0.00			0.00	0.00			0.00	0.00	0.00		
12	All other liabilities and equity not included in the above categories	2615.89	11410.79	652.61	47458.87	47458.87	2723.58	9010.78	701.53	39871.93	39871.93	8210.29	3541.32	2588.57	146585.65	146585.65	6566.35	4693.48	3137.14	116257.77	116257.77
13	<b>Total ASF (1+4+7+10)</b>					375399.16					376703.47					376134.98					363086.66
RSF Item																					
14	Total NSFR high-quality liquid assets (HQLA)					13456.78					14181.20					7703.17					8033.24
15	Deposits held at other financial institutions for operational purposes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	Performing loans and securities: (17+18+19+21+23)	0.00	273.02	1898.60	118009.33	90740.49	0.00	3152.47	2463.98	114772.94	89112.08	0.00	3178.06	1882.88	108307.46	83887.09	0.00	1075.15	4059.37	109078.64	84472.21



24	Other assets: (sum of rows 25 to 29)	0.00	54696.33	25529.99	105015.08	143237.40	0.00	49954.75	17769.66	106788.43	138115.16	0.00	51941.53	15334.44	118457.62	147334.49	0.00	47424.69	20489.95	95655.26	126231.72
25	Physical traded commodities, including gold	0.00				0.00	0.00				0.00	0.00				0.00	0.00				0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	9287.61	7894.47		0.00	0.00	13874.80	11793.58		0.00	0.00	28618.59	24325.80		0.00	0.00	19116.31	16248.86
27	NSFR derivative assets		103.48	0.00	0.00	103.48		27.36	0.00	0.00	27.36		17.93	0.00	0.00	17.93		0.00	0.00	16.80	16.80
28	NSFR derivative liabilities before deduction of variation margin posted		7.57	0.00	0.00	7.57		9.00	0.00	0.00	9.00		8.17	0.00	0.00	8.17		0.00	0.00	12.43	12.43
29	All other assets not included in the above categories	0.00	54585.28	25529.99	95727.47	135231.88	0.00	49918.39	17769.66	92913.63	126285.22		51915.43	15334.44	89839.03	122982.59	0.00	47424.69	20489.95	76509.72	109953.63
30	Off-balance sheet items				43580.80	1710.59				43167.81	1730.15				108460.87	3600.86				105476.81	3529.95
31	Total RSF (14+15+16+24+30)					249145.26					243138.59					242525.61					222267.13
32	Net Stable Funding Ratio (%)					150.67%					154.93%					155.09%					163.36%