

Qualitative Disclosure on Net Stable Funding Ratio (NSFR)

As on 31st December 2024

RBI introduced the Net Stable Funding Ratio (NSFR) in order to promote resilience of Banks over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding on an ongoing basis. The minimum NSFR requirement set out in the RBI guidelines effective October 1, 2021 is 100%

Definition of NSFR:
$$\frac{\text{Available Stable Fund (ASF)}}{\text{Required Stable Fund (RSF)}}$$

The NSFR 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 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.

Details of NSFR for quarters ended December'2024 & December'2023:

(Rs. in Crore)

Details	Quarter Ended Dec 2024	Quarter Ended Dec 2023
Available Stable Funding (ASF) (Weighted Value)	2,64,267.44	2,60,922.03
Required Stable Fund (RSF) (Weighted Value)	2,06,203.94	1,84,593.75
NSFR in %	128.16	141.35

Bank has calculated NSFR for **31st December 2024** which stands at 128.16% which is well above the RBI prescribed minimum requirement of 100%. Bank's majority funding is from Retail and Small Business customers, which provide high stability with regard to stability of Funding. Bank is having enough stable sources of funding to fund their activities on an ongoing basis over a longer-term time horizon.

The detailed Quantitative disclosure is placed in table as below:

Net Stable Fund Ratio (NSFR) Disclosure for Quarter Ended December'2024

(Rs. In Crore)

NSFR COMPONENTS		For Quarter Ended Dec'2024					For Quarter Ended Dec'2023				
		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)	28720.86	0.00	0.00	0.00	28720.86	23481.86	0	0	0	23481.86
2	Regulatory capital	28720.86	0.00	0.00	0.00	28720.86	23481.86	0	0	0	23481.86
3	Other capital instruments	0	0	0	0	0	0	0	0	0	0
4	Retail deposits and deposits from small business customers: (5+6)	237440.10	0.00	0.00	4483.92	218838.12	94107.04	67358.29	54936.01	3677.69	199870.93
5	Stable deposits	13162.13	0.00	0.00	4483.92	16987.94	12455.09	8914.89	7270.80	3677.69	30886.42
6	Less stable deposits	224277.98	0.00	0.00	0.00	201850.18	81651.95	58443.40	47665.22	0.00	168984.51
7	Wholesale funding: (8+9)	33416.92	0.00	0.00	0.00	16708.46	26847.97	26597.85	21692.65	0.00	37569.24
8	Operational deposits	0.00	0	0	0	0.00	40.49	0	0	0	20.25
9	Other wholesale funding	33416.92	0.00	0.00	0.00	16708.46	26807.47	26597.85	21692.65	0.00	37548.99
10	Other liabilities: (11+12)	72769.40	81.53	0.00	0.00	0	3049.70	2182.86	1780.29	0.00	0
11	NSFR derivative liabilities		81.53	0.00	0			0	0.00	0	
12	All other liabilities and equity not included in the above categories	72769.40	0.00	0.00	0.00	0	3049.70	2182.86	1780.29	0.00	0
13	Total ASF (1+4+7+10)					264267.44					260922.03
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					3903.02					3508.12

NSFR COMPONENTS		For Quarter Ended Dec'2024					For Quarter Ended Dec'2023				
		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	
15	Deposits held at other financial institutions for operational purposes	330.93	0.00	0.00	0.00	165.46	369.22	0.00	0.00	0.00	184.61
16	Performing loans and securities: (17+18+19+21+23)	44171.92	53938.30	49768.93	113879.55	181365.88	42972.82	35048.28	31604.00	105720.97	153228.39
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	4854.57	2869.73	23550.32	25713.37	0.00	255.89	642.96	5991.25	6351.11
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:	44171.92	49083.73	46899.20	42286.91	118334.81	42972.82	34792.39	30961.04	50292.95	108487.42
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	8038.17	0.00	0.00	7695.14	10226.65	8443.83	0.00	0.00	9882.18	11911.91
21	Performing residential mortgages, of which:	0.00	0.00	0.00	24247.08	17091.75	0.00	0.00	0.00	22570.94	15553.90
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.00	0.00	17591.34	11434.37	0.00	0.00	0.00	18156.99	11802.05
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	0.00	0.00	23795.25	20225.96	0.00	0.00	0.00	26865.83	22835.96
24	Other assets: (sum of rows 25 to 29)	10013.06	91.10	83.15	10156.69	20232.83	12136.94	143.51	127.71	14595.27	26904.12
25	Physical traded commodities, including gold	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	741.11	629.94		0.00	0.00	662.10	562.79
27	NSFR derivative assets		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
28	NSFR derivative liabilities before deduction of variation margin posted		4.08	0.00	0.00	4.08		0.00	0.00	0.00	0.00
29	All other assets not included in the above categories	10013.06	87.02	83.15	9415.58	19598.81	12136.94	143.51	127.71	13933.17	26341.34
30	Off-balance sheet items		1338.82	1279.23	17472.70	897.56		1205.82	1073.04	15363.54	768.52
31	Total RSF (14+15+16+24+30)					206203.94					184593.75
32	Net Stable Funding Ratio (%)					128.16%					141.35%