

DISCLOSURE ON NET STABLE FUNDING RATIO AS ON 31.03.2025 (Standalone)

Net Stable Funding Ratio (NSFR) guidelines ensure reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress. The NSFR is defined as the amount of Available Stable Funding relative to the amount of Required Stable Funding.

$$\text{NSFR} = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}} > 100\%$$

Bank's NSFR comes to 141.71% as at the end of the quarter ended March 2025 and is above the minimum regulatory requirement of 100%. The Available Stable Funding (ASF) as on 31.03.2025 stood at Rs. 124334.84 crores and amount for Required Stable Funding (RSF) as on 31.03.2025 was Rs 87739.54 crores.

The Available Stable Funding (ASF) is primarily driven by the total regulatory Capital as per Basel III capital adequacy guidelines stipulated by RBI and the deposits from retail customers, small business customers and non-financial corporate customers.

Under the Required Stable Funding (RSF), the primary drivers are unencumbered performing loans with residual maturities of one year or more.

The following table contains the unweighted and weighted values of the NSFR components.

Quantitative disclosures:

The following tables contain unweighted and weighted values of NSFR components as on March 31, 2025, December 31, 2024, September 30, 2024 and June 30, 2024.

NSFR components as on March 31, 2025 (Amount In Crores)

NSFR Disclosure Template						
S.No.	ASF Item	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital: (2+3)	14176.63	1000.00	0.00	13222.94	28399.57
2	Regulatory capital	14176.63	1000.00	0.00	1381.00	16557.63
3	Other capital instruments/term deposit with res maturity of 1 year or more	0	0	0	11841.94	11841.94
4	Retail deposits and deposits from small business customers: (5+6)	54224.37	23853.87	16817.65	0.00	87370.33
5	Stable deposits	34927.50	2932.67	1420.43	0	37316.57

6	Less stable deposits	19296.87	20921.20	15397.22	0	50053.76
7	Wholesale funding: (8+9)	0.00	14272.72	7299.42	0.00	8564.94
8	Operational deposits	0.00	0.00	0.00	0	0.00
9	Other wholesale funding	0.00	14272.72	7299.42	0.00	8564.94
10	Other liabilities: (11+12)	0.00	0.65	0.15	15135.02	0.00
11	NSFR derivative liabilities		0.65	0.15	0.00	
12	All other liabilities and equity not included in the above categories	0	0	0	15135.02	0
13	Total ASF (1+4+7+10)					124334.84
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					1744.21
15	Deposits held at other financial institutions for operational purposes	68.67	0.00	0.00	0.00	34.33
16	Performing loans and securities: (17+18+19+21+23)	2899.49	18575.04	17696.80	71839.16	70508.34
17	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	2225.462	100	0	0	383.8193
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:	0	13753.053	14324.252	56965.63	54795.19
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	8875.9078	5769.34007
21	Performing residential mortgages, of which:	0	0	0	13427.393	9673.22
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	8700.3215	5655.208975
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	674.03	4721.99	3372.55	1446.13	5656.11
24	Other assets: (sum of rows 25 to 29)	2868.05	0.00	0.00	11880.73	14727.16

25	Physical traded commodities, including gold	0				0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	31.40	0.00	0.00	112.78	122.5540115
27	NSFR derivative assets		0	0	1.9797062	1.979706233
28	NSFR derivative liabilities before deduction of variation margin posted		0	0	0.3806296	0.380629555
29	All other assets not included in the above categories	2836.65	0.00	0.00	11765.60	14602.2482
30	Off-balance sheet items	15534.91	0.00	0.00	0.00	725.50
31	Total RSF (14+15+16+24+30)					87739.54
32	Net Stable Funding Ratio (%)					141.71%

NSFR components as on December 31, 2024

(Amount In Crores)

S.No.	ASF Item	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital: (2+3)	12344.37	1000.00	0.00	9559.91	22904.28
2	Regulatory capital	12344.37	1000.00	0.00	1381.00	14725.37
3	Other capital instruments/termdeposit with res maturity of 1 year or more	0	0	0	8178.91	8178.91
4	Retail deposits and deposits from small business customers: (5+6)	67601.74	29463.11	19233.95	0.00	108138.30
5	Stable deposits	37540.74	16426.13	15420.68	0	65918.17
6	Less stable deposits	30061.00	13036.98	3813.28	0	42220.14
7	Wholesale funding: (8+9)	0.00	6843.45	8265.34	0.00	7167.92
8	Operational deposits	0.00	0.00	0.00	0	0.00
9	Other wholesale funding	0.00	6843.45	8265.34	0.00	7167.92
10	Other liabilities: (11+12)	1364.10	0.65	0.15	0.00	0.00
11	NSFR derivative liabilities		0.65	0.15	0.00	
12	All other liabilities and equity not included in the above categories	1364.1	0	0	0	0
13	Total ASF (1+4+7+10)					138210.50

RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					1725.79
15	Deposits held at other financial institutions for operational purposes	68.67	0.00	0.00	0.00	34.33
16	Performing loans and securities: (17+18+19+21+23)	192.88	22285.79	10734.94	70066.30	66679.65
17	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	1884.6432	0	0	317.69648
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:	0	13575.17041	10083.47732	55542.14127	51878.58
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	9210.2204	5986.64326
21	Performing residential mortgages, of which:	0	0	0	13266.1718	9535.93
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	8701.573	5656.02245
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	192.88	6825.97	651.46	1257.99	4947.45
24	Other assets: (sum of rows 25 to 29)	3417.43	0.00	0.00	10656.69	14053.01
25	Physical traded commodities, including gold	0				0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	29.23	0.00	0.00	111.56	119.67252
27	NSFR derivative assets		0	0	0.5657	0.5657
28	NSFR derivative liabilities before deduction of variation margin posted		0	0	0.1943	0.1943
29	All other assets not included in the above categories	3388.20	0.00	0.00	10544.37	13932.5761
30	Off-balance sheet items	15774.19	0.00	0.00	0.00	732.08

31	Total RSF (14+15+16+24+30)		83224.87
32	Net Stable Funding Ratio (%)		166.07%

NSFR components as on Sept 30, 2024

(Amount In Crores)

NSFR Disclosure Template						
S.No.	ASF Item	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital: (2+3)	12314.69	0.00	1000.00	10508.13	23822.82
2	Regulatory capital	12314.69	0.00	1000.00	1381.00	14695.69
3	Other capital instruments/termdeposit with res maturity of 1 year or more	0	0	0	9127.13	9127.13
4	Retail deposits and deposits from small business customers: (5+6)	67032.11	7707.74	36097.80	0.00	102984.26
5	Stable deposits	37504.28	4688.41	22414.85	0	61377.17
6	Less stable deposits	29527.83	3019.33	13682.95	0	41607.09
7	Wholesale funding: (8+9)	0.00	7187.33	10696.33	0.00	7915.96
8	Operational deposits	0.00	0.00	0.00	0	0.00
9	Other wholesale funding	0.00	7187.33	10696.33	0.00	7915.96
10	Other liabilities: (11+12)	312.50	0.11	0.00	0.00	0.00
11	NSFR derivative liabilities		0.11	0.00	0.00	
12	All other liabilities and equity not included in the above categories	312.4966	0	0	0	0
13	Total ASF (1+4+7+10)					134723.04
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					1657.38
15	Deposits held at other financial institutions for operational purposes	68.67	0.00	0.00	0.00	34.33
16	Performing loans and securities: (17+18+19+21+23)	2210.99	19845.37	25506.81	53611.41	70668.39
17	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	200	0	0	65

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:	0	14051.449	25307.5447	39935.372	56604.09
20	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	9714.9886	6314.74259
21	Performing residential mortgages, of which:	0	0	0	12551.9407	9038.26
22	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	8154.4416	5300.38704
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	2210.99	5593.92	199.27	1124.10	4961.04
24	Other assets: (sum of rows 25 to 29)	2816.47	0.00	0.00	11426.55	14221.84
25	Physical traded commodities, including gold	0				0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	29.23	0.00	0.00	112.00	120.04788
27	NSFR derivative assets		0	0	0.5657	0.5657
28	NSFR derivative liabilities before deduction of variation margin posted		0	0	0.1943	0.1943
29	All other assets not included in the above categories	2787.24	0.00	0.00	11313.79	14101.0283
30	Off-balance sheet items	0.00	0.00	7801.65	0.00	335.00
31	Total RSF (14+15+16+24+30)					86916.94
32	Net Stable Funding Ratio (%)					155.00%

NSFR components as on June 30, 2024

(Amount In Crores)

S.No.	ASF Item	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital: (2+3)	12201.61	0.00	1000.00	10541.04	23742.65
2	Regulatory capital	12201.61	0.00	1000.00	1381.00	14582.61
3	Other capital instruments/term deposit with res maturity of 1 year or more	0	0	0	9160.04	9160.04
4	Retail deposits and deposits from small business customers: (5+6)	65900.19	16896.53	23986.82	0.00	99240.11
5	Stable deposits	36776.40	10956.95	14965.17	0	59563.60
6	Less stable deposits	29123.78	5939.58	9021.65	0	39676.51

7	Wholesale funding: (8+9)	0.00	8787.75	8345.80	0.00	7716.46
8	Operational deposits	0.00	0.00	0.00	0	0.00
9	Other wholesale funding	0.00	8787.75	8345.80	0.00	7716.46
10	Other liabilities: (11+12)	312.50	0.00	0.00	0.00	0.00
11	NSFR derivative liabilities		0.00	0.00	0.00	
12	All other liabilities and equity not included in the above categories	312.4966	0	0	0	0
13	Total ASF (1+4+7+10)					130699.22
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					1360.46
15	Deposits held at other financial institutions for operational purposes	68.67	0.00	0.00	0.00	34.33
16	Performing loans and securities: (17+18+19+21+23)	2430.75	15616.64	26509.43	53554.29	69240.80
17	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	0	0	0	0
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:	0	14336.82162	24007.82398	40788.64071	56852.66
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	9592.5019	6235.126235
21	Performing residential mortgages, of which:	0	0	0	12028.0489	8650.23
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	7868.0508	5114.23302
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	2430.75	1279.82	2501.61	737.60	3737.91
24	Other assets: (sum of rows 25 to 29)	2816.47	0.00	0.00	12771.51	15364.06
25	Physical traded commodities, including gold	0				0

26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	29.23	0.00	0.00	1463.59	1268.897
27	NSFR derivative assets		0	0	7.2632	7.2632
28	NSFR derivative liabilities before deduction of variation margin posted		0	0	0.1569	0.1569
29	All other assets not included in the above categories	2787.24	0.00	0.00	11300.50	14087.7451
30	Off-balance sheet items	0.00	0.00	9777.04	0.00	432.14
31	Total RSF (14+15+16+24+30)					86431.81
32	Net Stable Funding Ratio (%)					151.22%