

DISCLOSURE ON NET STABLE FUNDING RATIO AS ON 30.06.2025 (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 123.31% as at the end of the quarter ended June 2025 and is above the minimum regulatory requirement of 100%. The Available Stable Funding (ASF) as on 30.06.2025 stood at Rs. 129018.76 crores and amount for Required Stable Funding (RSF) as on 30.06.2025 was Rs 104633.30 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 quarter ended June 30,2025.

NSFR components as on June 30,2025 _____ (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)	14267.39	1000.00	0.00	6878.17	22145.56
2	Regulatory capital	14267.39	1000.00	0.00	1382.84	16650.24
3	Other capital instruments/term deposit with res maturity of 1 year or more	0.00	0.00	0.00	5495.32	5495.32
4	Retail deposits and deposits from small business customers: (5+6)	52461.90	21028.47	21015.82	0.00	86741.74
5	Stable deposits	30024.83	1974.53	1724.06	0.00	32037.25
6	Less stable deposits	22437.07	19053.94	19291.76	0.00	54704.50

7	Wholesale funding: (8+9)	0.00	27738.81	18661.63	0.00	20131.46
8	Operational deposits	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	0.00	27738.81	18661.63	0.00	20131.46
10	Other liabilities: (11+12)	2340.96	0.13	0.00	0.00	0.00
11	NSFR derivative liabilities		0.13	0.00	0.00	
12	All other liabilities and equity not included in the above categories	2340.9607	0	0	0	0
13	Total ASF (1+4+7+10)					129018.77
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					1887.62
15	Deposits held at other financial institutions for operational purposes	0.00	0.00	0.00	0.00	0.00
16	Performing loans and securities: (17+18+19+21+23)	4003.12	5169.79	4377.76	90789.77	78804.46
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	2798.762	0	0	0	419.81
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	1033.53	1127.75	75107.52	62487.50
20	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	12430.84	8080.05
21	Performing residential mortgages, of which:	0	0	0	13922.50	10045.13
22	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	8944.98	5814.24
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1204.36	4136.26	3250.01	1759.75	5852.01
24	Other assets: (sum of rows 25 to 29)	3325.48	0.00	0.00	19792.95	23118.43
25	Physical traded commodities, including gold	0				0

26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0.00	0.00	0.00	0.00	0
27	NSFR derivative assets		0	0	1.144	1.144
28	NSFR derivative liabilities before deduction of variation margin posted		0	0	0.1809	0.1809
29	All other assets not included in the above categories	3325.48	0.00	0.00	19791.62	23117.10
30	Off-balance sheet items	1985191.43	0.00	0.00	0.00	822.80
31	Total RSF (14+15+16+24+30)					104633.30
32	Net Stable Funding Ratio (%)					123.31%