



Amt. in Rs crore)

NSFR Disclosure as on 31.03.2023						
SN	Rs in crore	Unweighted Value by residual maturity				Weighted Value
		No maturity	< 6 months	6 m to <1 yr	>=1 yr	
ASF Item						
1	Capital (2+3)	14253.78	0.00	0.00	6369.98	20623.76
2	Regulatory Capital	14253.78	0.00	0.00	6169.98	20423.76
3	Other capital Instrument	0.00	0.00	0.00	200.00	200.00
4	Retail deposits and deposits from small business customers: (5+6)	84787.75	28967.89	27767.11	16388.82	130643.17
5	Stable deposits	42950.23	11401.79	11101.82	7251.72	62181.15
6	Less stable deposits	41837.52	17566.10	16665.29	9137.10	68462.02
7	Wholesale funding: (8+9)	40030.85	23477.23	10024.10	4430.53	31098.65
8	Operational deposits	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	40030.85	23477.23	10024.10	4430.53	31098.65
10	Other liabilities: (11+12)	866.41	7700.71	0.00	0.00	0.00
11	NSFR derivative liabilities		0	0	0	
12	All other liabilities and equity not included in the above categories	866.41	7700.71	0	0	0
13	Total ASF (1+4+7+10)					182365.58
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					3129.29
15	Deposits held at other financial institutions for operational purposes	6.00				3.00
16	Performing loans and securities: (17+18+19+21+23)	151.75	18439.68	6979.89	107050.797	83594.711
17	Performing loans to financial institutions secured by Level 1 HQLA	0	7332.00	0	0	0
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	3785.42	1342.76	0	1239.19
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	7321.35	5531.55	79064.01	62087.51
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	5344.59	4038.03	57716.73	42207.18
21	Performing residential mortgages, of which:	0	0.91	2.03	18514.98	12036.21
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0.91	2.03	18514.98	12036.21
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	151.75	0.00	103.55	9471.81	8231.80
24	Other assets: (sum of rows 25 to 29)	3831.97	0.00	0.00	26409.56	25687.64



NSFR Disclosure as on 31.03.2023						
SN	Rs in crore	Unweighted Value by residual maturity				Weighted Value
		No maturity	< 6 months	6 m to <1 yr	>=1 yr	
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	0	0	0
27	NSFR derivative assets		0	0	0	0
28	NSFR derivative liabilities before deduction of variation margin posted		0	0	0	0
29	All other assets not included in the above categories	3831.97	0.00	0.00	26409.56	25687.64
30	Off-balance sheet items		92,894.65	1,647.85	0	4007.44
31	Total RSF (14+15+16+24+30)					116422.07
32	Net Stable Funding Ratio (%)					156.64%

* Items reported in the 'no maturity' time bucket do not have a stated maturity. These includes, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions and non-HQLA equities.

Qualitative disclosures around NSFR:

Guidelines on NSFR has become effective from 01.10.2021. Accordingly, bank has published its first disclosure regarding NSFR for quarter end 31.12.2021.

The objective of NSFR is to ensure that bank maintains a stable funding profile in relation to the composition of its assets and off-balance sheet activities. A sustainable funding structure is intended to reduce the probability of erosion of a bank's liquidity position due to disruptions in a bank's regular sources of funding that would increase the risk of its failure and potentially lead to broader systemic stress. The NSFR limits overreliance on short-term wholesale funding, encourages better assessment of funding risk across all on- and off-balance sheet items, and promotes funding stability.

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 stable funding required ("Required stable funding") (RSF) of Bank is a function of the liquidity characteristics and residual maturities of the various assets held by Bank as well as those of its off-balance sheet (OBS) exposures.

Main drivers of NSFR:

The Bank as on 31st March 2023, had maintained ASF of Rs 182365.58 cr. ASF consists of 38% from less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers and 34% from Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers.

RSF consists of 32% from "Other unencumbered 'standard' loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 35%" line item.



NSFR for the quarter ended 31st March 2023 is 156.64%, above RBI prescribed minimum requirement of 100%.

NSFR has decreased from 165.99% as of 31.12.22 to 156.64% as of 31.03.2023 due to increase in overall market interest rates and resultant decrease in overall liquidity in the system.