

Implementation of Net Stable Funding Ratio

The final guidelines regarding 'Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR)' were issued on May 17, 2018 and were scheduled to come into effect from April 1, 2020. However, due to uncertainty on account of COVID-19, the implementation of these guidelines was deferred progressively till October 1, 2021. Accordingly, the guidelines on NSFR have come into effect from October 1, 2021.

NSFR Disclosure Template Dec 2021						
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	1,710.90	-	-	-	1,710.90
2	Regulatory capital	1,710.90				1,710.90
3	Other capital instruments					
4	Retail deposits and deposits from small business customers: (5+6)	3.05	-	-	-	2.74
5	Stable deposits					
6	Less stable deposits	3.05				2.74
7	Wholesale funding: (8+9)	23.24	3,524.91	0.42	81.04	1,814.80
8	Operational deposits					
9	Other wholesale funding	23.24	3,524.91	0.42	81.04	1,814.80
10	Other liabilities: (11+12)	436.51	89.03	-	-	-
11	NSFR derivative liabilities		89.03			
12	All other liabilities and equity not included in the above categories	436.51				-
13	Total ASF (1+4+7+10)					3,528.45
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					145.48
15	Deposits held at other financial institutions for operational purposes	271.71				135.85
16	Performing loans and securities: (17+18+19+21+23)	-	805.05	-	180.74	556.16

17	Performing loans to financial institutions secured by Level 1 HQLA					
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions					
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:		805.05			402.53
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
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		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
21	Performing residential mortgages, of which:	-	-	-	180.74	153.63
22	With a risk weight of More than or equal to 35% under the Basel II Standardised Approach for credit risk				180.74	153.63
23	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities					
24	Other assets: (sum of rows 25 to 29)	394.42	-	-	-	374.13
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	135.26				114.97
27	NSFR derivative assets	90.95				90.95
28	NSFR derivative liabilities before deduction of variation margin posted	4.45				4.45
29	All other assets not included in the above categories	163.76				163.76
30	Off-balance sheet items	5,648.84				227.41
31	Total RSF					1,439.04
32	Net Stable Funding Ratio (%)					245.19
* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.						

