

## Implementation of Net Stable Funding Ratio(NSFR) Guidelines

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 - June 30, 2023						
₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
<b>ASF Item</b>						
1	Capital: (2+3)	1,749.77	-	-	-	1,749.77
2	Regulatory capital	1,749.77				1,749.77
3	Other capital instruments					
4	Retail deposits and deposits from small business customers: (5+6)	0.01	-	-	-	0.01
5	Stable deposits					
6	Less stable deposits	0.01				0.01
7	Wholesale funding: (8+9)	6.39	26.77	-	-	16.58
8	Operational deposits					
9	Other wholesale funding	6.39	26.77	-	-	16.58
10	Other liabilities: (11+12)	55.05	0.00	-	-	-
11	NSFR derivative liabilities		0.00			
12	All other liabilities and equity not included in the above categories	55.05				-
<b>13</b>	<b>Total ASF (1+4+7+10)</b>					<b>1,766.36</b>
<b>RSF Item</b>						
14	Total NSFR high-quality liquid assets (HQLA)					-
15	Deposits held at other financial institutions for operational purposes	16.44				8.22
16	Performing loans and securities: (17+18+19+21+23)	-	-	13.94	3.52	9.96
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:		-	13.94		6.97
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
<b>NSFR Disclosure Template</b>						
<b>(₹ in Crore)</b>		<b>Unweighted value by residual maturity</b>				<b>Weighted value</b>
		<b>No maturity*</b>	<b>&lt; 6 months</b>	<b>6 months to &lt; 1yr</b>	<b>≥ 1yr</b>	
21	Performing residential mortgages, of which:	-	-	-	3.52	2.99
22	With a risk weight of <b>More</b> than or equal to 35% under the Basel II Standardised Approach for credit risk				3.52	2.99
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)	130.73	-	-	-	124.00
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	44.85				38.12
27	NSFR derivative assets	- 0.00				- 0.00
28	NSFR derivative liabilities before deduction of variation margin posted	0.00				0.00
29	All other assets not included in the above categories	85.88				85.88
30	Off-balance sheet items	1,461.65				43.85
31	Total RSF					186.03
32	Net Stable Funding Ratio (%)					949.52
* 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.						