

## 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 September 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	-	-	-	0.00
5	Stable deposits					
6	Less stable deposits	0.01				0.00
7	Wholesale funding: (8+9)	6.30	23.86	-	-	15.08
8	Operational deposits					
9	Other wholesale funding	6.30	23.86	-	-	15.08
10	Other liabilities: (11+12)	57.80	-	-	-	-
11	NSFR derivative liabilities		-			
12	All other liabilities and equity not included in the above categories	57.80				-
<b>13</b>	<b>Total ASF (1+4+7+10)</b>					<b>1,764.86</b>
<b>RSF Item</b>						
14	Total NSFR high-quality liquid assets (HQLA)					-
15	Deposits held at other financial institutions for operational purposes	5.27				2.64
16	Performing loans and securities: (17+18+19+21+23)	-	-	13.37	3.22	9.42
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:		-	13.37		6.69
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:	-	-	-	3.22	2.74
22	With a risk weight of <b>More</b> than or equal to 35% under the Basel II Standardised Approach for credit risk			-	3.22	2.74
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)	81.70	-	-	-	78.77
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	19.54				16.61
27	NSFR derivative assets	-	0.00			-
28	NSFR derivative liabilities before deduction of variation margin posted	-				-
29	All other assets not included in the above categories	62.16				62.16
30	Off-balance sheet items	1,370.23				41.11
31	Total RSF					131.93
32	Net Stable Funding Ratio (%)					1,337.71

\* 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.