

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 - March 31, 2025						
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	1,770.35	-	-	-	1,770.35
2	Regulatory capital	1,770.35				1,770.35
3	Other capital instruments					
4	Retail deposits and deposits from small business customers: (5+6)	-	-	-	-	-
5	Stable deposits					
6	Less stable deposits	-				-
7	Wholesale funding: (8+9)	0.27	16.94	-	-	8.61
8	Operational deposits					
9	Other wholesale funding	0.27	16.94	-	-	8.61
10	Other liabilities: (11+12)	50.32	0.00	-	-	-
11	NSFR derivative liabilities		0.00			
12	All other liabilities and equity not included in the above categories	50.32				-
13	Total ASF (1+4+7+10)					1,778.95
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					30.75
15	Deposits held at other financial institutions for operational purposes	3.75				1.87
16	Performing loans and securities: (17+18+19+21+23)	-	-	12.02	2.24	7.92
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:		-	12.02		6.01
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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21	Performing residential mortgages, of which:	-	-	-	2.24	1.91
22	With a risk weight of More than or equal to 35% under the Basel II Standardised Approach for credit risk				2.24	1.91
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)	74.39	-	-	-	71.45
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	19.61				16.67
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	54.78				54.78
30	Off-balance sheet items	93.23				2.80
31	Total RSF					114.78
32	Net Stable Funding Ratio (%)					1,549.81

* 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.