

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, 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)	1,785.04	-	-	-	1,785.04
2	Regulatory capital	1,785.04				1,785.04
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)	3.43	17.24	-	-	10.34
8	Operational deposits					
9	Other wholesale funding	3.43	17.24	-	-	10.34
10	Other liabilities: (11+12)	42.53	0.00	-	-	-
11	NSFR derivative liabilities		0.00			
12	All other liabilities and equity not included in the above categories	42.53				-
13	Total ASF (1+4+7+10)					1,795.38
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					-
15	Deposits held at other financial institutions for operational purposes	3.77				1.88
16	Performing loans and securities: (17+18+19+21+23)	-	-	8.54	2.15	6.10
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:		-	8.54		4.27
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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(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
21	Performing residential mortgages, of which:	-	-	-	2.15	1.83
22	With a risk weight of More than or equal to 35% under the Basel II Standardised Approach for credit risk				2.15	1.83
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)	51.23	-	-	-	48.26
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	19.78				16.81
27	NSFR derivative assets	-	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	31.45				31.45
30	Off-balance sheet items	87.42				2.62
31	Total RSF					58.87
32	Net Stable Funding Ratio (%)					3,049.97
<p>* 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.</p>						