

## **DISCLOSURE ON NET STABLE FUNDING RATIO (NSFR) AS ON 31.12.2022**

Reserve Bank of India vide its circular no. BR.BP.BC.No.106/21.04.098/2017-18 May 17, 2018 had issued guidelines on “Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR)”. The guidelines for NSFR were effective from October 1, 2021.

NSFR indicates institution’s resilience to have a stable funding profile over a time horizon of one year. It is defined as the amount of available stable funding relative to the amount of required stable funding. “Available stable funding” (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year.

The amount of stable funding required ("Required stable funding") (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures.

NSFR for the quarter ended 31<sup>st</sup> Dec 2022 is 163.58%, above RBI prescribed minimum requirement of 100%.

		Dec-22					Sep-22				
		Unweighted value by residual maturity				Amount in Cr.	Unweighted value by residual maturity				Amount in Cr.
	(Rs.in Crore)	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
<b>ASF Item</b>											
1	Capital: (2+3)	27276.14	-	-	2,500.00	29,776.14	26681.15	-	-	2,500.00	29,181.15
2	Regulatory capital	27276.14	-	-	1,500.00	28776.14	26681.15	-	-	1,700.00	28381.15
3	Other capital instruments		-	-	1,000.00	1000.00		-	-	800.00	800.00
4	Retail deposits and deposits from small business customers: (5+6)	4338.68		212831.91		202838.61			209506.93		195885.03
5	Stable deposits	-	-	147701.60	-	140316.52	-	-	146575.75	-	139246.96
6	Less stable deposits	4,338.68	-	65130.32	-	62522.09	-	-	62931.18	-	56638.07
7	Wholesale funding: (8+9)	17196.24	39.98	9182.33	8547.52	13369.75	17109.62	2.46	9426.28	8777.95	13492.32

8	Operational deposits	-	-	-	-	0.00	-	-	-	-	0.00
9	Other wholesale funding	17196.24	39.98	9182.33	8547.52	13369.75	17109.62	2.46	9426.28	8777.95	13492.32
10	Other liabilities: (11+12)	7,428.23	1,145.09	-	99,791.00	99,560.56	11,128.27	327.61	-	101,922.08	99,062.90
11	NSFR derivative liabilities		265.22	-	-			327.61	-	-	
12	All other liabilities and equity not included in the above categories	7,428.23	879.87	-	99791.00	99560.56	11,128.27	-	-	101922.08	99062.90
13	Total ASF (1+4+7+10)					345545.07					337621.40
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					6490.28					6711.24
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	1009.79	3320.51	87500.71	68006.36	-	412.29	3298.21	81390.91	63468.30
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	-	1,009.79	3,320.51		1811.72	-	412.29	3,298.21		1710.95

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:	-	-	-	63,236.44	50422.86	-	-	-	59,008.11	47208.53
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	16,640.56	10816.36	-	-	-	14,741.80	9582.17
21	Performing residential mortgages, of which:	-	-	-	24264.27	15771.78	-	-	-	22382.80	14548.82
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	24,264.27	15771.78	-	-	-	22,382.80	14548.82
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)	0.00	0.00	47844.98	110846.63	132158.16	0.00	0.00	43289.19	101644.26	121487.69
25	Physical traded commodities, including gold	-				0.00	-				0.00

26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	13581.97	11544.67		-	-	8381.82	7124.55
27	NSFR derivative assets		-	-	0.00	0.00		-	-	0.00	0.00
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	50.62	50.62		-	-	113.67	113.67
29	All other assets not included in the above categories	-	-	47844.98	97214.04	120562.86	-	-	43289.19	93148.77	114249.47
30	Off-balance sheet items				142612.59	4583.80				155448.53	4967.54
31	Total RSF (14+15+16+24+30)					211238.60					196634.76
32	<b>Net Stable Funding Ratio (%)</b>					<b>163.58%</b>					<b>171.70%</b>