DISCLOSURE ON NET STABLE FUNDING RATIO (NSFR) AS ON 30.06.2025

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. The minimum NSFR requirement set out in the RBI guidelines for the standalone Bank and for Group effective October 1, 2021 is 100%.

$$\text{NSFR} = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}}$$

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 Available Stable Funding (ASF) is primarily driven by the total regulatory capital as per Basel III Capital Adequacy guidelines stipulated by RBI and deposits from retail customers, small business customers and non-financial corporate customers. For the quarter ended June 2025, The Available stable funding comprised of Regulatory capital which constitutes 9% of total ASF. Funding from Retail and small sized business customers formed around 75%, wholesale funding formed 7% and other liabilities formed 9% of the total ASF, after applying relevant weights.

The amount of stable funding required (“Required stable funding”) (RSF) is a function of the liquidity characteristics and residual maturities of the various assets held by the Bank as well as those of its off-balance sheet (OBS) exposures. Under the Required Stable Funding (RSF), the primary drivers are unencumbered performing loans, securities with residual maturities of one year or more and other assets, which constitutes 96% of total RSF after applying relevant weights.

Central Bank of India on standalone basis has maintained Available Stable Funding (ASF) of Rs. 4,14,858.56 Crore against the RSF requirement of Rs. 2,82,405.91 Crore as on 30th June 2025. The NSFR for the quarter ended June 2025 is at 146.90%, above RBI prescribed minimum requirement of 100%.

Quantitative Disclosure- Quantitative disclosure of NSFR components are enclosed.

2.c. Net Stable Funding ratio (NSFR):

	NSFR Disclosure	Jun-25					Mar-25					Dec-24					Sep-24				
	(₹ In Crore)	Unweighted value by residual maturity				Amount in ₹ crore	Unweighted value by residual maturity				Amount in ₹ crore	Unweighted value by residual maturity				Amount in ₹ crore	Unweighted value by residual maturity				Amount in ₹ crore
		No maturity*	<6 months	6 months to < 1yr	>= 1 yr	Weighted value	No maturity*	<6 months	6 months to < 1yr	>= 1 yr	Weighted value	No maturity*	<6 months	6 months to < 1yr	>= 1 yr	Weighted value	No maturity*	<6 months	6 months to < 1yr	>= 1 yr	Weighted value
ASF Item																					
1	Capital: (2+3)	36360.70	0.00	0.00	1500.00	37860.70	35874.93	0.00	0.00	1500.00	37374.93	33079.59	0.00	0.00	1500.00	34579.59	31826.10	500.00	500.00	1500.00	33326.10
2	Regulatory capital	36360.70	0.00	0.00	1500.00	37860.70	35874.93	0.00	0.00	1500.00	37374.93	33079.59	0.00	0.00	1500.00	34579.59	31826.10	500.00	500.00	1500.00	33326.10
3	Other capital instruments		0.00	0.00				0.00	0.00				0.00	0.00				0.00	0.00		
4	Retail deposits and deposits from small business customers: (5+6)	0.00	0.00	334401.90	0.00	311987.31	0.00	0.00	328593.62	0.00	306638.31	0.00	0.00	318510.02	0.00	297238.20	0.00	0.00	302226.49	0.00	282175.99
5	Stable deposits	0.00	0.00	220511.96	0.00	209486.36	0.00	0.00	218081.15	0.00	207177.09	0.00	0.00	211583.64	0.00	201004.46	0.00	0.00	203442.86	0.00	193270.72
6	Less stable deposits	0.00	0.00	113889.94	0.00	102500.94	0.00	0.00	110512.47	0.00	99461.22	0.00	0.00	106926.39	0.00	96233.75	0.00	0.00	98783.63	0.00	88905.27
7	Wholesale funding: (8+9)	21687.00	13143.10	19261.38	8194.69	27205.93	23397.82	13007.72	13535.36	3651.90	19431.02	19326.02	13822.71	9536.81	2517.05	13997.09	18384.85	12673.10	9564.91	3189.93	14052.43
8	Operational deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	21687.00	13143.10	19261.38	8194.69	27205.93	23397.82	13007.72	13535.36	3651.90	19431.02	19326.02	13822.71	9536.81	2517.05	13997.09	18384.85	12673.10	9564.91	3189.93	14052.43
10	Other Liabilities: (11+12)	3427.98	5476.50	192.55	37804.62	37804.62	14587.42	11894.73	217.42	36197.38	36197.38	21080.63	7930.83	435.54	41505.62	41505.62	6944.18	7036.73	1045.97	52306.37	52306.37
11	NSFR derivative liabilities		0.00	0.00	0.00			0.00	0.00	0.00			113.86	0.00	0.00			0.00	0.00	0.00	
12	All other liabilities and equity not included in the above categories	3427.98	5476.50	192.55	37804.62	37804.62	14587.42	11894.73	217.42	36197.38	36197.38	21080.63	7816.97	435.54	41505.62	41505.62	6944.18	7036.73	1045.97	52306.37	52306.37
13	**Total ASF (1+4+7+10)**					414858.56					399641.65					387320.50					381860.89
RSF Item																					
14	Total NSFR high-quality liquid assets (HQLA)					9052.93					7048.97					7304.12					9817.72
15	Deposits held at other financial institutions for operational purposes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	Performing loans and securities: (17+18+19+21+23)	0.00	656.48	1784.58	128597.19	100731.07	0.00	348.05	3443.80	127619.85	100148.95	0.00	193.67	3021.59	123028.64	96203.78	0.00	454.00	1952.48	120218.02	92913.28
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	656.48	1784.58		990.76	0.00	348.05	3443.80		1774.11	0.00	193.67	3021.59	0.00	1539.84	0.00	454.00	1952.48	0.00	1044.34
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:	0.00	0.00	0.00	99764.42	80999.01	0.00	0.00	0.00	98754.76	79612.54	0.00	0.00	0.00	94444.91	76084.51	0.00	0.00	0.00	91927.46	73480.08
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.00	0.00	19003.76	12352.44	0.00	0.00	0.00	21645.06	14069.29	0.00	0.00	0.00	20968.29	13629.39	0.00	0.00	0.00	23291.32	15139.36
21	Performing residential mortgages, of which:	0.00	0.00	0.00	28832.77	18741.30	0.00	0.00	0.00	28865.09	18762.31	0.00	0.00	0.00	28583.73	18579.43	0.00	0.00	0.00	28290.56	18388.86
22	With a risk weight of less than or equal to 35 % under the Basel II Standardised Approach for credit risk	0.00	0.00	0.00	28832.77	18741.30	0.00	0.00	0.00	28865.09	18762.31	0.00	0.00	0.00	28583.73	18579.43	0.00	0.00	0.00	28290.56	18388.86

23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	Other assets: (sum of rows 25 to 29)	0.00	46066.08	22216.07	138729.03	171160.78	0.00	60089.10	23039.28	136282.07	174495.53	0.00	49804.97	22924.68	136929.38	170577.32	0.00	35143.99	24065.73	128010.02	155843.69
25	Physical traded commodities, including gold	0.00				0.00	0.00				0.00	0.00				0.00	0.00				0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	8856.16	7527.74		0.00	0.00	19732.47	16772.60		0.00	0.00	15022.77	12769.35		0.00	0.00	9293.77	7899.70
27	NSFR derivative assets		20.12	0.00	0.00	20.12		4.94	0.00	0.00	4.94		0.00	0.00	0.00	0.00		243.76	0.00	0.00	243.76
28	NSFR derivatative liabilities before deduction of variation margin posted		39.07	0.00	0.00	39.07		40.02	0.00	0.00	40.02		30.20	0.00	0.00	30.20		14.61	0.00	0.00	14.61
29	All other assets not included in the above categories	0.00	46006.89	22216.07	129872.87	163573.86	0.00	60044.14	23039.28	116549.60	157677.97	0.00	49774.77	22924.68	121906.61	157777.76	0.00	34885.62	24065.73	118716.25	147685.61
30	Off-balance sheet items				34460.49	1461.13				47679.22	1884.00				43994.79	1707.26				44371.46	1738.69
31	Total RSF (14+15+16+24+30)					282405.91					283577.45					275792.48					260313.37
32	Net Stable Funding Ratio (%)					146.90%					140.93%					140.44%					146.69%