Net Stable Funding Ratio (NSFR) at March 31,2022

The Basel Committee on Banking Supervision (BCBS) had introduced the Net Stable Funding Ratio (NSFR) in order to ensure resilience over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding. NSFR 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. The Bank is required to maintain the NSFR on an ongoing basis on a standalone Bank and on a Group Level. The minimum NSFR requirement set out in the RBI guideline for the Bank effective October 1, 2021 is 100%.

	Net Stable Funding Ratio(NSFR)										
		March'22					Dec'21				
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**	**No maturity**	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
	ASF Item										
1	**Capital: (2+3)**	0.00	0.00	0.00	0.00	18234.23	16021.17	-	-	-	16021.17
2	Regulatory capital	18234.23	0.00	0.00	0.00	18234.23	16021.17	-	-	-	16021.17
3	Other capital instruments	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
4	**Retail deposits and deposits from small business customers: (5+6)**	30859.87	6077.92	4488.31	11596.12	49132.87	27364.72	5271.31	5855.44	9299.74	44130.85
5	Stable deposits	4749.67	150.11	165.48	210.46	5022.45	3484.59	132.79	158.27	190.41	3777.28
6	Less stable deposits	26110.20	5927.82	4322.83	11385.65	44110.42	23880.13	5138.52	5697.17	9109.33	40353.57
7	**Wholesale funding: (8+9)**	9199.12	15690.49	14002.90	3030.70	8449.11	11133.69	10573.59	11975.83	2345.88	17255.81
8	Operational deposits	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
9	Other wholesale funding	9199.12	15690.49	14002.90	3030.70	8449.11	11133.69	10573.59	11975.83	2345.88	17255.81
10	**Other liabilities: (11+12)**	0.00	0.00	0.00	22556.79	22556.79	-	-	-	3920.79	3920.79
11	NSFR derivative liabilities		0.00	0.00	0.00		-	-	-	0.00	0.00
12	All other liabilities and equity not included in the above categories		0.00	0.00	22556.79	22556.79	-	-	-	3920.79	3920.79
13	Total ASF (1+4+7+10)	**40058.99**	**21768.41**	**18491.21**	**37,183.61**	**98373.00**	**54519.58**	**15844.90**	**17831.28**	**15,566.41**	**81328.62**
	RSF Item										
14	Total NSFR high-quality liquid assets (HQLA)	31616.46				31616.46	34158.18				0.00
15	Deposits held at other financial institutions for operational purposes				0.00		-	-	-	-	
16	**Performing loans and securities: (17+18+19+21+23)**	725.27	33181.50	17887.75	67448.90	95401.55	625.10	24569.14	14159.75	42791.10	54385.08
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
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	2088.69	1175.16	1174.48	2075.36	0.00	1026.93	577.78	577.45	2247.23
19	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banksand PSEs, of which:	725.27	30009.20	15985.56	45690.67	78549.09	625.10	22601.84	12691.80	27613.76	42488.23
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	0.00	0.00	-	-	-	-	-
21	Performing residential mortgages, of which:	0.00	638.72	638.72	20013.28	13838.97	-	383.25	383.65	13801.42	8970.92

Net Stable Funding Ratio(NSFR)											
March'22							Dec'21				
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**	**No maturity**	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	**Weighted value**
22	With a risk weight of less than orequal to 35% under the Basel II Standardised Approach for credit risk	0.00	638.7216	638.7216	20013.28	13838.97	-	383.25	383.65	13801.41	8970.92
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	444.89	88.31	570.48	938.13	-	557.12	506.52	798.47	678.70
24	**Other assets: (sum of rows 25 to 29)**	0.00	0.00	0.00	0.00		1.5	0.0	0.0	4047.60	4030.50
25	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	
26	Assets posted as initial margin for derivative contracts & contributions to default funds of CCPs						1.50	-	-	122.56	105.45
27	NSFR derivative assets										
28	NSFR derivative liabilities before deduction of variation margin posted									5.87	5.87
29	All other assets not included in the above categories				6,727.60	6727.60				3919.21	3919.21
30	Off-balance sheet items	2675.46				125.36	2468.15				114.54
31	**Total RSF (14+15+16+24+30)**	**35017.20**	**33181.50**	**17887.75**	**67448.90**	**69032.35**	**37251.42**	**24569.14**	**14159.75**	**42791.10**	**58530.15**
32	**Net Stable Funding Ratio (%)**					**142.50%**					**138.95%**