

Net Stable Funding Ratio (NSFR) as on December 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%.



NSFR Disclosure Template (Rs.in Crore) No < 6 6 months to < Weighted **ASF** maturity months value 1yr ≥1yr Capital: (2+3) 18122.05 0.00 18122.05 0.00 0.00 2 Regulatory capital 18122.05 0.00 0.00 0.00 18122.05 Other capital 3 instruments 0.00 0.00 0.00 0.00 0.00 Retail deposits and deposits from small business customers: 31011.36 3723.91 6052.09 18626.68 (5+6)55581.20 5 369.10 4540.20 162.22 215.49 5041.11 Stable deposits 6 Less stable deposits 26471.16 3561.69 5836.60 18257.58 50540.08 Wholesale funding: 7 (8+9)4899.24 9936.40 6626.67 19101.64 25249.76 8 Operational deposits 0.00 0.00 0.00 0.00 0.00 Other wholesale 9 funding 4899.24 9936.40 6626.67 19101.64 25250.18 10 Other liabilities: (11+12) 7587.45 4621.04 5437.95 6528.15 0.00 NSFR derivative 11 liabilities 3.24 0.00 0.00 0.00 0.00 All other liabilities and 12 equity not included in the above categories 7584.21 4621.04 5437.95 6528.15 0.00 13 Total ASF (1+4+7+10) 61620.10 14971.61 30591.68 35,091.23 98953.01 No < 6 6 months to < Weighted **RSF** value maturity months ≥1yr 1yr Total NSFR high-quality 14 liquid assets (HQLA) 1254.75 Deposits held at other 15 financial institutions for operational purposes 0.00 0.00 0.00 0.00 0.00 Performing loans and 16 securities: 57927.30 (17+18+19+21+23)3158.20 31485.57 17885.93 40143.30 Performing loans to financial institutions 17 secured by Level 1

0.00

0.00

0.00

0.00

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HQLA



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18		O					
HQLA and unsecured performing loans to financial institutions	18						
HQLA and unsecured performing loans to financial institutions 0.00							
Financial institutions 0.00 0.00 0.00 0.00 0.00		_					
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19			0.00	0.00	0.00	0	0.00
Clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:							
19							
19 Customers, and loans to sovereigns, central banks and PSEs, of which: 2442.89 30247.58 17386.41 17522.53 40788.66							
Customers, and loans to sovereigns, central banks and PSEs, of which: 2442.89 30247.58 17386.41 17522.53 40788.66	19						
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margin for derivative contracts and contributions to default funds of CCPs 326.19 277.26		C	2.00	2.00	0.00	3.00	0.00
26 contracts and contributions to default funds of CCPs 326.19 277.26							
contributions to default funds of CCPs 326.19 277.26	26	O					
funds of CCPs 326.19 277.26							
						326.19	277.26
12^{2} NSFK derivative assets 0.00 0.00 0.00 0.00 0.00	27	NSFR derivative assets	0.00	0.00	0.00	0.00	0.00



	NSFR derivative					
28	liabilities before					
	deduction of variation					
	margin posted	0.16	0.00	0.00	0.00	0.16
29	All other assets not					
	included in the above					
	categories	1356.85	5183.97	2793.59	6290.62	15625.03
30	Off-balance sheet items	4316.22				215.81
31	Total RSF					75300.32
	(14+15+16+24+30)	8831.44	36669.54	20679.52	46760.11	75500.52
32	Net Stable Funding			_		
	Ratio (%)					131.41%