

Net Stable Funding Ratio (NSFR) as on December 31, 2024

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 basis. The minimum NSFR requirement set out in the RBI guideline for the Bank is 100%.

The following table sets out the unweighted and weighted value of the NSFR components of Bandhan Bank as on September 30 2024, and December 31, 2024 (i.e. quarter-end observation).

Amount in Rs Crores

Net Stable Funding Ratio (NSFR)												
		December '2024										
			Unweight	ed Values		Weighted		Unweigh	ted Values		Weighted	
	ASF	No	< 6	6 months	≥1yr	value	No	< 6	6 months	≥1yr	value	
		maturity	months	to < 1yr			maturity	months	to < 1yr			
1	Capital: (2+3)	21364.97	0.00	0.00	0.00	21364.97	21489.05	0.00	0.00	0.00	21489.05	
2	Regulatory capital	21364.97	0.00	0.00	0.00	21364.97	21489.05	0.00	0.00	0.00	21489.05	
3	Other capital instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	Retail deposits and						33663.88	16387.80	18505.35	12809.61	73811.66	
	deposits from small	34461.82	16818.24	18179.09	10206.80	72287.52						
	business customers: (5+6)											
5	Stable deposits	7619.57	1166.95	1314.81	1220.75	10778.03	7179.00	1193.10	1206.01	1462.53	10518.26	
6	Less stable deposits	26842.25	15651.29	16864.29	8986.05	61509.49	26484.87	15194.70	17299.34	11347.08	63293.40	
7	Wholesale funding: (8+9)	10978.53	14388.78	5782.92	2483.35	17926.51	8901.16	13305.67	7782.22	2959.03	17815.76	
8	Operational deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	



	Net Stable Funding Ratio (NSFR)												
		December '2024											
			Unweight	ed Values		Weighted		Weighted					
	ASF	No	< 6	6 months	≥1yr	value	No	< 6	6 months	≥1yr	value		
		maturity	months	to < 1yr			maturity	months	to < 1yr				
9	Other wholesale funding	10978.53	14388.78	5782.92	2483.35	17926.51	8901.16	13305.67	7782.22	2959.03	17815.76		
10	Other liabilities: (11+12)	1572.02	30479.86	10693.96	2357.39	6682.08	1937.92	28561.27	15911.86	1699.57	7948.46		
11	NSFR derivative	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	liabilities	0.00	0.00	0.00	0.00	0.00							
12	All other liabilities and						1937.92	28561.27	15911.86	1699.57	7948.46		
	equity not included in the	1572.02	30479.86	10693.96	2357.39	6682.08							
	above categories												
13	Total ASF (1+4+7+10)	68377.34	61686.88	34655.97	15047.55	118261.08	65992.01	58254.74	42199.43	17468.21	121064.92		

	Net Stable Funding Ratio (NSFR)											
	September '2024						December '2024					
RSF		1	Unweighted Values Weighted Unweighted V						d Values	Values		
		No maturity	< 6 months	6 months to < 1yr	≥1yr		No maturity	< 6 months	6 months to < 1yr	≥1yr		
14	Total NSFR high-quality liquid assets (HQLA)					1190.83					1759.07	
15	Deposits held at other financial institutions for operational purposes	471.78	0.00	0.00	0.00	235.89	0.00	589.55	0.00	0.00	294.77	
16	Performing loans and securities: (17+18+19+21+23)	290.80	37068.64	23601.55	65641.43	82743.75	243.37	36552.17	23074.59	68243.47	82902.23	
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	



				Net Stal	ole Funding	g Ratio (NSFR	.)					
			Se	ptember '20			December '2024					
	RSF		Unweighte	nweighted Values			Unweighted Values				Weighted value	
	KSF	No maturity	< 6 months	6 months to < 1yr	≥1yr		No maturity	< 6 months	6 months to < 1yr	≥1yr		
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1.99	3439.31	2556.21	10416.74	12212.74	0.00	5707.85	3060.25	11348.90	13719.64	
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:	180.29	33107.90	20654.65	36212.87	57532.78	138.31	30804.00	19988.94	56519.88	68733.89	
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	117.11	124.56	743.95	604.39	0.00	728.61	596.46	22853.15	15510.08	
21	Performing residential mortgages, of which:	0.00	498.19	365.66	18560.51	12496.25	0.00	0.00	0.00	0.00	0.00	
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	352.38	365.66	18583.61	12434.90	0.00	0.00	0.00	0.00	0.00	



				Net Stal	ole Funding	g Ratio (NSFR	.)				
			Se	ptember '20	024	,		D	ecember '20)24	
	RSF		Unweighte	d Values		Weighted value		Weighted value			
	KSF	No maturity	< 6 months	6 months to < 1yr	≥1yr		No maturity	< 6 months	6 months to < 1yr	≥1yr	
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	108.52	23.24	25.04	451.31	501.98	105.06	40.32	25.40	374.69	448.70
24	Other assets: (sum of rows 25 to 29)	5042.29	2415.14	381.96	5053.04	12329.71	4072.92	1906.94	550.13	6123.90	12283.06
25	Physical traded commodities, including gold	0.00	0.00	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	33.78	40.22	581.85	568.57				664.67	564.97
27	NSFR derivative assets	0.24	0.00	0.00	0.00	0.24	0.31	0.00	0.00	0.00	0.31
28	NSFR derivative liabilities before deduction of variation margin posted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	All other assets not included in the above categories	5042.05	2381.36	341.74	4471.20	11760.90	4072.61	1831.56	543.71	5541.03	11705.51
30	Off-balance sheet items	0.00	7760.34	0.00	0.00	346.32		8450.05			369.29
31	Total RSF (14+15+16+24+30)	11599.90	81250.18	23983.51	70694.47	96846.50	10304.80	84067.54	23624.71	74367.37	97596.15
32	Net Stable Funding Ratio (%)					122.10%					124.05%



The Bank maintained Available Stable Funding (ASF) of Rs 121064.92 crores as against the Required Stable Funding (RSF) of Rs 97596.15 crores.

The Available Stable Funding (ASF) is primarily driven by driven by the total regulatory capital, deposits from retail customers, small business customers and non-financial corporate customers. Under the Required Stable Funding (RSF), the primary drivers are unencumbered performing loans with residual maturities of one year or more, including performing residential mortgages.

The NSFR maintained by the bank is well above the regulatory stipulation of 100%. This indicates that the Banks assets are funded through stable liabilities and the Bank has the ability to withstand any stress in up to 1-year horizon.