

STANDALONE DISCLOSURE ON NET STABLE FUNDING RATIO AS ON 31.03.2023

Net Stable Funding Ratio (NSFR) guidelines ensure reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress. The NSFR is defined as the amount of Available Stable Funding relative to the amount of Required Stable Funding.

$$\text{NSFR} = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}} \geq 100\%$$

Bank's NSFR comes to 170.95% as at the end of the quarter Q4 (FY 2022-23) and is above the minimum regulatory requirement of 100%. The Available Stable Funding (ASF) as on 31.3.2023 stood at Rs. 122897.48 crores and amount for Required Stable Funding (RSF) as on 31.03.2023 was Rs 71598.50 crores.

The Available Stable Funding (ASF) is primarily driven by the total regulatory Capital as per Basel III capital adequacy guidelines stipulated by RBI and the 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.

The following table contains the unweighted and weighted values of the NSFR components.

Annexure IX

NSFR Disclosure Template (Rs. in cRS)						
S.No.	ASF Item	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital: (2+3)	9420.77	1000.00	0.00	15664.70	26085.48
2	Regulatory capital	9420.77	1000.00	0.00	1481.00	12388.14
3	Other capital instruments/termdeposit with res maturity of 1 year or more	0	0	0	14183.70	14183.70
4	Retail deposits and deposits from small business customers: (5+6)	66016.40	14686.10	18029.94	0.00	91627.76
5	Stable deposits	35028.25	9724.65	10618.36	0	52602.70
6	Less stable deposits	30988.16	4961.45	7411.58	0	39025.07
7	Wholesale funding: (8+9)	0.00	5806.56	3721.19	0.00	4697.88
8	Operational deposits	0.00	0.00	0.00	0	0.00
9	Other wholesale funding	0.00	5806.56	3721.19	0.00	4697.88
10	Other liabilities: (11+12)	0.00	0.00	0.00	0.00	0.00
11	NSFR derivative liabilities		0.00	0.00	0.00	
12	All other liabilities and equity not included in the above categories	0	0	0	0	0
13	Total ASF (1+4+7+10)					122897.48
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					1388.00
15	Deposits held at other financial institutions for operational purposes	111.51	0.00	0.00	0.00	55.75
16	Performing loans and securities: (17+18+19+21+23)	333.61	14748.80	14453.57	54600.92	58358.00
17	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	970.87	0	0	145.6305

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	12497.57 914	9668.308 276	46601.21 262	49030.06
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	9633.802	6261.971 3
21	Performing residential mortgages, of which:	0	0	0	7382.975 2	5454.84
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	4103.451 6	2667.243 54
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	333.61	1280.35	4785.26	616.73	3727.47
24	Other assets: (sum of rows 25 to 29)	2438.2 2	0.00	0.00	9237.63	11655.8 8
25	Physical traded commodities, including gold	0				0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	28.96	0.00	0.00	104.16	113.152
27	NSFR derivative assets		0	0	1.66	1.66
28	NSFR derivative liabilities before deduction of variation margin posted		0	0	1.55	1.55
29	All other assets not included in the above categories	2409.26	0.00	0.00	9130.26	11539.51 61
30	Off-balance sheet items	0.00	0.00	2817.41	0.00	140.87
31	Total RSF (14+15+16+24+30)					71598.5 0
32	Net Stable Funding Ratio (%)					171%