

Net Stable Funding Ratio: June 30, 2025

Net Stable Funding Ratio (NSFR) is a new funding requirement and aims to ensure a stable funding of the balance sheet. The purpose of NSFR is to ensure that the banks have sufficiently stable funding available. The aim of NSFR requirements is to restrict maturity mismatches between assets and liabilities and limit the reliance on unstable short-term funding to finance potentially illiquid long-term assets. The NSFR reduces long-term refinancing risk and assesses resilience over longer-term time horizon (over 1 year) of the Bank by measuring the extent of stable sources of funds with the Bank to fund its long-term assets. The NSFR shows a bank's ability to manage structural liquidity risk over a one-year horizon. It ensures that a bank's long-term illiquid assets are funded with a minimum amount of stable long-term funding.

Net Stable Funding Ratio (NSFR) is defined as 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, which extends to one year.
- Required stable funding (RSF) is defined as the assets and off balance sheet exposure requiring long term funding. The amount of funding is a function of the liquidity characteristics and residual maturities of the various assets.

NSFR is implemented effective from October 1, 2021 and the minimum regulatory requirement is 100%. An NSFR of above 100% means that the long-term illiquid assets are adequately funded with stable funding.

The NSFR (Consolidated) at 117.87% as on June 30, 2025 is above the minimum regulatory NSFR requirement. Increase in NSFR as compared to previous quarter is mainly driven by increase in long term wholesale funding and capital, contributing to increase in Available stable funding (ASF).

(Amt. In INR Crores)

NSFR Disclosure Template as on June 30, 2025 (Consolidated)						
		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	1,45,836	0	23	17,607	1,63,486
2	Regulatory capital	1,43,922	0	23	1,389	1,45,334
3	Other capital instruments	1,914	0	0	16,219	18,152
4	Retail deposits and deposits from small business customers: (5+6)	1,32,814	97,656	66,489	5,485	2,75,251
5	Stable deposits	38,321	12,820	7,118	1,386	56,732
6	Less stable deposits	94,493	84,836	59,371	4,099	2,18,519
7	Wholesale funding: (8+9)	43,930	55,322	29,104	7,349	70,478
8	Operational deposits	0	0	0	0	0
9	Other wholesale funding	43,930	55,322	29,104	7,349	70,478
10	Other liabilities: (11+12)	36,349	82,974	31,143	34,444	50,058
11	NSFR derivative liabilities		1	0	0	
12	All other liabilities and equity not included in the above categories	36,349	82,973	31,143	34,444	50,058
13	Total ASF (1+4+7+10)					5,59,273

NSFR Disclosure Template as on June 30, 2025 (Consolidated)						
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					8,452
15	Deposits held at other financial institutions for operational purposes	123	4,125	307	0	2,240
16	Performing loans and securities: (17+18+19+21+23)	9,199	1,36,329	51,427	2,80,714	3,26,908
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	891	32,970	4,529	12,913	20,039
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	95,298	43,258	1,99,926	2,39,481
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	12,472	1,540	10,183	13,628
21	Performing residential mortgages, of which:	0	2,471	2,518	64,642	51,872
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	991	1,008	27,776	19,046
23	Securities that are not in default and do not qualify as HQLA, including exchange traded equities	8,308	5,590	1,123	3,233	15,515
24	Other assets: (sum of rows 25 to 29)	84,140	49,841	1,298	7,493	1,25,338
25	Physical traded commodities, including gold	0	0	0	0	0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	1,158	0	5,702	5,831
27	NSFR derivative assets	0	217	0	0	217
28	NSFR derivative liabilities before deduction of variation margin posted	0	309	0	0	309
29	All other assets not included in the above categories	84,140	48,157	1,298	1,790	1,18,981
30	Off-balance sheet items	4,470	2,51,839	0	748	11,542
31	Total RSF	97,931	4,42,133	53,033	2,88,955	4,74,481
32	Net Stable Funding Ratio (%)					117.87%

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities