

NSFR Disclosure as of March 31, 2024 (Consolidated)

(Rs.in Crore)		Unweighted value by residual maturity				Weighted value
		No Maturity	Less than 6 mths	6 mths to 1 yr	Greater than 1 yr	
ASF Item						
1	Capital: (2+3)	32,777	0	0	4,500	37,277
2	<i>Regulatory capital (Consolidated)</i>	32,777	0	0	0	32,777
3	<i>Other capital instruments</i>	0	0	0	4,500	4,500
4	Retail deposits and deposits from small business customers: (5+6)	73,688	47,994	241	387	111,044
5	<i>Stable deposits</i>	7,187	11,288	57	387	17,993
6	<i>Less stable deposits</i>	66,500	36,706	184	0	93,051
7	Wholesale funding: (8+9)	21,092	71,282	14,608	17,721	39,836
8	<i>Operational deposits</i>	0	0	0	0	0
9	<i>Other wholesale funding</i>	21,092	71,282	14,608	17,721	39,836
10	Other liabilities: (11+12)	0	1,185	428	142	0
11	<i>NSFR derivative liabilities</i>	0	0	0	0	0
12	<i>All other liabilities and equity not included in the above categories</i>	0	1,185	428	142	0
13	Total ASF (1+4+7+10)	127,557	120,461	15,277	22,749	188,157
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)	0	50,905	7,670	21,762	3,478
15	Deposits held at other financial institutions for operational purposes	0	749	0	0	374
16	Performing loans and securities: (17+18+19+21+23)	337	48,292	25,612	127,586	136,013
17	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	0	3,959	0	0	396
18	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	0	3,911	2,927	8,656	10,706
19	<i>Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	0	39,395	21,793	95,162	105,330
20	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	0	2,411	268	2,410	2,906
21	<i>Performing residential mortgages, of which:</i>	0	321	337	20,572	15,948
22	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	0	199	208	9,340	6,274
23	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	337	705	554	3,196	3,633

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24	Other assets: (sum of rows 25 to 29)	796	3,212	29	3,425	7,439
25	<i>Physical traded commodities, including gold</i>	0	0	0	0	0
26	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>	154	0	0	0	131
27	<i>NSFR derivative assets</i>	222	0	0	0	222
28	<i>NSFR derivative liabilities before deduction of variation margin posted</i>	0	0	0	0	0
29	<i>All other assets not included in the above categories</i>	420	3,212	29	3,425	7,085
30	Off-balance sheet items	78,789	0	0	0	3,458
31	Total RSF (14+15+16+24+30)	79,923	103,157	33,310	152,773	150,763
32	Net Stable Funding Ratio (%)					124.80

NSFR Disclosure as of Mar 31, 2024 (Standalone)

(Rs.in Crore)		Unweighted value by residual maturity				Weighted value
		No Maturity	Less than 6 mths	6 mths to 1 yr	Greater than 1 yr	
ASF Item						
1	Capital: (2+3)	32,807	0	0	4,500	37,307
2	<i>Regulatory capital (Consolidated)</i>	32,807	0	0	0	32,807
3	<i>Other capital instruments</i>	0	0	0	4,500	4,500
4	Retail deposits and deposits from small business customers: (5+6)	73,688	47,994	241	387	111,044
5	<i>Stable deposits</i>	7,187	11,288	57	387	17,993
6	<i>Less stable deposits</i>	66,500	36,706	184	0	93,051
7	Wholesale funding: (8+9)	21,092	71,282	14,608	17,721	39,836
8	<i>Operational deposits</i>	0	0	0	0	0
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10	Other liabilities: (11+12)	0	1,185	428	142	0
11	<i>NSFR derivative liabilities</i>	0	0	0	0	0
12	<i>All other liabilities and equity not included in the above categories</i>	0	1,185	428	142	0
13	Total ASF (1+4+7+10)	127,587	120,461	15,277	22,749	188,187
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)	0	50,905	7,670	21,762	3,478
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30	Off-balance sheet items	78,789	0	0	0	3,458
31	Total RSF (14+15+16+24+30)	79,923	103,157	33,310	152,773	150,763
32	Net Stable Funding Ratio (%)					124.82

The objective of NSFR is to ensure that banks maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities. A sustainable funding structure is intended to reduce the probability of erosion of a bank's liquidity position due to disruptions in a bank's regular sources of funding that would increase the risk of its failure and potentially lead to broader systemic stress. The NSFR limits overreliance on short-term wholesale funding, encourages better assessment of funding risk across all on- and off-balance sheet items, and promotes funding stability.

The Liquidity Risk Management of the Bank is governed by the Asset Liability Management (ALM) Policy approved by the Board. The Asset Liability Committee (ALCO) is responsible for implementing the liquidity and interest rate risk management strategy of the Bank in line with its risk management objectives set by the Board. The Bank closely monitors its NSFR on a daily basis. The Bank has maintained NSFR well above the regulatory minimum of 100%. This is facilitated with the help of stable funding profile which is driven by retail deposits. The Bank has reduced its concentration on money markets and large-size deposits. This has been achieved by mobilizing the retail franchise, offering a variety of products and branch expansion. The Bank strives to maintain its stable funding profile by increasing its deposits base further.