

NSFR Disclosure as of Jun 30, 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)	32,877	0	0	4,500	37,377
2	<i>Regulatory capital (Consolidated)</i>	32,877	0	0	0	32,877
3	<i>Other capital instruments</i>	0	0	0	4,500	4,500
4	Retail deposits and deposits from small business customers: (5+6)	79,392	53,074	208	373	120,764
5	<i>Stable deposits</i>	7,467	12,173	38	373	19,067
6	<i>Less stable deposits</i>	71,925	40,902	170	0	101,697
7	Wholesale funding: (8+9)	18,310	75,242	19,194	11,233	36,886
8	<i>Operational deposits</i>	0	0	0	0	0
9	<i>Other wholesale funding</i>	18,310	75,242	19,194	11,233	36,886
10	Other liabilities: (11+12)	0	1,208	437	196	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	1,208	437	196	0
13	Total ASF (1+4+7+10)	130,579	129,525	19,839	16,302	195,028
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)	0	47,380	8,289	22,721	3,376
15	Deposits held at other financial institutions for operational purposes	0	508	0	0	254
16	Performing loans and securities: (17+18+19+21+23)	712	56,220	27,700	128,225	142,977
17	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	0	5,471	0	0	547
18	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	0	3,778	3,286	7,460	9,670
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	45,895	23,398	96,518	112,399
20	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	0	2,438	183	2,333	2,827
21	<i>Performing residential mortgages, of which:</i>	0	345	361	21,195	16,468
22	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	0	211	221	9,501	6,392
23	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	712	731	655	3,052	3,892

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24	Other assets: (sum of rows 25 to 29)	2,185	2,877	40	3,797	8,874
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>	172	0	0	0	146
27	<i>NSFR derivative assets</i>	0	0	0	157	157
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>	2,013	2,877	40	3,640	8,570
30	Off-balance sheet items	74,331	0	0	0	3,250
31	Total RSF (14+15+16+24+30)	77,228	106,985	36,029	154,743	158,730
32	Net Stable Funding Ratio (%)					122.87

NSFR Disclosure as of Jun 30, 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)	32,945	0	0	4,500	37,445
2	<i>Regulatory capital (Consolidated)</i>	32,945	0	0	0	32,945
3	<i>Other capital instruments</i>	0	0	0	4,500	4,500
4	Retail deposits and deposits from small business customers: (5+6)	79,392	53,074	208	373	120,764
5	<i>Stable deposits</i>	7,467	12,173	38	373	19,067
6	<i>Less stable deposits</i>	71,925	40,902	170	0	101,697
7	Wholesale funding: (8+9)	18,310	75,242	19,194	11,233	36,886
8	<i>Operational deposits</i>	0	0	0	0	0
9	<i>Other wholesale funding</i>	18,310	75,242	19,194	11,233	36,886
10	Other liabilities: (11+12)	0	1,208	437	196	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	1,208	437	196	0
13	Total ASF (1+4+7+10)	130,647	129,525	19,839	16,302	195,095
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)	0	47,380	8,289	22,721	3,376
15	Deposits held at other financial institutions for operational purposes	0	508	0	0	254
16	Performing loans and securities: (17+18+19+21+23)	712	56,220	27,700	128,225	142,977
17	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	0	5,471	0	0	547
18	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	0	3,778	3,286	7,460	9,670
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	45,895	23,398	96,518	112,399
20	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	0	2,438	183	2,333	2,827
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27	<i>NSFR derivative assets</i>	0	0	0	157	157
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29	<i>All other assets not included in the above categories</i>	2,013	2,877	40	3,640	8,570
30	Off-balance sheet items	74,331	0	0	0	3,250
31	Total RSF (14+15+16+24+30)	77,228	106,985	36,029	154,743	158,730
32	Net Stable Funding Ratio (%)					122.91

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.