

NET STABLE FUNDING RATIO (NSFR)

Net stable funding ratio (NSFR) is introduced by Basel Committee on Banking Supervision (BCBS) in order to ensure that banks maintain a stable funding profile in relation to the composition of the assets, liabilities and off-balance sheet activities. NSFR limits overreliance on short-term wholesale funding and promotes funding the activities with longer term stable sources indicating funding stability.

NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. Available stable funding 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) of the Bank is a function of the liquidity characteristics and residual maturities of the various assets as well as the off-balance sheet (OBS) exposures of the Bank.

As per RBI circular DOR.No.LRG.BC.40/21.04.098/2020-21 dated 5th February 2021 read together with circular DBR.BP.BC.No.106/21.04.098/2017-18 dated 17th May 2018, following disclosure is made.

Bank is required to maintain minimum NSFR of 100% on an ongoing basis as per RBI guidelines. As on 31.12.2021, NSFR of the Bank is at 137.84%. Following table sets out the details of NSFR of the bank as on 31.12.2021.

(Rs. in Millions)

NSFR Disclosure Template – 31.12.2021						
		Unweighted value by Residual Maturity				Weighted Value
		No Maturity	< 6 months	6 months to < 1 year	≥ 1 year	
ASF Item						
1	Capital: (2+3)	71,187	-	-	4,870	76,057
2	Regulatory capital	71,187	-	-	-	71,187
3	Other capital instruments	-	-	-	4,870	4,870
4	Retail deposits and deposits from small business customers: (5+6)	-	-	4,55,477	-	4,21,002
5	Stable deposits	-	-	2,21,456	-	2,10,383
6	Less stable deposits	-	-	2,34,021	-	2,10,619
7	Wholesale funding: (8+9)	24,267	22,133	23,571	1,23,423	1,58,408
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	24,267	22,133	23,571	1,23,423	1,58,408
10	Other liabilities: (11+12)	52,225	22,937	8,814	-	-
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	52,225	22,937	8,814	-	-
13	Total ASF (1+4+7+10)	-	-	-	-	6,55,467
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	-
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-

16	Performing loans and securities: (17+18+19+21+23)	-	1,07,430	59,319	1,04,656	1,57,495
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	3,066	1,065	17,308	18,300
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:	-	1,04,343	58,196	42,919	1,09,167
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	10,173	3,433	42,919	34,701
21	Performing residential mortgages, of which:	-	21	58	44,429	30,028
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	21	58	38,883	25,313
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
24	Other assets: (sum of rows 25 to 29)	1,90,004	162	116	3,42,378	3,15,540
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
27	NSFR derivative assets	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	98	-	-	-	98
29	All other assets not included in the above categories	1,89,906	162	116	3,42,378	3,15,442
30	Off-balance sheet items	50,172	-	-	-	2,509
31	Total RSF	-	-	-	-	4,75,544
32	Net Stable Funding Ratio (%)					137.84%