

NET STABLE FUNDING RATIO (Consolidated) AS ON 31.03.2026

The Net Stable Funding Ratio (NSFR) is a significant component of the Basel III reforms. The NSFR promotes resilience over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding on an ongoing basis. The guidelines for NSFR were effective from October 1, 2021 and updated on Nov 28, 2025.

The NSFR is defined as the 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 considered by the NSFR, which extends to one year. The amount of stable funding required ("Required stable funding") (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures.

(Rs.in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 month to < 1yr	≥ 1yr	
ASF Items						
1	Capital: (2+3)	79,802.54	0	0	0.00	79,802.54
2	Regulatory capital	79802.54	0	0	0.00	79,802.54
3	Other capital instruments	0	0	0	0.00	0.00
4	Retail deposits and deposits from small business customers: (5+6)	2,24,285.34	99,409.89	1,66,439.03	595.82	4,49,279.88
5	Stable deposits	69,381.10	31,043.64	50,839.67	0	1,43,701.19
6	Less stable deposits	1,54,904.24	68,366.24	1,15,599.36	595.82	3,05,578.69
7	Wholesale funding: (8+9)	89,172.77	1,40,209.10	1,07,357.45	15201.52	1,43,016.71
8	Operational deposits	0	0	0	0	0
9	Other wholesale funding	89,172.77	1,40,209.10	1,07,357.45	15201.52	1,43,016.71
10	Other liabilities: (11+12)	35,043.08	22,282.61	4,618.85	5,718.70	7,488.75
11	NSFR derivative liabilities	0	869.82	36.94	20.91	0
12	All other liabilities and equity not included in the above categories	35,043.08	21,412.79	4,581.91	5,697.79	7,488.75
13	Total ASF (1+4+7+10)					679587.88
	RSF Items					
14	Total NSFR high-quality liquid assets (HQLA)					9582.23
15	Deposits held at other financial institutions for operational purposes	184.87	3488.14	0	0	1836.5
16	Performing loans and securities: (17+18+19+21+23)	2,986.72	2,68,598.92	1,85,102.22	2,74,323.18	4,34,949.25
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	0.05	82,602.11	14,738.22	28,831.55	48,593.28
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:	96.42	1,70,540.99	1,66,657.99	1,59,373.97	3,00,495.95

CO: Risk Management Department

(Rs.in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 month to < 1yr	≥ 1yr	
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	1.76	33,192.20	2,228.90	24,122.40	34,009.30
21	Performing residential mortgages, of which:	0	1242.05	1333.67	56,321.04	41,080.00
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	1051.33	1139.65	43,584.77	30,013.58
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	2,890.25	14,213.76	2,372.34	29,796.62	44,780.02
24	Other assets: (sum of rows 25 to 29)	22,843.95	1,167.00	1857.01	4,700.20	29,588.95
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	1032.23	1799.25	3696.58	5,548.85
27	NSFR derivative assets	0	0	0	0	0
28	NSFR derivative liabilities before deduction of variation margin posted	0	134.76	57.76	38.74	231.26
29	All other assets not included in the above categories	22,843.95	0	0	964.88	23,808.83
30	Off-balance sheet items	1,47,605.44	0.00	0	0	6,428.22
31	Total RSF (14+15+16+24+30)					482385.15
32	Net Stable Funding Ratio (%)					140.88%

Items reported in the 'no maturity' time bucket do not have a stated maturity. These 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.

Deputy General Manager (RMD)

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