NSFR Disclosure FOR FY FY2022-23 (Q1)

(Rs. In Crore)

	NSFR COMPONENTS	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	>1yr	
ASF Item						
1	Capital: (2+3)	17976.3	0	0	0	17976.3
2	Regulatory capital	17976.3	0	0	0	17976.3
3	Other capital instruments	0	0	0	0	0
4	Retail deposits and deposits from small business customers: (5+6)	85881.35	61981.47	51516.92	1048.30	181825.95
5	Stable deposits	11508.44	8305.76	6903.47	1048.30	26430.10
6	Less stable deposits	74372.91	53675.70	44613.44	0.00	155395.85
7	Wholesale funding: (8+9)	26131.05	18177.20	15108.27	0.00	29708.26
8	Operational deposits	0.13	0	0	0.00	0.07
9	Other wholesale funding	26130.92	18177.20	15108.27	0	29708.20
10	Other liabilities: (11+12)	3277.19	2365.18	1965.86	0.00	0
11	NSFR derivative liabilities		0	0.00	0	
12	All other liabilities and equity not included in the above categories	3277.19	2365.18	1965.86	0.00	0
13	Total ASF (1+4+7+10)					229510.51
14	Total NSFR high-quality liquid assets (HQLA)					3484.33
15	Deposits held at other financial institutions for operational purposes	617.25	0.00	0.00	0.00	308.63
16	Performing loans and securities: (17+18+19+21+23)	34984.92	16778.71	22526.83	87605.31	119926.82
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0

	NSFR COMPONENTS	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	>1yr	
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	52.85	542.87	9601.88	9881.24
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:	34984.92	16725.86	21983.96	32441.54	73922.14
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	7122.05	0.00	0.00	6604.28	8922.12
21	Performing residential mortgages, of which:	0.00	0.00	0.00	18107.94	12787.58
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.00	0.00	13020.83	8463.54
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	0.00	0.00	27453.95	23335.86
24	Other assets: (sum of rows 25 to 29)	17416.83	618.96	385.44	17289.04	35437.71
25	Physical traded commodities, including gold	0.00				0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	1817.10	1544.54
27	NSFR derivative assets		310.20	0.00	0.00	310.20
28	NSFR derivative liabilities before deduction of variation margin posted		15.51	0.00	0.00	15.51
29	All other assets not included in the above categories	17416.83	293.25	385.44	15471.94	33567.47
30	Off-balance sheet items		1014.90	1333.96	12535.95	660.05
31	**Total RSF (14+15+16+24+30)**					159817.53
32	**Net Stable Funding Ratio (%)**					143.61%