

### Qualitative Disclosure on Net Stable Funding Ratio (NSFR)

As on 31<sup>st</sup> March'2025

RBI introduced the Net Stable Funding Ratio (NSFR) in order to promote resilience of Banks over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding on an ongoing basis. The minimum NSFR requirement set out in the RBI guidelines effective October 1, 2021 is 100%

Definition of NSFR:  $\frac{\text{Available Stable Fund (ASF)}}{\text{Required Stable Fund (RSF)}}$

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 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.

**Details of NSFR for FY 2024-25 (Four Quarters):**

(Rs. in Crore)

Details	Quarter Ended 31.03.2025	Quarter Ended 31.12.2024	Quarter Ended 30.09.2024	Quarter Ended 30.06.2024
Available Stable Funding (ASF) <b>(Weighted Value)</b>	2,78,278.16	2,64,267.44	2,68,374.70	2,70,901.56
Required Stable Fund (RSF) <b>(Weighted Value)</b>	2,08,012.52	2,06,203.94	2,01,102.00	1,94,430.64
<b>NSFR in %</b>	133.78%	128.16%	133.45%	139.33%

Bank has calculated NSFR for **31<sup>st</sup> March'2025** which stands at **133.78%** which is well above the RBI prescribed minimum requirement of 100%. Bank's majority funding is from Retail and Small Business customers, which provide high stability with regard to stability of Funding. Bank is having enough stable sources of funding to fund their activities on an ongoing basis over a longer-term time horizon.

The detailed Quantitative disclosure is placed as **Annexure**

		For Quarter Ended June'2024					For Quarter Ended September'2024				
		NSFR Disclosure Template					NSFR Disclosure Template				
( Rs.in Crore)		Unweighted value by Residual Maturity				Weighted value	Unweighted value by Residual Maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	One Yr and More		No maturity	< 6 months	6 months to < 1yr	One Yr and More	
ASF Item											
1	Capital: (2+3)	25811.2	0	0	0	25811.2	28705.71	0	0	0	28705.71
2	Regulatory capital	25811.2	0	0	0	25811.2	28705.71	0	0	0	28705.71
3	Other capital instruments	0	0	0	0	0	0	0	0	0	0
4	Retail deposits and deposits from small business customers: (5+6)	227762.81	0.00	0.00	3770.67	210275.46	231988.76	0.00	0.00	7003.28	216426.27
5	Stable deposits	30365.27	0.00	0.00	3770.67	32617.67	12662.14	0.00	0.00	7003.28	19032.31
6	Less stable deposits	197397.54	0.00	0.00	0.00	177657.79	219326.62	0.00	0.00	0.00	197393.96
7	Wholesale funding: (8+9)	66204.38	0.00	3425.41	0.00	34814.89	46485.43	0.00	0.00	0.00	23242.72
8	Operational deposits	0.00	0	0	0	0.00	0.00	0	0	0	0.00
9	Other wholesale funding	66204.38	0.00	3425.41	0.00	34814.89	46485.43	0.00	0.00	0.00	23242.72
10	Other liabilities: (11+12)	7373.84	16.87	0.00	0.00	0	46030.09	11.33	0.00	0.00	0
11	NSFR derivative liabilities		16.8687	0.00	0			11.33	0.00	0	
12	All other liabilities and equity not included in the above categories	7373.84	0.00	0.00	0.00	0.00	46030.09	0.00	0.00	0.00	0.00
13	Total ASF (1+4+7+10)					270901.56					268374.70
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					3614.70					3903.02
15	Deposits held at other financial institutions for operational purposes	356.46	0.00	0.00	0.00	178.23	479.27	0.00	0.00	0.00	239.63
16	Performing loans and securities: (17+18+19+21+23)	49246.08	41426.53	35079.85	128803.49	185945.35	38258.24	49526.66	43198.39	117279.21	175714.74
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	288.93	747.29	27054.30	27471.29	0.00	3777.17	1181.10	27053.18	28210.30
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:	49246.08	41137.60	34332.56	54226.93	122371.71	38258.24	45749.49	42017.29	42127.75	110105.03
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	7889.58	0.00	0.00	8687.55	10775.13	5012.63	0.00	0.00	5519.62	6845.96
21	Performing residential mortgages, of which:	0.00	0.00	0.00	23307.44	15519.76	0.00	0.00	0.00	24037.52	16947.76
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	21457.84	13947.60	0.00	0.00	0.00	17420.66	11323.43
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	0.00	0.00	24214.82	20582.59	0.00	0.00	0.00	24060.76	20451.65
24	Other assets: (sum of rows 25 to 29)	1534.58	132.04	110.20	2109.65	3787.16	9461.39	112.88	103.15	10938.56	20505.62
25	Physical traded commodities, including gold	0.00				0.00	0.00				0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	662.10	562.79		0.00	0.00	735.68	625.33
27	NSFR derivative assets		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
28	NSFR derivative liabilities before deduction of variation margin posted		0.00	0.00	0.00	0.00		0.57	0.00	0.00	0.57
29	All other assets not included in the above categories	1534.58	132.04	110.20	1447.55	3224.37	9461.39	112.31	103.15	10202.88	19879.72
30	Off-balance sheet items		1258.63	1050.43	13798.36	905.20		1169.73	1074.30	13863.38	738.99
31	Total RSF (14+15+16+24+30)					194430.64					201102.00
32	Net Stable Funding Ratio (%)					139.33%					133.45%

		For Quarter Ended December'2024					For Quarter Ended March'2025				
		NSFR Disclosure Template					NSFR Disclosure Template				
		Unweighted value by Residual Maturity				Weighted value	Unweighted value by Residual Maturity				Weighted value
( Rs.in Crore)		No maturity	< 6 months	6 months to < 1yr	One Yr and More		No maturity	< 6 months	6 months to < 1yr	One Yr and More	
ASF Item											
1	Capital: (2+3)	28720.8645	0	0	0	28720.8645	32581.14	0	0	2065	34646.14
2	Regulatory capital	28720.8645	0	0	0	28720.8645	32581.14	0	0	2065	34646.14
3	Other capital instruments	0	0	0	0	0	0	0	0	0	0
4	Retail deposits and deposits from small business customers: (5+6)	237440.10	0.00	0.00	4483.92	218838.12	101491.00	140979.44	698.57	7361.10	226883.34
5	Stable deposits	13162.13	0.00	0.00	4483.92	16987.94	11508.53	1839.88	64.08	637.74	13379.59
6	Less stable deposits	224277.98	0.00	0.00	0.00	201850.18	89982.47	139139.56	634.49	6723.36	213503.75
7	Wholesale funding: (8+9)	32675.81	0.00	741.11	0.00	16708.46	0.00	19872.63	10872.48	107.40	15426.25
8	Operational deposits	0.00	0	0	0	0.00	0.00	0	0	0	0.00
9	Other wholesale funding	32675.81	0.00	741.11	0.00	16708.46	0.00	19872.63	10872.48	107.40	15426.25
10	Other liabilities: (11+12)	72769.40	81.53	0.00	0.00	0	31133.45	38668.97	185.06	15.70	1322.431348
11	NSFR derivative liabilities		81.5326	0.00	0			0	0.00	0	
12	All other liabilities and equity not included in the above categories	72769.40	0.00	0.00	0.00	0	31133.45	38668.97	185.06	15.70	1322.43
13	Total ASF (1+4+7+10)					264267.44					278278.16
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					3542.21					3877.32
15	Deposits held at other financial institutions for operational purposes	330.93	0.00	0.00	0.00	165.46	469.60	20.70	68.92	713.99	183.14
16	Performing loans and securities: (17+18+19+21+23)	44171.92	53938.30	49768.93	113879.55	181365.88	40694.26	54900.18	64374.90	101077.17	173049.12
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	4854.57	2869.73	23550.32	25713.37	550.06	6092.86	2099.54	7310.23	9796.96
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:	44171.92	49083.73	46899.20	42286.91	118334.81	39001.45	47074.08	60349.74	46035.05	124105.44
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	8038.17	0.00	0.00	7695.14	10226.65	1001.96	604.07	1496.04	8589.90	7284.76
21	Performing residential mortgages, of which:	0.00	0.00	0.00	24247.08	17091.75	39.03	1711.21	1497.18	24022.80	17830.61
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	17591.34	11434.37	39.03	1416.25	1314.77	17614.00	12839.98
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	0.00	0.00	23795.25	20225.96	1103.72	22.02	428.44	23709.08	21316.11
24	Other assets: (sum of rows 25 to 29)	10013.06	91.10	83.15	10156.69	20232.83	1587.97	565.10	155.27	28535.51	29924.75
25	Physical traded commodities, including gold	0.00				0.00	0.00				0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	741.11	629.94		0.00	0.00	741.11	629.94
27	NSFR derivative assets		0.00	0.00	0.00	0.00		40.28	0.00	0.00	40.28
28	NSFR derivative liabilities before deduction of variation margin posted		4.08	0.00	0.00	4.08		2.01	0.00	0.00	2.01
29	All other assets not included in the above categories	10013.06	87.02	83.15	9415.58	19598.81	1587.97	522.81	155.27	27794.40	29252.52
30	Off-balance sheet items		1338.82	1279.23	17472.70	897.56		21753.91	61.07	102.24	978.21
31	Total RSF (14+15+16+24+30)					206203.94					208012.53
32	Net Stable Funding Ratio (%)					128.16%					133.78%

1. The disclosure pertaining to first three quarters of FY 2024-25 are as compiled by the management and relied upon by the auditors.