

(Rs. In crore)

Net Stable Funding Ratio (NSFR) as on March 31, 2022						
		Unweighted value by residual maturity				Weighted value
		No maturity ¹⁷	< 6 months	6 months to < 1yr	≥ 1yr	
	ASF Item					
1	Capital: (2+3)	4,149.61	-	450.00	-	4,149.61
2	Regulatory capital	3,850.45	-	-	-	3,850.45
3	Other capital instruments	299.16	-	450.00	-	299.16
4	Retail deposits and deposits from small business customers: (5+6)	7,987.64	4,463.78	3,570.16	7,010.57	21,690.73
5	Stable deposits	3,029.30	1,230.80	954.56	1,979.19	6,933.12
6	Less stable deposits	4,958.34	3,232.98	2,615.60	5,031.38	14,757.61
7	Wholesale funding: (8+9)	1,157.98	5,102.32	4,749.65	4,281.43	8,250.63
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	1,157.98	5,102.32	4,749.65	4,281.43	8,250.63
10	Other liabilities: (11+12)	267.72	1,274.03	1,977.54	183.13	108.48
11	NSFR derivative liabilities	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	267.72	1,274.03	1,977.54	183.13	108.48
13	Total ASF (1+4+7+10)					34,199.45
	RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	375.68
15	Deposits held at other financial institutions for operational purposes	52.43	-	-	-	26.21
16	Performing loans and securities: (17+18+19+21+23)	-	2,609.67	1,958.29	24,543.29	22,009.23
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	-	932.68	48.04	753.16	917.09
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:	-	1,676.99	1,910.25	18,609.48	17,611.67
20	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	-	-
21	Performing residential mortgages, of which:	-	-	-	4,615.42	3,000.02
22	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	-	-	-	4,615.42	3,000.02
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	565.23	480.45
24	Other assets: (sum of rows 25 to 29)	-	88.02	1,828.27	5,058.65	5,133.92
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	85.02	-	72.27
27	NSFR derivative assets	-	-	2.80	-	2.80
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	0.20	-	0.20
29	All other assets not included in the above categories	-	-	1,828.27	5,058.65	5,058.65
30	Off-balance sheet items	-	-	-	7,049.79	324.30
31	Total RSF (14+15+16+24+30)					27,869.34
32	Net Stable Funding Ratio (%)					122.71%