

Implementation of Net Stable Funding Ratio

The final guidelines regarding 'Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR)' were issued on May 17, 2018 and were scheduled to come into effect from April 1, 2020. However, due to uncertainty on account of COVID-19, the implementation of these guidelines was deferred progressively till October 1, 2021. Accordingly, the guidelines on NSFR have come into effect from October 1, 2021.

NSFR Disclosure Template - March 31, 2022						
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	1,710.90	-	-	-	1,710.90
2	Regulatory capital	1,710.90				1,710.90
3	Other capital instruments					
4	Retail deposits and deposits from small business customers: (5+6)	0.96	-	-	-	0.87
5	Stable deposits					
6	Less stable deposits	0.96				0.87
7	Wholesale funding: (8+9)	26.67	2,733.78	69.59	12.13	1,421.08
8	Operational deposits					
9	Other wholesale funding	26.67	2,733.78	69.59	12.13	1,421.08
10	Other liabilities: (11+12)	233.32	93.05	-	-	-
11	NSFR derivative liabilities		93.05			
12	All other liabilities and equity not included in the above categories	233.32				-
13	Total ASF (1+4+7+10)					3,132.85
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					123.78
15	Deposits held at other financial institutions for operational purposes	133.53				66.77
16	Performing loans and securities: (17+18+19+21+23)	-	359.88	175.00	5.70	272.29
17	Performing loans to financial institutions secured by Level 1 HQLA					

