BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on December 31, 2023

	(Rs.in Crore)	Unweighted value by residual maturity				Weighted Value
		No Maturity	<6 Months	6 Months to < 1 year	>= 1 Year	
ASF Item						
1	Capital: (2+3)	**61,918**	**1,490**	**-**	**2,800**	**64,718**
2	Regulatory capital	59,563	1,490	-	-	59,563
3	Other capital instruments	2,355	-	-	2,800	5,155
4	Retail deposits and deposits from small business customers: (5+6)	**55,540**	**1,09,526**	**152**	**152**	**1,49,277**
5	Stable deposits	8,562	-	-	-	8,134
6	Less stable deposits	46,977	1,09,526	152	152	1,41,143
7	Wholesale funding: (8+9)	**86,547**	**99,299**	**22,804**	**31,119**	**1,07,768**
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	86,547	99,299	22,804	31,119	1,07,768
10	Other liabilities: (11+12)	**-**	**15,830**	**406**	**2,579**	**2,782**
11	NSFR derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	-	15,830	406	2,579	2,782
13	**Total ASF (1+4+7+10)**					**3,24,545**
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					**4,517**
15	Deposits held at other financial institutions for operational purposes	**-**	**-**	**-**	**-**	**-**
16	Performing loans and securities: (17+18+19+21+23)	**39,498**	**1,03,131**	**49,074**	**1,48,369**	**2,21,244**
17	Performing loans to financial institutions secured by Level 1 HQLA	-	499	-	-	50
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	7,731	23,087	5,523	7,576	19,208

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:	31,766	75,233	43,362	1,39,090	2,00,175
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	12,279	25,096	-
21	Performing residential mortgages, of which:	-	-	-	1,250	812
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	-	1,250	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	4,312	189	452	998
24	Other assets: (sum of rows 25 to 29)	**-**	**25,507**	**647**	**4,662**	**21,108**
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
27	NSFR derivative assets		-	-	239	239
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
29	All other assets not included in the above categories		25,507	647	4,423	20,869
30	Off-balance sheet items			**2,18,527**		**9,292**
31	**Total RSF (14+15+16+24+30)**					**2,56,161**
32	**Net Stable Funding Ratio (%)**					**126.70%**