



BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on September 30, 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)	59,581	1,490	-	2,800	62,381
2	Regulatory capital	59,581	1,490	-	-	59,581
3	Other capital instruments		-	-	2,800	2,800
4	Retail deposits and deposits from small business customers: (5+6)	53,612	1,03,222	175	177	1,41,903
5	Stable deposits	8,350	-	-	-	7,932
6	Less stable deposits	45,263	1,03,222	175	177	1,33,971
7	Wholesale funding: (8+9)	88,063	1,03,666	22,882	24,230	1,00,968
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	88,063	1,03,666	22,882	24,230	1,00,968
10	Other liabilities: (11+12)	-	16,564	328	3,739	3,125
11	NSFR derivative liabilities		274	256	649	
12	All other liabilities and equity not included in the above categories	-	16,289	71	3,089	3,125
13	Total ASF (1+4+7+10)					3,08,377
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					4,369
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	39,572	1,03,300	44,742	1,44,126	2,19,893
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	5,825	16,356	4,591	12,441	20,692

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:	33,747	82,271	40,054	1,29,439	1,96,882
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	18,191	19,370	-
21	Performing residential mortgages, of which:	-	-	-	1,220	793
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	1	1,220	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	4,672	97	1,025	1,587
24	Other assets: (sum of rows 25 to 29)	-	22,795	276	4,269	18,232
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		-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	59
29	All other assets not included in the above categories		22,795	276	4,269	18,173
30	Off-balance sheet items			2,18,714		9,345
31	Total RSF (14+15+16+24+30)					2,51,840
32	Net Stable Funding Ratio (%)					122.45%