



BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on Dec 31, 2024

(Rs.in Crore)		Unweighted value by residual maturity				Weighted Value
		No Maturity	<6 Months	6 Months to < 1	>= 1 Year	
ASF Item						
1	Capital: (2+3)	67,972	-	-	2,800	70,772
2	Regulatory capital	65,271	-	-	-	65,271
3	Other capital instruments	2,700	-	-	2,800	5,500
4	Retail deposits and deposits from small business customers: (5+6)	63,254	1,25,281	71	123	1,70,310
5	Stable deposits	8,820	-	-	-	8,379
6	Less stable deposits	54,434	1,25,281	71	123	1,61,931
7	Wholesale funding: (8+9)	79,680	1,32,570	35,874	19,988	1,09,770
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	79,680	1,32,570	35,874	19,988	1,09,770
10	Other liabilities: (11+12)	-	20,039	415	3,400	3,483
11	NSFR derivative liabilities		691	249	-	
12	All other liabilities and equity not included in the above categories	-	19,347	166	3,400	3,483
13	Total ASF (1+4+7+10)					3,54,336
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					5,081
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	43,228	1,32,466	54,034	1,69,463	2,54,396

17	Performing loans to financial institutions secured by Level 1 HQLA	-	11,599	-	-	1,160
18	Performing loans to financial institutions secured by non-Level 1 HQLA and	5,222	23,988	4,969	13,021	21,292
19	Performing loans to non- financial corporate clients, loans to retail and small	38,006	91,297	45,251	1,42,934	2,18,359
20	With a risk weight of less than or equal to 35% under the Basel II Standardised	-	-	18,293	20,145	-
21	Performing residential mortgages, of which:	-	-	-	1,950	1,267
22	With a risk weight of less than or equal to 35% under the Basel II Standardised	-	-	-	1,950	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded	-	5,582	3,814	11,559	12,317
24	Other assets: (sum of rows 25 to 29)	-	23,284	449	12,002	22,520
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds		-	-	2,719	2,311
27	NSFR derivative assets		-	-	2,447	1,507
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	
29	All other assets not included in the above categories		23,284	449	6,837	18,703
30	Off-balance sheet items			2,40,933		10,421
31	Total RSF (14+15+16+24+30)					2,92,418
32	Net Stable Funding Ratio (%)					121.17%