



BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on Sep 30, 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)	66,700	-	-	2,800	69,500
2	Regulatory capital	64,050	-	-	-	64,050
3	Other capital instruments	2,650	-	-	2,800	5,450
4	Retail deposits and deposits from small business customers: (5+6)	59,869	1,21,805	129	112	1,64,183
5	Stable deposits	8,962	-	-	-	8,513
6	Less stable deposits	50,907	1,21,805	129	112	1,55,669
7	Wholesale funding: (8+9)	88,357	1,29,575	32,129	22,620	1,09,753
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	88,357	1,29,575	32,129	22,620	1,09,753
10	Other liabilities: (11+12)	-	17,613	572	3,094	3,297
11	NSFR derivative liabilities		490	165	-	
12	All other liabilities and equity not included in the above categories	-	17,123	408	3,094	3,297
13	Total ASF (1+4+7+10)					3,46,733
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					4,787
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	70,059	1,11,678	50,261	1,56,576	2,57,966

17	Performing loans to financial institutions secured by Level 1 HQLA	-	6,390	-	-	639
18	Performing loans to financial institutions secured by non-Level 1 HQLA and	9,820	21,964	3,668	11,731	24,634
19	Performing loans to non- financial corporate clients, loans to retail and small	60,239	74,575	45,475	1,36,433	2,24,002
20	With a risk weight of less than or equal to 35% under the Basel II Standardised	-	-	24,335	18,268	-
21	Performing residential mortgages, of which:	-	-	-	1,070	696
22	With a risk weight of less than or equal to 35% under the Basel II Standardised	-	-	1	1,070	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded	-	8,748	1,117	7,342	7,995
24	Other assets: (sum of rows 25 to 29)	-	19,917	444	12,103	21,183
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds		-	-	2,975	2,529
27	NSFR derivative assets		-	-	2,403	1,748
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
29	All other assets not included in the above categories		19,917	444	6,725	16,906
30	Off-balance sheet items			2,30,263		9,846
31	Total RSF (14+15+16+24+30)					2,93,782
32	Net Stable Funding Ratio (%)					118.02%