

IndusInd Bank

BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on Mar 31, 2026

The Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR) are significant components of the Basel III reforms. NSFR standard require banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress, thereby ensures reduction in funding risk over a longer time horizon. For both funding and assets, long term is mainly defined as more than one year, with lower requirements applying to anything between six months and a year to avoid the cliff-edge effect. Banks must maintain a ratio of 100% to meet the standards.

NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. "Available stable funding" (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The amount of stable funding required ("Required stable funding") (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures.

$$\text{NSFR} = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}} \geq 100\%$$

The Bank has maintained NSFR well above the minimum regulatory requirements during the FY 2025-26. NSFR maintained by the Bank as on March 31, 2026 was at 122.64% against 120.32% as on Mar 31, 2025.

The Available Stable Funding (ASF) is primarily driven by the total regulatory capital as per Basle III Capital Adequacy guidelines stipulated by RBI and deposits from retail customers, small business customers and non-financial corporate customers. Under the Required Stable Funding (RSF), the primary drivers are unencumbered performing loans with residual maturities of one year or more, excluding loans to financial institutions.

The Liquidity Risk Management of the Bank is governed by the Asset Liability Management (ALM) Policy approved by the Board. The Asset Liability Committee (ALCO) is a decision-making unit responsible for implementing the liquidity and interest rate risk management strategy of the Bank in line with its risk management objectives and ensures adherence to the risk tolerance/limits set by the Board / regulator.

BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on March 31, 2026

(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)	66,793	-	-	2,800	69,593
2	Regulatory capital	66,197	-	-	2,800	68,997
3	Other capital instruments	596	-	-	-	596
4	Retail deposits and deposits from small business customers: (5+6)	63,323	1,27,828	45	67	1,72,609
5	Stable deposits	9,311	-	-	-	8,846
6	Less stable deposits	54,011	1,27,828	45	67	1,63,763
7	Wholesale funding: (8+9)	61,852	1,29,475	35,729	26,456	1,04,502
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	61,852	1,29,475	35,729	26,456	1,04,502
10	Other liabilities: (11+12)	-	18,273	13,168	2,222	8,806
11	NSFR derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	-	18,273	13,168	2,222	8,806
13	Total ASF (1+4+7+10)					3,55,510
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					5,246
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	39,879	99,117	49,811	1,77,945	2,41,249
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	3,185	24,342	6,679	12,823	21,156
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:	36,694	63,004	36,468	1,46,558	2,01,475
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	9,991	20,551	-
21	Performing residential mortgages, of which:	-	-	-	4,236	2,753

22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	-	4,236	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	11,771	6,664	14,328	15,864
24	Other assets: (sum of rows 25 to 29)	-	27,744	11,926	11,374	33,118
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	375	318
27	NSFR derivative assets		-	-	2,883	2,883
28	NSFR derivative liabilities before deduction of variation margin posted		1,049	-	-	1,049
29	All other assets not included in the above categories	-	23,812	11,926	10,999	28,868
30	Off-balance sheet items			2,36,670		10,260
31	Total RSF (14+15+16+24+30)					2,89,873
32	Net Stable Funding Ratio (%)					122.64%

BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on December 31, 2025

	(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)	66,283	-	-	2,800	69,083
2	Regulatory capital	65,436	-	-	2,800	68,236
3	Other capital instruments	847	-	-	-	847
4	Retail deposits and deposits from small business customers: (5+6)	58,170	1,26,149	116	38	1,66,478
5	Stable deposits	8,970	-	-	-	8,521
6	Less stable deposits	49,200	1,26,149	116	38	1,57,956
7	Wholesale funding: (8+9)	61,117	1,42,179	20,188	24,607	97,087
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	61,117	1,42,179	20,188	24,607	97,087
10	Other liabilities: (11+12)	-	24,212	160	1,584	1,664
11	NSFR derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	-	24,212	160	1,584	1,664

13	Total ASF (1+4+7+10)					3,34,313
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					5,159
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	37,785	97,726	46,329	1,81,076	2,41,844
17	Performing loans to financial institutions secured by Level 1 HQLA	-	4,496	-	-	450
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	2,968	19,277	3,288	15,046	20,825
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:	34,818	66,709	36,082	1,47,253	2,01,890
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	9,354	21,805	-
21	Performing residential mortgages, of which:	-	-	-	2,662	1,730
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	-	2,662	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	7,244	6,959	16,114	16,950
24	Other assets: (sum of rows 25 to 29)	-	29,769	509	14,951	31,084
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			-	-	373
27	NSFR derivative assets			1,487		1,487
28	NSFR derivative liabilities before deduction of variation margin posted			614	-	-
29	All other assets not included in the above categories	-	27,668	509	14,578	28,666
30	Off-balance sheet items			2,46,990		10,844
31	Total RSF (14+15+16+24+30)					2,88,932
32	Net Stable Funding Ratio (%)					115.71%

BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on September 30, 2025

(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)	65,480	-	-	2,800	68,280
2	Regulatory capital	63,435	-	-	2,800	66,235
3	Other capital instruments	2,045	-	-	-	2,045
4	Retail deposits and deposits from small business customers: (5+6)	57,702	1,26,247	152	40	1,66,187
5	Stable deposits	9,109	-	-	-	8,653
6	Less stable deposits	48,594	1,26,247	152	40	1,57,534
7	Wholesale funding: (8+9)	62,255	1,43,777	16,698	28,066	1,00,732
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	62,255	1,43,777	16,698	28,066	1,00,732
10	Other liabilities: (11+12)	-	22,979	513	3,253	3,509
11	NSFR derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	-	22,979	513	3,253	3,509
13	Total ASF (1+4+7+10)					3,38,709
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					5,172
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	37,551	1,05,209	45,580	1,69,948	2,35,676
17	Performing loans to financial institutions secured by Level 1 HQLA	-	524	-	-	52
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	2,857	17,739	2,702	13,038	17,761
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:	34,694	77,666	39,003	1,43,575	2,03,860
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	4,255	30,568	-
21	Performing residential mortgages, of which:	-	-	-	2,573	1,672

22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit Risk	-	-	-	2,573	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	9,280	3,876	10,762	12,331
24	Other assets: (sum of rows 25 to 29)	-	29,681	494	15,753	31,404
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	4,485	3,812
27	NSFR derivative assets		1,821			1,821
28	NSFR derivative liabilities before deduction of variation margin posted		652	-	-	652
29	All other assets not included in the above categories	-	27,207	494	11,268	25,119
30	Off-balance sheet items		2,41,704			10,522
31	Total RSF (14+15+16+24+30)					2,82,774
32	Net Stable Funding Ratio (%)					119.78%

BASEL III DISCLOSURE – NET STABLE FUNDING RATIO : As on June 30, 2025

(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)	65,518	-	-	2,800	68,318
2	Regulatory capital	63,574	-	-	-	63,574
3	Other capital instruments	1,944	-	-	2,800	4,744
4	Retail deposits and deposits from small business customers: (5+6)	59,895	1,24,480	163	86	1,66,613
5	Stable deposits	8,875	-	-	-	8,432
6	Less stable deposits	51,019	1,24,480	163	86	1,58,181
7	Wholesale funding: (8+9)	65,284	1,41,032	36,589	28,513	1,10,609
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	65,284	1,41,032	36,589	28,513	1,10,609
10	Other liabilities: (11+12)	-	21,793	404	2,251	2,453

11	NSFR derivative liabilities		69	-	-	
12	All other liabilities and equity not included in the above categories	-	21,723	404	2,251	2,453
13	Total ASF (1+4+7+10)					3,47,993
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					4,794
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	38,279	1,17,217	47,327	1,67,236	2,46,448
17	Performing loans to financial institutions secured by Level 1 HQLA	-	6,219	-	-	622
18	Performing loans to financial institutions secured by non-Level 1 HQLA and	2,471	15,023	3,783	13,155	17,936
19	Performing loans to non- financial corporate clients, loans to retail and small	35,808	93,670	41,618	1,41,575	2,16,489
20	With a risk weight of less than or equal to 35% under the Basel II Standardised	-	-	18,153	10,389	-
21	Performing residential mortgages, of which:	-	-	-	2,305	1,498
22	With a risk weight of less than or equal to 35% under the Basel II Standardised	-	-	-	2,305	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded	-	2,305	1,926	10,201	9,903
24	Other assets: (sum of rows 25 to 29)	-	23,691	475	14,868	26,222
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds		-	-	4,515	3,838
27	NSFR derivative assets		-	36	1,900	1,867
28	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	
29	All other assets not included in the above categories		23,691	439	8,453	20,518
30	Off-balance sheet items			2,35,137		10,167
31	Total RSF (14+15+16+24+30)					2,87,631
32	Net Stable Funding Ratio (%)					120.99%