

Qualitative Disclosure on Net Stable Funding Ratio (NSFR)

As on 31st March'2026

RBI introduced the Net Stable Funding Ratio (NSFR) in order to promote resilience of Banks over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding on an ongoing basis. The minimum NSFR requirement set out in the RBI guidelines effective October 1, 2021, is 100%

Definition of NSFR: $\frac{\text{Available Stable Fund (ASF)}}{\text{Required Stable Fund (RSF)}}$

Significant/ Key Drivers:

The 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 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.

Intra Period Changes in NSFR for FY 2025-26 (Four Quarters):

(Rs. in Crore)

Details	Quarter Ended 31.03.2026	Quarter Ended 31.12.2025	Quarter Ended 30.09.2025	Quarter Ended 30.06.2025
Available Stable Funding (ASF) (Weighted Value)	3,24,340.86	3,03,814.30	2,95,124.43	2,79,680.98
Required Stable Fund (RSF) (Weighted Value)	2,53,928.94	2,38,857.01	2,26,651.51	2,17,671.34
NSFR in %	127.73%	127.20%	130.21%	128.49%

Bank has calculated NSFR for **31st March'2026** which stands at **127.73%** which is well above the RBI prescribed minimum requirement of 100%. Bank's majority funding is from Retail and Small Business customers, which provide high stability with regard to stability of Funding. Bank is having enough stable sources of funding to fund their activities on an ongoing basis over a longer-term time horizon.

The detailed Quantitative disclosure is placed as **Annexure**

	(Rs.in Crore)	For Quarter Ended June'2025					For Quarter Ended September'2025				
		NSFR Disclosure Template					NSFR Disclosure Template				
		Unweighted value by Residual Maturity				Weighted value	Unweighted value by Residual Maturity				Weighted value
No maturity	< 6 months	6 months to < 1yr	One Yr and More	No maturity	< 6 months		6 months to < 1yr	One Yr and More			
ASF Item											
1	Capital: (2+3)	31237.36	0.00	0.00	2065.00	33302.36	31193.11	0.00	0.00	1965.00	33158.11
2	Regulatory capital	31237.36	0.00	0.00	2065.00	33302.36	31193.11	0.00	0.00	1965.00	33158.11
3	Other capital instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Retail deposits and deposits from small business customers: (5+6)	103503.97	142984.32	1663.36	6044.20	230076.72	107102.87	148666.42	1395.61	10328.02	242503.39
5	Stable deposits	12019.29	1848.51	884.23	591.41	14811.95	12704.56	1912.91	73.84	761.42	14711.83
6	Less stable deposits	91484.68	141135.81	779.12	5452.79	215264.77	94398.31	146753.51	1321.77	9566.60	227791.56
7	Wholesale funding: (8+9)	0.00	23556.95	6323.76	110.25	14995.48	0.00	26427.94	10531.10	101.46	18530.25
8	Operational deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	0.00	23556.95	6323.76	110.25	14995.48	0.00	26427.94	10531.10	101.46	18530.25
10	Other liabilities: (11+12)	35645.65	45105.85	1488.09	13.22	1306.42	28271.22	51398.82	512.87	28.66	932.68
11	NSFR derivative liabilities		32.19			0.00		167.94		0.00	
12	All other liabilities and equity not included in the above categories	35645.65	45073.66	1488.09	13.22	1306.42	28271.22	51230.88	512.87	28.66	932.68
13	Total ASF (1+4+7+10)					279680.98					295124.43
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					3992.60					4297.99
15	Deposits held at other financial institutions for operational purposes	492.74	50.69	0.00	201.07	170.19	487.61	57.01	0.00	307.89	178.64
16	Performing loans and securities: (17+18+19+21+23)	45136.34	52812.64	72507.44	103374.75	182603.67	44302.38	59323.71	76778.46	108943.76	191718.79
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	593.48	3834.81	2175.77	8664.08	10892.14	459.64	4059.39	1881.19	8741.79	10721.73
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:	42841.15	47118.36	68514.18	46121.79	131409.92	42108.25	53177.22	73281.14	51321.24	140472.45
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	1074.67	1751.51	2013.09	9232.00	8581.63	1188.62	1819.35	2028.94	9664.21	8978.48
21	Performing residential mortgages, of which:	36.88	1685.02	1443.75	24675.32	18285.89	33.73	1662.52	1439.69	25081.45	18549.09
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	36.88	1387.18	1257.26	17678.54	12837.24	33.73	1367.13	1246.07	17990.04	13022.05
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1664.83	174.45	373.74	23913.56	22015.72	1700.76	424.58	176.43	23799.27	21975.53
24	Other assets: (sum of rows 25 to 29)	1164.03	754.91	231.18	29277.83	29850.14	1196.54	871.35	232.73	28297.51	29066.60
25	Physical traded commodities, including gold	0.00				0.00	0.00				0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	1241.11	1054.94		0.00	0.00	1241.11	1054.94
27	NSFR derivative assets		96.60	0.00	0.00	96.60		23.69	0.00	0.00	23.69
28	NSFR derivative liabilities before deduction of variation margin posted		4.83	0.00	0.00	4.83		8.40	0.00	0.00	8.40
29	All other assets not included in the above categories	1164.03	653.48	231.18	28036.72	28693.77	1196.54	839.26	232.73	27056.40	27979.57
30	Off-balance sheet items		23285.63	57.98	105.53	1054.74		30352.67	58.44	110.41	1389.50
31	Total RSF (14+15+16+24+30)					217671.34					226651.51
32	Net Stable Funding Ratio (%)					128.49%					130.21%

	(Rs.in Crore)	For Quarter Ended December'2025					For Quarter Ended March'2026				
		NSFR Disclosure Template					NSFR Disclosure Template				
		Unweighted value by Residual Maturity				Weighted value	Unweighted value by Residual Maturity				Weighted value
No maturity	< 6 months	6 months to < 1yr	One Yr and More	No maturity	< 6 months		6 months to < 1yr	One Yr and More			
ASF Item											
1	Capital: (2+3)	31158.24	0.00	0.00	1965.00	33123.24	36178.98	0.00	0.00	2965.00	39143.98
2	Regulatory capital	31158.24	0.00	0.00	1965.00	33123.24	36178.98	0.00	0.00	2965.00	39143.98
3	Other capital instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Retail deposits and deposits from small business customers: (5+6)	109765.04	150330.08	1676.41	12944.38	249294.84	114255.33	156307.75	1369.77	10353.64	255905.97
5	Stable deposits	13216.11	1891.18	35.64	621.84	15007.63	14331.20	1896.81	60.72	663.76	16138.05
6	Less stable deposits	96548.93	148438.90	1640.77	12322.54	234287.22	99924.13	154410.95	1309.04	9689.88	239767.92
7	Wholesale funding: (8+9)	0.00	29604.55	11049.13	115.30	20384.48	0.00	35115.58	19529.68	127.04	27386.15
8	Operational deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	0.00	29604.55	11049.13	115.30	20384.48	0.00	35115.58	19529.68	127.04	27386.15
10	Other liabilities: (11+12)	30529.23	53629.70	957.06	225.38	1011.73	34559.32	50915.21	2006.20	343.52	1904.76
11	NSFR derivative liabilities		146.09	0.00	0.00			227.79	0.00	0	
12	All other liabilities and equity not included in the above categories	30529.23	53483.61	957.06	225.38	1011.73	34559.32	50687.42	2006.20	343.52	1904.76
13	Total ASF (1+4+7+10)					303814.30					324340.86
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					4218.33					4385.47
15	Deposits held at other financial institutions for operational purposes	506.12	62.61	0.00	157.76	174.86	441.35	137.28	0.00	243.33	133.73
16	Performing loans and securities: (17+18+19+21+23)	44400.98	59904.57	87471.03	117074.12	204632.74	45471.28	55070.50	92707.40	130845.22	217166.68
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	785.50	3494.33	2350.24	9083.55	11538.69	1493.78	2943.29	2024.64	10339.28	13188.36
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:	41886.91	54363.41	83329.60	57835.97	151529.44	42373.57	51706.21	90031.56	67501.84	162026.61
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	1081.67	1027.32	1792.61	9427.06	8240.64	975.30	1827.87	871.02	9921.79	8432.55
21	Performing residential mortgages, of which:	35.85	1670.62	1540.39	26027.89	19304.60	34.53	248.57	12.90	29455.58	20196.12
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	35.85	1367.36	1314.14	18471.01	13370.21	34.53	154.47	12.34	21548.36	14112.28
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1692.72	376.21	250.79	24126.71	22260.02	1569.40	172.43	638.30	23548.52	21755.59
24	Other assets: (sum of rows 25 to 29)	1253.51	846.47	89.71	27820.92	28219.58	1221.36	1660.82	21.97	27898.72	29648.29
25	Physical traded commodities, including gold	0.00				0.00	0.00				0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0.00	0.00	1241.11	1054.94		0.00	0.00	1241.11	1054.94
27	NSFR derivative assets		22.06	0.00	0.00	22.06		20.67	0.00	0.00	20.67
28	NSFR derivative liabilities before deduction of variation margin posted		7.30	0.00	0.00	7.30		11.39	0.00	0.00	11.39
29	All other assets not included in the above categories	1253.51	817.11	89.71	26579.81	27135.28	1221.36	1628.76	21.97	26657.61	28561.29
30	Off-balance sheet items		35012.03	81.17	97.49	1611.50		54845.31	70.67	112.23	2594.77
31	Total RSF (14+15+16+24+30)					238857.01					253928.94
32	Net Stable Funding Ratio (%)					127.20%					127.73%