

Qualitative Disclosure on Net Stable Funding Ratio (NSFR)

As on 30th September 2025

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

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.

Details of NSFR for quarters ended September'2025 & June'2025:

(Rs. in Crore)		
Details	Quarter Ended Sep 2025	Quarter Ended June 2025
Available Stable Funding (ASF) (Weighted Value)	2,95,124.43	2,79,680.98
Required Stable Fund (RSF) (Weighted Value)	2,26,651.51	2,17,671.34
NSFR in %	130.21	128.49

Bank has calculated NSFR for **30th September'2025** which stands at 130.21% which is well above the RBI prescribed minimum requirement of 100%. There was an increase in the values of total ASF and increase in the values of total RSF over 30th June 2025. Bank's majority funding is from Retail and Small Business customers, which provide high stability with regard to stability of Funding.

Liquidity Management in the Bank is driven by the Bank's ALM Policy and regulatory guidelines. The Domestic and International Treasuries are reporting to the Asset Liability Management Committee (ALCO). ALCO has been empowered by the Bank's Board to

formulate the funding strategies to ensure that the funding sources are well diversified and is consistent with the operational requirements of the Bank. All major decisions of ALCO are being reported to the Bank's Board periodically.

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 in table as below.

	For Quarter Ended September 2025						For Quarter Ended June 2025					
	NSFR Disclosure Template						NSFR Disclosure Template					
	Unweighted value by Residual Maturity					Weighted value	Unweighted value by Residual Maturity					Weighted value
(Rs.in Crore)	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)	31193.11	0	0	1965.00	33158.11	31237.36	0	0	2065	33302.36		
2 Regulatory capital	31193.11	0.00	0.00	1965.00	33158.11	31237.36	0	0	2065	33302.36		
3 Other capital instruments	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0		
4 Retail deposits and deposits from small business customers: (5+6)	107102.87	148666.42	1395.61	10328.02	242503.39	103503.97	142984.32	1663.36	6044.20	230076.72		
5 Stable deposits	12704.56	1912.91	73.84	761.42	14711.83	12019.29	1848.51	884.23	591.41	14811.95		
6 Less stable deposits	94398.31	146753.51	1321.77	9566.60	227791.56	91484.68	141135.81	779.12	5452.79	215264.77		
7 Wholesale funding: (8+9)	0.00	26427.94	10531.10	101.46	18530.25	0.00	23556.95	6323.76	110.25	14995.48		
8 Operational deposits	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0	0.00		
9 Other wholesale funding	0.00	26427.94	10531.10	101.46	18530.25	0.00	23556.95	6323.76	110.25	14995.48		
10 Other liabilities: (11+12)	28271.22	51398.82	512.87	28.66	932.6782875	35645.65	45105.85	1488.09	13.22	1306.41935		
11 NSFR derivative liabilities		167.94	0.00	0.00			32.19	0.00	0			
12 All other liabilities and equity not included in the above categories	28271.22	51230.88	512.87	28.66	932.68	35645.65	45073.66	1488.09	13.22	1306.42		
13 Total ASF (1+4+7+10)					295124.43					279680.98		
RSF Item												
14 Total NSFR high-quality liquid assets (HQLA)					4297.99					3992.60		
15 Deposits held at other financial institutions for operational purposes	487.61	57.01	0.00	307.89	178.64	492.74	50.69	0.00	201.07	170.19		
16 Performing loans and securities: (17+18+19+21+23)	44302.38	59323.71	76778.46	108943.76	191718.79	45136.34	52812.64	72507.44	103374.75	182603.67		
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	459.64	4059.39	1881.19	8741.79	10721.73	593.48	3834.81	2175.77	8664.08	10892.14		
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:	42108.25	53177.22	73281.14	51321.24	140472.45	42841.15	47118.36	68514.18	46121.79	131409.92		
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	1188.62	1819.35	2028.94	9664.21	8978.48	1074.67	1751.51	2013.09	9232.00	8581.63		
21 Performing residential mortgages, of which:	33.73	1662.52	1439.69	25081.45	18549.09	36.88	1685.02	1443.75	24675.32	18285.89		
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	33.73	1367.13	1246.07	17990.04	13022.05	36.88	1387.18	1257.26	17678.54	12837.24		
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1700.76	424.58	176.43	23799.27	21975.53	1664.83	174.45	373.74	23913.56	22015.72		
24 Other assets: (sum of rows 25 to 29)	1196.54	871.35	232.73	28297.51	29066.60	1164.03	754.91	231.18	29277.83	29850.14		
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		23.69	0.00	0.00	23.69		96.60	0.00	0.00	96.60		
28 NSFR derivative liabilities before deduction of variation margin posted		8.40	0.00	0.00	8.40		4.83	0.00	0.00	4.83		
29 All other assets not included in the above categories	1196.54	839.26	232.73	27056.40	27979.57	1164.03	653.48	231.18	28036.72	28693.77		
30 Off-balance sheet items		30352.67	58.44	110.41	1389.50		23285.63	57.98	105.53	1054.74		
31 Total RSF (14+15+16+24+30)					226651.51					217671.34		
32 Net Stable Funding Ratio (%)					130.21%					128.49%		