Qualitative Disclosure on Net Stable Funding Ratio (NSFR)

As on 30th June 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: $\dfrac{\text{Available Stable Fund (ASF)}}{\text{Required Stable Fund (RSF)}}$

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 quarter ended June 2026 & March 2026

(**Rs. in Crore)**

Details	**Quarter Ended June 2026**	**Quarter Ended March 2026**
Available Stable Funding (ASF) **(Weighted Value)**	3,26,187.27	3,24,340.86
Required Stable Fund (RSF) **(Weighted Value)**	2,53,095.15	2,53,928.94
NSFR in %	128.88	127.73

Bank has calculated NSFR for **30th June 2026** which stands at **128.88%** 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**

		For Quarter Ended June'2026					For Quarter Ended March'2026				
		NSFR Disclosure Template					NSFR Disclosure Template				
(Rs. in Crore)		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)	36254.30	0.00	0.00	2965.00	39219.30	36178.98	0.00	0.00	2965	39143.98
2	Regulatory capital	36254.30	0.00	0.00	2965.00	39219.30	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)	117059.85	159644.87	1026.60	9128.24	259908.22	114255.33	156307.75	1369.77	10353.64	255905.97
5	Stable deposits	14534.57	1857.21	72.86	730.26	16371.67	14331.20	1896.81	60.72	663.76	16138.05
6	Less stable deposits	102525.28	157787.66	953.74	8397.98	243536.55	99924.13	154410.95	1309.04	9689.88	239767.92
7	Wholesale funding: (8+9)	0.00	35579.67	16805.11	132.73	26258.76	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	35579.67	16805.11	132.73	26258.76	0.00	35115.58	19529.68	127.04	27386.15
10	Other liabilities: (11+12)	34569.99	52752.14	645.24	119.78	800.99	34559.32	50915.21	2006.20	343.52	1904.76
11	NSFR derivative liabilities		45.90	0.00	0.00			227.79	0.00	0.00	
12	All other liabilities and equity not included in the above categories	34569.99	52706.24	645.24	119.78	800.99	34559.32	50687.42	2006.20	343.52	1904.76
13	Total ASF (1+4+7+10)					326187.27					324340.86
RSF Item											
14	Total NSFR high-quality liquid assets (HQLA)					4112.17					4385.47
15	Deposits held at other financial institutions for operational purposes	850.53	75.75	0.00	137.09	246.23	441.35	137.28	0.00	243.33	133.73
16	Performing loans and securities: (17+18+19+21+23)	38712.28	69161.34	102328.12	125181.97	219122.41	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	2071.35	3087.63	2057.98	11081.80	14614.27	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:	34989.60	64146.29	98060.66	63656.72	162697.70	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	1010.02	1207.53	919.74	10477.60	8530.60	975.30	1827.87	871.02	9921.79	8432.55
21	Performing residential mortgages, of which:	31.35	1775.40	1602.87	27002.17	20129.06	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	31.35	1449.87	1352.77	19296.16	13964.20	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	1619.98	152.03	606.60	23441.28	21681.38	1569.40	172.43	638.30	23548.52	21755.59
24	Other assets: (sum of rows 25 to 29)	1195.79	1012.96	114.93	27088.72	27926.51	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		29.32	0.00	0.00	29.32		20.67	0.00	0.00	20.67
28	NSFR derivative liabilities before deduction of variation margin posted		2.29	0.00	0.00	2.29		11.39	0.00	0.00	11.39
29	All other assets not included in the above categories	1195.79	981.35	114.93	25847.61	26839.96	1221.36	1628.76	21.97	26657.61	28561.29
30	Off-balance sheet items		36757.93	81.46	107.58	1687.83		54845.31	70.67	112.23	2594.77
31	**Total RSF (14+15+16+24+30)**					253095.15					253928.94
32	**Net Stable Funding Ratio (%)**					128.88%					127.73%