

NET STABLE FUNDING RATIO (NSFR)

RBI vide its draft circular dated May 28, 2015 has prescribed norms for introduction of Net Stable Funding Ratio (NSFR). The final guidelines on "Net Stable Funding Ratio (NSFR)" under the Basel III Framework on Liquidity Standards was issued by RBI on May 17, 2018. However, due to the Covid-19 outbreak, RBI on various dates has extended the implementation of NSFR guidelines. As per RBI circular on 05.02.2021, the NSFR guidelines have been implemented from 01.10.2021.

LCR & NSFR for funding liquidity were prescribed by the Basel Committee for achieving two separate but complementary objectives. While LCR promotes short-term resilience of Banks to potential liquidity disruptions by ensuring that they have sufficient HQLAs to survive an acute stress scenario lasting for 30 days, the NSFR promotes resilience over a longer-term time horizon by requiring Banks to fund their activities with more stable sources of funding on an ongoing basis.

The NSFR is defined as the amount of Available Stable Funding (ASF) relative to the amount of Required Stable Funding (RSF). The Bank is maintaining NSFR of above 100%, which is the minimum requirement prescribed by RBI.

$$\text{Net Stable Funding Ratio} = \frac{\text{Available Stable funding (ASF)}}{\text{Required stable funding (RSF)}} \geq 100\%$$

(₹ in Crore)		NSFR Disclosure 31.03.2024					NSFR Disclosure 31.12.2023				
		Un - weighted value by residual maturity				Weighted value	Un - weighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6.00 months to < 1yr	≥ 1yr	
		ASF Item					ASF Item				
1	Capital: (2+3)	8475.65	-	-	-	8475.65	7550.30	-	-	-	7550.30
2	Regulatory capital	8475.65	-	-	-	8475.65	7550.30	-	-	-	7550.30
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	13412.29	14540.43	10223.07	2401.12	35119.32	12316.74	11926.57	12050.96	2829.04	33396.45
5	Stable deposits	7711.05	3665.04	3846.15	614.20	14461.13	7249.53	3002.73	4379.93	689.50	13900.58
6	Less stable deposits	5701.23	10875.40	6376.92	1786.93	20658.20	5067.21	8923.84	7671.03	2139.54	19495.87
7	Wholesale funding: (8+9)	2292.96	1286.50	4751.15	221.04	4165.31	2720.74	1385.08	4173.15	314.30	4139.48
8	Operational deposits	-	-	-	-	-	-	-	-	-	-
9	Other wholesale funding	2292.96	1286.50	4751.15	221.04	4165.31	2720.74	1385.08	4173.15	314.30	4139.48
10	Other liabilities: (11+12)	10056.92	-	-	5786.91	5786.91	9060.74	-	-	6162.78	6162.78
11	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	10056.92	-	-	5786.91	5786.91	9060.74	-	-	6162.78	6162.78
13	Total ASF (1+4+7+10)					53547.19					51249.01
		RSF Item					RSF Item				
14	Total NSFR high-quality liquid assets (HQLA)					596.44					609.37
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	13795.56	14059.30	16223.35	25408.70	44.17	14870.27	13699.50	17727.27	15304.54
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	-	1056.67	63.94	940.39	190.47	-	578.69	46.64	893.05	110.12
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:	-	12645.63	13935.06	13272.73	24310.16	44.17	14160.00	13609.05	14852.98	13906.61
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	138.82	69.94	1364.56	-	-	129.68	269.75	2743.14	-
21	Performing residential mortgages, of which:	-	93.26	60.30	2010.23	908.07	-	131.58	43.81	1981.24	1287.81
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	1.32	3.47	1278.91	-	-	1.28	3.29	1284.07	-
23	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities	-	-	-	-	-	-	-	-	-	-
24	Other assets: (sum of rows 25 to 29)	9484.68				10255.92	8966.90			12946.42	19264.70
25	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	2579.90	-	-	-	2192.92	2576.69	-	-	-	2190.19
27	NSFR derivative assets	22.78	-	-	-	22.78	10.30	-	-	-	10.30
28	NSFR derivative liabilities before deduction of variation margin posted	15.20	-	-	-	0.76	13.98	-	-	-	0.70
29	All other assets not included in the above categories	6866.80	1876.61	437.74	47.70	8039.46	6365.93	-	-	12946.42	17063.51
30	Off-balance sheet items	6667.98	-	-	-	320.62	6609.18	-	-	-	318.45
31	Total RSF	-	-	-	-	36581.68	-	-	-	-	35497.05
32	Net Stable Funding Ratio (%)	-	-	-	-	146.38%	-	-	-	-	144.38%

(₹ in Crore)		NSFR Disclosure 30.09.2023					NSFR Disclosure 30.06.2023				
		Un - weighted value by residual maturity				Weighted value	Un - weighted value by residual maturity				Weighted value
		No maturity	< 6 months	6.00 months to < 1yr	≥ 1yr		No maturity	< 6 months	6.00 months to < 1yr	≥ 1yr	
		ASF Item					ASF Item				
1	Capital: (2+3)	7538.99	-	-	-	7538.99	7521.85	-	-	-	7521.85
2	Regulatory capital	7538.99	-	-	-	7538.99	7521.85	-	-	-	7521.85
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	12196.95	7266.85	13840.98	-	30673.44	11897.39	8295.53	11248.25	-	28974.41
5	Stable deposits	7179.34	1803.96	4999.48	-	13283.64	7058.73	2178.67	4309.79	-	12869.83
6	Less stable deposits	5017.61	5462.89	8841.50	-	17389.80	4838.66	6116.86	6938.46	-	16104.58
7	Wholesale funding: (8+9)	3045.51	1327.59	3706.21	-	4039.65	3831.70	1347.09	3023.81	-	4101.30
8	Operational deposits	-	-	-	-	-	-	-	-	-	-
9	Other wholesale funding	3045.51	1327.59	3706.21	-	4039.66	3831.70	1347.09	3023.81	-	4101.30
10	Other liabilities: (11+12)	9265.56	-	-	9085.29	9085.29	7432.32	-	-	9935.54	9935.54
11	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
12	All other liabilities and equity not included in the above categories	9265.56	-	-	9085.29	9085.29	7432.32	-	-	9935.54	9935.54
13	Total ASF (1+4+7+10)					51337.38					50533.10
		RSF Item					RSF Item				
14	Total NSFR high-quality liquid assets (HQLA)					610.69					633.55
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	-	13647.76	14260.46	17585.61	15168.80	-	13558.86	13308.27	19009.39	14673.49
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	-	38.51	90.14	279.32	50.85	-	43.90	86.23	130.14	49.70
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:	-	13500.66	14076.60	15261.18	13788.63	-	13445.55	13073.69	16780.53	13259.62
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	6579.54	2037.22	3315.52	4308.38	-	6894.25	1153.21	5478.87	4023.73
21	Performing residential mortgages, of which:		108.59	93.72	2045.11	1329.32	-	69.41	148.35	2098.72	1364.17
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	0.97	2.91	1322.89	859.88	-	1.08	3.17	1359.95	883.97
23	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities	-	-	-	-	-	-	-	-	-	-
24	Other assets: (sum of rows 25 to 29)	8956.86	-	-	13216.07	19437.39	7554.52	-	-	-	17348.01
25	Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	2737.48	-	-	-	2326.86	2919.11	-	-	-	2481.24
27	NSFR derivative assets	5.52	-	-	-	5.52	17.28	-	-	-	17.28
28	NSFR derivative liabilities before deduction of variation margin posted	19.50	-	-	-	0.98	24.92	-	-	-	1.25
29	All other assets not included in the above categories	6194.36	-	-	13216.07	17104.04	4593.21	-	-	12525.79	14848.24
30	Off-balance sheet items	5922.27	-	-	-	284.61	6073.85	-	-	-	292.91
31	Total RSF	-	-	-	-	35501.49	-	-	-	-	32947.96
32	Net Stable Funding Ratio (%)	-	-	-	-	144.61%	-	-	-	-	153.37%