

NET STABLE FUNDING RATIO (NSFR) DISCLOSURE
FOR THE FINANCIAL YEAR 2024-25

The Net Stable Funding Ratio (NSFR) is a significant component of the Basel III reforms. In the backdrop of the global financial crisis that started in 2007, the Basel Committee on Banking Supervision (BCBS) proposed certain reforms to strengthen global capital and liquidity regulations with the objective of promoting a more resilient banking sector. 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 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.

The guidelines for NSFR were effective from October 1, 2021, wherein the Bank is required to maintain the minimum NSFR of 100% on an ongoing basis on a standalone Bank and on a Group Level.

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.

The Bank on March 31, 2025, maintained Available Stable Funding (ASF) of INR 26,758.15 crores against the RSF of INR 20,254.98 crores. The Available Stable Funding (ASF) is primarily driven by the total regulatory capital as per Basel III Capital Adequacy guidelines stipulated by RBI and deposits from non-financial corporate customers. The NSFR for FY 2024-25 (all four quarters) compared with the previous FY 2023-24 (all four quarters) are given in the table below.

NSFR as on 31st March 2025

(₹ in Crore)

NSFR Disclosure						31-Mar-25
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
ASF Item						
1	Capital: (2+3)					
2	Regulatory capital	13,229.79	-	-	-	13,229.79
3	Other capital instruments	-	-	-	-	
4	Retail deposits and deposits from small business customers: (5+6)	0	0	0	0	
5	Stable deposits	-	-	-	-	
6	Less stable deposits	-	-	-	-	
7	Wholesale funding: (8+9)	0	0	0	0	
8	Operational deposits	-	-	-	-	
9	Other wholesale funding	2,600.81	29,042.82	70.08	-	13,528.36
10	Other liabilities: (11+12)	0	0	0	0	
11	NSFR derivative liabilities		-	0	0	-
12	All other liabilities and equity not included in the above categories	448.10	-	-	-	-
13	Total ASF (1+4+7+10)					26,758.15
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					377.99
15	Deposits held at other financial institutions for operational purposes	151.91	-	-	-	75.96
16	Performing loans and securities: (17+18+19+21+23)	0	0	0	0	
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	-	9,061.31	2,098.25	4,579.80	6,881.70
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:	-	14,013.41	559.36	4,494.50	8,598.93

NSFR Disclosure						31-Mar-25
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
21	Performing residential mortgages, of which:					
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
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)					
25	Physical traded commodities, including gold	-	-	-	-	
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	840.21	-	-	-	714.18
27	NSFR derivative assets	229.37	-	-	-	229.37
28	NSFR derivative liabilities before deduction of variation margin posted	98.71	-	-	-	98.71
29	All other assets not included in the above categories	1,803.68	-	-	-	480.42
30	Off-balance sheet items	62,681.37	-	-	-	2,797.72
31	Total RSF (14+15+16+24+30)					20,254.98
32	Net Stable Funding Ratio (%)					132.11

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

NSFR as on 31st December 2024
(₹ in Crore)

NSFR Disclosure						31-Dec-24
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
ASF Item						
1	Capital: (2+3)					
2	Regulatory capital	10,752.75	-	-	-	10,752.75
3	Other capital instruments	-	-	-	-	
4	Retail deposits and deposits from small business customers: (5+6)	0	0	0	0	
5	Stable deposits	-	-	-	-	
6	Less stable deposits	-	-	-	-	
7	Wholesale funding: (8+9)	0	0	0	0	
8	Operational deposits	-	-	-	-	
9	Other wholesale funding	2,153.22	33,232.56	1,059.86	7.71	13,989.19
10	Other liabilities: (11+12)	0	0	0	0	
11	NSFR derivative liabilities		-	0	0	-
12	All other liabilities and equity not included in the above categories	1,118.60	8.56	-	-	-
13	Total ASF (1+4+7+10)					24,741.94
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					430.40
15	Deposits held at other financial institutions for operational purposes	168.87	-	-	-	84.43
16	Performing loans and securities: (17+18+19+21+23)	0	0	0	0	
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	-	15,127.93	2,603.27	3,667.23	7,060.60
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:	0.42	10,766.74	327.41	4,372.74	8,396.97

NSFR Disclosure						31-Dec-24
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
21	Performing residential mortgages, of which:					
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
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)					
25	Physical traded commodities, including gold	-	-	-	-	
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	622.77	-	-	-	529.35
27	NSFR derivative assets	134.50	-	-	-	134.50
28	NSFR derivative liabilities before deduction of variation margin posted	120.06	-	-	-	120.06
29	All other assets not included in the above categories	1,922.77	-	-	-	527.67
30	Off-balance sheet items	60,086.68	-	-	-	2,674.20
31	Total RSF (14+15+16+24+30)					19,958.17
32	Net Stable Funding Ratio (%)					123.97

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

NSFR as on 30th September 2024

(₹ in Crore)

NSFR Disclosure						30-Sep-24
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
ASF Item						
1	Capital: (2+3)					
2	Regulatory capital	10,752.75	-	-	-	10,752.75
3	Other capital instruments	-	-	-	-	
4	Retail deposits and deposits from small business customers: (5+6)	0	0	0	0	
5	Stable deposits	-	-	-	-	
6	Less stable deposits	-	-	-	-	
7	Wholesale funding: (8+9)	0	0	0	0	
8	Operational deposits	-	-	-	-	
9	Other wholesale funding	2,568.59	28,745.92	1,072.19	36.08	12,465.85
10	Other liabilities: (11+12)	0	0	0	0	
11	NSFR derivative liabilities		-	0	0	-
12	All other liabilities and equity not included in the above categories	833.83	89.14	-	-	-
13	Total ASF (1+4+7+10)					23,218.61
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					350.40
15	Deposits held at other financial institutions for operational purposes	101.25	-	-	-	50.63
16	Performing loans and securities: (17+18+19+21+23)	0	0	0	0	
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	-	11,566.95	2,216.69	3,605.33	6,293.91
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:	1.11	10,018.00	2,544.49	3,250.86	8,208.39

NSFR Disclosure						30-Sep-24
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
21	Performing residential mortgages, of which:					
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
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)					
25	Physical traded commodities, including gold	-	-	-	-	
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	641.47	-	-	-	545.25
27	NSFR derivative assets	32.07	-	-	-	32.07
28	NSFR derivative liabilities before deduction of variation margin posted	83.43	-	-	-	83.43
29	All other assets not included in the above categories	2,116.01	-	-	-	649.22
30	Off-balance sheet items	58,131.50	-	-	-	2,599.41
31	Total RSF (14+15+16+24+30)					18,812.68
32	Net Stable Funding Ratio (%)					123.42

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

NSFR as on 30th June 2024

(₹ in Crore)

NSFR Disclosure						30-Jun-24
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
ASF Item						
1	Capital: (2+3)					
2	Regulatory capital	10,752.75	-	-	-	10,752.75
3	Other capital instruments	-	-	-	-	
4	Retail deposits and deposits from small business customers: (5+6)	0	0	0	0	
5	Stable deposits	-	-	-	-	
6	Less stable deposits	-	-	-	-	
7	Wholesale funding: (8+9)	0	0	0	0	
8	Operational deposits	-	-	-	-	
9	Other wholesale funding	2,342.13	29,191.23	1,470.60	28.12	12,876.94
10	Other liabilities: (11+12)	0	0	0	0	
11	NSFR derivative liabilities		-	0	0	-
12	All other liabilities and equity not included in the above categories	617.36	8.73	-	-	-
13	Total ASF (1+4+7+10)					23,629.69
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					414.64
15	Deposits held at other financial institutions for operational purposes	147.90	-	-	-	73.95
16	Performing loans and securities: (17+18+19+21+23)	0	0	0	0	
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	-	11,792.27	2,414.10	2,562.93	5,338.84
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:	0.01	9,592.25	3,477.22	3,356.80	8,383.35

NSFR Disclosure						30-Jun-24
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
21	Performing residential mortgages, of which:					
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
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)					
25	Physical traded commodities, including gold	-	-	-	-	
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	632.38	-	-	-	537.52
27	NSFR derivative assets	183.81	-	-	-	183.81
28	NSFR derivative liabilities before deduction of variation margin posted	118.44	-	-	-	118.44
29	All other assets not included in the above categories	1,958.47	-	-	-	464.79
30	Off-balance sheet items	57,036.74	-	-	-	2,586.46
31	Total RSF (14+15+16+24+30)					18,101.80
32	Net Stable Funding Ratio (%)					130.54

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

NSFR as on 31st March 2024

(₹ in Crore)

NSFR Disclosure						31-Mar-24
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
ASF Item						
1	Capital: (2+3)					
2	Regulatory capital	10,752.75	-	-	-	10,752.75
3	Other capital instruments	-	-	-	-	
4	Retail deposits and deposits from small business customers: (5+6)	0	0	0	0	
5	Stable deposits	-	-	-	-	
6	Less stable deposits	-	-	-	-	
7	Wholesale funding: (8+9)	0	0	0	0	
8	Operational deposits	-	-	-	-	
9	Other wholesale funding	2,634.73	28,206.50	1,328.70	22.73	12,871.27
10	Other liabilities: (11+12)	0	0	0	0	
11	NSFR derivative liabilities		-	0	0	-
12	All other liabilities and equity not included in the above categories	503.12	3.41	-	-	-
13	Total ASF (1+4+7+10)					23,624.03
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					394.40
15	Deposits held at other financial institutions for operational purposes	223.30	-	-	-	111.65
16	Performing loans and securities: (17+18+19+21+23)	0	0	0	0	
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	-	10,421.83	2,056.13	2,312.39	4,700.58
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:	-	10,671.34	1,204.47	4,740.94	8,366.42

NSFR Disclosure						31-Mar-24
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				1,134.00	737.10
21	Performing residential mortgages, of which:					
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
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)					
25	Physical traded commodities, including gold	-	-	-	-	
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	624.05	-	-	-	530.44
27	NSFR derivative assets	189.62	-	-	-	189.62
28	NSFR derivative liabilities before deduction of variation margin posted	101.26	-	-	-	101.26
29	All other assets not included in the above categories	1,985.77	-	-	-	494.63
30	Off-balance sheet items	56,433.69	-	-	-	2,564.57
31	Total RSF (14+15+16+24+30)					18,190.68
32	Net Stable Funding Ratio (%)					129.87

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

NSFR as on 31st December 2023
(₹ in Crore)

NSFR Disclosure						31-Dec-23
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
ASF Item						
1	Capital: (2+3)					
2	Regulatory capital	10,183.49	-	-	-	10,183.49
3	Other capital instruments	-	-	-	-	
4	Retail deposits and deposits from small business customers: (5+6)	0	0	0	0	
5	Stable deposits	-	-	-	-	
6	Less stable deposits	-	-	-	-	
7	Wholesale funding: (8+9)	0	0	0	0	
8	Operational deposits	-	-	-	-	
9	Other wholesale funding	1,508.14	27,659.06	618.31	41.56	11,580.33
10	Other liabilities: (11+12)	0	0	0	0	
11	NSFR derivative liabilities		-	0	0	-
12	All other liabilities and equity not included in the above categories	713.14	1.06	-	-	-
13	Total ASF (1+4+7+10)					21,763.81
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					358.93
15	Deposits held at other financial institutions for operational purposes	124.15	-	-	-	62.08
16	Performing loans and securities: (17+18+19+21+23)	0	0	0	0	
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	-	11,271.56	1,924.74	3,144.95	5,602.51
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:	3.14	9,533.15	239.36	5,048.55	8,106.91

NSFR Disclosure						31-Dec-23
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				-	-
21	Performing residential mortgages, of which:					
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
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)					
25	Physical traded commodities, including gold	-	-	-	-	
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	465.64	-	-	-	395.80
27	NSFR derivative assets	81.46	-	-	-	81.46
28	NSFR derivative liabilities before deduction of variation margin posted	83.57	-	-	-	83.57
29	All other assets not included in the above categories	1,709.54	-	-	-	514.69
30	Off-balance sheet items	56,166.84	-	-	-	2,535.76
31	Total RSF (14+15+16+24+30)					17,741.70
32	Net Stable Funding Ratio (%)					122.67

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

NSFR as on 30th September 2023

(₹ in Crore)

NSFR Disclosure						30-Sep-23
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
ASF Item						
1	Capital: (2+3)					
2	Regulatory capital	10,183.49	-	-	-	10,183.49
3	Other capital instruments	-	-	-	-	
4	Retail deposits and deposits from small business customers: (5+6)	0	0	0	0	
5	Stable deposits	-	-	-	-	
6	Less stable deposits	-	-	-	-	
7	Wholesale funding: (8+9)	0	0	0	0	
8	Operational deposits	-	-	-	-	
9	Other wholesale funding	1,670.39	23,607.10	374.77	4.38	8,729.58
10	Other liabilities: (11+12)	0	0	0	0	
11	NSFR derivative liabilities		-	0	0	-
12	All other liabilities and equity not included in the above categories	594.65	6.33	-	-	-
13	Total ASF (1+4+7+10)					18,913.07
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					401.41
15	Deposits held at other financial institutions for operational purposes	88.82	-	-	-	44.41
16	Performing loans and securities: (17+18+19+21+23)	0	0	0	0	
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	-	6,560.30	1,479.84	2,760.94	4,484.90
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:	-	10,628.96	265.94	4,227.38	7,703.79

NSFR Disclosure						30-Sep-23
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				-	-
21	Performing residential mortgages, of which:					
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
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)					
25	Physical traded commodities, including gold	-	-	-	-	
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	415.36	-	-	-	353.06
27	NSFR derivative assets	188.82	-	-	-	188.82
28	NSFR derivative liabilities before deduction of variation margin posted	118.58	-	-	-	118.58
29	All other assets not included in the above categories	1,796.59	-	-	-	445.56
30	Off-balance sheet items	52,643.07	-	-	-	2,398.06
31	Total RSF (14+15+16+24+30)					16,138.59
32	Net Stable Funding Ratio (%)					117.19

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

NSFR as on 30th June 2023

(₹ in Crore)

NSFR Disclosure						30-Jun-23
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
ASF Item						
1	Capital: (2+3)					
2	Regulatory capital	10,183.49	-	-	-	10,183.49
3	Other capital instruments	-	-	-	-	
4	Retail deposits and deposits from small business customers: (5+6)	0	0	0	0	
5	Stable deposits	-	-	-	-	
6	Less stable deposits	-	-	-	-	
7	Wholesale funding: (8+9)	0	0	0	0	
8	Operational deposits	-	-	-	-	
9	Other wholesale funding	1,407.34	23,219.74	443.78	10.42	9,250.60
10	Other liabilities: (11+12)	0	0	0	0	
11	NSFR derivative liabilities		-	0	0	-
12	All other liabilities and equity not included in the above categories	356.67	5.05	-	-	-
13	Total ASF (1+4+7+10)					19,434.09
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					433.59
15	Deposits held at other financial institutions for operational purposes	79.37	-	-	-	39.69
16	Performing loans and securities: (17+18+19+21+23)	0	0	0	0	
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	-	8,748.70	1,099.01	3,041.17	4,703.06
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:	-	7,735.87	480.07	3,704.66	6,856.36
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				-	-
21	Performing residential mortgages, of which:					

NSFR Disclosure						30-Jun-23
(₹ in Crore)		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥1yr	
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
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)					
25	Physical traded commodities, including gold	-	-	-	-	
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	581.78	-	-	-	494.51
27	NSFR derivative assets	14.58	-	-	-	14.58
28	NSFR derivative liabilities before deduction of variation margin posted	115.51	-	-	-	115.51
29	All other assets not included in the above categories	1,455.84	-	-	-	302.45
30	Off-balance sheet items	51,229.17	-	-	-	2,351.80
31	Total RSF (14+15+16+24+30)					15,311.55
32	Net Stable Funding Ratio (%)					126.92

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.