DISCLOSURE ON NET STABLE FUNDING RATIO AS ON 31.03.2026 (standalone)

Net Stable Funding Ratio (NSFR) guidelines ensure reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress. The NSFR is defined as the amount of Available Stable Funding relative to the amount of Required Stable Funding.

$$\text{NSFR} = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}} \geq 100\%$$

Bank's NSFR stood at 124.51% at the end of the quarter ended March 31, 2026 and is above the minimum regulatory requirement of 100%. The Available Stable Funding (ASF) as on 31.03.2026 stood at Rs. 143518.60 crores and amount for Required Stable Funding (RSF) as on 31.03.2026 was Rs 115264.38 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 the deposits from retail customers, small business customers and non-financial corporate customers.

Under the Required Stable Funding (RSF). The primary drivers are unencumbered performing loans with residual maturities of one year or more.

The following table contains the unweighted and weighted values of the NSFR components.

Quantitative disclosures:

The following tables contain unweighted and weighted values of NSFR components as on quarter ended March 31,2026, December 31,2025, September 30,2025 and June 30, 2025.

NSFR components as on March 31,2026

Amount in Crore

NSFR Disclosure Template (Rs. in Crore)						
		Unweighted value by residual maturity				
S.No.	ASF Item	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1	Capital: (2+3)	**0.00**	**1000.00**	**0.00**	**18882.68**	**19881.85**
2	Regulatory capital	0.00	1000.00	0.00	16750.69	17749.86
3	Other capital instruments/term deposit with res maturity of 1 year or more	0	0	0	2131.99	2131.99
4	Retail deposits and deposits from small business customers: (5+6)	**48021.53**	**30028.67**	**39718.28**	**0.00**	**107595.14**
5	Stable deposits	18389.07	7671.74	6009.31	0	30466.61
6	Less stable deposits	29632.47	22356.93	33708.97	0	77128.52
7	Wholesale funding: (8+9)	**0.00**	**24728.13**	**20452.31**	**0.00**	**16041.61**
8	Operational deposits	0.00	0.00	0.00	0	0.00
9	Other wholesale funding	0.00	24728.13	20452.31	0.00	16041.61
10	Other liabilities: (11+12)	**2654.10**	**2.46**	**1.71**	**0.00**	**0.00**
11	NSFR derivative liabilities		2.46	1.71	0.00	

12	All other liabilities and equity not included in the above categories	2654.1	0	0	0	0
13	**Total ASF (1+4+7+10)**					**143518.60**
	RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)					**1886.56**
15	Deposits held at other financial institutions for operational purposes	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
16	Performing loans and securities: (17+18+19+21+23)	**698.34**	**18979.91**	**17851.27**	**68176.01**	**73658.87**
17	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	0	0	0	0
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	15610.6193	14659.5787	50875.2855	57197.40
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	8244.684	5359.04
21	Performing residential mortgages, of which:	0	0	0	15024.5749	10802.13
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	9843.7686	6398.45
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	698.34	3369.29	3191.69	2276.15	5659.34
24	Other assets: (sum of rows 25 to 29)	**10321.39**	**0.00**	**0.00**	**28731.97**	**39048.23**
25	Physical traded commodities, including gold	0				0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	34.17	0.00	0.00	0.00	29.043395
27	NSFR derivative assets		0	0	0	0

28	NSFR derivative liabilities before deduction of variation margin posted		0	0	0	0
29	All other assets not included in the above categories	10287.22	0.00	0.00	28731.97	39019.1912
30	Off-balance sheet items	**15323.47**	**0.00**	**0.00**	**0.00**	**670.72**
31	**Total RSF (14+15+16+24+30)**					**115264.38**
32	**Net Stable Funding Ratio (%)**					**124.51%**

NSFR components as on December 31,2025 (Amount In Crores)

NSFR Disclosure Template						
S.No.	**ASF Item**	**Unweighted value by residual maturity**				**Weighted value**
		No maturity	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
1	Capital: (2+3)	**0.00**	**1000.00**	**0.79**	**23139.60**	**24140.39**
2	Regulatory capital	0.00	1000.00	0.00	16796.74	17796.74
3	Other capital instruments/term deposit with res maturity of 1 year or more	0	0	0.79	6342.86	6343.65
4	Retail deposits and deposits from small business customers: (5+6)	**61616.68**	**17773.44**	**22789.99**	**0.00**	**93664.89**
5	Stable deposits	13854.75	6469.29	13731.92	0	32353.15
6	Less stable deposits	47761.93	11304.16	9058.07	0	61311.74
7	Wholesale funding: (8+9)	**0.00**	**31407.10**	**7165.40**	**0.00**	**14191.27**
8	Operational deposits	0.00	0.00	0.00	0	0.00
9	Other wholesale funding	0.00	31407.10	7165.40	0.00	14191.27
10	Other liabilities: (11+12)	**2411.59**	**6343.86**	**0.25**	**0.00**	**0.00**
11	NSFR derivative liabilities		0.76	0.25	0.00	
12	All other liabilities and equity not included in the above categories	2411.5853	6343.1	0	0	0
13	**Total ASF (1+4+7+10)**					**131996.55**
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					**1818.97**
15	Deposits held at other financial institutions for operational purposes	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

16	Performing loans and securities: (17+18+19+21+23)	**627.37**	**25459.20**	**20277.46**	**64268.51**	**74998.33**
17	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	80.8875	0	0	12.133125
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	18256.7831	20080.0508	47667.3728	58711.88
20	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	7244.2503	4708.76
21	Performing residential mortgages, of which:	0	0	0	14526.512	10438.09
22	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	9547.2269	6205.70
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	627.37	7121.53	197.41	2074.62	5836.23
24	Other assets: (sum of rows 25 to 29)	**3038.29**	**0.00**	**0.00**	**21159.21**	**24188.52**
25	Physical traded commodities, including gold	0				0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	59.81	0.00	0.00	0.00	50.83476
27	NSFR derivative assets		0	0	0	0
28	NSFR derivative liabilities before deduction of variation margin posted		0	0	0	0
29	All other assets not included in the above categories	2978.48	0.00	0.00	21159.21	24137.6897
30	Off-balance sheet items	**7487.78**	**0.00**	**0.00**	**0.00**	**303.29**
31	**Total RSF (14+15+16+24+30)**					**101309.13**
32	**Net Stable Funding Ratio (%)**					**130.29%**

NSFR components as on September 30,2025 (Amount In Crores)

NSFR Disclosure Template						
		Unweighted value by residual maturity				
S.No.	ASF Item	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1	Capital: (2+3)	0.00	0.00	1001.30	21961.71	22963.01
2	Regulatory capital	0.00	0.00	1000.00	15603.08	16603.08
3	Other capital instruments/term deposit with res maturity of 1 year or more	0.00	0.00	1.30	6358.63	6359.93
4	Retail deposits and deposits from small business customers: (5+6)	48679.80	18257.75	28359.37	0.00	87477.13
5	Stable deposits	4468.90	11901.03	17828.46	0.00	32488.47
6	Less stable deposits	44210.89	6356.71	10530.91	0.00	54988.66
7	Wholesale funding: (8+9)	0.00	14516.70	29287.31	0.00	19625.79
8	Operational deposits	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	0.00	14516.70	29287.31	0.00	19625.79
10	Other liabilities: (11+12)	2411.58	1.65	6160.67	0.00	0.00
11	NSFR derivative liabilities		1.65	1.64	0.00	
12	All other liabilities and equity not included in the above categories	2411.58	0	6159.04	0	0
13	Total ASF (1+4+7+10)					130065.94
	RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)					1945.82
15	Deposits held at other financial institutions for operational purposes	0.00	0.00	0.00	0.00	0.00
16	Performing loans and securities: (17+18+19+21+23)	1551.71	19798.19	1439.79	82238.34	77619.03
17	Performing loans to financial institutions secured by Level 1 HQLA	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	0.00	183.42	0.00	0.00	2751.33
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	12805.83	1218.62	65585.62	60884.25
20	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	9857.21	6407.19
21	Performing residential mortgages, of which:	0	0	0	14568.54	10544.03
22	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	9196.14	5977.49
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1551.71	6808.93	221.17	2084.62	6163.23
24	Other assets: (sum of rows 25 to 29)	2976.91	0.00	0.00	19125.46	22102.37
25	Physical traded commodities, including gold	0				0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0.00	0.00	0.00	0.00	0
27	NSFR derivative assets		0	0	0	0
28	NSFR derivative liabilities before deduction of variation margin posted		0	0	0	0
29	All other assets not included in the above categories	2976.91	0.00	0.00	19125.46	22102.37
30	Off-balance sheet items	20766.16	0.00	0.00	0.00	809.43
31	Total RSF (14+15+16+24+30)					102476.66
32	Net Stable Funding Ratio (%)					126.92%

NSFR components as on June 30,2025 (Amount In Crores)

NSFR Disclosure Template						
		Unweighted value by residual maturity				
S.No.	ASF Item	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
1	Capital: (2+3)	0.00	1000.00	0.00	21145.56	22145.56
2	Regulatory capital	0.00	1000.00	0.00	15650.23	16650.24
3	Other capital instruments/term deposit with res maturity of 1 year or more	0.00	0.00	0.00	5495.32	5495.32
4	Retail deposits and deposits from small business customers: (5+6)	52461.90	21028.47	21015.82	0.00	86741.74
5	Stable deposits	30024.83	1974.53	1724.06	0.00	32037.25
6	Less stable deposits	22437.07	19053.94	19291.76	0.00	54704.50
7	Wholesale funding: (8+9)	0.00	27738.81	18661.63	0.00	20131.46
8	Operational deposits	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	0.00	27738.81	18661.63	0.00	20131.46
10	Other liabilities: (11+12)	2340.96	0.13	0.00	0.00	0.00
11	NSFR derivative liabilities		0.13	0.00	0.00	
12	All other liabilities and equity not included in the above categories	2340.9607	0	0	0	0
13	Total ASF (1+4+7+10)					129018.77
	RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)					1887.62
15	Deposits held at other financial institutions for operational purposes	0.00	0.00	0.00	0.00	0.00
16	Performing loans and securities: (17+18+19+21+23)	4003.12	5169.79	4377.76	90789.77	78804.46
17	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0

18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	2798.762	0	0	0	419.81
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	1033.53	1127.75	75107.52	62487.50
20	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	12430.84	8080.05
21	Performing residential mortgages, of which:	0	0	0	13922.50	10045.13
22	With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	0	0	0	8944.98	5814.24
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1204.36	4136.26	3250.01	1759.75	5852.01
24	Other assets: (sum of rows 25 to 29)	3325.48	0.00	0.00	19792.95	23118.43
25	Physical traded commodities, including gold	0				0
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0.00	0.00	0.00	0.00	0
27	NSFR derivative assets		0	0	1.144	1.144
28	NSFR derivative liabilities before deduction of variation margin posted		0	0	0.1809	0.1809
29	All other assets not included in the above categories	3325.48	0.00	0.00	19791.62	23117.10
30	Off-balance sheet items	19851.91	0.00	0.00	0.00	822.80
31	Total RSF (14+15+16+24+30)					104633.30
32	Net Stable Funding Ratio (%)					123.31%