

Statement of NSFR		BLR 7		
Name of the Bank				
Statement for the Quarter Ending				
Sr. No.	Items			
A.	Components of ASF category (liability categories)	Associated ASF factors	Unweighted Amount (Rs. Crore)	Weighted Amount (Rs. Crore)
i.	Total regulatory capital (excluding Tier 2 instruments with residual maturity of less than one year)	100%		
ii.	Other capital instruments with effective residual maturity of one year or more	100%		
iii.	Other liabilities with effective residual maturity of one year or more	100%		
iv.	Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	95%		
v.	Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	90%		
vi.	Funding with residual maturity of less than one year provided by non-financial corporate customers	50%		

vii.	Operational deposits	50%		
viii.	Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks	50%		
ix.	Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions	50%		
x.	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity (with a specific treatment for deferred tax liabilities and minority interests)	0%		
xi.	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	0%		
xii.	“Trade date” payables arising from purchases of financial instruments, foreign currencies	0%		
B.	Total Available Stable Funding			
C.	Components of RSF category	Associated RSF Factor	Un-weighted Amount (Rs. Crore)	Weighted Amount (Rs. Crore)
i.	Coins and banknotes	0%		
ii.	Cash Reserve Ratio (CRR) including excess CRR	0%		

iii.	All claims on RBI with residual maturities of less than six months	0%		
iv.	“Trade date” receivables arising from sales of financial instruments, foreign currencies and commodities.	0%		
v.	Unencumbered Level 1 assets, excluding coins, banknotes, CRR and SLR Securities	5%		
vi.	Unencumbered SLR Securities	5%		
vii.	Unencumbered loans to financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets as defined in LCR circular dated June 9, 2014 and various amendments as indicated in the text of the circular, and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan	10%		
viii.	All other ‘standard’ unencumbered loans to financial institutions with residual maturities of less than six months not included in the above categories	15%		
ix.	Unencumbered Level 2A assets	15%		
x.	Unencumbered Level 2B assets	50%		
xi.	HQLA encumbered for a period of six months or more and less than one year	50%		

xii.	'Standard' Loans to financial institutions and central banks with residual maturities between six months and less than one year	50%		
xiii.	Deposits held at other financial institutions for operational purposes	50%		
xiv.	All other assets not included in the above categories with residual maturity of less than one year, including 'standard' loans to non-financial corporate clients, to retail and small business customers, and 'standard' loans to sovereigns and PSEs	50%		
xv.	Unencumbered 'standard' residential mortgages with a residual maturity of one year or more and assigned the minimum risk weight under the Standardised Approach	65%		
xvi.	Other unencumbered 'standard' loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach	65%		
xvii.	Cash, securities or other assets posted as initial margin for derivative contracts and cash or	85%		

	other assets provided to contribute to the default fund of a CCP			
xviii.	Other unencumbered performing loans with risk weights greater than 35% under the Standardised Approach and residual maturities of one year or more, excluding loans to financial institutions	85%		
xix.	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	85%		
xx.	Physical traded commodities, including gold	85%		
xxi.	All assets that are encumbered for a period of one year or more	100%		
xxii.	NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities	100%		
xxiii.	5% of derivative liabilities	100%		
xxiv.	All other assets not included in the above categories, including non-performing loans, loans to financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted	100%		

	securities			
xxv.	All restructured 'standard' loans which attract higher risk weight and additional provision	100%		
D.	Required Stable Funding – On Balance Sheet Assets [(i)+(ii)+...+(xxv)]			
E.	Off-Balance Sheet Assets	Associated RSF Factor		
(i)	Irrevocable and conditionally revocable credit and liquidity facilities to any client	5% of the currently undrawn portion		
(ii)	Other contingent funding obligations, including products and instruments (a) + (b) + (c)	5% of the currently undrawn portion		
(a)	Unconditionally revocable credit and liquidity facilities	5% of the currently undrawn portion		
(b)	Trade finance-related obligations (including guarantees and letters of credit)	3% of the currently undrawn portion		
(c)	Guarantees and letters of credit unrelated to trade finance obligations	3% of the currently undrawn portion		
(iii)	Non-contractual obligations (a) + (b) + (c)			
(a)	potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and	5%		

	other such financing facilities			
(b)	structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs)	5%		
(c)	managed funds that are marketed with the objective of maintaining a stable value	5%		
F.	Required Stable Funding – Off Balance Sheet Items (i)+(ii)+(iii)			
G.	Total Required Stable Funding (D+F)			
H.	NSFR (B / G)			