

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

Reserve Bank of India vide its circular no. RBI/DOR/2025-26/163 DOR.LRG.No.82/13-10-001/2025-26 dated 28.11.2025 had issued guidelines on “Asset Liability Management”. The guidelines for NSFR were effective from October 1, 2021.

NSFR indicates institution’s resilience to have a stable funding profile over a time horizon of one year. It is defined as the amount of available stable funding relative to the amount of required stable funding. The minimum NSFR requirement set out in the RBI guidelines for the standalone Bank and for Group effective October 1, 2021 is 100%.

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

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 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 retail customers, small business customers and non-financial corporate customers. For the quarter ended March 2026, The Available stable funding comprised of Regulatory capital which constitutes 9% of total ASF. Funding from Retail and small sized business customers formed around 77%, wholesale funding formed 6% and other liabilities formed 8% of the total ASF, after applying relevant weights.

The amount of stable funding required (“Required stable funding”) (RSF) is a function of the liquidity characteristics and residual maturities of the various assets held by the Bank as well as those of its off-balance sheet (OBS) exposures. Under the Required Stable Funding (RSF), the primary drivers are unencumbered performing loans, securities with residual maturities of one year or more and other assets, which constitutes 97% of total RSF after applying relevant weights.

Central Bank of India on standalone basis has maintained Available Stable Funding (ASF) of Rs. 4,41,752.69 Crore against the RSF requirement of Rs. 3,22,667.02 Crore as on 31st March 2026. The NSFR for the quarter ended March 2026 is at 136.91%, above RBI prescribed minimum requirement of 100%.

Quantitative Disclosure- Quantitative disclosure of NSFR components are enclosed.

23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
24	Other assets: (sum of rows 25 to 29)	0.00	60044.72	44635.48	138710.99	186221.52	0.00	55592.75	39886.20	146734.37	190261.64	0.00	50186.84	28340.54	128404.87	165185.27	0.00	46066.08	22216.07	138729.03	171160.78
25	Physical traded commodities, including gold	0.00				0.00	0.00				0.00	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	33879.93	28797.94		0.00	0.00	25384.04	21576.43		0.00	0.00	14160.30	12036.26		0.00	0.00	8856.16	7527.74
27	NSFR derivative assets		995.01	0.00	0.00	995.01		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		20.12	0.00	0.00	20.12
28	NSFR derivative liabilities before deduction of variation margin posted		161.54	0.00	0.00	161.54		57.10	0.00	0.00	57.10		54.65	0.00	0.00	54.65		39.07	0.00	0.00	39.07
29	All other assets not included in the above categories	0.00	58888.17	44635.48	104831.06	156267.03	0.00	55535.65	39886.20	121350.33	168628.10	0.00	50132.19	28340.54	114244.57	153094.37	0.00	46006.89	22216.07	129872.87	163573.86
30	Off-balance sheet items				67135.19	3076.13				34208.62	1444.22				35838.63	1528.01				34460.49	1461.13
31	Total RSF (14+15+16+24+30)					322667.02					312678.61					281661.95					282405.91
32	Net Stable Funding Ratio (%)					136.91%					136.42%					150.47%					146.90%