



भारतीय रिजर्व बैंक

RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)

RBI/2018-19/84

DBR.BP.BC.No.08/21.04.098/2018-19

November 29, 2018

All Scheduled Commercial Banks  
(excluding RRBs)

Dear Sir/Madam,

**Basel III Framework on Liquidity Standards –  
Net Stable Funding Ratio (NSFR) – Final Guidelines**

Please refer to our [circular DBR.BP.BC.No.106/21.04.098/2017-18 dated May 17, 2018](#) on final Net Stable Funding Ratio (NSFR) guidelines.

2. It has now been decided that the NSFR guidelines will come into effect from April 1, 2020.

Yours faithfully

(Saurav Sinha)  
Chief General Manager-in-Charge