

DISCLOSURE ON CONSOLIDATED GROUP LIQUIDITY COVERAGE RATIO (GLCR) AS ON 31.12.2020

The RBI through a supplementary guideline issued on March 31, 2015 had stipulated the implementation of LCR at a consolidated level from January 1, 2016. Accordingly, SBI Group has been computing the Consolidated GLCR.

The entities covered in the Group LCR are SBI and eight Overseas Banking Subsidiaries. Bank SBI Botswana Ltd, Commercial Indo Bank LLC, Moscow, Nepal SBI Bank Ltd., State Bank of India (California) Ltd, SBI Canada Bank, State Bank of India (Mauritius) Ltd, Bank SBI Indonesia and SBI(UK) Ltd.

SBI Group LCR comes out to 170.76% as on 31st December 2020 based on average of three months October, November and December, 2020.

The Group has been maintaining HQLA mainly in the form of SLR investments over and above the mandatory requirements. Retail deposits constitute major portion of total funding sources, and such funding sources are well diversified. Management is of the view that the Group has sufficient liquidity cover to meet its likely future short-term requirements.

GROUP LCR DISCLOSURE TEMPLATE AS ON QUARTER ENDED 31.12.2020 (October-December, 2020)

GROUP LIQUIDITY COVERAGE RATIO (GLCR)					
State Bank of India Group		(INR in Crs)			
		Quarter ended December 31, 2020		Quarter ended September 30, 2020	
GLCR COMPONENTS		Total Unweighted Value (Average)**	Total Weighted Value (Average)	Total Unweighted Value (Average)**	Total Weighted Value (Average)
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	Total High Quality Liquid Assets(HQLA)		11,69,918		11,31,835
CASH OUTFLOWS					
2	Retail Deposits and deposits from small business customers, of which:				
	(i) Stable deposits	8,30,700	41,535	5,14,395	25,720
	(ii) Less Stable Deposits	17,11,877	1,71,188	20,05,385	2,00,539
3	Unsecured wholesale funding, of which:				
	(i) Operational deposits(all counterparties)	970	242	965	241
	(ii) Non-operational deposits(all counterparties)	8,32,914	5,06,169	8,09,090	4,92,092
	(iii) Unsecured debt	0	0	0	0
4	Secured wholesale funding	19,026	1,423	4,360	3,555
5	Additional requirements, of which				
	(i) Outflows related to derivative exposures and other collateral requirements	1,39,060	1,39,060	1,31,849	1,31,849
	(ii) Outflows related to loss of funding on debt products	0	0	0	0
	(iii) Credit and liquidity facilities	46,850	8,571	43,131	8,122
6	Other contractual funding obligations	36,392	36,392	33,887	33,887
7	Other contingent funding obligations	5,99,237	21,516	5,88,797	21,269
8	TOTAL CASH OUTFLOWS	42,17,026	9,26,096	41,31,858	9,17,273
CASH INFLOWS					
9	Secured lending(eg. Reverse repos)	52,142	0	47,130	0
10	Inflows from fully performing exposures	2,39,745	2,10,989	1,87,445	1,75,757
11	Other cash inflows	34,012	29,970	37,980	32,247
12	TOTAL CASH INFLOWS	3,25,899	2,40,959	2,72,555	2,08,005
13	TOTAL HQLA		11,69,918		11,31,835
14	TOTAL NET CASH OUTFLOWS		6,85,137		7,09,269
15	LIQUIDITY COVERAGE RATIO(%)		170.76%		159.58%

** Monthly average of 3 months data considered for Overseas Banking Subsidiaries and daily average considered for SBI(Solo).

The Group has been maintaining HQLA mainly in the form of SLR investments over and above the mandatory requirements. Retail deposits constitute major portion of total funding sources, and such funding sources are well diversified. Management is of the view that the Group has sufficient liquidity cover to meet its likely future short-term requirements.