

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 30.06.2017

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 LCR.

The entities covered in the Group LCR are seven 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, and Bank SBI Indonesia.

SBI Group LCR comes out to 128.60 % as on 30th June, 2017 based on average of three months April, May, and June 2017 as under:

(Rs in Crore)

LIQUIDITY COVERAGE RATIO					
State Bank of India Group					
		Quarter ended June 30, 2017		Quarter ended March 31, 2017	
LCR 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)		6,24,950		6,40,508
CASH OUTFLOWS					
2	Retail Deposits and deposits from small business customers, of which:				
(i)	Stable deposits	2,36,582	11,830	2,41,589	12,079
(ii)	Less Stable Deposits	16,88,268	1,68,827	17,04,999	1,70,500
3	Unsecured wholesale funding, of which:				
(i)	Operational deposits (all counterparties)	79	19	59	15
(ii)	Non-operational deposits (all counterparties)	5,82,760	3,41,749	5,86,666	3,36,902
(iii)	Unsecured debt	0	0	7,456	7,456
4	Secured wholesale funding	3,621	101	3,709	1,236
5	Additional requirements, of which	0.00		0.00	
(i)	Outflows related to derivative exposures and other collateral requirements	1,51,400	1,51,400	1,54,037	1,54,119
(ii)	Outflows related to loss of funding on debt products	0	0	0	0
(iii)	Credit and liquidity facilities	60,948	8,777	1,04,556	12,695
6	Other contractual funding obligations	29,411	29,411	28,620	28,620
7	Other contingent funding obligations	5,46,593	19,900	5,40,151	19,328
8	TOTAL CASH OUTFLOWS	32,99,662	7,32,014	33,71,843	7,42,951
CASH INFLOWS					
9	Secured lending (e.g. Reverse repos)	54,139	0	60,900	0.49
10	Inflows from fully performing exposures	2,40,145	2,15,072	2,78,044	2,49,098
11	Other cash inflows	40,470	30,989	65,560	56,743
12	TOTAL CASH INFLOWS	3,34,754	2,46,061	4,04,503	3,05,841
13	TOTAL HQLA		6,24,950		6,40,508
14	TOTAL NET CASH OUTFLOWS		4,85,953		4,37,110
15	LIQUIDITY COVERAGE RATIO (%)		128.60%		146.53%

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

Note: The Government of India(GOI) approved the schemes of acquisition of Banking Subsidiaries (SBBJ, SBM, SBT, SBP & SBH) and Bhartiya Mahila Bank Limited (BMBL) with State Bank of India, under the State Bank of India Act, 1955, effective from April 1, 2017. The LCR computed for this quarter includes operations of erstwhile Banking Subsidiaries & BMBL. Hence LCR for this quarter are not comparable with that of the corresponding period of the previous year and the immediately preceding quarter.

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 Bank has sufficient liquidity cover to meet its likely future short term requirements.