

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 30.09.2016

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 six Domestic Banking and seven Overseas Banking Subsidiaries. These are State Bank of India, State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Patiala, State Bank of Mysore, State Bank of Travancore, 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, PT Bank SBI Indonesia.

SBI Group LCR comes out to 103.28% based on average of three months July, August, and September 2016 as under:

		(Rs in Crore)	
LCR COMPONENTS		Total Unweighted Value(Average)	Total Weighted Value(Average)
HIGH QUALITY LIQUID ASSETS(HQLA)			
1	Total High Quality Liquid Assets(HQLA)		454193
CASH OUTFLOWS			
2	Retail Deposits and deposits from small business customers, of which:		
(i)	Stable deposits	221518	11076
(ii)	Less Stable Deposits	1514128	151413
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits(all counterparties)	53	13
(ii)	Non-operational deposits(all counterparties)	538012	307532
(iii)	Unsecured debt	0	0
4	Secured wholesale funding	10730	6
5	Additional requirements, of which		
(i)	Outflows related to derivative exposures and other collateral requirements	148165	148165
(ii)	Outflows related to loss of funding on debt products	0	0
(iii)	Credit and liquidity facilities	89045	11109
6	Other contractual funding obligations	26887	26887
7	Other contingent funding obligations	567690	20821
8	TOTAL CASH OUTFLOWS	3116228	677022
CASH INFLOWS			
9	Secured lending (eg. Reverse repos)	7517	1
10	Inflows from fully performing exposures	219922	197273
11	Other cash inflows	49606	39998
12	TOTAL CASH INFLOWS	277044	237273
13	TOTAL HQLA		454193
14	TOTAL NET CASH OUTFLOWS		439750
15	LIQUIDITY COVERAGE RATIO (%)		103.28%

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.