

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 30.06.2016

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 87.38% based on average of three months April, May, and June 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)		382930
CASH OUTFLOWS			
2	Retail Deposits and deposits from small business customers, of which:		
(i)	Stable deposits	214196	10710
(ii)	Less Stable Deposits	1478756	147876
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits(all counterparties)	111	28
(ii)	Non-operational deposits(all counterparties)	500563	295628
(iii)	Unsecured debt	0	0
4	Secured wholesale funding	18474	404
5	Additional requirements, of which		
(i)	Outflows related to derivative exposures and other collateral requirements	111774	111774
(ii)	Outflows related to loss of funding on debt products	0	0
(iii)	Credit and liquidity facilities	245520	40858
6	Other contractual funding obligations	22774	22774
7	Other contingent funding obligations	432971	13682
8	TOTAL CASH OUTFLOWS	3025140	643733
CASH INFLOWS			
9	Secured lending (eg. Reverse repos)	3533	1
10	Inflows from fully performing exposures	191672	167273
11	Other cash inflows	46381	38222
12	TOTAL CASH INFLOWS	241586	205496
13	TOTAL HQLA		382930
14	TOTAL NET CASH OUTFLOWS		438237
15	LIQUIDITY COVERAGE RATIO (%)		87.38%

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.