

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO (LCR) AS ON 31.03.2024

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 and accordingly, LCR has been computed at Group level.

The entities covered in the Group LCR are SBI and seven Overseas Banking Subsidiaries (OBS) - Commercial Indo Bank LLC, Moscow, Nepal SBI Bank Ltd., State Bank of India (California), SBI Canada Bank, State Bank of India (Mauritius) Ltd, PT Bank SBI Indonesia and State Bank of India (UK) Ltd. and one Non Banking Subsidiary (NBS) - SBI Cards and Payment Services Ltd.

SBI Group LCR comes to 130.62% as on 31st March 2024 based on average of three months January, February and March 2024, which is above the minimum regulatory requirement of 100%.

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.

Group Liquidity Coverage Ratio (LCR) as on quarter ended 31.03.2024 (January-March, 2024)										
LIQUIDITY COVERAGE RATIO										
State Bank of India Group (INR in Crs)										
GLCR COMPONENTS	Quarter ended March 31, 2024		Quarter ended December 31, 2023		Quarter ended September 30, 2023		Quarter ended June 30, 2023		Quarter ended March 31, 2023	
	Total Unweighted Value (Average)**	Total Weighted Value (Average)	Total Unweighted Value (Average)**	Total Weighted Value (Average)	Total Unweighted Value (Average)**	Total Weighted Value (Average)	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)		13,33,091		14,25,393		14,20,958		13,19,419		12,29,440
CASH OUTFLOWS										
2 Retail Deposits and deposits from small business customers, of which:										
(i) Stable deposits	9,83,580	49,179	9,73,218	48,661	9,53,708	47,685	9,32,369	46,618	9,16,870	45,844
(ii) Less Stable Deposits	23,07,011	2,30,701	22,58,617	2,25,862	22,07,929	2,20,793	21,53,165	2,15,317	21,19,665	2,11,966
3 Unsecured wholesale funding, of which:										
(i) Operational deposits(all counterparties)	225	56	230	57	216	53	246	61	227	57
(ii) Non-operational deposits(all counterparties)	12,76,114	7,49,851	12,52,935	7,36,431	12,22,809	7,10,853	11,41,412	6,63,575	10,52,154	6,09,695
(iii) Unsecured debt	0	0	0	0	0	0	0	0	0	0
4 Secured wholesale funding	1,56,781	8,952	88,496	9,764	50,308	9,024	64,544	2,956	1,46,784	9,078
5 Additional requirements, of which										
(i) Outflows related to derivative exposures and other collateral requirements	4,13,228	4,13,228	3,46,959	3,46,959	3,64,624	3,64,624	3,58,820	3,58,820	3,92,411	3,92,411
(ii) Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0	0	0
(iii) Credit and liquidity facilities	1,20,142	36,444	1,19,177	36,489	1,08,542	34,105	87,089	20,170	82,077	14,673
6 Other contractual funding obligations	58,389	58,389	63,855	63,855	57,193	57,193	53,705	53,705	51,587	51,587
7 Other contingent funding obligations	9,52,861	38,103	9,68,061	38,559	9,33,228	37,392	9,28,795	37,103	7,96,945	30,779
8 TOTAL CASH OUTFLOWS	62,68,331	15,84,903	60,71,548	15,06,636	58,98,557	14,81,723	57,20,144	13,98,325	55,58,720	13,66,090
CASH INFLOWS										
9 Secured lending(eg. Reverse repos)	4,445	0	8,722	0	33,127	0	27,901	0	15,796	0
10 Inflows from fully performing exposures	5,43,472	4,98,808	4,57,008	4,20,686	4,92,349	4,56,021	4,93,482	4,59,482	5,17,534	4,82,562
11 Other cash inflows	80,505	65,532	75,384	61,747	73,426	59,093	59,813	47,321	69,899	58,591
12 TOTAL CASH INFLOWS	6,28,422	5,64,340	5,41,114	4,82,433	5,98,901	5,15,115	5,81,197	5,06,803	6,03,230	5,41,153
13 TOTAL HQLA		13,33,091		14,25,393		14,20,958		13,19,419		12,29,440
14 TOTAL NET CASH OUTFLOWS		10,20,563		10,24,203		9,66,608		8,91,522		8,24,937
15 LIQUIDITY COVERAGE RATIO(%)		130.62%		139.17%		147.00%		148.00%		149.03%

** Monthly average of 3 months data considered for Overseas Banking Subsidiaries, SBI Cards and Payment Services Ltd. and daily average considered for SBI(Solo).

The LCR data of SBI Cards and Payment Services Ltd. has been included in GLCR to align with the extant regulatory guidelines.

Note: The above figures have been compiled based on the management certified figures of Overseas Banking Subsidiaries (which have not been subject to review/audit), SBI Cards and Payment Services Ltd. and relevant records of State Bank of India (Solo).