

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 31.12.2016

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 134.85% based on average of three months October, November, and December 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)		561005
CASH OUTFLOWS			
2	Retail Deposits and deposits from small business customers, of which:		
(i)	Stable deposits	241740	12087
(ii)	Less Stable Deposits	1660872	166087
3	Unsecured wholesale funding, of which:		
(i)	Operational deposits(all counterparties)	55	14
(ii)	Non-operational deposits(all counterparties)	567051	330893
(iii)	Unsecured debt	0	0
4	Secured wholesale funding	29908	0
5	Additional requirements, of which		
(i)	Outflows related to derivative exposures and other collateral requirements	158427	158427
(ii)	Outflows related to loss of funding on debt products	0	0
(iii)	Credit and liquidity facilities	82684	10815
6	Other contractual funding obligations	28307	28307
7	Other contingent funding obligations	569042	20663
8	TOTAL CASH OUTFLOWS	3338086	727293
CASH INFLOWS			
9	Secured lending (eg. Reverse repos)	29016	1
10	Inflows from fully performing exposures	285616	260774
11	Other cash inflows	62192	50510
12	TOTAL CASH INFLOWS	376824	311285
13	TOTAL HQLA		561005
14	TOTAL NET CASH OUTFLOWS		416008
15	LIQUIDITY COVERAGE RATIO (%)		134.85%

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.