

DISCLOSURE ON CONSOLIDATED LIQUIDITY COVERAGE RATIO AS ON 31.03.2018

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 State Bank of India and the 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 134.01% as on 31st March, 2018 based on average of three months January, February and March 2018.

Liquidity Coverage Ratio											(Rs in crs)	
State Bank of India Group												
LCR Components	Quarter ended March, 2018**		Quarter ended December 31, 2017		Quarter ended September 30, 2017		Quarter ended June 30, 2017		Quarter ended March 31, 2017			
	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)	Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets												
1	Total High Quality Liquid Assets(HQLA)		6,77,442		6,76,830		6,60,869		6,24,950		6,40,508	
Cash Outflows												
2	Retail Deposits and deposits from small business customers, of which:											
(i)	Stable deposits		2,80,782 14,039		2,92,752 14,638		2,46,200 12,310		2,36,582 11,830		2,41,589 12,079	
(ii)	Less Stable Deposits		17,58,364 1,75,836		17,31,413 1,73,141		17,34,387 1,73,439		16,88,268 1,68,827		17,04,999 1,70,500	
3	Unsecured wholesale funding, of which:											
(i)	Operational deposits(all cou		177 44 113 28		89 22 79 19		59 15					
(ii)	Non-operational deposits(al		5,58,884 3,29,566		5,43,376 3,26,347		5,63,068 3,35,048		5,82,760 3,41,749		5,86,666 3,36,902	
(iii)	Unsecured debt		0 0 0 0		0 0 0 0		0 0 0 0		0 0 7,456 7,456			
4	Secured wholesale funding		30,209 184 29,738		0 7,981 96		3,621 101 3,709 1,236					
5	Additional requirements, of which											
(i)	Outflows related to derivative exposures and other collateral requirements		1,50,912 1,50,912		1,50,499 1,50,499		1,40,940 1,40,940		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		0 0 0 0		0 0 0 0		0 0 0 0		0 0	
(iii)	Credit and liquidity facilities		44,693 6,877 49,790 7,734		43,110 7,359 60,948 8,777		1,04,556 12,695					
6	Other contractual funding o		40,639 40,639 30,292 30,292		34,352 34,352 29,411 29,411		28,620 28,620					
7	Other contingent funding of		5,65,427 20,718 5,65,264 20,743		5,29,544 19,137 5,46,593 19,900		5,40,151 19,328					
8	TOTAL CASH OUTFLOWS		34,30,087 7,38,817		33,96,878 7,23,422		32,99,670 7,22,703		32,99,662 7,32,014		33,71,843 7,42,951	
Cash Inflows												
9	Secured lending(eg. Revers		7,076 1 6,745 1		53,173 1 54,139 0		60,900 0					
10	Inflows from fully performi		2,23,818 2,03,448 2,28,905 2,08,493		2,30,026 2,09,832 2,40,145 2,15,072		2,78,044 2,49,098					
11	Other cash inflows		39,889 29,867 39,611 29,075		48,819 37,767 30,989 65,560		56,743					
12	Total Cash Inflows		2,70,783 2,33,316		2,75,261 2,37,568		3,32,019 2,47,600		3,34,754 2,46,061		4,04,503 3,05,841	
13	TOTAL HQLA		6,77,442		6,76,830		6,60,869		6,24,950		6,40,508	
14	TOTAL NET CASH OUTFLOWS		5,05,501		4,85,854		4,75,103		4,85,953		4,37,110	
15	LIQUIDITY COVERAGE RATIO(%)		134.01%		139.30%		139.10%		128.60%		146.53%	

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

State Bank of India (UK) Ltd has not been included as it started operations on 02.04.2018.

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.