



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)

RBI No 2015-16/109

DBR.No.BP.BC.26/21.04.098/2015-16

July 2, 2015

The Chairmen and Managing Directors /  
Chief Executive Officers of  
All Commercial Banks  
(Excluding RRBs and LABs)

Dear Sir,

**Bucketing of excess SLR and MSF securities in Structural Liquidity Statement**

Please refer to our [Circular DBOD.BP.No.56/21.04.098/2012-13 dated November 7, 2012](#) on Liquidity Risk Management by Banks in terms of which banks are required to prepare structural liquidity statement (Rupee) as per the format prescribed in Appendix II (Liquidity Return, Part A1). Further, the guidance for slotting the future cash flows of banks in the various time buckets of the structural liquidity statement is furnished in Appendix IVA thereto.

2. As per the extant instructions, approved securities are required to be slotted under respective maturity buckets, excluding the amount required to be reinvested to maintain SLR corresponding to the DTL profile in various time buckets. Further, securities in the trading book are to be slotted under Day 1, 2-7 days, 8-14 days, 15-28 days and 29-90 days according to defeasance periods.

3. Whereas securities in excess of mandatory SLR as well as securities eligible for MSF were also required to be slotted as per the above instructions, these securities, in fact, exhibit the liquidity characteristics required for slotting in day-1 bucket in view of their ready access to liquidity by way of repo and MSF (presently upto 2% of NDTL). It has, therefore, been decided that banks can slot their excess SLR securities and MSF eligible securities under the Day-1 bucket.

Yours faithfully

(Sudha Damodar)  
Chief General Manager-in-Charge

बैंकिंग विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, मुंबई 400001

टेलीफोन /Tel No: 22661602, 22601000 फैक्स/Fax No: 022-2270 5670, 2260 5671, 5691 2270, 2260 5692

Department of Banking Regulation, Central Office, 12th & 13th Floor, Central Office Bhavan, Shahid Bhagat Singh Marg, Mumbai -  
400001 Tel No: 22661602, 22601000 Fax No: 022-2270 5670, 2260 5671, 5691 2270, 2260 5692

हिंदी आसान है, इसका प्रयोग बढ़ाएँ