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SBI to ensure liquidity if Fed hikes rates: Arundhati Bhattacharya

By TNN | Updated: Dec 14, 2015, 12:19 PM IST [Post a Comment](#)

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MUMBAI: [Arundhati Bhattacharya](#), chairman of the country's largest lender, State Bank of India, has said that her bank is taking all steps to ensure that there is adequate liquidity in the aftermath of expected hike in [interest rates](#) by the US [Federal Reserve](#) next week.



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"It is well expected that in all probability the Fed is going to lift off," said Bhattacharya, adding that a few days of volatility are expected after the Fed action. "We have seen yields tighten even when the rollback of the quantitative easing (QE) was announced in the US." Speaking to TOI on the sidelines of the SBI Pinkathon in Mumbai, Bhattacharya said, "We will do whatever is required to ensure that we are not hit by high yields and that there is enough liquidity."

RBI governor Raghuram Rajan had last week said that the central bank is taking measures to address volatility by the rate hike. Yields have already begun to harden in the money markets with a government bond auction devolving on primary dealers. In a speech earlier this month, Fed chief Janet Yellen prepared markets for a rate hike which is now seen as a done deal. Only the extent of the hike is uncertain. The fear of a sharp hike is that it could hurt the recovery at a time where there is not much leeway to boost growth through monetary policy.

SBI to replicate jt ownership model for tractor loans: SBI has said that it will replicate its [home loan](#) model, where it includes the wife as an owner-borrower, to tractor loans in order to improve repayments. SBI was the first lender in the country to offer cheaper rates on home loans where a woman is the primary borrower. According to chairman Arundhati Bhattacharya, the move has been a huge success with an increasing number of joint loans and a superior repayment record.

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"From the credit perspective, it makes sense to get joint names. We have found that women are very responsible about repaying on time and they force the menfolk to repay on time when they are joint borrowers," said Bhattacharya. She said that although a discounted product was not being offered for women, the bank would give lower rates if there was some security in the form of gold ornaments.

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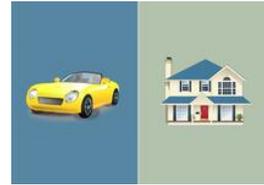
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