

5. Ratios and Rates

(Per cent)

| Item/Week Ended | 2018 | | 2019 | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|
| | Jul. 27 | Jun. 28 | Jul. 5 | Jul. 12 | Jul. 19 | Jul. 26 |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Ratios | | | | | | |
| Cash Reserve Ratio | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |
| Statutory Liquidity Ratio | 19.50 | 19.00 | 19.00 | 18.75 | 18.75 | 18.75 |
| Cash-Deposit Ratio | .. | .. | 4.64 | .. | 4.84 | .. |
| Credit-Deposit Ratio | .. | .. | 76.51 | .. | 76.34 | .. |
| Incremental Credit-Deposit Ratio | .. | .. | -73.19 | .. | -152.32 | .. |
| Investment-Deposit Ratio | .. | .. | 27.97 | .. | 27.62 | .. |
| Incremental Investment-Deposit Ratio | .. | .. | 162.15 | .. | 149.72 | .. |
| Rates | | | | | | |
| Policy Repo Rate | 6.25 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 |
| Reverse Repo Rate | 6.00 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 |
| Marginal Standing Facility (MSF) Rate | 6.50 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| Bank Rate | 6.50 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| Base Rate | 8.75/9.45 | 8.95/9.40 | 8.95/9.40 | 8.95/9.40 | 8.95/9.40 | 8.95/9.40 |
| MCLR (Overnight) | 7.90/8.05 | 8.05/8.50 | 8.00/8.40 | 8.00/8.40 | 8.00/8.40 | 8.00/8.40 |
| Term Deposit Rate >1 Year | 6.25/7.00 | 6.25/7.30 | 6.25/7.30 | 6.25/7.30 | 6.25/7.30 | 6.25/7.30 |
| Savings Deposit Rate | 3.50/4.00 | 3.50 | 3.50 | 3.50 | 3.50 | 3.25/3.50 |
| Call Money Rate (Weighted Average) | 6.21 | 5.78 | 5.67 | 5.62 | 5.61 | 5.59 |
| 91-Day Treasury Bill (Primary) Yield | 6.69 | 6.03 | 5.98 | 5.86 | 5.74 | 5.74 |
| 182-Day Treasury Bill (Primary) Yield | 6.97 | 6.16 | 6.12 | 6.03 | 5.93 | 5.95 |
| 364-Day Treasury Bill (Primary) Yield | 7.27 | 6.16 | 6.13 | 6.06 | 5.98 | 5.98 |
| 10-Year G-Sec Par Yield (FBIL) | 7.75 | 6.93 | 6.76 | 6.56 | 6.45 | 6.62 |
| FBIL@Reference Rate and Forward Premia | | | | | | |
| INR-US\$ Spot Rate (₹Per Foreign Currency) | 68.70 | 68.92 | 68.75 | 68.59 | 68.82 | 69.06 |
| INR-Euro Spot Rate (₹Per Foreign Currency) | 79.78 | 78.36 | 77.52 | 77.29 | 77.52 | 76.94 |
| Forward Premia of US\$ 1-month | 4.37 | 4.61 | 4.36 | 4.02 | 4.01 | 4.00 |
| 3-month | 4.37 | 4.64 | 4.60 | 4.19 | 4.15 | 4.09 |
| 6-month | 4.40 | 4.70 | 4.71 | 4.43 | 4.33 | 4.31 |

**Denominator and numerator negative; * Denominator negative; @ Financial Benchmarks India Private Limited (FBIL) has taken over from RBI, the computation and dissemination of reference rate for spot INR /US\$ and exchange rate of other major currencies with effect from July 10, 2018.