

5. Ratios and Rates

(Per cent)

| Item/Week Ended | 2018 | | 2019 | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|
| | Sep. 28 | Aug. 30 | Sep. 6 | Sep. 13 | Sep. 20 | Sep. 27 |
| | 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 | 18.75 | 18.75 | 18.75 | 18.75 | 18.75 |
| Cash-Deposit Ratio | 4.90 | 4.87 | .. | 4.75 | .. | .. |
| Credit-Deposit Ratio | 76.12 | 75.74 | .. | 76.25 | .. | .. |
| Incremental Credit-Deposit Ratio | 95.30 | -44.36 | .. | -47.34 | .. | .. |
| Investment-Deposit Ratio | 29.22 | 28.02 | .. | 28.34 | .. | .. |
| Incremental Investment-Deposit Ratio | 34.65 | 96.90 | .. | 150.43 | .. | .. |
| Rates | | | | | | |
| Policy Repo Rate | 6.50 | 5.40 | 5.40 | 5.40 | 5.40 | 5.40 |
| Reverse Repo Rate | 6.25 | 5.15 | 5.15 | 5.15 | 5.15 | 5.15 |
| Marginal Standing Facility (MSF) Rate | 6.75 | 5.65 | 5.65 | 5.65 | 5.65 | 5.65 |
| Bank Rate | 6.75 | 5.65 | 5.65 | 5.65 | 5.65 | 5.65 |
| Base Rate | 8.85/9.45 | 8.95/9.40 | 8.95/9.40 | 8.95/9.40 | 8.95/9.40 | 8.95/9.40 |
| MCLR (Overnight) | 7.90/8.30 | 7.90/8.40 | 7.90/8.30 | 7.80/8.30 | 7.80/8.30 | 7.80/8.30 |
| Term Deposit Rate >1 Year | 6.25/7.25 | 6.35/7.10 | 6.25/7.10 | 6.25/7.10 | 6.25/7.00 | 6.25/7.00 |
| Savings Deposit Rate | 3.50/4.00 | 3.25/3.50 | 3.25/3.50 | 3.25/3.50 | 3.25/3.50 | 3.25/3.50 |
| Call Money Rate (Weighted Average) | 6.49 | 5.36 | 5.34 | 5.31 | 5.36 | 5.31 |
| 91-Day Treasury Bill (Primary) Yield | 7.19 | 5.41 | 5.37 | 5.32 | 5.28 | 5.41 |
| 182-Day Treasury Bill (Primary) Yield | 7.42 | 5.63 | 5.61 | 5.54 | 5.46 | 5.50 |
| 364-Day Treasury Bill (Primary) Yield | 7.73 | 5.72 | 5.69 | 5.65 | 5.60 | 5.60 |
| 10-Year G-Sec Par Yield (FBIL) | 8.00 | 6.70 | 6.73 | 6.77 | 6.91 | 6.85 |
| FBIL@Reference Rate and Forward Premia | | | | | | |
| INR-US\$ Spot Rate (₹Per Foreign Currency) | 72.55 | 71.76 | 71.73 | 70.94 | 70.94 | 70.84 |
| INR-Euro Spot Rate (₹Per Foreign Currency) | 84.44 | 79.24 | 79.21 | 78.56 | 78.44 | 77.32 |
| Forward Premia of US\$ 1-month | 4.96 | 3.85 | 4.18 | 4.57 | 4.40 | 3.98 |
| 3-month | 4.58 | 4.18 | 4.24 | 4.43 | 4.17 | 3.95 |
| 6-month | 4.36 | 4.24 | 4.28 | 4.48 | 4.38 | 4.23 |

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