

## 5. Ratios and Rates

(Per cent)

| Item/Week Ended                               | 2019      |           | 2020      |           |           |           |
|---|-----------|-----------|-----------|-----------|-----------|-----------|
|   | Nov. 29   | Oct. 30   | Nov. 6    | Nov. 13   | Nov. 20   | Nov. 27   |
|   | 1         | 2         | 3         | 4         | 5         | 6         |
| <b>Ratios</b>                                 |           |           |           |           |           |           |
| Cash Reserve Ratio                            | 4.00      | 3.00      | 3.00      | 3.00      | 3.00      | 3.00      |
| Statutory Liquidity Ratio                     | 18.50     | 18.00     | 18.00     | 18.00     | 18.00     | 18.00     |
| Cash-Deposit Ratio                            | ..        | ..        | 3.72      | ..        | 3.88      | ..        |
| Credit-Deposit Ratio                          | ..        | ..        | 72.34     | ..        | 72.61     | ..        |
| Incremental Credit-Deposit Ratio              | ..        | ..        | 5.79      | ..        | 7.93      | ..        |
| Investment-Deposit Ratio                      | ..        | ..        | 31.08     | ..        | 30.79     | ..        |
| Incremental Investment-Deposit Ratio          | ..        | ..        | 87.26     | ..        | 84.41     | ..        |
| <b>Rates</b>                                  |           |           |           |           |           |           |
| Policy Repo Rate                              | 5.15      | 4.00      | 4.00      | 4.00      | 4.00      | 4.00      |
| Reverse Repo Rate                             | 4.90      | 3.35      | 3.35      | 3.35      | 3.35      | 3.35      |
| Marginal Standing Facility (MSF) Rate         | 5.40      | 4.25      | 4.25      | 4.25      | 4.25      | 4.25      |
| Bank Rate                                     | 5.40      | 4.25      | 4.25      | 4.25      | 4.25      | 4.25      |
| Base Rate                                     | 8.95/9.40 | 7.40/8.80 | 7.40/8.80 | 7.40/8.80 | 7.40/8.80 | 7.40/8.80 |
| MCLR (Overnight)                              | 7.65/8.10 | 6.65/7.10 | 6.65/7.10 | 6.60/7.10 | 6.60/7.10 | 6.60/7.10 |
| Term Deposit Rate >1 Year                     | 6.25/6.60 | 4.90/5.50 | 4.90/5.50 | 4.90/5.50 | 4.90/5.50 | 4.90/5.50 |
| Savings Deposit Rate                          | 3.25/3.50 | 2.70/3.00 | 2.70/3.00 | 2.70/3.00 | 2.70/3.00 | 2.70/3.00 |
| Call Money Rate (Weighted Average)            | 5.03      | 3.19      | 3.17      | 3.20      | 3.13      | 3.10      |
| 91-Day Treasury Bill (Primary) Yield          | 4.99      | 3.20      | 3.17      | 3.14      | 2.98      | 2.93      |
| 182-Day Treasury Bill (Primary) Yield         | 5.12      | 3.36      | 3.36      | 3.35      | 3.34      | 3.26      |
| 364-Day Treasury Bill (Primary) Yield         | 5.14      | 3.45      | 3.43      | 3.45      | 3.42      | 3.39      |
| 10-Year G-Sec Par Yield (FBIL)                | 6.65      | 5.91      | 5.90      | 5.91      | 5.92      | 5.84      |
| <b>FBIL@Reference Rate and Forward Premia</b> |           |           |           |           |           |           |
| INR-US\$ Spot Rate ( ₹Per Foreign Currency)   | 71.73     | 73.97     | 74.05     | 74.67     | 74.16     | 73.80     |
| INR-Euro Spot Rate (₹Per Foreign Currency)    | 78.98     | 86.97     | 87.52     | 88.15     | 88.15     | 88.02     |
| Forward Premia of US\$ 1-month                | 3.35      | 3.24      | 3.32      | 3.37      | 3.32      | 3.36      |
| 3-month                                       | 3.35      | 3.46      | 3.51      | 3.54      | 3.56      | 3.52      |
| 6-month                                       | 3.76      | 3.89      | 3.94      | 4.07      | 4.18      | 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.