

5. Ratios and Rates

(per cent)

| Item/Week Ended | 2021 | | 2022 | | | |
|--|-----------|-----------|-----------|-----------|-----------|-----------|
| | Oct. 1 | Sep. 2 | Sep. 9 | Sep. 16 | Sep. 23 | Sep. 30 |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Ratios | | | | | | |
| Cash Reserve Ratio | 4.00 | 4.50 | 4.50 | 4.50 | 4.50 | 4.50 |
| Statutory Liquidity Ratio | 18.00 | 18.00 | 18.00 | 18.00 | 18.00 | 18.00 |
| Cash-Deposit Ratio | .. | .. | 5.21 | .. | 5.15 | .. |
| Credit-Deposit Ratio | .. | .. | 73.59 | .. | 74.15 | .. |
| Incremental Credit-Deposit Ratio | .. | .. | 111.67 | .. | 130.36 | .. |
| Investment-Deposit Ratio | .. | .. | 29.91 | .. | 29.80 | .. |
| Incremental Investment-Deposit Ratio | .. | .. | 63.15 | .. | 61.18 | .. |
| Rates | | | | | | |
| Policy Repo Rate | 4.00 | 5.40 | 5.40 | 5.40 | 5.40 | 5.90 |
| Fixed Reverse Repo Rate | 3.35 | 3.35 | 3.35 | 3.35 | 3.35 | 3.35 |
| Standing Deposit Facility (SDF) Rate* | .. | 5.15 | 5.15 | 5.15 | 5.15 | 5.65 |
| Marginal Standing Facility (MSF) Rate | 4.25 | 5.65 | 5.65 | 5.65 | 5.65 | 6.15 |
| Bank Rate | 4.25 | 5.65 | 5.65 | 5.65 | 5.65 | 6.15 |
| Base Rate | 7.30/8.80 | 7.75/8.80 | 7.75/8.80 | 7.75/8.80 | 7.75/8.80 | 7.75/8.80 |
| MCLR (Overnight) | 6.55/7.00 | 6.85/7.75 | 6.85/7.75 | 6.85/7.75 | 6.85/7.75 | 6.85/7.75 |
| Term Deposit Rate >1 Year | 4.90/5.50 | 5.30/6.10 | 5.30/6.10 | 5.30/6.10 | 5.30/6.10 | 5.30/6.10 |
| Savings Deposit Rate | 2.70/3.00 | 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) | 3.25 | 5.19 | 5.09 | 5.16 | 5.45 | 5.52 |
| 91-Day Treasury Bill (Primary) Yield | 3.45 | 5.63 | 5.63 | 5.72 | 5.88 | 6.18 |
| 182-Day Treasury Bill (Primary) Yield | 3.57 | 6.09 | 6.10 | 6.19 | 6.43 | 6.64 |
| 364-Day Treasury Bill (Primary) Yield | 3.81 | 6.32 | 6.34 | 6.43 | 6.65 | 6.80 |
| 10-Year G-Sec Par Yield (FBIL) | 6.27 | 7.23 | 7.12 | 7.24 | 7.40 | 7.41 |
| FBIL® Reference Rate and Forward Premia | | | | | | |
| INR-US\$ Spot Rate (₹per Foreign Currency) | 74.26 | 79.79 | 79.64 | 79.82 | 80.92 | 81.55 |
| INR-Euro Spot Rate (₹per Foreign Currency) | 85.99 | 79.53 | 80.18 | 79.72 | 79.51 | 80.11 |
| Forward Premia of US\$ 1-month | 3.65 | 3.16 | 3.01 | 3.16 | 3.26 | 3.83 |
| 3-month | 3.82 | 3.06 | 2.99 | 2.98 | 2.99 | 3.38 |
| 6-month | 4.08 | 2.90 | 2.84 | 2.78 | 2.66 | 3.02 |

*As per Press Release No. 2022-2023/41 dated April 08, 2022.

@ 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.