

## 5. Ratios and Rates

(Per cent)

| Item/Week Ended                               | 2020      |           | 2021      |           |           |           |
|---|-----------|-----------|-----------|-----------|-----------|-----------|
|   | Aug. 7    | Jul. 9    | Jul. 16   | Jul. 23   | Jul. 30   | Aug. 6    |
|   | 1         | 2         | 3         | 4         | 5         | 6         |
| <b>Ratios</b>                                 |           |           |           |           |           |           |
| Cash Reserve Ratio                            | 3.00      | 4.00      | 4.00      | 4.00      | 4.00      | 4.00      |
| Statutory Liquidity Ratio                     | 18.00     | 18.00     | 18.00     | 18.00     | 18.00     | 18.00     |
| Cash-Deposit Ratio                            | ..        | ..        | 4.84      | ..        | 4.96      | ..        |
| Credit-Deposit Ratio                          | ..        | ..        | 70.12     | ..        | 70.17     | ..        |
| Incremental Credit-Deposit Ratio              | ..        | ..        | -17.72    | ..        | -8.98     | ..        |
| Investment-Deposit Ratio                      | ..        | ..        | 30.02     | ..        | 29.87     | ..        |
| Incremental Investment-Deposit Ratio          | ..        | ..        | 48.78     | ..        | 41.69     | ..        |
| <b>Rates</b>                                  |           |           |           |           |           |           |
| Policy Repo Rate                              | 4.00      | 4.00      | 4.00      | 4.00      | 4.00      | 4.00      |
| Reverse Repo Rate                             | 3.35      | 3.35      | 3.35      | 3.35      | 3.35      | 3.35      |
| Marginal Standing Facility (MSF) Rate         | 4.25      | 4.25      | 4.25      | 4.25      | 4.25      | 4.25      |
| Bank Rate                                     | 4.25      | 4.25      | 4.25      | 4.25      | 4.25      | 4.25      |
| Base Rate                                     | 7.40/9.00 | 7.40/8.80 | 7.40/8.80 | 7.40/8.80 | 7.40/8.80 | 7.40/8.80 |
| MCLR (Overnight)                              | 6.65/7.20 | 6.55/7.00 | 6.55/7.00 | 6.55/7.00 | 6.55/7.00 | 6.55/7.00 |
| Term Deposit Rate >1 Year                     | 5.00/5.40 | 4.90/5.50 | 4.90/5.50 | 4.90/5.50 | 4.90/5.50 | 4.90/5.50 |
| 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)            | 3.42      | 3.14      | 3.19      | 3.20      | 3.21      | 3.19      |
| 91-Day Treasury Bill (Primary) Yield          | 3.28      | 3.44      | 3.43      | 3.42      | 3.39      | 3.38      |
| 182-Day Treasury Bill (Primary) Yield         | 3.38      | 3.62      | 3.60      | 3.56      | 3.53      | 3.49      |
| 364-Day Treasury Bill (Primary) Yield         | 3.50      | 3.84      | 3.81      | 3.77      | 3.73      | 3.70      |
| 10-Year G-Sec Par Yield (FBIL)                | 5.85      | 6.10      | 6.14      | 6.18      | 6.22      | 6.27      |
| <b>FBIL@Reference Rate and Forward Premia</b> |           |           |           |           |           |           |
| INR-US\$ Spot Rate ( ₹Per Foreign Currency)   | 74.96     | 74.64     | 74.62     | 74.43     | 74.39     | 74.19     |
| INR-Euro Spot Rate (₹Per Foreign Currency)    | 88.78     | 88.29     | 88.11     | 87.61     | 88.39     | 87.73     |
| Forward Premia of US\$ 1-month                | 3.52      | 4.10      | 4.02      | 3.63      | 3.55      | 3.51      |
| 3-month                                       | 3.68      | 4.15      | 4.15      | 3.95      | 3.82      | 3.80      |
| 6-month                                       | 3.71      | 4.27      | 4.27      | 4.12      | 4.01      | 3.99      |

@ 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.