

## 5. Ratios and Rates

(per cent)

Item/Week Ended	2022		2023			
	Sep. 9	Aug. 11	Aug. 18	Aug. 25	Sep. 1	Sep. 8
	1	2	3	4	5	6
<b>Ratios</b>						
Cash Reserve Ratio	4.50	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	5.34	..	5.78	..	..
		(5.30)	..	(5.74)	..	..
Credit-Deposit Ratio	73.59	74.69	..	75.02	..	..
		(77.25)	..	(77.58)	..	..
Incremental Credit-Deposit Ratio	111.67	55.78	..	61.71	..	..
		(99.43)	..	(104.77)	..	..
Investment-Deposit Ratio	29.91	30.39	..	30.33	..	..
		(30.74)	..	(30.69)	..	..
Incremental Investment-Deposit Ratio	63.15	36.97	..	35.88	..	..
		(41.81)	..	(40.94)	..	..
<b>Rates</b>						
Policy Repo Rate	5.40	6.50	6.50	6.50	6.50	6.50
Fixed Reverse Repo Rate	3.35	3.35	3.35	3.35	3.35	3.35
Standing Deposit Facility (SDF) Rate *	5.15	6.25	6.25	6.25	6.25	6.25
Marginal Standing Facility (MSF) Rate	5.65	6.75	6.75	6.75	6.75	6.75
Bank Rate	5.65	6.75	6.75	6.75	6.75	6.75
Base Rate	7.75/8.80	8.85/10.10	8.85/10.10	8.85/10.10	8.85/10.10	8.85/10.10
MCLR (Overnight)	6.85/7.75	7.95/8.40	7.95/8.40	7.95/8.40	7.95/8.45	7.95/8.45
Term Deposit Rate >1 Year	5.30/6.10	6.00/7.25	6.00/7.25	6.00/7.25	6.00/7.25	6.00/7.25
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)	5.09	6.43	6.68	6.75	6.65	6.44
91-Day Treasury Bill (Primary) Yield	5.63	6.75	6.88	6.86	6.82	6.80
182-Day Treasury Bill (Primary) Yield	6.10	6.91	7.04	7.04	7.02	7.02
364-Day Treasury Bill (Primary) Yield	6.34	6.96	7.07	7.05	7.03	7.03
10-Year G-Sec Par Yield (FBIL)	7.12	7.18	7.19	7.18	7.15	7.17
<b>FBIL@Reference Rate and Forward Premia</b>						
INR-US\$ Spot Rate (₹ Per Foreign Currency)	79.64	82.78	83.09	82.65	82.66	83.16
INR-Euro Spot Rate (₹ Per Foreign Currency)	80.18	91.02	90.44	89.17	89.62	89.15
Forward Premia of US\$ 1-month	3.01	1.30	1.34	1.31	1.31	1.38
3-month	2.99	1.30	1.38	1.38	1.38	1.43
6-month	2.84	1.35	1.41	1.40	1.43	1.53

\*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.

Figures in parentheses include the impact of merger of a non-bank with a bank.