

5. Ratios and Rates

(Per cent)

| Item/Week Ended | 2019 | | 2020 | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|
| | Oct. 11 | Sep. 11 | Sep. 18 | Sep. 25 | Oct. 2 | Oct. 9 |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Ratios | | | | | | |
| Cash Reserve Ratio | 4.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 |
| Statutory Liquidity Ratio | 18.75 | 18.00 | 18.00 | 18.00 | 18.00 | 18.00 |
| Cash-Deposit Ratio | 4.74 | 3.65 | .. | 3.63 | .. | .. |
| Credit-Deposit Ratio | 75.66 | 71.78 | .. | 72.01 | .. | .. |
| Incremental Credit-Deposit Ratio | 4.85 | -21.04 | .. | -14.22 | .. | .. |
| Investment-Deposit Ratio | 28.64 | 30.89 | .. | 31.12 | .. | .. |
| Incremental Investment-Deposit Ratio | 89.05 | 96.15 | .. | 99.37 | .. | .. |
| Rates | | | | | | |
| 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 | 7.40/9.00 | 7.40/9.00 | 7.40/9.00 | 7.40/9.00 | 7.40/9.00 |
| MCLR (Overnight) | 7.70/8.20 | 6.65/7.15 | 6.65/7.15 | 6.65/7.15 | 6.65/7.10 | 6.65/7.10 |
| Term Deposit Rate >1 Year | 6.25/7.00 | 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) | 5.06 | 3.40 | 3.41 | 3.41 | 3.41 | 3.41 |
| 91-Day Treasury Bill (Primary) Yield | 5.20 | 3.23 | 3.32 | 3.36 | 3.36 | 3.28 |
| 182-Day Treasury Bill (Primary) Yield | 5.33 | 3.52 | 3.55 | 3.58 | 3.58 | 3.42 |
| 364-Day Treasury Bill (Primary) Yield | 5.41 | 3.63 | 3.69 | 3.73 | 3.73 | 3.51 |
| 10-Year G-Sec Par Yield (FBIL) | 6.54 | 6.06 | 6.03 | 6.06 | 6.02 | 5.96 |
| FBIL@Reference Rate and Forward Premia | | | | | | |
| INR-US\$ Spot Rate (₹Per Foreign Currency) | 71.03 | 73.47 | 73.30 | 73.73 | 73.38 | 73.21 |
| INR-Euro Spot Rate (₹Per Foreign Currency) | 78.24 | 86.97 | 86.88 | 86.04 | 86.22 | 86.21 |
| Forward Premia of US\$ 1-month | 3.72 | 3.76 | 3.85 | 3.74 | 3.68 | 3.61 |
| 3-month | 3.80 | 3.95 | 3.96 | 3.80 | 3.82 | 3.72 |
| 6-month | 4.08 | 4.04 | 4.04 | 3.91 | 3.98 | 4.02 |

@ 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.