

## 5. Ratios and Rates

(per cent)

Item/Week Ended	2021			2022		
	Jul. 16	Jun. 17	Jun. 24	Jul. 1	Jul. 8	Jul. 15
	1	2	3	4	5	6
<b>Ratios</b>						
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	4.84	5.51	..	5.33	..	..
Credit-Deposit Ratio	70.12	73.33	..	73.00	..	..
Incremental Credit-Deposit Ratio #	-17.72	249.07	..	98.80	..	..
Investment-Deposit Ratio	30.02	29.51	..	29.24	..	..
Incremental Investment-Deposit Ratio	48.78	154.10	..	46.53	..	..
<b>Rates</b>						
Policy Repo Rate	4.00	4.90	4.90	4.90	4.90	4.90
Fixed Reverse Repo Rate	3.35	3.35	3.35	3.35	3.35	3.35
Standing Deposit Facility (SDF) Rate*	..	4.65	4.65	4.65	4.65	4.65
Marginal Standing Facility (MSF) Rate	4.25	5.15	5.15	5.15	5.15	5.15
Bank Rate	4.25	5.15	5.15	5.15	5.15	5.15
Base Rate	7.40/8.80	7.25/8.80	7.25/8.80	7.75/8.80	7.75/8.80	7.75/8.80
MCLR (Overnight)	6.55/7.00	6.70/7.30	6.70/7.30	6.70/7.50	6.70/7.50	6.70/7.50
Term Deposit Rate >1 Year	4.90/5.50	5.00/5.75	5.00/5.75	5.00/5.75	5.00/5.75	5.00/5.75
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)	3.19	4.54	4.61	4.71	4.69	4.69
91-Day Treasury Bill (Primary) Yield	3.43	5.06	5.09	5.16	5.14	5.24
182-Day Treasury Bill (Primary) Yield	3.60	5.73	5.76	5.79	5.67	5.75
364-Day Treasury Bill (Primary) Yield	3.81	6.28	6.28	6.29	6.14	6.18
10-Year G-Sec Par Yield (FBIL)	6.14	7.59	7.49	7.42	7.42	7.43
<b>FBIL® Reference Rate and Forward Premia</b>						
INR-US\$ Spot Rate (₹per Foreign Currency)	74.62	78.09	78.33	79.09	79.25	79.88
INR-Euro Spot Rate (₹per Foreign Currency)	88.11	82.10	82.56	82.74	80.58	80.01
Forward Premia of US\$ 1-month	4.02	3.01	2.76	3.03	3.18	3.30
3-month	4.15	3.08	2.86	2.98	3.03	3.10
6-month	4.27	3.12	2.89	2.88	2.94	2.98

\*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.

# Ratios for all fortnights since December 3, 2021 are adjusted for past reporting errors by select scheduled commercial banks (SCBs).