

5. Ratios and Rates

(per cent)

| Item/Week Ended | 2021 | | | 2022 | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|
| | Dec. 17 | Nov. 18 | Nov. 25 | Dec. 2 | Dec. 9 | Dec. 16 |
| | 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 | 4.95 | 5.36 | .. | 5.29 | .. | .. |
| Credit-Deposit Ratio | 71.30 | 74.85 | .. | 74.79 | .. | .. |
| Incremental Credit-Deposit Ratio | 48.34 | 126.98 | .. | 114.78 | .. | .. |
| Investment-Deposit Ratio | 28.99 | 29.41 | .. | 29.22 | .. | .. |
| Incremental Investment-Deposit Ratio | 18.33 | 42.99 | .. | 37.05 | .. | .. |
| Rates | | | | | | |
| Policy Repo Rate | 4.00 | 5.90 | 5.90 | 5.90 | 6.25 | 6.25 |
| Fixed Reverse Repo Rate | 3.35 | 3.35 | 3.35 | 3.35 | 3.35 | 3.35 |
| Standing Deposit Facility (SDF) Rate* | .. | 5.65 | 5.65 | 5.65 | 6.00 | 6.00 |
| Marginal Standing Facility (MSF) Rate | 4.25 | 6.15 | 6.15 | 6.15 | 6.50 | 6.50 |
| Bank Rate | 4.25 | 6.15 | 6.15 | 6.15 | 6.50 | 6.50 |
| Base Rate | 7.25/8.80 | 8.10/8.80 | 8.10/8.80 | 8.10/8.80 | 8.10/8.80 | 8.10/9.40 |
| MCLR (Overnight) | 6.50/7.00 | 7.05/8.05 | 7.05/8.05 | 7.25/8.15 | 7.30/8.15 | 7.30/8.15 |
| Term Deposit Rate >1 Year | 4.90/5.60 | 6.10/7.25 | 6.10/7.25 | 6.10/7.25 | 6.10/7.25 | 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) | 3.41 | 5.84 | 6.13 | 5.88 | 5.96 | 6.18 |
| 91-Day Treasury Bill (Primary) Yield | 3.53 | 6.44 | 6.45 | 6.40 | 6.45 | 6.40 |
| 182-Day Treasury Bill (Primary) Yield | 3.87 | 6.74 | 6.75 | 6.73 | 6.79 | 6.75 |
| 364-Day Treasury Bill (Primary) Yield | 4.18 | 6.88 | 6.88 | 6.87 | 6.92 | 6.87 |
| 10-Year G-Sec Par Yield (FBIL) | 6.45 | 7.32 | 7.32 | 7.22 | 7.30 | 7.28 |
| FBIL[@] Reference Rate and Forward Premia | | | | | | |
| INR-US\$ Spot Rate (₹per Foreign Currency) | 76.17 | 81.70 | 81.53 | 81.18 | 82.21 | 82.82 |
| INR-Euro Spot Rate (₹per Foreign Currency) | 86.39 | 84.71 | 84.87 | 85.46 | 86.93 | 88.26 |
| Forward Premia of US\$ 1-month | 3.78 | 2.35 | 2.21 | 1.92 | 1.90 | 2.03 |
| 3-month | 3.83 | 2.35 | 2.16 | 1.85 | 1.85 | 2.13 |
| 6-month | 4.57 | 2.42 | 2.26 | 2.02 | 1.99 | 2.23 |

*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.