

## 5. Ratios and Rates

(Per cent)

| Item/Week Ended                               | 2020      |           | 2021      |           |           |           |
|---|-----------|-----------|-----------|-----------|-----------|-----------|
|   | Sep. 18   | Aug. 20   | Aug. 27   | Sep. 3    | Sep. 10   | Sep. 17   |
|   | 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                            | ..        | ..        | 4.79      | ..        | 4.68      | ..        |
| Credit-Deposit Ratio                          | ..        | ..        | 70.23     | ..        | 70.06     | ..        |
| Incremental Credit-Deposit Ratio              | ..        | ..        | -12.86    | ..        | -8.12     | ..        |
| Investment-Deposit Ratio                      | ..        | ..        | 29.60     | ..        | 30.20     | ..        |
| Incremental Investment-Deposit Ratio          | ..        | ..        | 32.40     | ..        | 52.13     | ..        |
| <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 | 7.30/8.80 | 7.30/8.80 | 7.30/8.80 |
| MCLR (Overnight)                              | 6.65/7.15 | 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                     | 4.90/5.50 | 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)            | 3.41      | 3.22      | 3.19      | 3.18      | 3.14      | 3.17      |
| 91-Day Treasury Bill (Primary) Yield          | 3.32      | 3.33      | 3.30      | 3.29      | 3.29      | 3.30      |
| 182-Day Treasury Bill (Primary) Yield         | 3.55      | 3.46      | 3.45      | 3.42      | 3.41      | 3.39      |
| 364-Day Treasury Bill (Primary) Yield         | 3.69      | 3.65      | 3.65      | 3.62      | 3.56      | 3.58      |
| 10-Year G-Sec Par Yield (FBIL)                | 6.03      | 6.28      | 6.30      | 6.17      | 6.19      | 6.19      |
| <b>FBIL@Reference Rate and Forward Premia</b> |           |           |           |           |           |           |
| INR-US\$ Spot Rate ( ₹Per Foreign Currency)   | 73.30     | 74.43     | 74.13     | 73.07     | 73.69     | 73.49     |
| INR-Euro Spot Rate ( ₹Per Foreign Currency)   | 86.88     | 86.94     | 87.20     | 86.79     | 87.13     | 86.52     |
| Forward Premia of US\$ 1-month                | 3.85      | 3.63      | 3.40      | 3.37      | 3.34      | 3.51      |
| 3-month                                       | 3.96      | 3.74      | 3.56      | 3.53      | 3.56      | 3.62      |
| 6-month                                       | 4.04      | 3.88      | 3.76      | 3.79      | 3.81      | 3.85      |

@ 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.