

5. Ratios and Rates

(per cent)

| Item/Week Ended | 2022 | | 2023 | | | |
|---|-----------|------------|------------|------------|------------|------------|
| | Aug. 19 | Jul. 21 | Jul. 28 | Aug. 4 | Aug. 11 | Aug. 18 |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Ratios | | | | | | |
| 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 | .. | .. | 5.24 | .. | 5.34 | .. |
| Credit-Deposit Ratio | .. | .. | (5.20) | .. | (5.30) | .. |
| Incremental Credit-Deposit Ratio | .. | .. | (77.23) | .. | (77.33) | .. |
| Investment-Deposit Ratio | .. | .. | 74.63 | .. | 74.77 | .. |
| Incremental Investment-Deposit Ratio | .. | .. | (30.47) | .. | (30.75) | .. |
| | .. | .. | 32.03 | .. | 37.06 | .. |
| | .. | .. | (37.76) | .. | (41.89) | .. |
| Rates | | | | | | |
| 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) | 6.80/7.65 | 7.95/8.35 | 7.95/8.35 | 7.95/8.40 | 7.95/8.40 | 7.95/8.40 |
| 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 | 6.48 | 6.50 | 6.39 | 6.43 | 6.68 |
| 91-Day Treasury Bill (Primary) Yield | 5.56 | 6.71 | 6.72 | 6.72 | 6.75 | 6.88 |
| 182-Day Treasury Bill (Primary) Yield | 5.91 | 6.86 | 6.86 | 6.87 | 6.91 | 7.04 |
| 364-Day Treasury Bill (Primary) Yield | 6.20 | 6.89 | 6.89 | 6.93 | 6.96 | 7.07 |
| 10-Year G-Sec Par Yield (FBIL) | 7.26 | 7.08 | 7.14 | 7.19 | 7.18 | 7.19 |
| FBIL@Reference Rate and Forward Premia | | | | | | |
| INR-US\$ Spot Rate (₹ Per Foreign Currency) | 79.75 | 82.02 | 82.25 | 82.80 | 82.78 | 83.09 |
| INR-Euro Spot Rate (₹ Per Foreign Currency) | 80.42 | 91.40 | 90.32 | 90.67 | 91.02 | 90.44 |
| Forward Premia of US\$ 1-month | 3.31 | 1.32 | 1.17 | 1.16 | 1.30 | 1.34 |
| 3-month | 3.16 | 1.27 | 1.22 | 1.21 | 1.30 | 1.38 |
| 6-month | 3.03 | 1.37 | 1.33 | 1.29 | 1.35 | 1.41 |

*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.