

5. Ratios and Rates

(Per cent)

| Item/Week Ended | 2017 | | | 2018 | | |
|--|-----------|-----------|-----------|-----------|-----------|-----------|
| | Jan. 20 | Dec. 22 | Dec. 29 | Jan. 5 | Jan. 12 | Jan. 19 |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Ratios | | | | | | |
| Cash Reserve Ratio | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |
| Statutory Liquidity Ratio | 20.50 | 19.50 | 19.50 | 19.50 | 19.50 | 19.50 |
| Cash–Deposit Ratio | 4.72 | 4.77 | .. | 4.65 | .. | .. |
| Credit–Deposit Ratio | 70.68 | 74.38 | .. | 74.61 | .. | .. |
| Incremental Credit–Deposit Ratio | 14.40 | 200.13 | .. | 151.85 | .. | .. |
| Investment–Deposit Ratio | 34.14 | 30.72 | .. | 30.91 | .. | .. |
| Incremental Investment–Deposit Ratio | 81.98 | 245.52 | .. | 153.53 | .. | .. |
| Rates | | | | | | |
| Policy Repo Rate | 6.25 | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| Reverse Repo Rate | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 |
| Marginal Standing Facility (MSF) Rate | 6.75 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 |
| Bank Rate | 6.75 | 6.25 | 6.25 | 6.25 | 6.25 | 6.25 |
| Base Rate | 9.25/9.65 | 8.85/9.45 | 8.85/9.45 | 8.65/9.45 | 8.65/9.45 | 8.65/9.45 |
| MCLR (Overnight) | 7.75/8.20 | 7.65/8.05 | 7.65/8.05 | 7.65/8.05 | 7.65/8.05 | 7.65/8.05 |
| Term Deposit Rate >1 Year | 6.50/7.00 | 6.00/6.75 | 6.00/6.75 | 6.00/6.75 | 6.00/6.75 | 6.00/6.75 |
| Savings Deposit Rate | 4.00 | 3.50/4.00 | 3.50/4.00 | 3.50/4.00 | 3.50/4.00 | 3.50/4.00 |
| Call Money Rate (Weighted Average) | 5.98 | 5.98 | 5.99 | 5.87 | 5.88 | 5.90 |
| 91–Day Treasury Bill (Primary) Yield | 6.27 | 6.19 | 6.19 | 6.27 | 6.31 | 6.36 |
| 182–Day Treasury Bill (Primary) Yield | .. | 6.33 | 6.33 | 6.35 | 6.39 | 6.44 |
| 364–Day Treasury Bill (Primary) Yield | 6.25 | 6.40 | 6.42 | 6.49 | 6.53 | 6.55 |
| 10–Year Government Securities Yield | 6.86 | 7.45 | 7.49 | 7.08 | 7.26 | 7.26 |
| RBI Reference Rate and Forward Premia | | | | | | |
| INR–US\$ Spot Rate (₹ Per Foreign Currency) | 68.09 | 64.04 | 63.93 | 63.38 | 63.53 | 63.72 |
| INR–Euro Spot Rate (₹ Per Foreign Currency) | 72.73 | 75.88 | 76.39 | 76.50 | 76.53 | 78.14 |
| Forward Premia of US\$ 1–month | 5.46 | 3.84 | 4.32 | 4.17 | 4.34 | 4.33 |
| 3–month | 4.93 | 4.00 | 4.44 | 4.42 | 4.60 | 4.61 |
| 6–month | 4.64 | 4.31 | 4.47 | 4.46 | 4.50 | 4.47 |