

## 5. Ratios and Rates

(Per cent)

| Item/Week Ended                               | 2020      |           | 2021      |           |           |           |
|-----------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
|                                               | Nov. 20   | Oct. 22   | Oct. 29   | Nov. 5    | Nov. 12   | Nov. 19   |
|                                               | 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                            | 3.88      | 4.75      | ..        | 4.79      | ..        | ..        |
| Credit-Deposit Ratio                          | 72.61     | 70.29     | ..        | 69.56     | ..        | ..        |
| Incremental Credit-Deposit Ratio              | 7.97      | 15.86     | ..        | 22.89     | ..        | ..        |
| Investment-Deposit Ratio                      | 30.79     | 29.52     | ..        | 29.21     | ..        | ..        |
| Incremental Investment-Deposit Ratio          | 84.44     | 29.38     | ..        | 24.02     | ..        | ..        |
| <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                                     | 7.40/8.80 | 7.30/8.80 | 7.30/8.80 | 7.30/8.80 | 7.30/8.80 | 7.30/8.80 |
| MCLR (Overnight)                              | 6.60/7.10 | 6.50/7.00 | 6.50/7.00 | 6.50/7.00 | 6.50/7.00 | 6.50/7.00 |
| 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)            | 3.13      | 3.31      | 3.28      | 3.34      | 3.24      | 3.26      |
| 91-Day Treasury Bill (Primary) Yield          | 2.98      | 3.45      | 3.56      | 3.65      | 3.54      | 3.52      |
| 182-Day Treasury Bill (Primary) Yield         | 3.34      | 3.70      | 3.83      | 3.88      | 3.82      | 3.82      |
| 364-Day Treasury Bill (Primary) Yield         | 3.42      | 3.95      | 4.04      | 4.09      | 4.07      | 4.10      |
| 10-Year G-Sec Par Yield (FBIL)                | 5.92      | 6.40      | 6.43      | 6.36      | 6.37      | 6.34      |
| <b>FBIL@Reference Rate and Forward Premia</b> |           |           |           |           |           |           |
| INR-US\$ Spot Rate ( ₹Per Foreign Currency)   | 74.16     | 74.78     | 74.79     | 74.57     | 74.47     | 74.16     |
| INR-Euro Spot Rate ( ₹Per Foreign Currency)   | 88.15     | 87.01     | 87.26     | 86.37     | 85.22     | 83.92     |
| Forward Premia of US\$ 1-month                | 3.32      | 4.01      | 4.17      | 4.02      | 3.38      | 3.64      |
| 3-month                                       | 3.56      | 4.23      | 4.39      | 4.35      | 3.79      | 3.99      |
| 6-month                                       | 4.18      | 4.61      | 4.75      | 4.80      | 4.53      | 4.72      |

@ 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.