

5. Ratios and Rates

(per cent)

| Item/Week Ended | 2021 | | 2022 | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|
| | Oct. 22 | Sep. 23 | Sep. 30 | Oct. 7 | Oct. 14 | Oct. 21 |
| | 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 | 4.75 | 5.15 | .. | 5.18 | .. | .. |
| Credit-Deposit Ratio | 70.29 | 74.15 | .. | 74.45 | .. | .. |
| Incremental Credit-Deposit Ratio | 15.86 | 130.33 | .. | 119.95 | .. | .. |
| Investment-Deposit Ratio | 29.52 | 29.80 | .. | 29.55 | .. | .. |
| Incremental Investment-Deposit Ratio | 29.38 | 61.18 | .. | 46.48 | .. | .. |
| Rates | | | | | | |
| Policy Repo Rate | 4.00 | 5.40 | 5.90 | 5.90 | 5.90 | 5.90 |
| Fixed Reverse Repo Rate | 3.35 | 3.35 | 3.35 | 3.35 | 3.35 | 3.35 |
| Standing Deposit Facility (SDF) Rate* | .. | 5.15 | 5.65 | 5.65 | 5.65 | 5.65 |
| Marginal Standing Facility (MSF) Rate | 4.25 | 5.65 | 6.15 | 6.15 | 6.15 | 6.15 |
| Bank Rate | 4.25 | 5.65 | 6.15 | 6.15 | 6.15 | 6.15 |
| Base Rate | 7.30/8.80 | 7.75/8.80 | 7.75/8.80 | 8.10/8.80 | 8.10/8.80 | 8.10/8.80 |
| MCLR (Overnight) | 6.50/7.00 | 6.85/7.75 | 6.85/7.75 | 6.95/7.85 | 6.95/7.85 | 6.95/7.85 |
| Term Deposit Rate >1 Year | 4.90/5.50 | 5.30/6.10 | 5.30/6.10 | 5.45/6.10 | 5.45/6.10 | 5.50/6.50 |
| 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) | 3.31 | 5.45 | 5.52 | 5.77 | 6.10 | 6.14 |
| 91-Day Treasury Bill (Primary) Yield | 3.45 | 5.88 | 6.18 | 6.08 | 6.31 | 6.36 |
| 182-Day Treasury Bill (Primary) Yield | 3.70 | 6.43 | 6.64 | 6.60 | 6.76 | 6.74 |
| 364-Day Treasury Bill (Primary) Yield | 3.95 | 6.65 | 6.80 | 6.79 | 7.02 | 6.94 |
| 10-Year G-Sec Par Yield (FBIL) | 6.40 | 7.40 | 7.41 | 7.47 | 7.47 | 7.50 |
| FBIL[@] Reference Rate and Forward Premia | | | | | | |
| INR-US\$ Spot Rate (₹per Foreign Currency) | 74.78 | 80.92 | 81.55 | 82.40 | 82.39 | 82.86 |
| INR-Euro Spot Rate (₹per Foreign Currency) | 87.01 | 79.51 | 80.11 | 80.55 | 80.68 | 80.93 |
| Forward Premia of US\$ 1-month | 4.01 | 3.26 | 3.83 | 4.08 | 3.42 | 3.04 |
| 3-month | 4.23 | 2.99 | 3.38 | 3.45 | 3.03 | 2.49 |
| 6-month | 4.61 | 2.66 | 3.02 | 3.18 | 2.82 | 2.41 |

*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.