

## 5. Ratios and Rates

(Per cent)

| Item/Week Ended                              | 2016      |           | 2017      |           |           |           |
|--|-----------|-----------|-----------|-----------|-----------|-----------|
|  | Dec. 23   | Nov. 24   | Dec. 1    | Dec. 8    | Dec. 15   | Dec. 22   |
|  | 1         | 2         | 3         | 4         | 5         | 6         |
| <b>Ratios</b>                                |           |           |           |           |           |           |
| Cash Reserve Ratio                           | 4.00      | 4.00      | 4.00      | 4.00      | 4.00      | 4.00      |
| Statutory Liquidity Ratio                    | 20.75     | 19.50     | 19.50     | 19.50     | 19.50     | 19.50     |
| Cash-Deposit Ratio                           | 5.44      | 4.66      | ..        | 4.61      | ..        | ..        |
| Credit-Deposit Ratio                         | 69.87     | 73.41     | ..        | 73.63     | ..        | ..        |
| Incremental Credit-Deposit Ratio             | 8.28      | 136.41    | ..        | 128.81    | ..        | ..        |
| Investment-Deposit Ratio                     | 34.32     | 30.98     | ..        | 30.90     | ..        | ..        |
| Incremental Investment-Deposit Ratio         | 82.74     | 372.49    | ..        | 234.53    | ..        | ..        |
| <b>Rates</b>                                 |           |           |           |           |           |           |
| 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                                    | 9.30/9.65 | 8.95/9.45 | 8.85/9.45 | 8.85/9.45 | 8.85/9.45 | 8.85/9.45 |
| MCLR (Overnight)                             | 8.65/9.00 | 7.70/8.05 | 7.70/8.05 | 7.65/8.05 | 7.65/8.05 | 7.65/8.05 |
| Term Deposit Rate >1 Year                    | 6.50/7.10 | 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)           | 6.10      | 5.89      | 5.87      | 5.83      | 5.86      | 5.98      |
| 91-Day Treasury Bill (Primary) Yield         | 6.23      | 6.11      | 6.15      | 6.15      | 6.15      | 6.19      |
| 182-Day Treasury Bill (Primary) Yield        | ..        | 6.20      | 6.25      | 6.27      | 6.31      | 6.33      |
| 364-Day Treasury Bill (Primary) Yield        | 6.34      | 6.29      | 6.28      | 6.25      | 6.36      | 6.40      |
| 10-Year G-Sec Par Yield (FIMMDA)             | 6.63      | 7.21      | 7.25      | 7.27      | 7.29      | 7.45      |
| <b>RBI Reference Rate and Forward Premia</b> |           |           |           |           |           |           |
| INR-US\$ Spot Rate ( ₹ Per Foreign Currency) | 67.91     | 64.73     | 64.43     | 64.46     | 64.10     | 64.04     |
| INR-Euro Spot Rate ( ₹ Per Foreign Currency) | 70.95     | 76.72     | 76.49     | 75.80     | 75.52     | 75.88     |
| Forward Premia of US\$ 1-month               | 4.42      | 4.26      | 4.28      | 3.72      | 3.84      | 3.84      |
| 3-month                                      | 4.27      | 4.08      | 4.10      | 3.94      | 4.09      | 4.00      |
| 6-month                                      | 4.54      | 4.39      | 4.52      | 4.39      | 4.46      | 4.31      |