5. Ratios and Rates

(Per cent)

Item/Week Ended	2024	2025				
	Aug. 09	Jul. 11	Jul. 18	Jul. 25	Aug. 01	Aug. 08
	1	2	3	4	5	6
Ratios						
Cash Reserve Ratio	4.50	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	4.97	4.35	..	4.29	..	..
Credit-Deposit Ratio	79.14	79.18	..	79.24	..	..
Incremental Credit-Deposit Ratio	52.51	30.32	..	33.55	..	..
Investment-Deposit Ratio	29.67	28.79	..	28.81	..	..
Incremental Investment-Deposit Ratio	25.97	2.46	..	3.76	..	..
Rates						
Policy Repo Rate	6.50	5.50	5.50	5.50	5.50	5.50
Fixed Reverse Repo Rate	3.35	3.35	3.35	3.35	3.35	3.35
Standing Deposit Facility (SDF) Rate*	6.25	5.25	5.25	5.25	5.25	5.25
Marginal Standing Facility (MSF) Rate	6.75	5.75	5.75	5.75	5.75	5.75
Bank Rate	6.75	5.75	5.75	5.75	5.75	5.75
Base Rate	9.10/10.40	8.50/10.30	8.50/10.30	8.50/10.30	8.50/10.30	8.50/10.30
MCLR (Overnight)	8.10/8.60	7.95/8.20	7.95/8.20	7.95/8.20	7.85/8.15	7.85/8.15
Term Deposit Rate >1 Year	6.00/7.30	5.85/6.70	5.85/6.70	5.85/6.70	5.85/6.70	5.85/6.60
Savings Deposit Rate	2.70/3.00	2.50	2.50	2.50	2.50	2.50
Call Money Rate (Weighted Average)	6.49	5.32	5.35	5.55	5.41	5.40
91-Day Treasury Bill (Primary) Yield	6.64	5.39	5.39	5.39	5.40	5.46
182-Day Treasury Bill (Primary) Yield	6.73	5.54	5.54	5.53	5.52	5.55
364-Day Treasury Bill (Primary) Yield	6.73	5.58	5.59	5.57	5.57	5.58
10-Year G-Sec Par Yield (FBIL)	6.93	6.33	6.31	6.43	6.41	6.45
FBIL@Reference Rate and Forward Premia						
INR-US$ Spot Rate (₹ Per Foreign Currency)	83.90	85.85	86.20	86.52	87.35	87.62
INR-Euro Spot Rate (₹ Per Foreign Currency)	91.67	100.29	100.16	101.73	99.88	102.05
Forward Premia of US$ 1-month	1.06	1.39	1.55	1.81	1.70	1.57
3-month	1.31	1.52	1.60	1.76	1.68	1.70
6-month	1.60	1.70	1.74	1.85	1.77	1.85

*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. Data on forward premia are sourced from FBIL with effect from October 13, 2023.

Data include the impact of merger of a non-bank with a bank w.e.f. July 1, 2023