

5. Ratios and Rates

(Per cent)

| Item/Week Ended | 2020 | | 2021 | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|
| | May 29 | Apr. 30 | May 7 | May 14 | May 21 | May 28 |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Ratios | | | | | | |
| Cash Reserve Ratio | 3.00 | 3.50 | 3.50 | 3.50 | 3.50 | 4.00 |
| Statutory Liquidity Ratio | 18.00 | 18.00 | 18.00 | 18.00 | 18.00 | 18.00 |
| Cash-Deposit Ratio | .. | .. | 4.26 | .. | 4.58 | .. |
| Credit-Deposit Ratio | .. | .. | 71.43 | .. | 71.43 | .. |
| Incremental Credit-Deposit Ratio | .. | .. | -76.96 | .. | -217.58 | .. |
| Investment-Deposit Ratio | .. | .. | 30.04 | .. | 29.90 | .. |
| Incremental Investment-Deposit Ratio | .. | .. | 105.66 | .. | 136.95 | .. |
| Rates | | | | | | |
| 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 | 8.15/9.40 | 7.40/8.80 | 7.40/8.80 | 7.40/8.80 | 7.40/8.80 | 7.40/8.80 |
| MCLR (Overnight) | 6.95/7.50 | 6.55/7.05 | 6.55/7.05 | 6.55/7.05 | 6.55/7.05 | 6.55/7.05 |
| Term Deposit Rate >1 Year | 5.10/5.90 | 4.90/5.50 | 4.90/5.50 | 4.90/5.50 | 4.90/5.50 | 4.90/5.50 |
| Savings Deposit Rate | 2.75/3.50 | 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) | 3.62 | 3.21 | 3.22 | 3.23 | 3.15 | 3.18 |
| 91-Day Treasury Bill (Primary) Yield | 3.19 | 3.32 | 3.33 | 3.37 | 3.38 | 3.40 |
| 182-Day Treasury Bill (Primary) Yield | 3.40 | 3.45 | 3.55 | 3.57 | 3.58 | 3.60 |
| 364-Day Treasury Bill (Primary) Yield | 3.41 | 3.72 | 3.72 | 3.72 | 3.73 | 3.73 |
| 10-Year G-Sec Par Yield (FBIL) | 5.79 | 6.26 | 6.22 | 6.20 | 6.22 | 6.26 |
| FBIL@Reference Rate and Forward Premia | | | | | | |
| INR-US\$ Spot Rate (₹Per Foreign Currency) | 75.64 | 74.02 | 73.74 | 73.37 | 73.02 | 72.48 |
| INR-Euro Spot Rate (₹Per Foreign Currency) | 83.91 | 89.69 | 88.90 | 88.76 | 89.31 | 88.23 |
| Forward Premia of US\$ 1-month | 3.49 | 6.00 | 5.37 | 6.05 | 5.83 | 5.46 |
| 3-month | 3.60 | 5.38 | 5.32 | 5.89 | 5.72 | 5.63 |
| 6-month | 3.73 | 5.17 | 5.17 | 5.56 | 5.59 | 5.49 |

@ 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.