

5. Ratios and Rates

(Per cent)

Item/Week Ended	2019		2020			
	Feb. 8	Jan. 10	Jan. 17	Jan. 24	Jan. 31	Feb. 7
	1	2	3	4	5	6
Ratios						
Cash Reserve Ratio	4.00	4.00	4.00	4.00	4.00	4.00
Statutory Liquidity Ratio	19.25	18.25	18.25	18.25	18.25	18.25
Cash-Deposit Ratio	..	..	4.77	..	4.75	..
Credit-Deposit Ratio	..	..	76.21	..	75.82	..
Incremental Credit-Deposit Ratio	..	..	41.95	..	44.09	..
Investment-Deposit Ratio	..	..	28.29	..	28.04	..
Incremental Investment-Deposit Ratio	..	..	60.17	..	47.23	..
Rates						
Policy Repo Rate	6.25	5.15	5.15	5.15	5.15	5.15
Reverse Repo Rate	6.00	4.90	4.90	4.90	4.90	4.90
Marginal Standing Facility (MSF) Rate	6.50	5.40	5.40	5.40	5.40	5.40
Bank Rate	6.50	5.40	5.40	5.40	5.40	5.40
Base Rate	8.95/9.45	8.45/9.40	8.45/9.40	8.45/9.40	8.45/9.40	8.45/9.40
MCLR (Overnight)	8.15/8.55	7.50/7.95	7.50/7.95	7.50/7.95	7.50/7.95	7.50/7.95
Term Deposit Rate >1 Year	6.25/7.50	6.10/6.40	6.10/6.40	6.10/6.40	6.10/6.40	6.00/6.40
Savings Deposit Rate	3.50/4.00	3.25/3.50	3.25/3.50	3.25/3.50	3.25/3.50	3.25/3.50
Call Money Rate (Weighted Average)	6.39	4.92	4.97	4.95	4.94	4.97
91-Day Treasury Bill (Primary) Yield	6.56	5.05	5.14	5.12	5.13	5.12
182-Day Treasury Bill (Primary) Yield	6.67	5.21	5.23	5.23	5.24	5.24
364-Day Treasury Bill (Primary) Yield	6.78	5.29	5.30	5.29	5.29	5.32
10-Year G-Sec Par Yield (FBIL)	7.34	6.84	6.86	6.82	6.86	6.70
FBIL@Reference Rate and Forward Premia						
INR-US\$ Spot Rate (₹Per Foreign Currency)	71.29	71.11	71.04	71.24	71.51	71.25
INR-Euro Spot Rate (₹Per Foreign Currency)	80.83	79.00	79.14	78.69	78.82	78.23
Forward Premia of US\$ 1-month	3.70	3.71	4.05	3.79	3.52	3.20
3-month	4.15	4.11	4.16	4.15	4.25	3.82
6-month	4.07	4.20	4.22	4.13	4.21	3.85

@ Reference Rate and Forward Premia of US\$ 1-month, 3-month and 6-month are based on the forward rate of US\$ 1-month, 3-month and 6-month as published by the RBI. @ FBIL@Reference Rate and Forward Premia (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.