4. Scheduled Commercial Banks - Business in India

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<td>Cash-Deposit Ratio</td>
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<td>MCLR (Overnight)</td>
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<td>Term Deposit Rate &gt;1 Year</td>
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<td>Savings Deposit Rate</td>
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<td>91-Day Treasury Bill (Primary) Yield</td>
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<td>FBIL@Reference Rate and Forward Premia</td>
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<td>INR-USD Spot Rate (Per Foreign Currency)</td>
<td>71.11</td>
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<td>INR-Euro Spot Rate (Per Foreign Currency)</td>
<td>80.50</td>
<td>79.19</td>
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<td>Forward Premia of USD 1-month</td>
<td>4.05</td>
<td>3.96</td>
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@ 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.