

5. Ratios and Rates

(Per cent)

| Item/Week Ended | 2019 | | 2020 | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|
| | Jul. 26 | Jun. 26 | Jul. 3 | Jul. 10 | Jul. 17 | Jul. 24 |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Ratios | | | | | | |
| Cash Reserve Ratio | 4.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 |
| Statutory Liquidity Ratio | 18.75 | 18.00 | 18.00 | 18.00 | 18.00 | 18.00 |
| Cash-Deposit Ratio | .. | .. | 3.73 | .. | 3.71 | .. |
| Credit-Deposit Ratio | .. | .. | 73.20 | .. | 72.89 | .. |
| Incremental Credit-Deposit Ratio | .. | .. | -13.08 | .. | -33.42 | .. |
| Investment-Deposit Ratio | .. | .. | 29.97 | .. | 29.87 | .. |
| Incremental Investment-Deposit Ratio | .. | .. | 92.43 | .. | 97.12 | .. |
| Rates | | | | | | |
| Policy Repo Rate | 5.75 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |
| Reverse Repo Rate | 5.50 | 3.35 | 3.35 | 3.35 | 3.35 | 3.35 |
| Marginal Standing Facility (MSF) Rate | 6.00 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 |
| Bank Rate | 6.00 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 |
| Base Rate | 8.95/9.40 | 7.40/9.00 | 7.40/9.00 | 7.40/9.00 | 7.40/9.00 | 7.40/9.00 |
| MCLR (Overnight) | 8.00/8.40 | 6.70/7.45 | 6.70/7.30 | 6.65/7.30 | 6.65/7.30 | 6.65/7.30 |
| Term Deposit Rate >1 Year | 6.25/7.30 | 5.10/5.65 | 5.10/5.50 | 5.10/5.50 | 5.10/5.50 | 5.10/5.50 |
| Savings Deposit Rate | 3.25/3.50 | 2.70/3.50 | 2.70/3.00 | 2.70/3.00 | 2.70/3.00 | 2.70/3.00 |
| Call Money Rate (Weighted Average) | 5.59 | 3.54 | 3.54 | 3.47 | 3.49 | 3.45 |
| 91-Day Treasury Bill (Primary) Yield | 5.74 | 3.19 | 3.14 | 3.18 | 3.22 | 3.25 |
| 182-Day Treasury Bill (Primary) Yield | 5.95 | 3.42 | 3.40 | 3.35 | 3.36 | 3.36 |
| 364-Day Treasury Bill (Primary) Yield | 5.98 | 3.54 | 3.45 | 3.39 | 3.40 | 3.52 |
| 10-Year G-Sec Par Yield (FBIL) | 6.62 | 5.93 | 5.86 | 5.78 | 5.82 | 5.83 |
| FBIL@Reference Rate and Forward Premia | | | | | | |
| INR-US\$ Spot Rate (₹Per Foreign Currency) | 69.06 | 75.48 | 74.78 | 75.29 | 75.10 | 74.87 |
| INR-Euro Spot Rate (₹Per Foreign Currency) | 76.94 | 84.63 | 84.05 | 84.80 | 85.50 | 86.95 |
| Forward Premia of US\$ 1-month | 4.00 | 3.66 | 3.53 | 3.83 | 3.75 | 3.69 |
| 3-month | 4.09 | 3.66 | 3.56 | 3.77 | 3.73 | 3.77 |
| 6-month | 4.31 | 3.82 | 3.72 | 3.83 | 3.75 | 3.79 |

@ 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.