

## No. 40: India's Overall Balance of Payments

(₹ crore)

Item	2006-07			2007-08		
	Credit	Debit	Net	Credit	Debit	Net
1	2	3	4	5	6	7
<b>A. CURRENT ACCOUNT</b>						
<b>I. MERCHANDISE</b>	<b>5,82,871</b>	<b>8,62,833</b>	<b>-2,79,962</b>	<b>6,68,008</b>	<b>10,35,672</b>	<b>-3,67,664</b>
<b>II. INVISIBLES (a+b+c)</b>	<b>5,17,146</b>	<b>2,81,567</b>	<b>2,35,579</b>	<b>5,98,088</b>	<b>2,93,902</b>	<b>3,04,185</b>
a) Services	3,33,093	2,00,029	1,33,064	3,63,042	2,06,798	1,56,244
i) Travel	41,127	30,249	10,878	45,526	37,191	8,335
ii) Transportation	36,049	36,504	-455	40,199	46,278	-6,079
iii) Insurance	5,403	2,903	2,500	6,586	4,192	2,393
iv) G.n.i.e.	1,143	1,825	-682	1,331	1,518	-186
v) Miscellaneous	2,49,371	1,28,548	1,20,823	2,69,400	1,17,618	1,51,781
<i>of which</i>						
Software Services	1,41,356	10,212	1,31,144	1,62,020	13,494	1,48,526
Business Services	65,738	71,500	-5,762	67,430	66,469	961
Financial Services	14,010	13,460	550	12,917	12,560	357
Communication Services	10,227	3,589	6,638	9,682	3,462	6,220
b) Transfers	1,42,037	6,288	1,35,749	1,77,745	9,293	1,68,452
i) Official	2,864	1,723	1,141	3,024	2,073	951
ii) Private	1,39,173	4,565	1,34,608	1,74,721	7,220	1,67,501
c) Income	42,016	75,250	-33,234	57,300	77,811	-20,511
i) Investment Income	40,297	70,955	-30,658	55,451	73,410	-17,959
ii) Compensation of Employees	1,719	4,295	-2,576	1,849	4,402	-2,552
<b>Total Current Account (I+II)</b>	<b>11,00,017</b>	<b>11,44,400</b>	<b>-44,383</b>	<b>12,66,096</b>	<b>13,29,575</b>	<b>-63,479</b>
<b>B. CAPITAL ACCOUNT</b>						
<b>1. Foreign Investment (a+b)</b>	<b>6,00,951</b>	<b>5,34,160</b>	<b>66,791</b>	<b>10,86,530</b>	<b>9,12,135</b>	<b>1,74,395</b>
a) Foreign Direct Investment (i+ii)	1,06,464	71,554	34,910	1,49,902	86,125	63,776
i. In India	1,03,037	385	1,02,652	1,39,885	465	1,39,420
Equity	74,354	385	73,969	1,07,749	434	1,07,315
Reinvested Earnings	26,371	-	26,371	30,916	-	30,916
Other Capital	2,312	-	2,312	1,220	31	1,189
ii. Abroad	3,427	71,169	-67,742	10,017	85,660	-75,644
Equity	3,427	60,138	-56,711	10,017	67,956	-57,939
Reinvested Earnings	-	4,868	-4,868	-	4,365	-4,365
Other Capital	-	6,163	-6,163	-	13,340	-13,340
b) Portfolio Investment	4,94,487	4,62,606	31,881	9,36,628	8,26,009	1,10,619
i) In India	4,94,102	4,62,472	31,630	9,35,683	8,25,715	1,09,968
<i>of which</i>						
FIIs	4,77,132	4,62,472	14,660	9,07,936	8,25,715	82,221
ADR/GDRs	16,961	-	16,961	26,556	-	26,556
ii) Abroad	385	134	251	945	294	651
<b>2. Loans (a+b+c)</b>	<b>2,46,525</b>	<b>1,36,091</b>	<b>1,10,434</b>	<b>3,30,331</b>	<b>1,66,840</b>	<b>1,63,491</b>
a) External Assistance	16,978	9,005	7,973	17,019	8,553	8,466
i) By India	90	144	-54	94	112	-18
ii) To India	16,888	8,861	8,027	16,925	8,441	8,484
b) Commercial Borrowings	93,932	21,567	72,365	1,21,942	30,855	91,086
i) By India	2,837	4,361	-1,524	6,412	6,538	-126
ii) To India	91,095	17,206	73,889	1,15,529	24,317	91,212
c) Short Term to India	1,35,615	1,05,519	30,096	191,370	1,27,432	63,939
i) Suppliers' Credit >180 days & Buyers' Credit	1,15,125	1,00,196	14,929	1,71,184	1,27,432	43,752
ii) Suppliers' Credit up to 180 days	20,490	5,323	15,167	20,187	-	20,187
<b>3. Banking Capital (a+b)</b>	<b>1,67,494</b>	<b>1,59,017</b>	<b>8,477</b>	<b>2,23,979</b>	<b>1,76,824</b>	<b>47,155</b>
a) Commercial Banks	1,65,656	1,58,660	6,996	2,23,664	1,75,113	48,551
i) Assets	64,972	80,726	-15,754	78,366	50,734	27,632
ii) Liabilities	1,00,684	77,934	22,750	1,45,298	1,24,379	20,919
<i>of which: Non-Resident Deposits</i>	89,950	70,376	19,574	1,18,077	1,17,372	705
b) Others	1,838	357	1,481	315	1,712	-1,397
<b>4. Rupee Debt Service</b>	<b>-</b>	<b>725</b>	<b>-725</b>	<b>-</b>	<b>492</b>	<b>-492</b>
<b>5. Other Capital</b>	<b>36,797</b>	<b>18,101</b>	<b>18,696</b>	<b>1,17,094</b>	<b>73,716</b>	<b>43,377</b>
<b>Total Capital Account (1 to 5)</b>	<b>10,51,767</b>	<b>8,48,094</b>	<b>2,03,673</b>	<b>17,57,933</b>	<b>13,30,007</b>	<b>4,27,926</b>
<b>C. Errors &amp; Omissions</b>	<b>4,344</b>	<b>-</b>	<b>4,344</b>	<b>5,241</b>	<b>-</b>	<b>5,241</b>
<b>D. Overall Balance</b>	<b>21,56,128</b>	<b>19,92,494</b>	<b>1,63,634</b>	<b>30,29,270</b>	<b>26,59,582</b>	<b>3,69,689</b>
<b>E. Monetary Movements (i+ii)</b>						
i) I.M.F.	-	1,63,634	-1,63,634	-	3,69,689	-3,69,689
ii) Foreign Exchange Reserves	-	-	-	-	-	-
( Increase - / Decrease + )	-	1,63,634	-1,63,634	-	3,69,689	-3,69,689
<i>of which SDR allocation</i>	-	-	-	-	-	-

P: Preliminary

PR: Partially Revised

## No. 40: India's Overall Balance of Payments (Contd.)

(₹ crore)

Item	2008-09			2009-10 PR		
	Credit	Debit	Net	Credit	Debit	Net
1	8	9	10	11	12	13
<b>A. CURRENT ACCOUNT</b>						
<b>I. MERCHANDISE</b>	<b>8,57,960</b>	<b>14,05,412</b>	<b>-5,47,452</b>	<b>8,62,333</b>	<b>14,23,079</b>	<b>-5,60,746</b>
<b>II. INVISIBLES (a+b+c)</b>	<b>7,70,429</b>	<b>3,50,608</b>	<b>4,19,821</b>	<b>7,74,512</b>	<b>3,94,392</b>	<b>3,80,120</b>
a) Services	4,88,010	2,39,604	2,48,406	4,53,246	2,83,403	1,69,843
i) Travel	50,226	43,336	6,890	56,045	44,240	11,805
ii) Transportation	52,073	58,531	-6,458	52,902	56,398	-3,496
iii) Insurance	6,531	5,230	1,301	7,598	6,102	1,496
iv) G.n.i.e.	1,771	3,777	-2,006	2,083	2,487	-404
v) Miscellaneous	3,77,409	1,28,730	2,48,679	3,34,618	1,74,176	1,60,442
<i>of which</i>						
<i>Software Services</i>	2,12,242	11,608	2,00,634	2,35,161	6,992	2,28,169
<i>Business Services</i>	85,544	70,922	14,622	53,749	85,312	-31,563
<i>Financial Services</i>	20,425	13,569	6,856	17,716	21,927	-4,211
<i>Communication Services</i>	10,525	5,027	5,498	5,858	6,407	-549
b) Transfers	2,16,906	12,568	2,04,338	2,59,244	10,967	2,48,277
i) Official	3,029	1,900	1,129	3,403	2,239	1,164
ii) Private	2,13,877	10,668	2,03,209	2,55,841	8,728	2,47,113
c) Income	65,513	98,436	-32,923	62,022	1,00,022	-38,000
i) Investment Income	61,723	92,418	-30,695	57,689	91,969	-34,280
ii) Compensation of Employees	3,790	6,018	-2,228	4,333	8,053	-3,720
<b>Total Current Account (I+II)</b>	<b>16,28,389</b>	<b>17,56,020</b>	<b>-1,27,631</b>	<b>16,36,845</b>	<b>18,17,471</b>	<b>-1,80,626</b>
<b>B. CAPITAL ACCOUNT</b>						
<b>1. Foreign Investment (a+b)</b>	<b>7,55,703</b>	<b>7,33,018</b>	<b>22,685</b>	<b>9,43,447</b>	<b>6,99,806</b>	<b>2,43,641</b>
a) Foreign Direct Investment (i+ii)	1,76,679	88,945	87,734	1,83,186	93,511	89,675
i. In India	1,71,592	773	1,70,819	1,79,723	21,829	1,57,894
<i>Equity</i>	1,26,394	773	1,25,621	1,29,326	19,977	1,09,349
<i>Reinvested Earnings</i>	41,541	-	41,541	41,125	-	41,125
<i>Other Capital</i>	3,657	-	3,657	9,272	1,852	7,420
ii. Abroad	5,087	88,172	-83,085	3,463	71,682	-68,219
<i>Equity</i>	5,087	68,976	-63,889	3,463	47,794	-44,331
<i>Reinvested Earnings</i>	-	4,986	-4,986	-	5,143	-5,143
<i>Other Capital</i>	-	14,210	-14,210	-	18,745	-18,745
b) Portfolio Investment	5,79,024	6,44,073	-65,049	7,60,261	6,06,295	1,53,966
i) In India	5,78,344	6,42,544	-64,200	7,59,004	6,05,119	1,53,885
<i>of which</i>						
<i>FIIIs</i>	5,73,451	6,42,548	-69,097	7,43,016	6,05,119	1,37,897
<i>ADR/GDRs</i>	4,890	-	4,890	15,994	-	15,994
ii) Abroad	680	1,529	-849	1,257	1,176	81
<b>2. Loans (a+b+c)</b>	<b>2,85,412</b>	<b>2,50,612</b>	<b>34,800</b>	<b>3,49,720</b>	<b>2,88,047</b>	<b>61,673</b>
a) External Assistance	24,435	12,877	11,558	27,863	14,251	13,612
i) By India	332	1,913	-1,581	247	1,992	-1,745
ii) To India	24,103	10,964	13,139	27,616	12,259	15,357
b) Commercial Borrowings	70,846	34,316	36,530	70,371	57,188	13,183
i) By India	9,225	3,643	5,582	4,610	7,101	-2,491
ii) To India	61,621	30,673	30,948	65,761	50,087	15,674
c) Short Term to India	1,90,131	2,03,419	-13,288	2,51,486	2,16,608	34,878
i) Suppliers' Credit > 180 days & Buyers' Credit	1,77,843	1,77,675	168	2,29,568	2,07,865	21,703
ii) Suppliers' Credit up to 180 days	12,288	25,744	-13,456	21,918	8,743	13,175
<b>3. Banking Capital (a+b)</b>	<b>2,95,408</b>	<b>3,14,613</b>	<b>-19,205</b>	<b>2,92,105</b>	<b>2,82,261</b>	<b>9,844</b>
a) Commercial Banks	2,94,843	3,11,869	-17,026	2,89,280	2,80,091	9,189
i) Assets	1,14,753	1,30,576	-15,823	81,517	72,633	8,884
ii) Liabilities	1,80,090	1,81,293	-1,203	2,07,763	2,07,458	305
<i>of which: Non-Resident Deposits</i>	1,71,047	1,50,617	20,430	1,96,435	1,82,181	14,254
b) Others	565	2,744	-2,179	2,825	2,170	655
<b>4. Rupee Debt Service</b>	<b>-</b>	<b>471</b>	<b>-471</b>	<b>-</b>	<b>452</b>	<b>-452</b>
<b>5. Other Capital</b>	<b>85,467</b>	<b>97,258</b>	<b>-11,791</b>	<b>54,300</b>	<b>1,16,874</b>	<b>-62,574</b>
<b>Total Capital Account (1 to 5)</b>	<b>14,21,990</b>	<b>13,95,972</b>	<b>26,018</b>	<b>16,39,572</b>	<b>13,87,440</b>	<b>2,52,132</b>
<b>C. Errors &amp; Omissions</b>	<b>4,498</b>	<b>-</b>	<b>4,498</b>	<b>-</b>	<b>7,269</b>	<b>-7,269</b>
<b>D. Overall Balance</b>	<b>30,54,877</b>	<b>31,51,992</b>	<b>-97,115</b>	<b>32,76,417</b>	<b>32,12,180</b>	<b>64,237</b>
<b>E. Monetary Movements (i+ii)</b>	<b>97,115</b>	<b>-</b>	<b>97,115</b>	<b>-</b>	<b>64,237</b>	<b>-64,237</b>
i) I.M.F.	-	-	-	-	-	-
ii) Foreign Exchange Reserves	97,115	-	97,115	-	64,237	-64,237
(Increase - / Decrease +)						
<i>of which SDR allocation</i>	-	-	-	-	24,983	-24,983

Current Statistics

Trade and Balance of Payments

No. 40: India's Overall Balance of Payments (Contd.)

(₹ crore)

Item	Apr-Jun 2008			Jul-Sep 2008		
	Credit	Debit	Net	Credit	Debit	Net
1	14	15	16	17	18	19
<b>A. CURRENT ACCOUNT</b>						
<b>I. MERCHANDISE</b>	<b>2,39,332</b>	<b>3,44,307</b>	<b>-1,04,975</b>	<b>2,34,792</b>	<b>4,06,064</b>	<b>-1,71,272</b>
<b>II. INVISIBLES (a+b+c)</b>	<b>1,66,564</b>	<b>75,754</b>	<b>90,810</b>	<b>2,05,410</b>	<b>87,832</b>	<b>1,17,578</b>
a) Services	98,374	51,420	46,954	1,26,967	59,214	67,753
i) Travel	10,431	9,012	1,419	12,196	11,868	328
ii) Transportation	10,894	13,863	-2,969	13,314	16,421	-3,107
iii) Insurance	1,457	946	511	1,652	1,340	312
iv) G.n.i.e.	541	460	81	355	418	-63
v) Miscellaneous	75,051	27,139	47,912	99,450	29,167	70,283
<i>of which</i>						
<i>Software Services</i>	50,324	3,514	46,810	53,061	2,999	50,062
<i>Business Services</i>	17,025	13,403	3,622	23,685	17,144	6,541
<i>Financial Services</i>	2,563	2,583	-20	7,323	4,229	3,094
<i>Communication Services</i>	2,125	944	1,181	3,239	1,298	1,941
b) Transfers	53,307	2,725	50,582	60,297	3,637	56,660
i) Official	616	447	169	222	424	-202
ii) Private	52,691	2,278	50,413	60,075	3,213	56,862
c) Income	14,883	21,609	-6,726	18,146	24,981	-6,835
i) Investment Income	14,239	20,241	-6,002	16,878	23,532	-6,654
ii) Compensation of Employees	644	1,368	-724	1,268	1,449	-181
<b>Total Current Account (I+II)</b>	<b>4,05,896</b>	<b>4,20,061</b>	<b>-14,165</b>	<b>4,40,202</b>	<b>4,93,896</b>	<b>-53,694</b>
<b>B. CAPITAL ACCOUNT</b>						
<b>1. Foreign Investment (a+b)</b>	<b>2,23,581</b>	<b>2,02,797</b>	<b>20,784</b>	<b>2,30,063</b>	<b>2,11,242</b>	<b>18,821</b>
a) Foreign Direct Investment (i+ii)	53,760	15,452	38,308	43,428	18,867	24,561
i. In India	52,778	89	52,689	42,046	229	41,817
<i>Equity</i>	42,689	89	42,600	32,012	229	31,783
<i>Reinvested Earnings</i>	9,406	-	9,406	9,885	-	9,885
<i>Other Capital</i>	683	-	683	149	-	149
ii. Abroad	982	15,363	-14,381	1,382	18,638	-17,256
<i>Equity</i>	982	11,085	-10,103	1,382	14,443	-13,061
<i>Reinvested Earnings</i>	-	1,129	-1,129	-	1,187	-1,187
<i>Other Capital</i>	-	3,149	-3,149	-	3,008	-3,008
b) Portfolio Investment	1,69,821	1,87,345	-17,524	1,86,635	1,92,375	-5,740
i) In India	1,69,728	1,87,129	-17,401	1,86,579	1,92,277	-5,698
<i>of which</i>						
<i>FIIIs</i>	1,65,566	1,87,131	-21,565	1,85,984	1,92,276	-6,292
<i>ADR/GDRs</i>	4,161	-	4,161	595	-	595
ii) Abroad	93	216	-123	56	98	-42
<b>2. Loans (a+b+c)</b>	<b>66,239</b>	<b>40,424</b>	<b>25,815</b>	<b>71,382</b>	<b>60,148</b>	<b>11,234</b>
a) External Assistance	3,920	2,728	1,192	4,912	2,946	1,966
i) By India	75	433	-358	79	455	-376
ii) To India	3,845	2,295	1,550	4,833	2,491	2,342
b) Commercial Borrowings	11,473	5,292	6,181	15,645	8,139	7,506
i) By India	1,680	793	887	2,327	605	1,722
ii) To India	9,793	4,499	5,294	13,318	7,534	5,784
c) Short Term to India	50,846	32,404	18,442	50,825	49,063	1,762
i) Suppliers' Credit > 180 days & Buyers' Credit	38,558	32,404	6,154	50,825	42,754	8,071
ii) Suppliers' Credit up to 180 days	12,288	-	12,288	-	6,309	-6,309
<b>3. Banking Capital (a+b)</b>	<b>91,588</b>	<b>80,359</b>	<b>11,229</b>	<b>71,626</b>	<b>61,666</b>	<b>9,960</b>
a) Commercial Banks	91,588	79,728	11,860	71,626	61,655	9,971
i) Assets	47,726	43,876	3,850	28,879	22,564	6,315
ii) Liabilities	43,862	35,852	8,010	42,747	39,091	3,656
<i>of which : Non-Resident Deposits</i>	37,898	34,509	3,389	40,172	39,040	1,132
b) Others	-	631	-631	-	11	-11
<b>4. Rupee Debt Service</b>	<b>-</b>	<b>123</b>	<b>-123</b>	<b>-</b>	<b>12</b>	<b>-12</b>
<b>5. Other Capital</b>	<b>19,178</b>	<b>54,215</b>	<b>-35,037</b>	<b>21,391</b>	<b>33,631</b>	<b>-12,240</b>
<b>Total Capital Account (1 to 5)</b>	<b>4,00,586</b>	<b>3,77,918</b>	<b>22,668</b>	<b>3,94,462</b>	<b>3,66,699</b>	<b>27,763</b>
<b>C. Errors &amp; Omissions</b>	<b>807</b>	<b>-</b>	<b>807</b>	<b>5,206</b>	<b>-</b>	<b>5,206</b>
<b>D. Overall Balance</b>	<b>8,07,289</b>	<b>7,97,979</b>	<b>9,310</b>	<b>8,39,870</b>	<b>8,60,595</b>	<b>-20,725</b>
<b>(Total Current Account, Capital Account and Errors &amp; Omissions (A+B+C))</b>						
<b>E. Monetary Movements (i+ii)</b>	<b>-</b>	<b>9,310</b>	<b>-9,310</b>	<b>20,725</b>	<b>-</b>	<b>20,725</b>
i) I.M.F.	-	-	-	-	-	-
ii) Foreign Exchange Reserves (Increase - / Decrease +)	-	9,310	-9,310	20,725	-	20,725

## No. 40: India's Overall Balance of Payments (Contd.)

(₹ crore)

Item	Oct-Dec 2008			Jan-Mar 2009		
	Credit	Debit	Net	Credit	Debit	Net
1	20	21	22	23	24	25
<b>A. CURRENT ACCOUNT</b>						
<b>I. MERCHANDISE</b>	<b>1,92,300</b>	<b>3,62,934</b>	<b>-1,70,634</b>	<b>1,91,536</b>	<b>2,92,107</b>	<b>-1,00,571</b>
<b>II. INVISIBLES (a+b+c)</b>	<b>2,06,832</b>	<b>94,080</b>	<b>1,12,752</b>	<b>1,91,623</b>	<b>92,942</b>	<b>98,681</b>
a) Services	1,37,643	63,874	73,769	1,25,026	65,096	59,930
i) Travel	14,260	9,487	4,773	13,339	12,969	370
ii) Transportation	13,351	15,806	-2,455	14,514	12,441	2,073
iii) Insurance	1,692	1,305	387	1,730	1,639	91
iv) G.n.i.e.	471	1,134	-663	404	1,765	-1,361
v) Miscellaneous	1,07,869	36,142	71,727	95,039	36,282	58,757
<i>of which</i>						
<i>Software Services</i>	54,975	2,828	52,147	53,882	2,267	51,615
<i>Business Services</i>	23,655	17,397	6,258	21,179	22,978	-1,799
<i>Financial Services</i>	5,422	3,607	1,815	5,117	3,150	1,967
<i>Communication Services</i>	2,667	1,252	1,415	2,494	1,533	961
b) Transfers	53,625	4,122	49,503	49,677	2,084	47,593
i) Official	1,390	477	913	801	552	249
ii) Private	52,235	3,645	48,590	48,876	1,532	47,344
c) Income	15,564	26,084	-10,520	16,920	25,762	-8,842
i) Investment Income	14,628	24,435	-9,807	15,978	24,210	-8,232
ii) Compensation of Employees	936	1,649	-713	942	1,552	-610
<b>Total Current Account (I+II)</b>	<b>3,99,132</b>	<b>4,57,014</b>	<b>-57,882</b>	<b>3,83,159</b>	<b>3,85,049</b>	<b>-1,890</b>
<b>B. CAPITAL ACCOUNT</b>						
<b>1. Foreign Investment (a+b)</b>	<b>1,64,376</b>	<b>1,89,299</b>	<b>-24,923</b>	<b>1,37,683</b>	<b>1,29,680</b>	<b>8,003</b>
a) Foreign Direct Investment (i+ii)	34,679	31,217	3,462	44,812	23,409	21,403
i. In India	33,653	141	33,512	43,115	314	42,801
<i>Equity</i>	20,076	141	19,935	31,617	314	31,303
<i>Reinvested Earnings</i>	11,011	-	11,011	11,239	-	11,239
<i>Other Capital</i>	2,566	-	2,566	259	-	259
ii. Abroad	1,026	31,076	-30,050	1,697	23,095	-21,398
<i>Equity</i>	1,026	24,479	-23,453	1,697	18,969	-17,272
<i>Reinvested Earnings</i>	-	1,321	-1,321	-	1,349	-1,349
<i>Other Capital</i>	-	5,276	-5,276	-	2,777	-2,777
b) Portfolio Investment	1,29,697	1,58,082	-28,385	92,871	1,06,271	-13,400
i) In India	1,29,554	1,57,773	-28,219	92,483	1,05,365	-12,882
<i>of which</i>						
<i>FII's</i>	1,29,520	1,57,773	-28,253	92,381	1,05,368	-12,987
<i>ADR/GDRs</i>	34	-	34	100	-	100
ii) Abroad	143	309	-166	388	906	-518
<b>2. Loans (a+b+c)</b>	<b>77,059</b>	<b>75,185</b>	<b>1,874</b>	<b>70,732</b>	<b>74,855</b>	<b>-4,123</b>
a) External Assistance	8,251	3,699	4,552	7,352	3,504	3,848
i) By India	88	507	-419	90	518	-428
ii) To India	8,163	3,192	4,971	7,262	2,986	4,276
b) Commercial Borrowings	26,310	8,406	17,904	17,418	12,479	4,939
i) By India	3,230	721	2,509	1,988	1,524	464
ii) To India	23,080	7,685	15,395	15,430	10,955	4,475
c) Short Term to India	42,498	63,080	-20,582	45,962	58,872	-12,910
i) Suppliers' Credit > 180 days & Buyers' Credit	42,498	50,504	-8,006	45,962	52,013	-6,051
ii) Suppliers' Credit up to 180 days	-	12,576	-12,576	-	6,859	-6,859
<b>3. Banking Capital (a+b)</b>	<b>72,315</b>	<b>96,483</b>	<b>-24,168</b>	<b>59,879</b>	<b>76,105</b>	<b>-16,226</b>
a) Commercial Banks	72,303	94,381	-22,078	59,326	76,105	-16,779
i) Assets	25,317	36,772	-11,455	12,831	27,364	-14,533
ii) Liabilities	46,986	57,609	-10,623	46,495	48,741	-2,246
<i>of which : Non-Resident Deposits</i>	46,532	41,453	5,079	46,445	35,615	10,830
b) Others	12	2,102	-2,090	553	-	553
<b>4. Rupee Debt Service</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>336</b>	<b>-336</b>
<b>5. Other Capital</b>	<b>24,406</b>	<b>3,379</b>	<b>21,027</b>	<b>20,492</b>	<b>6,033</b>	<b>14,459</b>
<b>Total Capital Account (1 to 5)</b>	<b>3,38,156</b>	<b>3,64,346</b>	<b>-26,190</b>	<b>2,88,786</b>	<b>2,87,009</b>	<b>1,777</b>
<b>C. Errors &amp; Omissions</b>	<b>-</b>	<b>3,121</b>	<b>-3,121</b>	<b>1,606</b>	<b>-</b>	<b>1,606</b>
<b>D. Overall Balance</b>	<b>7,37,288</b>	<b>8,24,481</b>	<b>-87,193</b>	<b>6,73,551</b>	<b>6,72,058</b>	<b>1,493</b>
<b>(Total Current Account, Capital Account and Errors &amp; Omissions (A+B+C))</b>						
<b>E. Monetary Movements (i+ii)</b>	<b>87,193</b>	<b>-</b>	<b>87,193</b>	<b>-</b>	<b>1,493</b>	<b>-1,493</b>
i) I.M.F.	-	-	-	-	-	-
ii) Foreign Exchange Reserves (Increase - / Decrease +)	87,193	-	87,193	-	1,493	-1,493

Current Statistics

Trade and Balance of Payments

No. 40: India's Overall Balance of Payments (Contd.)

(₹ crore)

Item	Apr-June 2009 PR			July-Sept 2009 PR		
	Credit	Debit	Net	Credit	Debit	Net
1	26	27	28	29	30	31
<b>A. CURRENT ACCOUNT</b>						
<b>I. MERCHANDISE</b>	<b>1,91,086</b>	<b>3,19,245</b>	<b>-1,28,159</b>	<b>2,10,146</b>	<b>3,53,374</b>	<b>-1,43,228</b>
<b>II. INVISIBLES (a+b+c)</b>	<b>1,88,744</b>	<b>80,907</b>	<b>1,07,837</b>	<b>1,96,100</b>	<b>97,290</b>	<b>98,810</b>
a) Services	1,09,243	53,454	55,789	1,03,458	66,356	37,102
i) Travel	11,207	9,929	1,278	13,165	11,412	1,753
ii) Transportation	12,202	13,549	-1,347	12,443	10,754	1,689
iii) Insurance	1,893	1,532	361	1,859	1,651	208
iv) G.n.i.e.	488	503	-15	484	629	-145
v) Miscellaneous	83,453	27,941	55,512	75,507	41,910	33,597
<i>of which</i>						
Software Services	53,687	1,908	51,779	54,261	2,121	52,140
Business Services	12,617	16,076	-3,459	12,124	22,330	-10,206
Financial Services	5,445	4,074	1,371	3,544	5,495	-1,951
Communication Services	2,039	1,356	683	1,486	1,515	-29
b) Transfers	65,108	2,293	62,815	69,648	2,750	66,898
i) Official	229	537	-308	813	523	290
ii) Private	64,879	1,756	63,123	68,835	2,227	66,608
c) Income	14,393	25,160	-10,767	22,994	28,184	-5,190
i) Investment Income	13,285	23,448	-10,163	22,001	26,528	-4,527
ii) Compensation of Employees	1,108	1,712	-604	993	1,656	-663
<b>Total Current Account (I+II)</b>	<b>3,79,830</b>	<b>4,00,152</b>	<b>-20,322</b>	<b>4,06,246</b>	<b>4,50,664</b>	<b>-44,418</b>
<b>B. CAPITAL ACCOUNT</b>						
<b>1. Foreign Investment (a+b)</b>	<b>2,36,997</b>	<b>1,73,108</b>	<b>63,889</b>	<b>2,70,846</b>	<b>1,87,666</b>	<b>83,180</b>
a) Foreign Direct Investment (i+ii)	48,550	25,000	23,550	56,067	19,740	36,327
i. In India	47,940	4,518	43,422	55,607	3,060	52,547
Equity	35,567	4,391	31,176	41,382	2,891	38,491
Reinvested Earnings	10,573	-	10,573	10,492	-	10,492
Other Capital	1,800	127	1,673	3,733	169	3,564
ii. Abroad	610	20,482	-19,872	460	16,680	-16,220
Equity	610	14,554	-13,944	460	10,347	-9,887
Reinvested Earnings	-	1,322	-1,322	-	1,312	-1,312
Other Capital	-	4,606	-4,606	-	5,021	-5,021
b) Portfolio Investment	1,88,447	1,48,108	40,339	2,14,779	1,67,926	46,853
i) In India	1,88,335	1,47,986	40,349	2,14,760	1,67,790	46,970
<i>of which</i>						
FIIs	1,88,125	1,47,986	40,139	2,01,867	1,67,790	34,077
GDRs/ADRs	210	-	210	12,898	-	12,898
ii) Abroad	112	122	-10	19	136	-117
<b>2. Loans (a+b+c)</b>	<b>63,972</b>	<b>70,954</b>	<b>-6,982</b>	<b>80,508</b>	<b>65,339</b>	<b>15,169</b>
a) External Assistance	4,947	3,552	1,395	7,151	3,583	3,568
i) By India	63	512	-449	63	508	-445
ii) To India	4,884	3,040	1,844	7,088	3,075	4,013
b) Commercial Borrowings	9,621	11,871	-2,250	15,605	9,848	5,757
i) By India	1,190	1,625	-435	997	1,041	-44
ii) To India	8,431	10,246	-1,815	14,608	8,807	5,801
c) Short Term to India	49,404	55,531	-6,127	57,752	51,908	5,844
i) Suppliers' Credit > 180 days & Buyers' Credit	49,404	46,788	2,616	53,230	51,908	1,322
ii) Suppliers' Credit up to 180 days	-	8,743	-8,743	4,522	-	4,522
<b>3. Banking Capital (a+b)</b>	<b>75,998</b>	<b>92,421</b>	<b>-16,423</b>	<b>80,097</b>	<b>58,739</b>	<b>21,358</b>
a) Commercial Banks	75,998	91,255	-15,257	80,097	58,047	22,050
i) Assets	21,311	33,889	-12,578	29,685	8,376	21,309
ii) Liabilities	54,687	57,366	-2,679	50,412	49,671	741
<i>of which : Non-Resident Deposits</i>	54,507	45,637	8,870	50,073	45,004	5,069
b) Others	-	1,166	-1,166	-	692	-692
<b>4. Rupee Debt Service</b>	<b>-</b>	<b>112</b>	<b>-112</b>	<b>-</b>	<b>5</b>	<b>-5</b>
<b>5. Other Capital</b>	<b>2,693</b>	<b>25,219</b>	<b>-22,526</b>	<b>33,398</b>	<b>59,626</b>	<b>-26,228</b>
<b>Total Capital Account (1 to 5)</b>	<b>3,79,660</b>	<b>3,61,814</b>	<b>17,846</b>	<b>4,64,849</b>	<b>3,71,375</b>	<b>93,474</b>
<b>C. Errors &amp; Omissions</b>	<b>3,037</b>	<b>-</b>	<b>3,037</b>	<b>-</b>	<b>3,456</b>	<b>-3,456</b>
<b>D. Overall Balance</b>	<b>7,62,527</b>	<b>7,61,966</b>	<b>561</b>	<b>8,71,095</b>	<b>8,25,495</b>	<b>45,600</b>
<b>E. Monetary Movements (i+ii)</b>						
i) I.M.F.	-	561	-561	-	45,600	-45,600
ii) Foreign Exchange Reserves (Increase - / Decrease +) <i>Of which: SDR Allocation</i>	-	-	-	-	-	-
	-	561	-561	-	45,600	-45,600
	-	-	-	-	24,983	-24,983



## No. 40: India's Overall Balance of Payments (Contd.)

(₹ crore)

Item	Oct-Dec 2009 PR			Jan-Mar 2010 PR		
	Credit	Debit	Net	Credit	Debit	Net
1	32	33	34	35	36	37
<b>A. CURRENT ACCOUNT</b>						
<b>I. MERCHANDISE</b>	<b>2,19,997</b>	<b>3,64,237</b>	<b>-1,44,240</b>	<b>2,41,104</b>	<b>3,86,223</b>	<b>-1,45,119</b>
<b>II. INVISIBLES (a+b+c)</b>	<b>1,88,759</b>	<b>1,01,431</b>	<b>87,328</b>	<b>2,00,909</b>	<b>1,14,764</b>	<b>86,145</b>
a) Services	1,12,676	74,590	38,086	1,27,869	89,003	38,866
i) Travel	16,044	10,783	5,261	15,629	12,116	3,513
ii) Transportation	13,950	15,699	-1,749	14,307	16,396	-2,089
iii) Insurance	1,903	1,422	481	1,943	1,497	446
iv) G.n.i.e.	578	625	-47	533	730	-197
v) Miscellaneous	80,201	46,061	34,140	95,457	58,264	37,193
<i>of which</i>						
Software Services	61,550	1,553	59,997	65,663	1,410	64,253
Business Services	11,473	21,319	-9,846	17,535	25,587	-8,052
Financial Services	3,661	5,391	-1,730	5,066	6,967	-1,901
Communication Services	1,208	1,777	-569	1,125	1,759	-634
b) Transfers	63,789	2,976	60,813	60,699	2,948	57,751
i) Official	1,782	527	1,255	579	652	-73
ii) Private	62,007	2,449	59,558	60,120	2,296	57,824
c) Income	12,294	23,865	-11,571	12,341	22,813	-10,472
i) Investment Income	11,123	21,440	-10,317	11,280	20,553	-9,273
ii) Compensation of Employees	1,171	2,425	-1,254	1,061	2,260	-1,199
<b>Total Current Account (I+II)</b>	<b>4,08,756</b>	<b>4,65,668</b>	<b>-56,912</b>	<b>4,42,014</b>	<b>5,00,986</b>	<b>-58,972</b>
<b>B. CAPITAL ACCOUNT</b>						
<b>1. Foreign Investment (a+b)</b>	<b>2,08,425</b>	<b>1,67,739</b>	<b>40,686</b>	<b>2,27,179</b>	<b>1,71,293</b>	<b>55,886</b>
a) Foreign Direct Investment (i+ii)	41,546	27,373	14,173	37,023	21,398	15,625
i. In India	40,641	6,852	33,789	35,535	7,399	28,136
Equity	27,792	5,751	22,041	24,585	6,944	17,641
Reinvested Earnings	10,107	-	10,107	9,953	-	9,953
Other Capital	2,742	1,101	1,641	997	455	542
ii. Abroad	905	20,521	-19,616	1,488	13,999	-12,511
Equity	905	15,871	-14,966	1,488	7,022	-5,534
Reinvested Earnings	-	1,264	-1,264	-	1,245	-1,245
Other Capital	-	3,386	-3,386	-	5,732	-5,732
b) Portfolio Investment	1,66,879	1,40,366	26,513	1,90,156	1,49,895	40,261
i) In India	1,66,828	1,40,109	26,719	1,89,081	1,49,234	39,847
<i>of which</i>						
FIIs	1,64,613	1,40,109	24,504	1,88,411	1,49,234	39,177
GDRs/ADRs	2,215	-	2,215	671	-	671
ii) Abroad	51	257	-206	1,075	661	414
<b>2. Loans (a+b+c)</b>	<b>93,759</b>	<b>67,151</b>	<b>26,608</b>	<b>1,11,480</b>	<b>84,603</b>	<b>26,877</b>
a) External Assistance	7,677	3,741	3,936	8,087	3,375	4,712
i) By India	61	490	-429	60	482	-422
ii) To India	7,616	3,251	4,365	8,028	2,893	5,135
b) Commercial Borrowings	21,221	13,254	7,967	23,924	22,215	1,709
i) By India	1,059	2,658	-1,599	1,364	1,777	-413
ii) To India	20,162	10,596	9,566	22,560	20,438	2,122
c) Short Term to India	64,861	50,156	14,705	79,469	59,013	20,456
i) Suppliers' Credit > 180 days & Buyers' Credit	56,223	50,156	6,067	70,711	59,013	11,698
ii) Suppliers' Credit up to 180 days	8,638	-	8,638	8,758	-	8,758
<b>3. Banking Capital (a+b)</b>	<b>70,760</b>	<b>61,712</b>	<b>9,048</b>	<b>65,250</b>	<b>69,390</b>	<b>-4,140</b>
a) Commercial Banks	67,990	61,400	6,590	65,195	69,390	-4,195
i) Assets	14,304	8,740	5,564	16,217	21,628	-5,411
ii) Liabilities	53,686	52,660	1,026	48,978	47,761	1,217
<i>of which : Non-Resident Deposits</i>	47,465	44,624	2,841	44,390	46,916	-2,526
b) Others	2,770	312	2,458	55	-	55
<b>4. Rupee Debt Service</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>335</b>	<b>-335</b>
<b>5. Other Capital</b>	<b>7,448</b>	<b>15,568</b>	<b>-8,120</b>	<b>10,761</b>	<b>16,461</b>	<b>-5,700</b>
<b>Total Capital Account (1 to 5)</b>	<b>3,80,392</b>	<b>3,12,170</b>	<b>68,222</b>	<b>4,14,670</b>	<b>3,42,083</b>	<b>72,587</b>
<b>C. Errors &amp; Omissions</b>	<b>-</b>	<b>3,067</b>	<b>-3,067</b>	<b>-</b>	<b>3,782</b>	<b>-3,782</b>
<b>D. Overall Balance</b>	<b>7,89,148</b>	<b>7,80,905</b>	<b>8,243</b>	<b>8,56,684</b>	<b>8,46,851</b>	<b>9,833</b>
<b>E. Monetary Movements (i+ii)</b>	<b>-</b>	<b>8,243</b>	<b>-8,243</b>	<b>-</b>	<b>9,833</b>	<b>-9,833</b>
i) I.M.F.	-	-	-	-	-	-
ii) Foreign Exchange Reserves (Increase - / Decrease +) <i>Of which: SDR Allocation</i>	-	8,243	-8,243	-	9,833	-9,833

## No. 40: India's Overall Balance of Payments (Contd.)

(₹ crore)

Item	Apr-June 2010 PR			July-Sept 2010 PR		
	Credit	Debit	Net	Credit	Debit	Net
1	38	39	40	41	42	43
<b>A. CURRENT ACCOUNT</b>						
<b>I. MERCHANDISE</b>	<b>2,52,120</b>	<b>4,01,573</b>	<b>-1,49,453</b>	<b>2,40,780</b>	<b>4,16,434</b>	<b>-1,75,654</b>
<b>II. INVISIBLES (a+b+c)</b>	<b>1,98,606</b>	<b>1,06,043</b>	<b>92,563</b>	<b>2,18,548</b>	<b>1,20,945</b>	<b>97,603</b>
a) Services	1,22,825	77,221	45,604	1,45,901	89,825	56,076
i) Travel	13,455	10,631	2,824	15,709	12,919	2,790
ii) Transportation	14,340	14,299	41	15,234	16,383	-1,149
iii) Insurance	1,871	1,414	457	2,055	1,794	261
iv) G.n.i.e.	429	652	-223	581	953	-372
v) Miscellaneous	92,730	50,225	42,505	1,12,322	57,776	54,546
<i>of which</i>						
<i>Software Services</i>	59,296	2,623	56,673	62,146	2,720	59,426
<i>Business Services</i>	21,987	26,974	-4,987	27,624	32,514	-4,890
<i>Financial Services</i>	5,603	6,406	-803	8,456	8,856	-400
<i>Communication Services</i>	1,483	1,100	383	1,939	1,237	702
b) Transfers	62,754	3,312	59,442	63,475	3,147	60,328
i) Official	269	643	-374	655	637	18
ii) Private	62,485	2,669	59,816	62,820	2,510	60,310
c) Income	13,027	25,510	-12,483	9,172	27,973	-18,801
i) Investment Income	11,991	23,265	-11,274	8,024	25,890	-17,866
ii) Compensation of Employees	1,036	2,245	-1,209	1,148	2,083	-935
<b>Total Current Account (I+II)</b>	<b>4,50,726</b>	<b>5,07,616</b>	<b>-56,890</b>	<b>4,59,328</b>	<b>5,37,379</b>	<b>-78,051</b>
<b>B. CAPITAL ACCOUNT</b>						
<b>1. Foreign Investment (a+b)</b>	<b>2,40,299</b>	<b>2,05,983</b>	<b>34,316</b>	<b>3,14,595</b>	<b>2,13,366</b>	<b>1,01,229</b>
a) Foreign Direct Investment (i+ii)	39,243	25,939	13,304	39,116	27,108	12,008
i) In India	37,902	10,504	27,398	36,429	5,100	31,329
<i>Equity</i>	27,335	10,394	16,941	25,346	4,807	20,539
<i>Reinvested Earnings</i>	10,193	-	10,193	10,386	-	10,386
<i>Other Capital</i>	374	110	264	697	293	404
ii) Abroad	1,341	15,435	-14,094	2,687	22,008	-19,321
<i>Equity</i>	1,341	9,171	-7,830	2,687	11,627	-8,940
<i>Reinvested Earnings</i>	-	1,236	-1,236	-	1,260	-1,260
<i>Other Capital</i>	-	5,028	-5,028	-	9,121	-9,121
b) Portfolio Investment	2,01,056	1,80,044	21,012	2,75,479	1,86,258	89,221
i) In India	2,00,627	1,79,401	21,226	2,74,777	1,85,277	89,500
<i>of which</i>						
<i>FIIIs</i>	1,95,544	1,79,401	16,143	2,72,490	1,85,277	87,213
<i>GDRs/ADRs</i>	5,083	-	5,083	2,287	-	2,287
ii) Abroad	429	643	-214	702	981	-279
<b>2. Loans (a+b+c)</b>	<b>1,07,459</b>	<b>65,998</b>	<b>41,461</b>	<b>1,23,525</b>	<b>92,932</b>	<b>30,593</b>
a) External Assistance	14,646	3,458	11,188	5,908	3,194	2,714
i) By India	87	114	-27	88	116	-28
ii) To India	14,559	3,344	11,215	5,820	3,078	2,742
b) Commercial Borrowings	20,212	10,043	10,169	27,647	11,632	16,015
i) By India	844	1,109	-265	1,381	2,585	-1,204
ii) To India	19,368	8,934	10,434	26,266	9,047	17,219
c) Short Term to India	72,601	52,497	20,104	89,970	78,106	11,864
i) Suppliers' Credit >180 days & Buyers' Credit	66,984	52,497	14,487	84,852	78,106	6,746
ii) Suppliers' Credit up to 180 days	5,617	-	5,617	5,118	-	5,118
<b>3. Banking Capital (a+b)</b>	<b>76,401</b>	<b>58,137</b>	<b>18,264</b>	<b>78,994</b>	<b>93,698</b>	<b>-14,704</b>
a) Commercial Banks	76,392	58,027	18,365	78,994	90,890	-11,896
i) Assets	14,888	11,671	3,217	19,502	37,307	-17,805
ii) Liabilities	61,504	46,356	15,148	59,492	53,583	5,909
<i>of which : Non-Resident Deposits</i>	51,338	46,233	5,105	54,262	49,408	4,854
b) Others	9	110	-101	-	2,808	-2,808
<b>4. Rupee Debt Service</b>	<b>-</b>	<b>73</b>	<b>-73</b>	<b>-</b>	<b>5</b>	<b>-5</b>
<b>5. Other Capital</b>	<b>10,877</b>	<b>29,333</b>	<b>-18,456</b>	<b>6,378</b>	<b>24,458</b>	<b>-18,080</b>
<b>Total Capital Account (1to5)</b>	<b>4,35,036</b>	<b>3,59,524</b>	<b>75,512</b>	<b>5,23,492</b>	<b>4,24,459</b>	<b>99,033</b>
<b>C. Errors &amp; Omissions</b>	<b>-</b>	<b>1,553</b>	<b>-1,553</b>	<b>-</b>	<b>5,692</b>	<b>-5,692</b>
<b>D. Overall Balance</b>	<b>8,85,762</b>	<b>8,68,693</b>	<b>17,069</b>	<b>9,82,820</b>	<b>9,67,530</b>	<b>15,290</b>
<b>(Total Current Account, Capital Account and Errors &amp; Omissions (A+B+C))</b>						
<b>E. Monetary Movements (i+ii)</b>	<b>-</b>	<b>17,069</b>	<b>-17,069</b>	<b>-</b>	<b>15,290</b>	<b>-15,290</b>
i) I.M.F.	-	-	-	-	-	-
ii) Foreign Exchange Reserves (Increase - / Decrease +)	-	17,069	-17,069	-	15,290	-15,290
<i>Of which: SDR Allocation</i>	-	-	-	-	-	-

## No. 40: India's Overall Balance of Payments (Contd.)

(₹ crore)

Item	Oct-Dec 2010 P			Oct-Dec 2009 PR		
	Credit	Debit	Net	Credit	Debit	Net
1	44	45	46	47	48	49
<b>A. CURRENT ACCOUNT</b>						
<b>I. MERCHANDISE</b>	<b>2,95,878</b>	<b>4,37,570</b>	<b>-1,41,692</b>	<b>2,19,997</b>	<b>3,64,237</b>	<b>-1,44,240</b>
<b>II. INVISIBLES (a+b+c)</b>	<b>2,42,860</b>	<b>1,44,604</b>	<b>98,256</b>	<b>1,88,759</b>	<b>1,01,431</b>	<b>87,328</b>
a) Services	1,68,753	1,14,070	54,683	1,12,676	74,590	38,086
i) Travel	19,869	12,925	6,944	16,044	10,783	5,261
ii) Transportation	16,657	17,873	-1,216	13,950	15,699	-1,749
iii) Insurance	2,274	1,808	466	1,903	1,422	481
iv) G.n.i.e.	673	875	-202	578	625	-47
v) Miscellaneous	1,29,279	80,590	48,689	80,201	46,061	34,140
<i>of which</i>						
Software Services	69,303	3,181	66,122	61,550	1,553	59,997
Business Services	31,785	35,921	-4,136	11,473	21,319	-9,846
Financial Services	8,313	8,797	-484	3,661	5,391	-1,730
Communication Services	1,902	1,364	538	1,208	1,777	-569
b) Transfers	64,700	3,787	60,913	63,789	2,976	60,813
i) Official	1,530	893	637	1,782	527	1,255
ii) Private	63,170	2,894	60,276	62,007	2,449	59,558
c) Income	9,407	26,747	-17,340	12,294	23,865	-11,571
i) Investment Income	8,124	24,167	-16,043	11,123	21,440	-10,317
ii) Compensation of Employees	1,283	2,580	-1,297	1,171	2,425	-1,254
<b>Total Current Account (I+II)</b>	<b>5,38,738</b>	<b>5,82,174</b>	<b>-43,436</b>	<b>4,08,756</b>	<b>4,65,668</b>	<b>-56,912</b>
<b>B. CAPITAL ACCOUNT</b>						
<b>1. Foreign Investment (a+b)</b>	<b>4,95,132</b>	<b>4,57,426</b>	<b>37,706</b>	<b>2,08,425</b>	<b>1,67,739</b>	<b>40,686</b>
a) Foreign Direct Investment (i+ii)	38,460	29,008	9,452	41,546	27,373	14,173
i) In India	33,597	9,870	23,727	40,641	6,852	33,789
Equity	23,566	8,349	15,217	27,792	5,751	22,041
Reinvested Earnings	10,022	-	10,022	10,107	-	10,107
Other Capital	9	1,521	-1,512	2,742	1,101	1,641
ii) Abroad	4,863	19,138	-14,275	905	20,521	-19,616
Equity	4,863	12,651	-7,788	905	15,871	-14,966
Reinvested Earnings	-	1,216	-1,216	-	1,264	-1,264
Other Capital	-	5,271	-5,271	-	3,386	-3,386
b) Portfolio Investment	4,56,672	4,28,418	28,254	1,66,879	1,40,366	26,513
i) In India	4,56,048	4,22,891	33,157	1,66,828	1,40,109	26,719
<i>of which</i>						
FIIs	4,55,003	4,22,891	32,112	1,64,613	1,40,109	24,504
GDRs/ADRs	1,045	-	1,045	2,215	-	2,215
ii) Abroad	624	5,527	-4,903	51	257	-206
<b>2. Loans (a+b+c)</b>	<b>1,20,938</b>	<b>92,505</b>	<b>28,433</b>	<b>93,759</b>	<b>67,151</b>	<b>26,608</b>
a) External Assistance	8,681	3,504	5,177	7,677	3,741	3,936
i) By India	85	112	-27	61	490	-429
ii) To India	8,596	3,392	5,204	7,616	3,251	4,365
b) Commercial Borrowings	29,142	12,772	16,370	21,221	13,254	7,967
i) By India	2,557	996	1,561	1,059	2,658	-1,599
ii) To India	26,585	11,776	14,809	20,162	10,596	9,566
c) Short Term to India	83,115	76,229	6,886	64,861	50,156	14,705
i) Suppliers' Credit >180 days & Buyers' Credit	80,890	76,229	4,661	56,223	50,156	6,067
ii) Suppliers' Credit up to 180 days	2,225	-	2,225	8,638	-	8,638
<b>3. Banking Capital (a+b)</b>	<b>1,48,506</b>	<b>1,26,520</b>	<b>21,986</b>	<b>70,760</b>	<b>61,712</b>	<b>9,048</b>
a) Commercial Banks	1,48,116	1,26,520	21,596	67,990	61,400	6,590
i) Assets	89,688	68,370	21,318	14,304	8,740	5,564
ii) Liabilities	58,428	58,150	278	53,686	52,660	1,026
<i>of which : Non-Resident Deposits</i>	56,373	55,539	834	47,465	44,624	2,841
b) Others	390	-	390	2,770	312	2,458
<b>4. Rupee Debt Service</b>	-	-	-	-	-	-
<b>5. Other Capital</b>	<b>16,877</b>	<b>38,254</b>	<b>-21,377</b>	<b>7,448</b>	<b>15,568</b>	<b>-8,120</b>
<b>Total Capital Account (1to5)</b>	<b>7,81,453</b>	<b>7,14,705</b>	<b>66,748</b>	<b>3,80,392</b>	<b>3,12,170</b>	<b>68,222</b>
<b>C. Errors &amp; Omissions</b>	-	5,417	-5,417	-	3,067	-3,067
<b>D. Overall Balance</b>	<b>13,20,191</b>	<b>13,02,296</b>	<b>17,895</b>	<b>7,89,148</b>	<b>7,80,905</b>	<b>8,243</b>
<b>(Total Current Account, Capital Account and Errors &amp; Omissions (A+B+C))</b>						
<b>E. Monetary Movements (i+ii)</b>	-	17,895	-17,895	-	8,243	-8,243
i) I.M.F.	-	-	-	-	-	-
ii) Foreign Exchange Reserves (Increase - / Decrease +)	-	17,895	-17,895	-	8,243	-8,243
<i>Of which: SDR Allocation</i>	-	-	-	-	-	-



## No. 40: India's Overall Balance of Payments (Concl'd.)

(₹ crore)

Item	Apr-Dec 2009-10 PR			Apr-Dec 2010-11 P		
	Credit	Debit	Net	Credit	Debit	Net
1	50	51	52	53	54	55
<b>A. CURRENT ACCOUNT</b>						
<b>I. MERCHANDISE</b>	<b>6,21,229</b>	<b>10,36,856</b>	<b>-4,15,627</b>	<b>7,88,778</b>	<b>12,55,577</b>	<b>-4,66,799</b>
<b>II. INVISIBLES (a+b+c)</b>	<b>5,73,603</b>	<b>2,79,628</b>	<b>2,93,975</b>	<b>6,60,013</b>	<b>3,71,593</b>	<b>2,88,420</b>
a) Services	3,25,377	1,94,400	1,30,977	4,37,478	2,81,117	1,56,361
i) Travel	40,416	32,124	8,292	49,033	36,475	12,558
ii) Transportation	38,595	40,002	-1,407	46,231	48,555	-2,324
iii) Insurance	5,655	4,605	1,050	6,200	5,016	1,184
iv) G.n.i.e.	1,550	1,757	-207	1,683	2,480	-797
v) Miscellaneous	2,39,161	1,15,912	1,23,249	3,34,331	1,88,591	1,45,740
<i>of which</i>						
<i>Software Services</i>	1,69,498	5,582	1,63,916	1,90,745	8,524	1,82,221
<i>Business Services</i>	36,214	59,725	-23,511	81,396	95,409	-14,013
<i>Financial Services</i>	12,650	14,960	-2,310	22,372	24,059	-1,687
<i>Communication Services</i>	4,733	4,648	85	5,324	3,701	1,623
b) Transfers	1,98,545	8,019	1,90,526	1,90,929	10,246	1,80,683
i) Official	2,824	1,587	1,237	2,454	2,173	281
ii) Private	1,95,721	6,432	1,89,289	1,88,475	8,073	1,80,402
c) Income	49,681	77,209	-27,528	31,606	80,230	-48,624
i) Investment Income	46,409	71,416	-25,007	28,139	73,322	-45,183
ii) Compensation of Employees	3,272	5,793	-2,521	3,467	6,908	-3,441
<b>Total Current Account (I+II)</b>	<b>11,94,832</b>	<b>13,16,484</b>	<b>-1,21,652</b>	<b>14,48,792</b>	<b>16,27,169</b>	<b>-1,78,377</b>
<b>B. CAPITAL ACCOUNT</b>						
<b>1. Foreign Investment (a+b)</b>	<b>7,16,268</b>	<b>5,28,513</b>	<b>1,87,755</b>	<b>10,50,026</b>	<b>8,76,775</b>	<b>1,73,251</b>
a) Foreign Direct Investment (i+ii)	1,46,163	72,113	74,050	1,16,819	82,055	34,764
i) In India	1,44,188	14,430	1,29,758	1,07,928	25,474	82,454
<i>Equity</i>	1,04,741	13,033	91,708	76,247	23,550	52,697
<i>Reinvested Earnings</i>	31,172	-	31,172	30,601	-	30,601
<i>Other Capital</i>	8,275	1,397	6,878	1,080	1,924	-844
ii) Abroad	1,975	57,683	-55,708	8,891	56,581	-47,690
<i>Equity</i>	1,975	40,772	-38,797	8,891	33,449	-24,558
<i>Reinvested Earnings</i>	-	3,898	-3,898	-	3,712	-3,712
<i>Other Capital</i>	-	13,013	-13,013	-	19,420	-19,420
b) Portfolio Investment	5,70,105	4,56,400	1,13,705	9,33,207	7,94,720	1,38,487
i) In India	5,69,923	4,55,885	1,14,038	9,31,452	7,87,569	1,43,883
<i>of which</i>						
<i>FIIIs</i>	5,54,605	4,55,885	98,720	9,23,037	7,87,569	1,35,468
<i>GDRs/ADRs</i>	15,323	-	15,323	8,415	-	8,415
ii) Abroad	182	515	-333	1,755	7,151	-5,396
<b>2. Loans (a+b+c)</b>	<b>2,38,239</b>	<b>2,03,444</b>	<b>34,795</b>	<b>3,51,922</b>	<b>2,51,435</b>	<b>1,00,487</b>
a) External Assistance	19,775	10,876	8,899	29,235	10,156	19,079
i) By India	187	1,510	-1,323	260	342	-82
ii) To India	19,588	9,366	10,222	28,975	9,814	19,161
b) Commercial Borrowings	46,447	34,973	11,474	77,001	34,447	42,554
i) By India	3,246	5,324	-2,078	4,782	4,690	92
ii) To India	43,201	29,649	13,552	72,219	29,757	42,462
c) Short Term to India	1,72,017	1,57,595	14,422	2,45,686	2,06,832	38,854
i) Suppliers' Credit >180 days & Buyers Credit	1,58,857	1,48,852	10,005	2,32,726	2,06,832	25,894
ii) Suppliers' Credit up to 180 days	13,160	8,743	4,417	12,960	-	12,960
<b>3. Banking Capital (a+b)</b>	<b>2,26,855</b>	<b>2,12,872</b>	<b>13,983</b>	<b>3,03,901</b>	<b>2,78,355</b>	<b>25,546</b>
a) Commercial Banks	2,24,085	2,10,702	13,383	3,03,502	2,75,437	28,065
i) Assets	65,300	51,005	14,295	1,24,078	1,17,348	6,730
ii) Liabilities	1,58,785	1,59,697	-912	1,79,424	1,58,089	21,335
<i>of which: Non-Resident Deposits</i>	1,52,045	1,35,265	16,780	1,61,973	1,51,180	10,793
b) Others	2,770	2,170	600	399	2,918	-2,519
<b>4. Rupee Debt Service</b>	-	<b>117</b>	<b>-117</b>	-	<b>78</b>	<b>-78</b>
<b>5. Other Capital</b>	<b>43,539</b>	<b>1,00,413</b>	<b>-56,874</b>	<b>34,132</b>	<b>92,045</b>	<b>-57,913</b>
<b>Total Capital Account (1to5)</b>	<b>12,24,901</b>	<b>10,45,359</b>	<b>1,79,542</b>	<b>17,39,981</b>	<b>14,98,688</b>	<b>2,41,293</b>
<b>C. Errors &amp; Omissions</b>	-	<b>3,488</b>	<b>-3,488</b>	-	<b>12,662</b>	<b>-12,662</b>
<b>D. Overall Balance</b>	<b>24,19,733</b>	<b>23,65,331</b>	<b>54,402</b>	<b>31,88,773</b>	<b>31,38,519</b>	<b>50,254</b>
<b>(Total Current Account, Capital Account and Errors &amp; Omissions (A+B+C))</b>						
<b>E. Monetary Movements (i+ii)</b>	-	<b>54,402</b>	<b>-54,402</b>	-	<b>50,254</b>	<b>-50,254</b>
i) I.M.F.	-	-	-	-	-	-
ii) Foreign Exchange Reserves (Increase - / Decrease +)	-	54,402	-54,402	-	50,254	-50,254
<i>of which: SDR allocation</i>	-	24,983	-24,983	-	-	-