

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

(₹ crore)

Item	2007-08			2008-09		
	Credit	Debit	Net	Credit	Debit	Net
	1	2	3	4	5	6
<b>A. CURRENT ACCOUNT</b>						
<b>I. MERCHANDISE</b>	<b>6,68,008</b>	<b>10,35,672</b>	<b>-3,67,664</b>	<b>8,57,960</b>	<b>14,05,412</b>	<b>-5,47,452</b>
<b>II. INVISIBLES (a+b+c)</b>	<b>5,98,088</b>	<b>2,93,902</b>	<b>3,04,185</b>	<b>7,70,429</b>	<b>3,50,608</b>	<b>4,19,821</b>
a) Services	3,63,042	2,06,798	1,56,244	4,88,010	2,39,604	2,48,406
i) Travel	45,526	37,191	8,335	50,226	43,336	6,890
ii) Transportation	40,199	46,278	-6,079	52,073	58,531	-6,458
iii) Insurance	6,586	4,192	2,393	6,531	5,230	1,301
iv) G.n.i.e.	1,331	1,518	-186	1,771	3,777	-2,006
v) Miscellaneous	2,69,400	1,17,618	1,51,781	3,77,409	1,28,730	2,48,679
<i>of which</i>						
Software Services	1,62,020	13,494	1,48,526	2,12,242	11,608	2,00,634
Business Services	67,430	66,469	961	85,544	70,922	14,622
Financial Services	12,917	12,560	357	20,425	13,569	6,856
Communication Services	9,682	3,462	6,220	10,525	5,027	5,498
b) Transfers	1,77,745	9,293	1,68,452	2,16,906	12,568	2,04,338
i) Official	3,024	2,073	951	3,029	1,900	1,129
ii) Private	1,74,721	7,220	1,67,501	2,13,877	10,668	2,03,209
c) Income	57,300	77,811	-20,511	65,513	98,436	-32,923
i) Investment Income	55,451	73,410	-17,959	61,723	92,418	-30,695
ii) Compensation of Employees	1,849	4,402	-2,552	3,790	6,018	-2,228
<b>Total Current Account (I+II)</b>	<b>12,66,096</b>	<b>13,29,575</b>	<b>-63,479</b>	<b>16,28,389</b>	<b>17,56,020</b>	<b>-1,27,631</b>
<b>B. CAPITAL ACCOUNT</b>						
<b>1. Foreign Investment (a+b)</b>	<b>10,86,530</b>	<b>9,12,135</b>	<b>1,74,395</b>	<b>7,55,703</b>	<b>7,33,018</b>	<b>22,685</b>
a) Foreign Direct Investment (i+ii)	1,49,902	86,125	63,776	1,76,679	88,945	87,734
i) In India	1,39,885	465	1,39,420	1,71,592	773	1,70,819
Equity	1,07,749	434	1,07,315	1,26,394	773	1,25,621
Reinvested Earnings	30,916	-	30,916	41,541	-	41,541
Other Capital	1,220	31	1,189	3,657	-	3,657
ii) Abroad	10,017	85,660	-75,644	5,087	88,172	-83,085
Equity	10,017	67,956	-57,939	5,087	68,976	-63,889
Reinvested Earnings	-	4,365	-4,365	-	4,986	-4,986
Other Capital	-	13,340	-13,340	-	14,210	-14,210
b) Portfolio Investment	9,36,628	8,26,009	1,10,619	5,79,024	6,44,073	-65,049
i) In India	9,35,683	8,25,715	1,09,968	5,78,344	6,42,544	-64,200
<i>of which</i>						
FIIs	9,07,936	8,25,715	82,221	5,73,451	6,42,548	-69,097
ADR/GDRs	26,556	-	26,556	4,890	-	4,890
ii) Abroad	945	294	651	680	1,529	-849
<b>2. Loans (a+b+c)</b>	<b>3,30,331</b>	<b>1,66,840</b>	<b>1,63,491</b>	<b>2,85,412</b>	<b>2,50,612</b>	<b>34,800</b>
a) External Assistance	17,019	8,553	8,466	24,435	12,877	11,558
i) By India	94	112	-18	332	1,913	-1,581
ii) To India	16,925	8,441	8,484	24,103	10,964	13,139
b) Commercial Borrowings	1,21,942	30,855	91,086	70,846	34,316	36,530
i) By India	6,412	6,538	-126	9,225	3,643	5,582
ii) To India	1,15,529	24,317	91,212	61,621	30,673	30,948
c) Short Term to India	1,91,370	1,27,432	63,939	1,90,131	2,03,419	-13,288
i) Suppliers' Credit >180 days & Buyers' Credit	1,71,184	1,27,432	43,752	1,77,843	1,77,675	168
ii) Suppliers' Credit up to 180 days	20,187	-	20,187	12,288	25,744	-13,456
<b>3. Banking Capital (a+b)</b>	<b>2,23,979</b>	<b>1,76,824</b>	<b>47,155</b>	<b>2,95,408</b>	<b>3,14,613</b>	<b>-19,205</b>
a) Commercial Banks	2,23,664	1,75,113	48,551	2,94,843	3,11,869	-17,026
i) Assets	78,366	50,734	27,632	1,14,753	1,30,576	-15,823
ii) Liabilities	1,45,298	1,24,379	20,919	1,80,090	1,81,293	-1,203
<i>of which: Non-Resident Deposits</i>	1,18,077	1,17,372	705	1,71,047	1,50,617	20,430
b) Others	315	1,712	-1,397	565	2,744	-2,179
<b>4. Rupee Debt Service</b>	<b>-</b>	<b>492</b>	<b>-492</b>	<b>-</b>	<b>471</b>	<b>-471</b>
<b>5. Other Capital</b>	<b>1,17,094</b>	<b>73,716</b>	<b>43,377</b>	<b>85,467</b>	<b>97,258</b>	<b>-11,791</b>
<b>Total Capital Account (1to5)</b>	<b>17,57,933</b>	<b>13,30,007</b>	<b>4,27,926</b>	<b>14,21,990</b>	<b>13,95,972</b>	<b>26,018</b>
<b>C. Errors &amp; Omissions</b>	<b>5,241</b>	<b>-</b>	<b>5,241</b>	<b>4,498</b>	<b>-</b>	<b>4,498</b>
<b>D. Overall Balance</b>	<b>30,29,270</b>	<b>26,59,582</b>	<b>3,69,689</b>	<b>30,54,877</b>	<b>31,51,992</b>	<b>-97,115</b>
<b>E. Monetary Movements (i+ii)</b>						
i) I.M.F.	-	3,69,689	-3,69,689	97,115	-	97,115
ii) Foreign Exchange Reserves	-	-	-	-	-	-
( Increase - / Decrease +)	-	3,69,689	-3,69,689	97,115	-	97,115
<i>of which: SDR allocation</i>	-	-	-	-	-	-

P: Preliminary. PR: Partially Revised.

Current Statistics

Trade and Balance of Payments

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

(₹ crore)

Item	2009-10 PR			2010-11 P		
	Credit	Debit	Net	Credit	Debit	Net
	7	8	9	10	11	12
<b>A. CURRENT ACCOUNT</b>						
<b>I. MERCHANDISE</b>	<b>8,62,333</b>	<b>14,23,079</b>	<b>-5,60,746</b>	<b>11,39,517</b>	<b>17,34,545</b>	<b>-5,95,028</b>
<b>II. INVISIBLES (a+b+c)</b>	<b>7,74,512</b>	<b>3,94,392</b>	<b>3,80,120</b>	<b>8,99,484</b>	<b>5,06,990</b>	<b>3,92,494</b>
a) Services	4,53,246	2,83,403	1,69,843	6,00,636	3,83,578	2,17,058
i) Travel	56,045	44,240	11,805	69,488	51,152	18,336
ii) Transportation	52,902	56,398	-3,496	64,992	63,215	1,777
iii) Insurance	7,598	6,102	1,496	8,871	6,379	2,492
iv) G.n.i.e.	2,083	2,487	-404	2,430	3,734	-1,304
v) Miscellaneous	3,34,618	1,74,176	1,60,442	4,54,855	2,59,098	1,95,757
<i>of which</i>						
Software Services	2,35,161	6,992	2,28,169	2,68,538	10,000	2,58,538
Business Services	53,749	85,312	-31,563	1,09,479	1,26,909	-17,430
Financial Services	17,716	21,927	-4,211	29,659	34,078	-4,419
Communication Services	5,858	6,407	-549	7,117	5,245	1,872
b) Transfers	2,59,244	10,967	2,48,277	2,57,386	14,216	2,43,170
i) Official	3,403	2,239	1,164	2,938	2,870	68
ii) Private	2,55,841	8,728	2,47,113	2,54,448	11,346	2,43,102
c) Income	62,022	1,00,022	-38,000	41,462	1,09,196	-67,734
i) Investment Income	57,689	91,969	-34,280	36,379	99,731	-63,352
ii) Compensation of Employees	4,333	8,053	-3,720	5,083	9,465	-4,382
<b>Total Current Account (I+II)</b>	<b>16,36,845</b>	<b>18,17,471</b>	<b>-1,80,626</b>	<b>20,39,002</b>	<b>22,41,534</b>	<b>-2,02,532</b>
<b>B. CAPITAL ACCOUNT</b>						
<b>1. Foreign Investment (a+b)</b>	<b>9,43,447</b>	<b>6,99,806</b>	<b>2,43,641</b>	<b>13,04,426</b>	<b>11,32,272</b>	<b>1,72,154</b>
a) Foreign Direct Investment (i+ii)	1,83,186	93,511	89,675	1,50,131	1,17,355	32,776
i) In India	1,79,723	21,829	1,57,894	1,38,496	31,898	1,06,598
Equity	1,29,326	19,977	1,09,349	92,591	29,621	62,970
Reinvested Earnings	41,125	-	41,125	42,937	-	42,937
Other Capital	9,272	1,852	7,420	2,968	2,277	691
ii) Abroad	3,463	71,682	-68,219	11,635	85,457	-73,822
Equity	3,463	47,794	-44,331	11,635	46,581	-34,946
Reinvested Earnings	-	5,143	-5,143	-	4,939	-4,939
Other Capital	-	18,745	-18,745	-	33,937	-33,937
b) Portfolio Investment	7,60,261	6,06,295	1,53,966	11,54,295	10,14,917	1,39,378
i) In India	7,59,004	6,05,119	1,53,885	11,50,761	10,06,082	1,44,679
<i>of which</i>						
FIIs	7,43,016	6,05,119	1,37,897	11,41,396	10,06,082	1,35,314
ADR/GDRs	15,994	-	15,994	9,366	-	9,366
ii) Abroad	1,257	1,176	81	3,534	8,835	-5,301
<b>2. Loans (a+b+c)</b>	<b>3,49,720</b>	<b>2,88,047</b>	<b>61,673</b>	<b>4,86,050</b>	<b>3,59,057</b>	<b>1,26,993</b>
a) External Assistance	27,863	14,251	13,612	35,868	13,388	22,480
i) By India	247	1,992	-1,745	346	455	-109
ii) To India	27,616	12,259	15,357	35,522	12,933	22,589
b) Commercial Borrowings	70,371	57,188	13,183	1,05,152	50,816	54,336
i) By India	4,610	7,101	-2,491	8,350	6,913	1,437
ii) To India	65,761	50,087	15,674	96,802	43,903	52,899
c) Short Term to India	2,51,486	2,16,608	34,878	3,45,030	2,94,853	50,177
i) Suppliers' Credit > 180 days & Buyers' Credit	2,29,568	2,07,865	21,703	3,28,353	2,94,853	33,500
ii) Suppliers' Credit up to 180 days	21,918	8,743	13,175	16,677	-	16,677
<b>3. Banking Capital (a+b)</b>	<b>2,92,105</b>	<b>2,82,261</b>	<b>9,844</b>	<b>4,19,277</b>	<b>3,97,252</b>	<b>22,025</b>
a) Commercial Banks	2,89,280	2,80,091	9,189	4,11,575	3,91,867	19,708
i) Assets	81,517	72,633	8,884	1,59,935	1,75,493	-15,558
ii) Liabilities	2,07,763	2,07,458	305	2,51,640	2,16,374	35,266
<i>of which: Non-Resident Deposits</i>	1,96,435	1,82,181	14,254	2,24,283	2,09,461	14,822
b) Others	2,825	2,170	655	7,702	5,385	2,317
<b>4. Rupee Debt Service</b>	<b>-</b>	<b>452</b>	<b>-452</b>	<b>-</b>	<b>313</b>	<b>-313</b>
<b>5. Other Capital</b>	<b>54,300</b>	<b>1,16,874</b>	<b>-62,574</b>	<b>45,781</b>	<b>93,507</b>	<b>-47,726</b>
<b>Total Capital Account (1to5)</b>	<b>16,39,572</b>	<b>13,87,440</b>	<b>2,52,132</b>	<b>22,55,534</b>	<b>19,82,401</b>	<b>2,73,133</b>
<b>C. Errors &amp; Omissions</b>	<b>-</b>	<b>7,269</b>	<b>-7,269</b>	<b>-</b>	<b>11,152</b>	<b>-11,152</b>
<b>D. Overall Balance</b>	<b>32,76,417</b>	<b>32,12,180</b>	<b>64,237</b>	<b>42,94,536</b>	<b>42,35,087</b>	<b>59,449</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>64,237</b>	<b>-64,237</b>	<b>-</b>	<b>59,449</b>	<b>-59,449</b>
i) I.M.F.	-	-	-	-	-	-
ii) Foreign Exchange Reserves	-	64,237	-64,237	-	59,449	-59,449
( Increase - / Decrease +)						
<i>of which: SDR allocation</i>	-	24,983	-24,983	-	-	-

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

(₹ crore)

Item	Apr-June 2008			July-Sept 2008		
	Credit	Debit	Net	Credit	Debit	Net
	13	14	15	16	17	18
<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	12,106	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>FII's</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 (1to5)</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
<i>Of which: SDR Allocation</i>	-	-	-	-	-	-

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

(₹ crore)

Item	Oct-Dec 2008			Jan-Mar 2009		
	Credit	Debit	Net	Credit	Debit	Net
	19	20	21	22	23	24
<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>						
Software Services	54,975	2,828	52,147	53,882	2,267	51,615
Business Services	23,655	17,397	6,258	21,179	22,978	-1,799
Financial Services	5,422	3,607	1,815	5,117	3,150	1,967
Communication Services	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
Equity	20,076	141	19,935	31,617	314	31,303
Reinvested Earnings	11,011	-	11,011	11,239	-	11,239
Other Capital	2,566	-	2,566	259	-	259
ii) Abroad	1,026	31,076	-30,050	1,697	23,095	-21,398
Equity	1,026	24,479	-23,453	1,697	18,969	-17,272
Reinvested Earnings	-	1,321	-1,321	-	1,349	-1,349
Other Capital	-	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>						
FIIs	1,29,520	1,57,773	-28,253	92,381	1,05,368	-12,987
ADR/GDRs	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 (1to5)</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
<i>Of which: SDR Allocation</i>	-	-	-	-	-	-

## 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
	25	26	27	28	29	30
<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>						
FII's	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 (1to5)</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

Current Statistics

Trade and Balance of Payments

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
	31	32	33	34	35	36
<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 (1to5)</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
	37	38	39	40	41	42
<b>A. CURRENT ACCOUNT</b>						
<b>I. MERCHANDISE</b>	<b>2,52,316</b>	<b>3,97,676</b>	<b>-1,45,360</b>	<b>2,41,877</b>	<b>4,15,206</b>	<b>-1,73,329</b>
<b>II. INVISIBLES (a+b+c)</b>	<b>1,97,329</b>	<b>1,07,184</b>	<b>90,145</b>	<b>2,18,027</b>	<b>1,22,791</b>	<b>95,236</b>
a) Services	1,21,548	77,801	43,747	1,45,380	91,109	54,271
i) Travel	13,455	10,654	2,801	15,709	12,887	2,822
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	91,453	50,782	40,671	1,11,801	59,092	52,709
<i>of which</i>						
<i>Software Services</i>	59,834	2,623	57,211	61,324	2,720	58,604
<i>Business Services</i>	21,987	26,992	-5,005	27,624	32,486	-4,862
<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	26,071	-13,044	9,172	28,535	-19,363
i) Investment Income	11,991	23,817	-11,826	8,024	26,466	-18,442
ii) Compensation of Employees	1,036	2,254	-1,218	1,148	2,069	-921
<b>Total Current Account (I+II)</b>	<b>4,49,645</b>	<b>5,04,860</b>	<b>-55,215</b>	<b>4,59,904</b>	<b>5,37,997</b>	<b>-78,093</b>
<b>B. CAPITAL ACCOUNT</b>						
<b>1. Foreign Investment (a+b)</b>	<b>2,40,860</b>	<b>2,06,466</b>	<b>34,394</b>	<b>3,15,148</b>	<b>2,11,966</b>	<b>1,03,182</b>
a) Foreign Direct Investment (i+ii)	39,804	26,422	13,382	39,669	25,708	13,961
i) In India	38,463	10,504	27,959	36,982	5,100	31,882
<i>Equity</i>	27,335	10,394	16,941	25,346	4,807	20,539
<i>Reinvested Earnings</i>	10,749	-	10,749	10,953	-	10,953
<i>Other Capital</i>	379	110	269	683	293	390
ii) Abroad	1,341	15,918	-14,577	2,687	20,608	-17,921
<i>Equity</i>	1,341	9,394	-8,053	2,687	11,543	-8,856
<i>Reinvested Earnings</i>	-	1,236	-1,236	-	1,260	-1,260
<i>Other Capital</i>	-	5,288	-5,288	-	7,805	-7,805
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>1,07,062</b>	<b>66,007</b>	<b>41,055</b>	<b>1,23,865</b>	<b>92,969</b>	<b>30,896</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	10,052	10,160	27,675	11,669	16,006
i) By India	844	1,109	-265	1,381	2,585	-1,204
ii) To India	19,368	8,943	10,425	26,294	9,084	17,210
c) Short Term to India	72,204	52,497	19,707	90,282	78,106	12,176
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	5,220	-	5,220	5,430	-	5,430
<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>6,739</b>	<b>23,890</b>	<b>-17,151</b>	<b>3,245</b>	<b>23,291</b>	<b>-20,046</b>
<b>Total Capital Account (1to5)</b>	<b>4,31,062</b>	<b>3,54,573</b>	<b>76,489</b>	<b>5,21,252</b>	<b>4,21,929</b>	<b>99,323</b>
<b>C. Errors &amp; Omissions</b>	<b>-</b>	<b>4,205</b>	<b>-4,205</b>	<b>-</b>	<b>5,940</b>	<b>-5,940</b>
<b>D. Overall Balance</b>	<b>8,80,707</b>	<b>8,63,638</b>	<b>17,069</b>	<b>9,81,156</b>	<b>9,65,866</b>	<b>15,290</b>
<b>E. Monetary Movements (i+ii)</b>						
i) I.M.F.	-	17,069	-17,069	-	15,290	-15,290
ii) Foreign Exchange Reserves (Increase - / Decrease +)	-	-	-	-	-	-
<i>Of which: SDR Allocation</i>	-	17,069	-17,069	-	15,290	-15,290
	-	-	-	-	-	-

P: Preliminary

PR: Partially Revised

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

(₹ crore)

Item	Oct-Dec 2010 PR			Jan-Mar 2011 P		
	Credit	Debit	Net	Credit	Debit	Net
	43	44	45	46	47	48
<b>A. CURRENT ACCOUNT</b>						
<b>I. MERCHANDISE</b>	<b>2,95,631</b>	<b>4,36,784</b>	<b>-1,41,153</b>	<b>3,49,693</b>	<b>4,84,879</b>	<b>-1,35,186</b>
<b>II. INVISIBLES (a+b+c)</b>	<b>2,47,077</b>	<b>1,50,683</b>	<b>96,394</b>	<b>2,37,052</b>	<b>1,26,331</b>	<b>1,10,721</b>
a) Services	1,72,970	1,19,611	53,359	1,60,739	95,056	65,683
i) Travel	19,869	12,965	6,904	20,455	14,646	5,809
ii) Transportation	16,657	17,873	-1,216	18,761	14,660	4,101
iii) Insurance	2,274	1,808	466	2,671	1,363	1,308
iv) G.n.i.e.	673	875	-202	747	1,254	-507
v) Miscellaneous	1,33,496	86,090	47,406	1,18,105	63,134	54,971
<i>of which</i>						
Software Services	70,361	3,181	67,180	77,019	1,476	75,543
Business Services	31,785	35,952	-4,167	28,083	31,479	-3,396
Financial Services	7,555	8,797	-1,242	8,045	10,019	-1,974
Communication Services	1,902	1,364	538	1,793	1,544	249
b) Transfers	64,700	3,787	60,913	66,457	3,970	62,487
i) Official	1,530	893	637	484	697	-213
ii) Private	63,170	2,894	60,276	65,973	3,273	62,700
c) Income	9,407	27,285	-17,878	9,856	27,305	-17,449
i) Investment Income	8,124	24,692	-16,568	8,240	24,756	-16,516
ii) Compensation of Employees	1,283	2,593	-1,310	1,616	2,549	-933
<b>Total Current Account (I+II)</b>	<b>5,42,708</b>	<b>5,87,467</b>	<b>-44,759</b>	<b>5,86,745</b>	<b>6,11,210</b>	<b>-24,465</b>
<b>B. CAPITAL ACCOUNT</b>						
<b>1. Foreign Investment (a+b)</b>	<b>4,96,096</b>	<b>4,65,021</b>	<b>31,075</b>	<b>2,52,322</b>	<b>2,48,819</b>	<b>3,503</b>
a) Foreign Direct Investment (i+ii)	39,424	36,603	2,821	31,234	28,622	2,612
i) In India	34,561	9,870	24,691	28,490	6,424	22,066
Equity	23,566	8,349	15,217	16,344	6,071	10,273
Reinvested Earnings	10,569	-	10,569	10,666	-	10,666
Other Capital	426	1,521	-1,095	1,480	353	1,127
ii) Abroad	4,863	26,733	-21,870	2,744	22,198	-19,454
Equity	4,863	14,647	-9,784	2,744	10,997	-8,253
Reinvested Earnings	-	1,216	-1,216	-	1,227	-1,227
Other Capital	-	10,870	-10,870	-	9,974	-9,974
b) Portfolio Investment	4,56,672	4,28,418	28,254	2,21,088	2,20,197	891
i) In India	4,56,048	4,22,891	33,157	2,19,309	2,18,513	796
<i>of which</i>						
FIIs	4,55,003	4,22,891	32,112	2,18,359	2,18,513	-154
GDRs/ADRs	1,045	-	1,045	951	-	951
ii) Abroad	624	5,527	-4,903	1,779	1,684	95
<b>2. Loans (a+b+c)</b>	<b>1,19,324</b>	<b>90,877</b>	<b>28,447</b>	<b>1,35,799</b>	<b>1,09,204</b>	<b>26,595</b>
a) External Assistance	8,681	3,504	5,177	6,633	3,232	3,401
i) By India	85	112	-27	86	113	-27
ii) To India	8,596	3,392	5,204	6,547	3,119	3,428
b) Commercial Borrowings	28,380	11,144	17,236	28,885	17,951	10,934
i) By India	2,557	996	1,561	3,568	2,223	1,345
ii) To India	25,823	10,148	15,675	25,317	15,728	9,589
c) Short Term to India	82,263	76,229	6,034	1,00,281	88,021	12,260
i) Suppliers' Credit > 180 days & Buyers' Credit	80,890	76,229	4,661	95,627	88,021	7,606
ii) Suppliers' Credit up to 180 days	1,373	-	1,373	4,654	-	4,654
<b>3. Banking Capital (a+b)</b>	<b>1,48,506</b>	<b>1,26,520</b>	<b>21,986</b>	<b>1,15,376</b>	<b>1,18,897</b>	<b>-3,521</b>
a) Commercial Banks	1,48,116	1,26,520	21,596	1,08,073	1,16,430	-8,357
i) Assets	89,688	68,370	21,318	35,857	58,145	-22,288
ii) Liabilities	58,428	58,150	278	72,216	58,285	13,931
<i>of which : Non-Resident Deposits</i>	56,373	55,539	834	62,310	58,281	4,029
b) Others	390	-	390	7,303	2,467	4,836
<b>4. Rupee Debt Service</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>235</b>	<b>-235</b>
<b>5. Other Capital</b>	<b>15,374</b>	<b>36,859</b>	<b>-21,485</b>	<b>20,423</b>	<b>9,467</b>	<b>10,956</b>
<b>Total Capital Account (1to5)</b>	<b>7,79,300</b>	<b>7,19,277</b>	<b>60,023</b>	<b>5,23,920</b>	<b>4,86,622</b>	<b>37,298</b>
<b>C. Errors &amp; Omissions</b>	<b>2,631</b>	<b>-</b>	<b>2,631</b>	<b>-</b>	<b>3,638</b>	<b>-3,638</b>
<b>D. Overall Balance</b>	<b>13,24,639</b>	<b>13,06,744</b>	<b>17,895</b>	<b>11,10,665</b>	<b>11,01,470</b>	<b>9,195</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>17,895</b>	<b>-17,895</b>	<b>-</b>	<b>9,195</b>	<b>-9,195</b>
i) I.M.F.	-	-	-	-	-	-
ii) Foreign Exchange Reserves (Increase - / Decrease +)	-	17,895	-17,895	-	9,195	-9,195
<i>Of which: SDR Allocation</i>	-	-	-	-	-	-