



RESERVE BANK OF INDIA BULLETIN

WEEKLY STATISTICAL SUPPLEMENT

Vol.40

April 25, 2025

No. 17

1. Reserve Bank of India - Liabilities and Assets*

(₹ Crore)

Item	2024	2025		Variation	
	Apr. 19	Apr. 11	Apr. 18	Week	Year
	1	2	3	4	5
1 Notes Issued	3533149	3743990	3750858	6867	217709
1.1 Notes in Circulation	3533137	3743978	3750841	6864	217705
1.2 Notes held in Banking Department	13	13	16	4	4
2 Deposits					
2.1 Central Government	101	100	100	0	-1
2.2 Market Stabilisation Scheme		0	0	0	0
2.3 State Governments	42	43	42	0	0
2.4 Scheduled Commercial Banks	944236	930387	909269	-21118	-34967
2.5 Scheduled State Co-operative Banks	8657	7927	7845	-82	-811
2.6 Other Banks	54282	52963	52769	-194	-1512
2.7 Others	507201	440710	463871	23161	-43330
3 Other Liabilities	1752864	2286477	2316139	29662	563275
Total Liabilities/Assets	6800531	7462597	7500894	38297	700363
1 Foreign Currency Assets	4721081	4980958	4970772	-10186	249691
2 Gold	474181	688496	721972	33476	247791
3 Rupee Securities (including Treasury Bills)	1354918	1611944	1617568	5625	262650
4 Loans and Advances					
4.1 Central Government	-	0	0	0	0
4.2 State Governments	17496	35191	36792	1600	19295
4.3 NABARD	-	0	0	0	0
4.4 Scheduled Commercial Banks	85339	5779	24763	18984	-60576
4.5 Scheduled State Co-op.Banks	0	0	0	0	0
4.6 Industrial Development Bank of India	-	-	-	-	-
4.7 Export- Import Bank of India	-	-	-	-	-
4.8 Others	140139	124783	113558	-11225	-26581
5 Bills Purchased and Discounted					
5.1 Commercial	-	-	-	-	-
5.2 Treasury	-	-	-	-	-
6 Investments	2064	2064	2064	0	0
7 Other Assets	5313	13382	13405	23	8093

* Data are provisional; difference, if any, is due to rounding off.

2. Foreign Exchange Reserves*

Item	As on April 18, 2025		Variation over					
			Week		End-March 2025		Year	
	₹ Cr.	US\$ Mn.	₹ Cr.	US\$ Mn.	₹ Cr.	US\$ Mn.	₹ Cr.	US\$ Mn.
	1	2	3	4	5	6	7	8
1 Total Reserves	5857537	686145	23726	8310	145396	17819	512616	45812
1.1 Foreign Currency Assets #	4938465	578495	-10088	3516	87631	10938	256936	17635
1.2 Gold	721972	84572	33476	4575	53809	6396	247791	27764
1.3 SDRs	158509	18568	532	212	3220	399	7980	534
1.4 Reserve Position in the IMF	38591	4510	-194	7	736	87	-90	-121

*Difference, if any, is due to rounding off.

Excludes (a) SDR holdings of the Reserve Bank, as they are included under the SDR holdings; (b) investment in bonds issued by IIFC (UK); and (c) amounts lent under the SAARC and ACU currency swap arrangements.

3. Cash Balances of Scheduled Commercial Banks (excluding Regional Rural Banks) with Reserve Bank of India

(Amount in ₹ Crore)

Average daily cash reserve requirement (CRR) for the fortnight ending April 18, 2025 = ₹ 931571 Crore	2025													
	Apr. 5	Apr. 6	Apr. 7	Apr. 8	Apr. 9	Apr. 10	Apr. 11	Apr. 12	Apr. 13	Apr. 14	Apr. 15	Apr. 16	Apr. 17	Apr. 18
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Actual Cash Balance with RBI	953327	953646	937718	942962	940235	925590	937279	934253	931902	929434	928893	925757	924107	916176
Cash Balance as percent of average daily CRR	102.3	102.4	100.7	101.2	100.9	99.4	100.6	100.3	100.0	99.8	99.7	99.4	99.2	98.3

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Apr. 4, 2025	Fortnight	Variation over			
			Financial year so far		Year-on-Year	
			2024-25	2025-26	2024	2025
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	341553	32139	17068	32139	62303	30014
1.2 Borrowings from Banks	105753	-6222	-6072	-6222	136030	-70604
1.3 Other Demand and Time Liabilities	23126	-6789	665	-6789	15046	-49990
2 Liabilities to Others						
2.1 Aggregate Deposits	23114977 (23055111)	534376	525882	534376	2553164 (2444380)	2113869 (2162787)
2.1a Growth (Per cent)		2.4	2.6	2.4	13.8 (13.3)	10.1 (10.4)
2.1.1 Demand	2778931	80882	149999	80882	374112	185079
2.1.2 Time	20336046	453494	375883	453494	2179052	1928789
2.2 Borrowings	920055	4806	-3142	4806	273714	145255
2.3 Other Demand and Time Liabilities	1023206	-38425	-41884	-38425	112358	127662
3. Borrowings from Reserve Bank	60031	-251435	-212199	-251435	-64480	49514
4 Cash in Hand and Balances with Reserve Bank	1007763	43474	625	43474	112802	-13777
4.1 Cash in hand	77426	-4448	-204	-4448	-15017	-11802
4.2 Balances with Reserve Bank	930337	47922	829	47922	127819	-1975
5 Assets with the Banking System						
5.1 Balances with Other Banks	227202	11401	1902	11401	5050	26973
5.2 Money at Call and Short Notice	35907	10069	17851	10069	-8451	5700
5.3 Advances to Banks	42047	2543	1029	2543	5619	-7350
5.4 Other Assets	69720	2367	-2112	2367	45738	-43592
6 Investments	6664394	-33534	49385	-33534	632147	508451
	(6616628)				(544286)	(548546)
6.1a Growth (Per cent)		-0.5	0.8	-0.5	11.4 (9.9)	8.3 (9.0)
6.1 Government Securities	6663616	-33682	49202	-33682	631790	508805
6.2 Other Approved Securities	777	148	183	148	357	-354
7 Bank Credit	18405387	161414	153006	161414	2734613	1820217
	(17988785)				(2210357)	(1927872)
7.1a Growth (Per cent)		0.9	0.9	0.9	19.7 (16.0)	11.0 (12.0)
7a.1 Food Credit	29357	-7174	-1873	-7174	245	8148
7a.2 Non-food credit	18376030	168589	154878	168589	2734368	1812069
7b.1 Loans, Cash credit and Overdrafts	18050061	140210	124991	140210	2667868	1790767
7b.2 Inland Bills - Purchased	82350	7387	7747	7387	26360	14136
7b.3 Discounted	234613	13554	19038	13554	49618	18218
7b.4 Foreign Bills - Purchased	15512	390	464	390	-3883	-1364
7b.5 Discounted	22850	-127	766	-127	-5350	-1540

1. Data since July 14, 2023 include the impact of the merger of a non-bank with a bank.

2. Figures in parentheses exclude the impact of the merger.

5. Ratios and Rates

(Per cent)

Item/Week Ended	2024	2025				
	Apr. 19	Mar. 21	Mar. 28	Apr. 4	Apr. 11	Apr. 18
	1	2	3	4	5	6
Ratios						
Cash Reserve Ratio	4.50	4.00	4.00	4.00	4.00	4.00
Statutory Liquidity Ratio	18.00	18.00	18.00	18.00	18.00	18.00
Cash-Deposit Ratio	5.06 (5.03)	4.28 (4.27)	..	4.37 (4.36)	..	..
Credit-Deposit Ratio	77.36 (79.48)	79.14 (80.79)	..	78.03 (79.63)	..	..
Incremental Credit-Deposit Ratio	25.33 (21.97)	89.18 (86.06)	..	31.12 (30.21)	..	..
Investment-Deposit Ratio	29.36 (29.63)	29.53 (29.66)	..	28.70 (28.83)	..	..
Incremental Investment-Deposit Ratio	16.45 (15.05)	29.49 (28.09)	..	-6.28 (-6.28)	..	..
Rates						
Policy Repo Rate	6.50	6.25	6.25	6.25	6.00	6.00
Fixed Reverse Repo Rate	3.35	3.35	3.35	3.35	3.35	3.35
Standing Deposit Facility (SDF) Rate*	6.25	6.00	6.00	6.00	5.75	5.75
Marginal Standing Facility (MSF) Rate	6.75	6.50	6.50	6.50	6.25	6.25
Bank Rate	6.75	6.50	6.50	6.50	6.25	6.25
Base Rate	9.10/10.25	9.10/10.40	9.10/10.40	9.10/10.40	9.10/10.40	9.10/10.40
MCLR (Overnight)	8.00/8.60	8.15/8.45	8.15/8.45	8.15/8.45	8.15/8.45	8.15/8.45
Term Deposit Rate >1 Year	6.00/7.25	6.00/7.25	6.00/7.25	6.00/7.25	6.00/7.25	6.00/7.25
Savings Deposit Rate	2.70/3.00	2.70/3.00	2.70/3.00	2.70/3.00	2.70/3.00	2.70/2.75
Call Money Rate (Weighted Average)	6.49	6.34	6.35	6.09	6.00	5.85
91-Day Treasury Bill (Primary) Yield	6.88	6.51	6.52	6.30	6.03	5.94
182-Day Treasury Bill (Primary) Yield	7.03	6.61	6.52	6.29	6.10	6.02
364-Day Treasury Bill (Primary) Yield	7.06	6.54	6.47	6.30	6.09	6.02
10-Year G-Sec Par Yield (FBIL)	7.18	6.65	6.62	6.53	6.48	6.41
Reference Rate and Forward Premia*						
INR-US\$ Spot Rate (₹ Per Foreign Currency)	83.52	86.22	85.58	85.23	86.14	85.57
INR-Euro Spot Rate (₹ Per Foreign Currency)	88.89	93.35	92.32	94.34	97.11	97.26
Forward Premia of US\$ 1-month	1.16	4.46	3.12	3.03	2.59	2.50
3-month	1.25	2.80	2.56	2.54	2.31	2.26
6-month	1.40	2.36	2.28	2.39	2.19	2.11

*As per Press Release No. 2022-2023/41 dated April 08, 2022.

@ 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. Data on forward premia are sourced from FBIL with effect from October 13, 2023.

Figures in parentheses include the impact of merger of a non-bank with a bank.

6. Money Stock: Components and Sources

(₹ Crore)

Item	Outstanding as on		Variation over									
	2025		Fortnight		Financial Year so far				Year-on-Year			
					2024-25		2025-26*		2024		2025	
	Mar. 21	Apr. 04	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
M3	27214355 (27273801)	27782866 (27842733)	568512 (568932)	2.1 (2.1)	546855	2.2	568512 (568932)	2.1 (2.1)	2601205	11.4	2404394 (2355476)	9.5 (9.2)
1 Components (1.1+1.2+1.3+1.4)												
1.1 Currency with the Public	3620845	3649744	28900	0.8	20512	0.6	28900	0.8	130390	4.0	218957	6.4
1.2 Demand Deposits with Banks	2840023	2923841	83819	3.0	152630	5.9	83819	3.0	377962	16.0	184324	6.7
1.3 Time Deposits with Banks	20643062 (20702598)	21106073 (21165940)	463012 (463432)	2.2 (2.2)	381829	2.0	463012 (463432)	2.2 (2.2)	2077845	12.2	1984327 (1935408)	10.4 (10.1)
1.4 'Other' Deposits with Reserve Bank	110426	103207	-7218	-6.5	-8116	-8.6	-7218	-6.5	15008	21.0	16787	19.4
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net Bank Credit to Government	8135829 (8183590)	8501316 (8549082)	365487 (365492)	4.5 (4.5)	135339	1.8	365487 (365492)	4.5 (4.5)	277482	3.8	853961 (813866)	11.2 (10.5)
2.1.1 Reserve Bank	1180870	1577390	396521		80338		396521		-273259		303840	
2.1.2 Other Banks	6954959 (7002720)	6923925 (6971691)	-31034 (-31029)	-0.4 (-0.4)	55002	0.9	-31034 (-31029)	-0.4 (-0.4)	550741	9.5	550121 (510026)	8.6 (7.9)
2.2 Bank Credit to Commercial Sector	18644339 (19065706)	18798081 (19214682)	153741 (148976)	0.8 (0.8)	149732	0.9	153741 (148976)	0.8 (0.8)	2221539	15.2	1976203 (1868548)	11.7 (10.8)
2.2.1 Reserve Bank	35823	21538	-14285		-2982		-14285		-8966		10114	
2.2.2 Other Banks	18608516 (19029883)	18776543 (19193145)	168027 (163262)	0.9 (0.9)	152714	0.9	168027 (163262)	0.9 (0.9)	2230505	15.3	1966090 (1858435)	11.7 (10.7)
2.3 Net Foreign Exchange Assets of Banking Sector	5977361	6079051	101690	1.7	9408	0.2	101690	1.7	629914	12.7	502140	9.0
2.4 Government's Currency Liabilities to the Public	36306	36306	0	0	0	0.0	0	0.0	3146	10.4	2874	8.6
2.5 Banking Sector's Net Non-Monetary Liabilities	5579480 (5989161)	5631887 (6036388)	52407 (47227)	0.9 (0.8)	-252375	-5.1	52407 (47227)	0.9 (0.8)	530875	12.7	930784 (831952)	19.8 (16.0)
2.5.1 Net Non-Monetary Liabilities of RBI	2159098	2205404	46306	2.1	7798	0.4	46306	2.1	167865	10.3	407473	22.7

*: With respect to March 21, 2025

Note: Figures in parentheses include the impact of merger of a non-bank with a bank.**7. Reserve Money: Components and Sources**

(₹ Crore)

Item	Outstanding as on		Variation over									
	2025		Week		Financial Year so far				Year-on-Year			
					2024-25		2025-26*		2024		2025	
	Mar. 28	Apr. 18	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
Reserve Money	4836336	4861106	-13933	-0.3	28648	0.6	24770	0.5	238802	5.4	201012	4.3
1 Components (1.1+1.2+1.3)												
1.1 Currency in Circulation	3720468	3787473	6864	0.2	55107	1.6	67005	1.8	111165	3.2	220905	6.2
1.2 Bankers' deposits with RBI	1003762	969883	-21393	-2.2	-18275	-1.8	-33879	-3.4	109594	12.2	-37291	-3.7
1.3 'Other' deposits with RBI	112106	103750	597	0.6	-8184	-8.7	-8356	-7.5	18043	26.4	17398	20.1
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net RBI Credit to Government	1388403	1626509	11524		28416		238106		-198470		404880	
2.1.1 Net RBI Credit to Centre	1362162	1589760	9924		17520		227598		-212820		385585	
2.2 RBI Credit to Banks and Commercial Sector	11418	-186413	-19174		9829		-197831		7376		-150096	
2.2.1 RBI's Net Claims on Banks	-27049	-205693	-20042		13431		-178644		18364		-158571	
2.3 Net foreign exchange assets of RBI	5526072	5692537	23315	0.4	-46743	-0.9	166464	3.0	565017	12.2	498197	9.6
2.4 Government's currency liabilities to the public	36632	36632			0	0.0	0	0.0	3146	10.4	3200	9.6
2.5 Net non-monetary liabilities of RBI	2126189	2308158	29598	1.3	-37145	-2.1	181969	8.6	138267	8.6	555169	31.7

*: With respect to March 28, 2025.

8. Liquidity Operations by RBI

(₹ Crore)

Date	Liquidity Adjustment Facility						Standing Liquidity Facilities	OMO (Outright)		Net Injection (+)/ Absorption (-) (1+3+5+7+9-2-4-6-8)
	Repo	Reverse Repo	Variable Rate Repo	Variable Rate Reverse Repo	MSF	SDF		Sale	Purchase	
	1	2	3	4	5	6		8	9	
Apr. 14, 2025	-	-	-	-	8324	139007	-	-	-	-130683
Apr. 15, 2025	-	-	9564	-	32	177126	-	-	-	-167530
Apr. 16, 2025	-	-	10346	-	102	188292	194	-	-	-177650
Apr. 17, 2025	-	-	32245	-	2018	256201	-	-	-	-221938
Apr. 18, 2025	-	-	-	-	3	211023	-	-	-	-211020
Apr. 19, 2025	-	-	-	-	5036	134001	-	-	-	-128965
Apr. 20, 2025	-	-	-	-	4798	105973	-	-	-	-101175

SDF: Standing Deposit Facility; MSF: Marginal Standing Facility.

9. Major Price Indices

Item	2024		2025		Percentage Variation of Current Month		
	Feb.	Mar.	Feb.	Mar.	Over Previous Month	Over March	Year-on-Year
	1	2	3	4	5	6	7
1 Consumer Price Index (2012=100)	185.8	185.8	192.5	192.0	-0.3	3.3	3.3
1.1 Rural	187.4	187.8	194.5	193.9	-0.3	3.2	3.2
1.2 Urban	184.0	183.6	190.1	189.9	-0.1	3.4	3.4
2 Consumer Price Index for Industrial Workers (2016=100)	139.2	138.9	142.8	..	..	..	..
3 Wholesale Price Index (2011-12=100)	151.2	151.4	154.8	154.5	-0.2	2.0	2.0
3.1 Primary Articles	181.5	183.2	186.6	184.6	-1.1	0.8	0.8
3.2 Fuel and Power	154.9	152.1	153.8	152.4	-0.9	0.2	0.2
3.3 Manufactured Products	139.8	140.1	143.8	144.4	0.4	3.1	3.1

Sources: Ministry of Statistics and Program Implementation; Office of Economic Adviser; and Labour Bureau.

10. Certificates of Deposit

Fortnight ended	Amount Outstanding (₹ Crore)	During the Fortnight	
		Amount Issued (₹ Crore)	Rate of Interest (Per cent)
	1	2	3
Apr. 04, 2025	522897	32046	6.45 - 8.05
Apr. 18, 2025	518760	7213	6.43 - 7.37

11. Commercial Paper

Fortnight Ended	Amount Outstanding (₹ Crore)	During the Fortnight	
		Amount Issued (₹ Crore)	Rate of Interest (Per cent)
	1	2	3
Mar. 31, 2025	442893	77134	7.00 - 14.46
Apr. 15, 2025	521558	91006	6.31 - 11.65

12. Average Daily Turnover in Select Money Markets

(₹ Crore)

Item	Week Ended		
	Apr 19, 2024	Apr 11, 2025	Apr 18, 2025
	1	2	3
1 Call Money	16675	25074	22900
2 Notice/ Term Money	6753	1582	11120
3 Triparty Repo	745111	679080	827215
4 Market Repo	715487	696512	810602
5 Repo in Corporate Bond	3449	6319	6241

13. Govt. of India: Treasury Bills Outstanding

(₹ Crore)

As on April 18, 2025	Major Holders			Total
	Banks	Primary Dealers	State Govts.	
	1	2	3	4
91-day	12637	23228	24417	183717
182-day	46504	62287	7632	215932
364-day	69847	86096	45432	358432
CMB	-	-	-	-

14. Market Borrowings by the Government of India and State Governments - Dated Securities

(Face Value in ₹ Crore)

Item	Gross Amount Raised			Net Amount Raised		
	2025-26 (Up to April 18, 2025)	2024-25 (Up to April 19, 2024)	2024-25	2025-26 (Up to April 18, 2025)	2024-25 (Up to April 19, 2024)	2024-25
	1	2	3	4	5	6
1. Government of India	68000	68000	1400697	68000	68000	1039275
2. State Governments	18300	24500	1073310	7520	17115	753345

The concepts and methodologies for weekly statistical supplement (WSS) are available in Handbook on WSS (<https://website.rbi.org.in/web/rbi/-/publications/a-handbook-on-rbi-s-weekly-statistical-supplement-15762>). Time series data are available at <https://data.rbi.org.in>

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