



# RESERVE BANK OF INDIA BULLETIN

## WEEKLY STATISTICAL SUPPLEMENT

Vol. 30

JANUARY 2, 2015

No. 1

### 1. Reserve Bank of India - Liabilities and Assets

(₹ Billion)

Item	2013			2014			Variation	
	Dec. 27	Dec. 19	Dec. 26	Week	Year			
	1	2	3	4	5			
<b>1 Notes Issued</b>	<b>12,516.80</b>	<b>13,733.01</b>	<b>13,710.14</b>	<b>-22.87</b>	<b>1,193.35</b>			
1.1 Notes in Circulation	12,516.68	13,732.89	13,710.02	-22.87	1,193.34			
1.2 Notes held in Banking Department	0.12	0.12	0.13	0.01	-			
<b>2 Deposits</b>								
2.1 Central Government	509.31	1.01	1.01	-	-508.30			
2.2 Market Stabilisation Scheme	-	-	-	-	-			
2.3 State Governments	0.42	0.42	0.42	-	-			
2.4 Scheduled Commercial Banks	3,236.41	3,443.90	3,458.48	14.59	222.07			
2.5 Scheduled State Co-operative Banks	31.96	34.78	33.52	-1.26	1.57			
2.6 Other Banks	158.43	183.96	187.57	3.60	29.14			
2.7 Others	164.76	506.08	523.46	17.38	358.70			
3 Other Liabilities	8,930.77	8,426.19	8,556.03	129.84	-374.74			
<b>TOTAL LIABILITIES/ASSETS</b>	<b>25,548.86</b>	<b>26,329.36</b>	<b>26,470.64</b>	<b>141.28</b>	<b>921.78</b>			
1 Foreign Currency Assets	16,730.25	18,775.27	18,912.56	137.30	2,182.32			
2 Gold Coin and Bullion	1,285.53	1,176.58	1,176.58	-	-108.95			
3 Rupee Securities (including Treasury Bills)	6,764.46	5,289.77	5,289.77	-	-1,474.69			
<b>4 Loans and Advances</b>								
4.1 Central Government	-	-	-	-	-			
4.2 State Governments	7.70	14.07	9.35	-4.71	1.65			
4.3 NABARD	-	-	-	-	-			
4.4 Scheduled Commercial Banks	427.46	924.48	920.71	-3.77	493.26			
4.5 Scheduled State Co-op.Banks	-	-	-	-	-			
4.6 Industrial Development Bank of India	-	-	-	-	-			
4.7 Export-Import Bank of India	-	-	-	-	-			
4.8 Others	62.22	35.20	44.60	9.40	-17.62			
<b>5 Bills Purchased and Discounted</b>								
5.1 Commercial	-	-	-	-	-			
5.2 Treasury	-	-	-	-	-			
6 Investments	13.20	13.20	13.20	-	-			
7 Other Assets	258.05	100.79	103.86	3.07	-154.19			

### 2. Foreign Exchange Reserves

Item	As on December 26, 2014		Variation over					
	₹ Bn.	US\$ Mn.	Week		End-March 2014		Year	
			₹ Bn.	US\$ Mn.	₹ Bn.	US\$ Mn.	₹ Bn.	US\$ Mn.
	1	2	3	4	5	6	7	8
<b>1 Total Reserves</b>	<b>20,285.6</b>	<b>319,710.0</b>	<b>138.0</b>	<b>-287.5</b>	<b>2,001.8</b>	<b>15,486.8</b>	<b>1,927.2</b>	<b>24,001.5</b>
1.1 Foreign Currency Assets	18,770.2	295,399.9	136.1	-271.0	2,161.1	19,040.6	2,098.9	26,765.9
1.2 Gold	1,176.6	18,985.2	-	-	-119.6	-2,581.6	-108.9	-1,617.9
1.3 SDRs	266.3	4,186.0	1.5	-13.0	-2.0	-277.6	-10.6	-275.8
1.4 Reserve Position in the IMF	72.5	1,138.9	0.4	-3.5	-37.7	-694.6	-52.2	-870.7

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

(Amount in ₹ Billion)

Average daily cash reserve requirement (CRR) for the fortnight ending Dec. 26, 2014 = ₹3,380.6 Billion	2014													
	Dec. 13	Dec. 14	Dec. 15	Dec. 16	Dec. 17	Dec. 18	Dec. 19	Dec. 20	Dec. 21	Dec. 22	Dec. 23	Dec. 24	Dec. 25	Dec. 26
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Actual Cash Balance with RBI	3,416.4	3,416.4	3,524.4	3,354.0	3,408.1	3,417.2	3,444.0	3,448.8	3,448.8	3,387.6	3,386.2	3,427.1	3,427.1	3,458.6
Cash Balance as percent of average daily CRR	101.1	101.1	104.3	99.2	100.8	101.1	101.9	102.0	102.0	100.2	100.2	101.4	101.4	102.3

## 4. Scheduled Commercial Banks - Business in India

(₹ Billion)

Item	Outstanding as on Dec. 12, 2014	Variation over				
		Fortnight	Financial year so far		Year-on-Year	
			2013-14	2014-15	2013	2014
	1	2	3	4	5	6
<b>1 Liabilities to the Banking System</b>						
1.1 Demand and Time Deposits from Banks	1,082.4	20.5	-90.5	305.3	-40.0	326.4
1.2 Borrowings from Banks	363.0	-16.9	-132.2	13.3	51.2	101.7
1.3 Other Demand and Time Liabilities	62.0	-11.0	-36.2	-73.1	-12.7	7.3
<b>2 Liabilities to Others</b>						
2.1 Aggregate Deposits	82,929.8	-240.7	7,452.7	5,874.1	10,647.2	7,972.6
2.1a Growth (Per cent)		-0.3	11.0	7.6	16.6	10.6
2.1.1 Demand	7,396.2	-337.1	250.2	257.0	754.1	523.0
2.1.2 Time	75,533.6	96.3	7,202.4	5,617.2	9,893.1	7,449.6
2.2 Borrowings	1,913.7	108.5	261.1	-296.7	494.3	-564.0
2.3 Other Demand and Time Liabilities	4,410.7	27.4	249.7	27.4	304.9	44.7
<b>3. Borrowings from Reserve Bank</b>	<b>745.8</b>	<b>-10.6</b>	<b>-33.4</b>	<b>329.6</b>	<b>12.5</b>	<b>563.3</b>
<b>4 Cash in Hand and Balances with Reserve Bank</b>	<b>3,986.3</b>	<b>-48.2</b>	<b>652.4</b>	<b>364.2</b>	<b>201.2</b>	<b>106.4</b>
4.1 Cash in hand	512.6	-23.6	37.5	53.9	19.5	70.2
4.2 Balances with Reserve Bank	3,473.7	-24.6	614.9	310.2	181.7	36.1
<b>5 Assets with the Banking System</b>						
5.1 Balances with Other Banks	1,310.8	10.7	-28.1	248.5	159.6	378.1
5.2 Money at Call and Short Notice	228.9	-38.9	-111.7	-49.1	7.8	44.6
5.3 Advances to Banks	165.0	1.0	-14.9	-2.5	40.7	52.9
5.4 Other Assets	281.6	-3.4	-383.6	-161.1	-238.8	-150.6
<b>6 Investments</b>	<b>24,601.3</b>	<b>302.7</b>	<b>2,215.2</b>	<b>2,473.1</b>	<b>2,729.9</b>	<b>2,325.1</b>
6.1a Growth (Per cent)		1.2	11.0	11.2	14.0	10.4
6.1 Government Securities	24,581.9	301.6	2,218.5	2,469.9	2,731.2	2,326.8
6.2 Other Approved Securities	19.5	1.1	-3.3	3.2	-1.3	-1.8
<b>7 Bank Credit</b>	<b>63,034.8</b>	<b>190.9</b>	<b>4,242.3</b>	<b>3,093.8</b>	<b>7,231.6</b>	<b>6,187.9</b>
7.1a Growth (Per cent)		0.3	8.1	5.2	14.6	10.9
7a.1 Food Credit	1,052.4	-22.8	111.1	67.6	-11.5	-23.0
7a.2 Non-food credit	61,982.4	213.6	4,131.2	3,026.2	7,243.1	6,210.8
7b.1 Loans, Cash credit and Overdrafts	60,931.2	208.4	4,170.3	3,240.4	6,941.8	6,169.1
7b.2 Inland Bills – Purchased	315.7	-2.3	133.1	-68.7	155.3	-66.1
7b.3 Discounted	1,133.3	4.8	-105.8	27.5	44.9	144.6
7b.4 Foreign Bills – Purchased	234.3	-18.5	40.9	-28.6	72.3	-21.5
7b.5 Discounted	420.4	-1.6	3.8	-76.7	17.4	-38.2

## 5. Ratios and Rates

(Per cent)

Item/Week Ended	2013		2014			
	Dec. 27	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26
	1	2	3	4	5	6
<b>Ratios</b>						
Cash Reserve Ratio	4.00	4.00	4.00	4.00	4.00	4.00
Statutory Liquidity Ratio	23.00	22.00	22.00	22.00	22.00	22.00
Cash-Deposit Ratio	4.95	4.85	..	4.81	..	..
Credit-Deposit Ratio	76.73	75.56	..	76.01	..	..
Incremental Credit-Deposit Ratio	65.94	47.47	..	52.67	..	..
Investment-Deposit Ratio	29.52	29.22	..	29.67	..	..
Incremental Investment-Deposit Ratio	27.79	35.49	..	42.10	..	..
<b>Rates</b>						
Policy Repo Rate	7.75	8.00	8.00	8.00	8.00	8.00
Reverse Repo Rate	6.75	7.00	7.00	7.00	7.00	7.00
Marginal Standing Facility (MSF) Rate	8.75	9.00	9.00	9.00	9.00	9.00
Bank Rate	8.75	9.00	9.00	9.00	9.00	9.00
Base Rate	10.00/10.25	10.00/10.25	10.00/10.25	10.00/10.25	10.00/10.25	10.00/10.25
Term Deposit Rate >1 Year	8.00/9.05	8.00/9.00	8.00/9.00	8.00/9.00	8.00/9.00	8.00/9.00
Savings Deposit Rate	4.00	4.00	4.00	4.00	4.00	4.00
Call Money Rate (Weighted Average)	8.72	7.90	7.85	7.88	8.33	8.10
91-Day Treasury Bill (Primary) Yield	8.69	8.27	8.23	8.23	8.35	8.35
182-Day Treasury Bill (Primary) Yield	..	..	8.31	..	8.38	..
364-Day Treasury Bill (Primary) Yield	8.84	8.29	..	8.22	..	8.22
10-Year Government Securities Yield	8.94	8.10	7.97	7.85	7.99	8.01
<b>RBI Reference Rate and Forward Premia</b>						
INR-US\$ Spot Rate (₹ Per Foreign Currency)	62.06	61.97	61.85	62.44	63.07	63.64
INR-Euro Spot Rate (₹ Per Foreign Currency)	85.27	77.16	76.53	77.38	77.46	77.74
Forward Premia of US\$ 1-month	9.28	7.84	8.15	8.07	8.09	7.92
3-month	8.64	7.49	7.57	7.30	7.33	7.23
6-month	8.60	7.42	7.50	7.21	7.17	7.13

## 6. Money Stock: Components and Sources

(₹ Billion)

Item	Outstanding as on				Variation over							
	2014		Fortnight		Financial Year so far				Year-on-Year			
	Mar. 31	Dec. 12	Amount	%	2013-14		2014-15		2013		2014	
	1	2	3	4	5	6	7	8	9	10	11	12
<b>M3</b>	<b>94,973.3</b>	<b>101,950.0</b>	<b>31.4</b>	<b>-</b>	<b>8,580.2</b>	<b>10.2</b>	<b>6,976.8</b>	<b>7.3</b>	<b>12,470.2</b>	<b>15.6</b>	<b>9,471.7</b>	<b>10.2</b>
<b>1 Components</b>												
1.1 Currency with the Public	12,483.4	13,342.3	273.0	2.1	861.5	7.6	858.8	6.9	1,238.5	11.2	1,070.1	8.7
1.2 Demand Deposits with Banks	8,043.9	8,340.6	-338.5	-3.9	200.4	2.7	296.8	3.7	788.9	11.4	608.0	7.9
1.3 Time Deposits with Banks	74,426.3	80,192.5	101.7	0.1	7,528.0	11.6	5,766.2	7.7	10,444.8	16.8	7,741.6	10.7
1.4 'Other' Deposits with Reserve Bank	19.7	74.6	-4.9	-6.1	-9.7	-29.8	55.0	279.8	-2.1	-8.6	51.9	228.3
<b>2 Sources (2.1+2.2+2.3+2.4-2.5)</b>												
2.1 Net Bank Credit to Government	30,386.0	31,556.0	389.0	1.2	3,210.7	11.9	1,170.0	3.9	3,693.1	13.9	1,255.2	4.1
2.1.1 Reserve Bank	6,987.1	5,658.5	90.4		855.7		-1,328.5		789.1		-1,103.0	
2.1.2 Other Banks	23,398.9	25,897.5	298.6	1.2	2,355.0	11.1	2,498.5	10.7	2,904.0	14.1	2,358.2	10.0
2.2 Bank Credit to Commercial Sector	64,424.8	67,453.0	205.3	0.3	4,559.8	8.0	3,028.2	4.7	7,737.4	14.5	6,214.6	10.1
2.2.1 Reserve Bank	88.4	47.7	5.6		23.9		-40.7		10.9		-6.7	
2.2.2 Other Banks	64,336.4	67,405.3	199.8	0.3	4,535.9	8.0	3,068.8	4.8	7,726.5	14.5	6,221.3	10.2
2.3 Net Foreign Exchange Assets of Banking Sector	19,239.5	20,567.4	185.4	0.9	2,572.8	15.7	1,327.9	6.9	2,669.2	16.4	1,628.0	8.6
2.4 Government's Currency Liabilities to the Public	173.4	182.6	-	-	14.0	9.1	9.3	5.3	20.2	13.7	15.2	9.1
2.5 Banking Sector's Net Non-Monetary Liabilities	19,250.4	17,809.0	748.3	4.4	1,777.1	10.8	-1,441.5	-7.5	1,649.7	10.0	-358.7	-2.0
2.5.1 Net Non-Monetary Liabilities of RBI	8,433.2	8,399.3	75.3	0.9	1,839.3	26.6	-33.9	-0.4	1,585.7	22.1	-365.1	-4.2

## 7. Reserve Money: Components and Sources

(₹ Billion)

Item	Outstanding as on				Variation over							
	2014		Week		Financial Year so far				Year-on-Year			
	Mar. 31	Dec. 26	Amount	%	2013-14		2014-15		2013		2014	
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Reserve Money</b>	<b>17,327.4</b>	<b>17,646.3</b>	<b>-10.9</b>	<b>-0.1</b>	<b>988.0</b>	<b>6.5</b>	<b>318.9</b>	<b>1.8</b>	<b>1,556.8</b>	<b>10.7</b>	<b>1,509.4</b>	<b>9.4</b>
<b>1 Components (1.1+1.2+1.3)</b>												
1.1 Currency in Circulation	13,010.7	13,892.6	-22.9	-0.2	775.5	6.5	881.9	6.8	1,264.1	11.1	1,207.4	9.5
1.2 Bankers' Deposits with RBI	4,297.0	3,679.6	16.9	0.5	220.1	6.9	-617.5	-14.4	282.8	9.0	252.8	7.4
1.3 'Other' Deposits with RBI	19.7	74.1	-4.9	-6.2	-7.5	-23.2	54.4	276.9	9.9	65.8	49.2	197.8
<b>2 Sources (2.1+2.2+2.3+2.4-2.5)</b>												
2.1 Net RBI Credit to Government	6,987.1	5,072.7	2.9		359.2		-1,914.4		760.3		-1,192.2	
2.1.1 Net RBI Credit to Centre	6,976.4	5,063.8	7.7		352.7		-1,912.7		759.7		-1,193.9	
2.2 RBI Credit to Banks & Commercial Sector	574.9	922.8	-24.7		68.6		347.9		220.0		420.1	
2.2.1 RBI's Net Claims on Banks	486.5	865.3	-34.0		25.8		378.8		183.9		436.0	
2.3 Net Foreign Exchange Assets of RBI	18,025.3	20,088.8	137.3	0.7	2,434.8	15.6	2,063.6	11.4	2,085.6	13.1	2,073.4	11.5
2.4 Government's Currency Liabilities to the Public	173.4	182.6	-	-	15.1	9.9	9.3	5.3	20.1	13.5	14.1	8.4
2.5 Net Non-Monetary Liabilities of RBI	8,433.2	8,620.6	126.4	1.5	1,889.7	27.3	187.4	2.2	1,529.1	21.0	-194.0	-2.2

## 8. Liquidity Operations by RBI

(₹ Billion)

Date	Liquidity Adjustment Facility				MSF	Standing Liquidity Facilities	OMO (Outright)		Net Injection (+)/ Absorption (-) (1+3+5+6+8-2-4-7)
	Repo	Reverse Repo	Term Repo/ Overnight Variable Rate Repo	Term Reverse Repo/ Overnight Variable Rate Reverse Repo			Sale	Purchase	
	1	2	3	4			7	8	
	1	2	3	4			7	8	
Dec. 22, 2014	219.72	21.18	382.65	-	4.79	47.35	-	-	633.33
Dec. 23, 2014	200.56	27.01	391.59	-	0.40	-3.10	-	-	562.44
Dec. 24, 2014	182.51	55.99	300.07	-	0.72	-5.62	-	-	421.69
Dec. 26, 2014	201.28	55.54	585.10	-	33.25	-33.02	-	-	731.07

### 9. Major Price Indices

Item	2013		2014		Percentage Variation over		
	Oct.	Nov.	Oct.	Nov.	Month	March	Year
	1	2	3	4	5	6	7
<b>1 Consumer Price Index (2010=100)</b>	<b>137.6</b>	<b>139.4</b>	<b>145.2</b>	<b>145.5</b>	<b>0.2</b>	<b>5.4</b>	<b>4.4</b>
1.1 Rural	139.5	141.7	147.2	147.5	0.2	5.6	4.1
1.2 Urban	135.1	136.4	142.7	142.8	0.1	5.0	4.7
<b>2 Consumer Price Index for Industrial Workers (2001=100)</b>	<b>241.0</b>	<b>243.0</b>	<b>253.0</b>	<b>253.0</b>	<b>0.0</b>	<b>5.9</b>	<b>4.1</b>
<b>3 Wholesale Price Index (2004-05=100)</b>	<b>180.7</b>	<b>181.5</b>	<b>183.9</b>	<b>181.5</b>	<b>-1.3</b>	<b>0.7</b>	<b>0.0</b>
3.1 Primary Articles	251.4	254.9	255.0	252.4	-1.0	5.4	-1.0
3.2 Fuel and Power	209.8	209.6	210.7	199.3	-5.4	-7.0	-4.9
3.3 Manufactured Products	152.1	152.3	155.8	155.4	-0.3	0.8	2.0

### 10. Certificates of Deposit

Fortnight ended	Amount Outstanding (₹ Billion)	During the Fortnight	
		Amount Issued (₹ Billion)	Rate of Interest (Per cent)
		1	2
Nov. 28, 2014	2,581.2	318.9	8.30 - 8.84
Dec. 12, 2014	2,402.8	253.9	8.21 - 8.82

### 11. Commercial Paper

Fortnight Ended	Amount Outstanding (₹ Billion)	During the Fortnight	
		Amount Issued (₹ Billion)	Rate of Interest (Per cent)
		1	2
Nov. 30, 2014	2,253.8	477.0	8.05 - 12.48
Dec. 15, 2014	2,342.3	562.1	8.02 - 11.58

### 12. Average Daily Turnover in Select Money Markets

(₹ Billion)

Item	Week Ended		
	Dec. 27, 2013	Dec. 19, 2014	Dec. 26, 2014
	1	2	3
1 Call Money	260.2	179.2	210.7
2 Notice/ Term Money	104.1	57.9	97.4
3 CBLO	916.4	1,313.1	1,125.2
4 Market Repo	1,046.3	809.8	949.4
5 Repo in Corporate Bond	-	-	-

### 13. Govt. of India: Treasury Bills Outstanding

(₹ Billion)

As on December 26, 2014	Major Holders			Total
	Banks	Primary Dealers	State Govts.	
	1	2	3	
14-day	-	-	688.0	695.2
91-day	330.8	330.9	670.1	1,842.8
182-day	289.2	237.4	12.6	696.7
364-day	395.4	622.8	12.0	1,414.7
CMB	-	-	-	-

### 14. Market Borrowings by the Government of India and State Governments

(Face Value in ₹ Billion)

Item	Gross Amount Raised			Net Amount Raised		
	2014-15 (Up to Dec. 26, 2014)	2013-14 (Up to Dec. 27, 2013)	2013-14	2014-15 (Up to Dec. 26, 2014)	2013-14 (Up to Dec. 27, 2013)	2013-14
	1	2	3	4	5	6
1. Government of India	4,830.0	4,940.0	5,635.0	3,479.7	4,192.6	4,684.9
2. State Governments	1,599.6	1,338.5	1,966.6	1,337.6	1,022.7	1,645.9

The concepts and methodologies for WSS are available in Handbook on WSS ([www.rbi.org.in/scripts/PublicationsView.aspx?id=15762](http://www.rbi.org.in/scripts/PublicationsView.aspx?id=15762)).

Time series data are available at <http://dbie.rbi.org.in>

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