



RESERVE BANK OF INDIA BULLETIN

WEEKLY STATISTICAL SUPPLEMENT

Vol.40

October 17, 2025

No. 42

1. Reserve Bank of India - Liabilities and Assets*

(₹ Crore)

Item	2024	2025		Variation	
	Oct. 11	Oct. 03	Oct. 10	Week	Year
	1	2	3	4	5
1 Notes Issued	3488378	3761908	3770190	8282	281812
1.1 Notes in Circulation	3488363	3761894	3770178	8283	281815
1.2 Notes held in Banking Department	15	13	12	-1	-3
2 Deposits					
2.1 Central Government	101	100	100	0	0
2.2 Market Stabilisation Scheme	0	0	0	0	0
2.3 State Governments	42	43	42	0	0
2.4 Scheduled Commercial Banks	983424	883596	833283	-50313	-150141
2.5 Scheduled State Co-operative Banks	8072	7640	7009	-631	-1063
2.6 Other Banks	55076	50512	47614	-2898	-7462
2.7 Others	683412	687266	766226	78960	82815
3 Other Liabilities	1931136	2582289	2572197	-10092	641061
Total Liabilities/Assets	7149641	7973354	7996662	23309	847021
1 Foreign Currency Assets	5095928	5159591	5103903	-55688	7975
2 Gold	551932	876896	907894	30998	355962
3 Rupee Securities (including Treasury Bills)	1313450	1734994	1734143	-850	420694
4 Loans and Advances					
4.1 Central Government	-	0	0	0	0
4.2 State Governments	9074	22137	16116	-6021	7043
4.3 NABARD	-	0	0	0	0
4.4 Scheduled Commercial Banks	4843	1512	40552	39040	35709
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	156450	157168	172717	15549	16267
5 Bills Purchased and Discounted					
5.1 Commercial	-	-	-	-	-
5.2 Treasury	-	-	-	-	-
6 Investments	2064	2064	2064	0	0
7 Other Assets	15901	18992	19273	281	3372

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

2. Foreign Exchange Reserves*

Item	As on Oct. 10, 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	6188784	697784	-25580	-2176	476643	29458	384912	7354
1.1 Foreign Currency Assets #	5074094	572103	-54896	-5605	223260	4545	12730	-29998
1.2 Gold	907894	102365	30998	3595	239732	24188	355962	36707
1.3 SDRs	165714	18684	-1319	-130	10424	515	11557	346
1.4 Reserve Position in the IMF	41083	4632	-363	-36	3228	209	4664	299

* 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); (c) amounts lent under SAARC and ACU currency swap arrangements; and (d) RBI's contribution to funding of Nexus Global Payments.

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 Oct. 17, 2025= ₹ 846979 Crore	2025													
	Oct. 04	Oct. 05	Oct. 06	Oct. 07	Oct. 08	Oct. 09	Oct. 10	Oct. 11	Oct. 12	Oct. 13	Oct. 14	Oct. 15	Oct. 16	Oct. 17
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Actual Cash Balance with RBI	919590	914733	885175	857508	836157	819400	839690							
Cash Balance as per cent of average daily CRR	108.6	108.0	104.5	101.2	98.7	96.7	99.1							

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Oct. 03, 2025	Variation over				
		Fortnight	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	318430	-1177	-6550	9017	54288	30510
1.2 Borrowings from Banks	84733	-64	-54529	-27242	-71377	-43166
1.3 Other Demand and Time Liabilities	28436	949	-50226	-1480	-49598	6210
2 Liabilities to Others						
2.1 Aggregate Deposits	24098427	551915	1444900	1517825	2312553	2178300
2.1a Growth (Per cent)		2.3	7.1	6.7	11.8	9.9
2.1.1 Demand	3072654	211153	148045	374606	295225	480757
2.1.2 Time	21025772	340762	1296855	1143220	2017329	1697544
2.2 Borrowings	855826	-2697	77796	-59423	13554	88
2.3 Other Demand and Time Liabilities	1049845	-24580	30610	-11787	42803	81807
3 Borrowings from Reserve Bank	1512	-55889	-215640	-309954	-61856	-5564
4 Cash in Hand and Balances with Reserve Bank	973502	7159	60768	9213	26988	-108182
4.1 Cash in hand	89906	8501	6747	8032	2096	-6274
4.2 Balances with Reserve Bank	883596	-1342	54022	1181	24892	-101909
5 Assets with the Banking System						
5.1 Balances with Other Banks	234086	-6554	-3592	18285	9714	39351
5.2 Money at Call and Short Notice	24185	10074	5041	-1653	-13294	6789
5.3 Advances to Banks	29465	-1776	-4571	-10039	-8064	-14333
5.4 Other Assets	58155	-6307	-51253	-9197	-25619	-6016
6 Investments	6876445	30164	351393	178517	396142	418494
6.1a Growth (Per cent)		0.4	5.8	2.7	6.5	6.5
6.1 Government Securities	6875868	30106	351662	178570	396159	418596
6.2 Other Approved Securities	577	58	-269	-53	-16	-102
7 Bank Credit	19266107	363246	865614	1022134	1959786	1968328
7.1a Growth (Per cent)		1.9	5.3	5.6	12.8	11.4
7a.1 Food Credit	42659	-2625	-5279	6128	-1478	24858
7a.2 Non-food credit	19223447	365871	870894	1016006	1961264	1943471
7b.1 Loans, Cash credit and Overdrafts	18900094	345768	842345	990243	1909607	1923446
7b.2 Inland Bills - Purchased	85684	6038	9255	10721	20278	15962
7b.3 Discounted	243749	9267	16053	22690	31764	30339
7b.4 Foreign Bills - Purchased	13957	1321	-603	-1165	-484	-1852
7b.5 Discounted	22622	852	-1436	-355	-1378	434

Note: Data include the impact of merger of a non-bank with a bank w.e.f. July 1, 2023.

5. Ratios and Rates

(Per cent)

Item/Week Ended	2024	2025				
	Oct. 11	Sep. 12	Sep. 19	Sep. 26	Oct. 03	Oct. 10
	1	2	3	4	5	6
Ratios						
Cash Reserve Ratio	4.50	3.75	3.75	3.75	3.75	3.50
Statutory Liquidity Ratio	18.00	18.00	18.00	18.00	18.00	18.00
Cash-Deposit Ratio	..	..	4.10	..	4.04	..
Credit-Deposit Ratio	..	..	80.28	..	79.95	..
Incremental Credit-Deposit Ratio	..	..	68.21	..	67.34	..
Investment-Deposit Ratio	..	..	29.08	..	28.53	..
Incremental Investment-Deposit Ratio	..	..	15.36	..	11.76	..
Rates						
Policy Repo Rate	6.50	5.50	5.50	5.50	5.50	5.50
Fixed Reverse Repo Rate	3.35	3.35	3.35	3.35	3.35	3.35
Standing Deposit Facility (SDF) Rate*	6.25	5.25	5.25	5.25	5.25	5.25
Marginal Standing Facility (MSF) Rate	6.75	5.75	5.75	5.75	5.75	5.75
Bank Rate	6.75	5.75	5.75	5.75	5.75	5.75
Base Rate	9.10/10.40	8.50/10.30	8.50/10.30	8.50/10.30	8.35/10.30	8.35/10.00
MCLR (Overnight)	8.15/8.45	7.80/8.00	7.80/8.00	7.80/8.00	7.80/8.00	7.80/8.00
Term Deposit Rate >1 Year	6.00/7.25	5.85/6.60	5.85/6.60	5.85/6.60	5.85/6.60	5.85/6.60
Savings Deposit Rate	2.70/3.00	2.50	2.50	2.50	2.50	2.50
Call Money Rate (Weighted Average)	6.42	5.36	5.48	5.57	5.47	5.43
91-Day Treasury Bill (Primary) Yield	6.43	5.51	5.50	5.47	5.49	5.43
182-Day Treasury Bill (Primary) Yield	6.54	5.62	5.60	5.58	5.59	5.55
364-Day Treasury Bill (Primary) Yield	6.53	5.67	5.63	5.61	5.60	5.55
10-Year G-Sec Par Yield (FBIL)	6.75	6.57	6.58	6.60	6.47	6.48
FBIL@Reference Rate and Forward Premia						
INR-US\$ Spot Rate (₹ Per Foreign Currency)	84.06	88.28	88.31	88.72	88.78	88.69
INR-Euro Spot Rate (₹ Per Foreign Currency)	91.93	103.60	103.93	103.62	104.08	102.62
Forward Premia of US\$ 1-month	1.71	1.85	2.04	2.19	2.02	1.80
3-month	1.78	1.97	2.06	2.17	2.19	2.08
6-month	2.05	2.13	2.18	2.23	2.36	2.23

*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.

Data include the impact of merger of a non-bank with a bank w.e.f. July 1, 2023.

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. 31	Oct. 03	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
M3	27286589	28895229	544948	1.9	1428812	5.7	1608640	5.9	2543220	10.7	2526556	9.6
1 Components (1.1.+1.2.+1.3.+1.4)												
1.1 Currency with the Public	3630751	3698666	-8023	-0.2	-24868	-0.7	67914	1.9	197326	6.2	313258	9.3
1.2 Demand Deposits with Banks	2840023	3217634	212733	7.1	148785	5.8	377611	13.3	297127	12.2	481961	17.6
1.3 Time Deposits with Banks	20702508	21865077	342887	1.6	1303574	6.9	1162568	5.6	2026357	11.2	1713342	8.5
1.4 'Other' Deposits with Reserve Bank	113307	113853	-2650	-2.3	1322	1.4	546	0.5	22409	30.5	17994	18.8
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net Bank Credit to Government	8510825	8734333	244024	2.9	286639	3.8	223508	2.6	408580	5.5	844124	10.7
2.1.1 Reserve Bank	1508105	1538514	214019		-65237		30409		11334		410538	
2.1.2 Other Banks	7002720	7195819	30005	0.4	351876	5.5	193099	2.8	397246	6.2	433585	6.4
2.2 Bank Credit to Commercial Sector	19068129	20072996	363421	1.8	860958	5.0	1004867	5.3	1992815	12.4	2009206	11.1
2.2.1 Reserve Bank	38246	12613	-3056		-5691		-25632		3502		3898	
2.2.2 Other Banks	19029883	20060383	366477	1.9	866649	5.0	1030500	5.4	1989313	12.4	2005309	11.1
2.3 Net Foreign Exchange Assets of Banking Sector	6148527	6633258	24807	0.4	525850	9.4	484731	7.9	1028318	20.3	539905	8.9
2.4 Government's Currency Liabilities to the Public	36632	38864	426	1.1	1401	4.2	2232	6.1	3184	10.1	4031	11.6
2.5 Banking Sector's Net Non-Monetary Liabilities	6477524	6584222	87730	1.4	246036	4.5	106698	1.6	889678	18.4	870710	15.2
2.5.1 Net Non-Monetary Liabilities of RBI	2147427	2569200	105886	4.3	185914	10.4	421774	19.6	506573	34.5	593152	30.0

Note: Data include the impact of merger of a non-bank with a bank w.e.f. July 14, 2023.**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. 31	Oct. 10	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
Reserve Money	4829243	4810686	-45673	-0.9	35247	0.8	-18557	-0.4	305040	7.0	143993	3.1
1 Components (1.1.+1.2.+1.3)												
1.1 Currency in Circulation	3724448	3809041	8283	0.2	11735	0.3	84594	2.3	221614	6.7	285845	8.1
1.2 Bankers' deposits with RBI	991488	887906	-53842	-5.7	21123	2.1	-103583	-10.4	59582	6.0	-158666	-15.2
1.3 'Other' deposits with RBI	113307	113739	-114	-0.1	2389	2.5	432	0.4	23845	32.6	16814	17.3
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net RBI Credit to Government	1508105	1461246	-77268		-109092		-46859		9664		377126	
2.1.1 Net RBI Credit to Centre	1475460	1445173	-71247		-111566		-30287		20955		370083	
2.2 RBI Credit to Banks and Commercial Sector	-119015	-141914	45582		-131950		-22899		-208558		36183	
2.2.1 RBI's Net Claims on Banks	-157261	-154373	45737		-126798		2888		-213255		32978	
2.3 Net foreign exchange assets of RBI	5550947	6011205	-24473	-0.4	405576	7.7	460258	8.3	931557	19.8	364546	6.5
2.4 Government's currency liabilities to the public	36632	38864			1401	4.2	2232	6.1	3184	10.1	4031	11.6
2.5 Net non-monetary liabilities of RBI	2147427	2558715	-10486	-0.4	130688	7.3	411288	19.2	430807	28.9	637892	33.2

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		7	8	
Oct. 06, 2025	-	-	-	-	1158	169737	-768	-	-	-169347
Oct. 07, 2025	-	-	-	-	1430	158517	-719	-	-	-157806
Oct. 08, 2025	-	-	-	-	1231	139538	-4	-	-	-138311
Oct. 09, 2025	-	-	-	46860	15771	133799	0	-	-	-164888
Oct. 10, 2025	-	-	37929	-	2783	194925	1176	-	-	-153037
Oct. 11, 2025	-	-	-	-	1780	165273	-	-	-	-163493
Oct. 12, 2025	-	-	-	-	2367	171513	-	-	-	-169146

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

9. Major Price Indices

Item	2024		2025		Percentage Variation of Current Month		
	Aug.	Sep.	Aug.	Sep.	Over Previous Month	Over March	Year-on-Year
	1	2	3	4	5	6	7
1 Consumer Price Index (2012=100)	193.0	194.2	197.0	197.2	0.1	2.7	1.5
1.1 Rural	195.4	196.7	198.7	198.8	0.1	2.5	1.1
1.2 Urban	190.3	191.4	195.0	195.3	0.2	2.8	2.0
2 Consumer Price Index for Industrial Workers (2016=100)	142.6	143.3	147.1	..	..	..	..
3 Wholesale Price Index (2011-12=100)	154.4	154.7	155.2	154.9	-0.2	0.1	0.1
3.1 Primary Articles	195.1	195.5	191.0	189.0	-1.0	1.9	-3.3
3.2 Fuel and Power	148.3	147.2	143.6	143.4	-0.1	-5.7	-2.6
3.3 Manufactured Products	141.3	141.9	144.9	145.2	0.2	0.4	2.3

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
Sep. 19, 2025	501817	71730	5.49 - 6.82
Oct. 03, 2025	497940	38004	5.49 - 6.82

11. Commercial Paper

Fortnight Ended	Amount Outstanding (₹ Crore)	During the Fortnight	
		Amount Issued (₹ Crore)	Rate of Interest (Per cent)
	1	2	3
Sep. 30, 2025	488263	70288	5.73 - 12.34
Oct. 15, 2025	495679	30795	5.71 - 12.49

12. Average Daily Turnover in Select Money Markets

(₹ Crore)

Item	Week Ended		
	Oct. 11, 2024	Oct. 03, 2025	Oct. 10, 2025
	1	2	3
1 Call Money	15954	21716	27723
2 Notice/ Term Money	1337	11930	3013
3 Triparty Repo	616134	856666	683446
4 Market Repo	498845	823769	742310
5 Repo in Corporate Bond	4519	16112	17407

13. Govt. of India: Treasury Bills Outstanding

(₹ Crore)

As on Oct. 10, 2025	Major Holders			Total
	Banks	Primary Dealers	State Govts.	
	1	2	3	
91-day	11602	20571	74186	210086
182-day	53652	42238	17780	182680
364-day	67256	78714	45951	359351
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 Oct. 10, 2025)	2024-25 (Up to Oct. 11, 2024)	2024-25	2025-26 (Up to Oct. 10, 2025)	2024-25 (Up to Oct. 11, 2024)	2024-25
	1	2	3	4	5	6
1. Government of India	827000	778697	1400697	620299	583151	1039275
2. State Governments	510202	424279	1073310	362963	299873	753345

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