



RESERVE BANK OF INDIA BULLETIN

WEEKLY STATISTICAL SUPPLEMENT

Vol.40

August 15, 2025

No. 33

1. Reserve Bank of India - Liabilities and Assets*

(₹ Crore)

Item	2024	2025		Variation	
	Aug. 09	Aug. 01	Aug. 08	Week	Year
	1	2	3	4	5
1 Notes Issued	3491361	3753886	3779127	25240	287765
1.1 Notes in Circulation	3491350	3753870	3779110	25240	287760
1.2 Notes held in Banking Department	12	17	17	0	5
2 Deposits					
2.1 Central Government	101	100	101	1	0
2.2 Market Stabilisation Scheme	0	0	0	0	0
2.3 State Governments	42	42	42	0	0
2.4 Scheduled Commercial Banks	971052	1001761	926802	-74960	-44250
2.5 Scheduled State Co-operative Banks	8160	8011	8472	461	311
2.6 Other Banks	54603	52816	53047	232	-1555
2.7 Others	655068	734657	759652	24995	104584
3 Other Liabilities	1821931	2257657	2347314	89656	525383
Total Liabilities/Assets	7002318	7808931	7874556	65625	872238
1 Foreign Currency Assets	4973045	5124222	5150654	26433	177609
2 Gold	497338	735336	755391	20054	258052
3 Rupee Securities (including Treasury Bills)	1318325	1784204	1779572	-4632	461247
4 Loans and Advances					
4.1 Central Government	-	0	0	0	0
4.2 State Governments	32993	32232	42792	10560	9798
4.3 NABARD	-	0	0	0	0
4.4 Scheduled Commercial Banks	7825	1100	4352	3252	-3473
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	159819	109785	119915	10129	-39905
5 Bills Purchased and Discounted					
5.1 Commercial	-	-	-	-	-
5.2 Treasury	-	-	-	-	-
6 Investments	2064	2064	2064	0	0
7 Other Assets	10909	19988	19817	-171	8908

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

2. Foreign Exchange Reserves*

Item	As on Aug. 08, 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	6081131	693618	50714	4747	368990	25292	455201	23499
1.1 Foreign Currency Assets #	5119915	583979	28420	2372	269081	16421	183721	-3981
1.2 Gold	755391	86160	20054	2162	87228	7984	258052	26921
1.3 SDRs	164304	18741	1723	169	9015	571	10821	459
1.4 Reserve Position in the IMF	41521	4739	516	45	3666	315	2606	101

* 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 August 08, 2025 = ₹ 956146 Crore	2025													
	Jul. 26	Jul. 27	Jul. 28	Jul. 29	Jul. 30	Jul. 31	Aug. 01	Aug. 02	Aug. 03	Aug. 04	Aug. 05	Aug. 06	Aug. 07	Aug. 08
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Actual Cash Balance with RBI	966219	964293	973948	961562	972817	996170	1008861	970942	973069	924841	934582	923962	919730	934066
Cash Balance as per cent of average daily CRR	101.1	100.9	101.9	100.6	101.7	104.2	105.5	101.5	101.8	96.7	97.7	96.6	96.2	97.7

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jul. 25, 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	342422	1021	-13084	33008	35031	61036
1.2 Borrowings from Banks	105206	9636	-43677	-6770	-54518	-33546
1.3 Other Demand and Time Liabilities	22321	-204	3056	-7595	9431	-53186
2 Liabilities to Others						
2.1 Aggregate Deposits	23349278	23573	718342	768677	2025805	2155710
2.1a Growth (Per cent)		0.1	3.5	3.4	10.6	10.2
2.1.1 Demand	2876367	74332	367	178318	185438	432146
2.1.2 Time	20472912	-50760	717975	590359	1840367	1723564
2.2 Borrowings	837820	-17466	157247	-77429	150848	-97370
2.3 Other Demand and Time Liabilities	990022	18099	-38460	-71610	78194	91054
3. Borrowings from Reserve Bank	1906	683	-215555	-309560	-37867	-5255
4 Cash in Hand and Balances with Reserve Bank	1000708	-14033	54508	36419	79220	-74716
4.1 Cash in hand	82478	-2063	9917	604	2427	-16872
4.2 Balances with Reserve Bank	918229	-11970	44590	35815	76794	-57844
5 Assets with the Banking System						
5.1 Balances with Other Banks	264216	6899	-5201	48414	1573	71089
5.2 Money at Call and Short Notice	17836	284	1575	-8002	-8978	3906
5.3 Advances to Banks	27214	-1919	-6756	-12290	-1124	-14399
5.4 Other Assets	59896	-9349	-980	-7457	21724	-54548
6 Investments	6726836	10588	207209	28908	474408	413069
6.1a Growth (Per cent)		0.2	3.4	0.4	8.1	6.5
6.1 Government Securities	6726292	10598	207047	28994	474050	413635
6.2 Other Approved Securities	544	-10	162	-86	357	-567
7 Bank Credit	18501872	31979	381771	257900	2026811	1687937
7.1a Growth (Per cent)		0.2	2.3	1.4	13.7	10.0
7a.1 Food Credit	56674	-2318	5109	20143	7354	28484
7a.2 Non-food credit	18445197	34298	376662	237756	2019458	1659453
7b.1 Loans, Cash credit and Overdrafts	18163660	33783	366130	253809	1972449	1663228
7b.2 Inland Bills - Purchased	77094	-2034	7171	2131	24077	9456
7b.3 Discounted	225406	437	9715	4347	34966	18334
7b.4 Foreign Bills - Purchased	13316	-417	-560	-1806	-2676	-2536
7b.5 Discounted	22395	210	-684	-582	-2004	-545

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				
	Aug. 09	Jul. 11	Jul. 18	Jul. 25	Aug. 01	Aug. 08
	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	4.97	4.35	..	4.29	..	..
Credit-Deposit Ratio	79.14	79.18	..	79.24	..	..
Incremental Credit-Deposit Ratio	52.51	30.32	..	33.55	..	..
Investment-Deposit Ratio	29.67	28.79	..	28.81	..	..
Incremental Investment-Deposit Ratio	25.97	2.46	..	3.76	..	..
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	8.50/10.30	8.50/10.30
MCLR (Overnight)	8.10/8.60	7.95/8.20	7.95/8.20	7.95/8.20	7.85/8.15	7.85/8.15
Term Deposit Rate >1 Year	6.00/7.30	5.85/6.70	5.85/6.70	5.85/6.70	5.85/6.70	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)	6.49	5.32	5.35	5.55	5.41	5.40
91-Day Treasury Bill (Primary) Yield	6.64	5.39	5.39	5.39	5.40	5.46
182-Day Treasury Bill (Primary) Yield	6.73	5.54	5.54	5.53	5.52	5.55
364-Day Treasury Bill (Primary) Yield	6.73	5.58	5.59	5.57	5.57	5.58
10-Year G-Sec Par Yield (FBIL)	6.93	6.33	6.31	6.43	6.41	6.45
FBIL@Reference Rate and Forward Premia						
INR-US\$ Spot Rate (₹ Per Foreign Currency)	83.90	85.85	86.20	86.52	87.35	87.62
INR-Euro Spot Rate (₹ Per Foreign Currency)	91.67	100.29	100.16	101.73	99.88	102.05
Forward Premia of US\$ 1-month	1.06	1.39	1.55	1.81	1.70	1.57
3-month	1.31	1.52	1.60	1.76	1.68	1.70
6-month	1.60	1.70	1.74	1.85	1.77	1.85

*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	Jul. 25	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
M3	27286589	28138916	-2340	0	733652	2.9	852327	3.1	2263558	9.7	2465403	9.6
1 Components (1.1+1.2+1.3+1.4)												
1.1 Currency with the Public	3630751	3707049	-21967	-0.6	15813	0.5	76297	2.1	210186	6.5	280960	8.2
1.2 Demand Deposits with Banks	2840023	3018664	73837	2.5	525	0	178642	6.3	189335	7.9	431251	16.7
1.3 Time Deposits with Banks	20702508	21305560	-51720	-0.2	720626	3.8	603052	2.9	1843936	10.4	1736774	8.9
1.4 'Other' Deposits with Reserve Bank	113307	107642	-2490	-2.3	-3312	-3.5	-5664	-5.0	20101	28.3	16418	18.0
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net Bank Credit to Government	8510825	8541325	-72880	-0.8	74642	1.0	30500	0.4	340767	4.6	863113	11.2
2.1.1 Reserve Bank	1508105	1502150	-84177		-132303		-5955		-136175		441240	
2.1.2 Other Banks	7002720	7039175	11297	0.2	206944	3.2	36455	0.5	476942	7.8	421872	6.4
2.2 Bank Credit to Commercial Sector	19068129	19301475	34980	0.2	374986	2.2	233347	1.2	2051932	13.2	1723658	9.8
2.2.1 Reserve Bank	38246	12383	4419		-3471		-25862		5791		1448	
2.2.2 Other Banks	19029883	19289092	30562	0.2	378457	2.2	259209	1.4	2046141	13.2	1722209	9.8
2.3 Net Foreign Exchange Assets of Banking Sector	6148527	6467260	60973	1.0	233250	4.2	318732	5.2	757966	15.0	666506	11.5
2.4 Government's Currency Liabilities to the Public	36632	37652	0	0	874	2.6	1020	2.8	3158	10.1	3346	9.8
2.5 Banking Sector's Net Non-Monetary Liabilities	6477524	6208796	25415	0.4	-49900	-0.9	-268728	-4.1	890265	19.7	791219	14.6
2.5.1 Net Non-Monetary Liabilities of RBI	2147427	2235868	59084	2.7	-71494	-4.0	88441	4.1	174488	11.3	517228	30.1

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	Aug. 08	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
Reserve Money	4829243	4915209	-48352	-1.0	20726	0.4	85967	1.8	271647	6.2	263037	5.7
1 Components (1.1+1.2+1.3)												
1.1 Currency in Circulation	3724448	3817167	25240	0.7	14195	0.4	92719	2.5	191379	5.7	291511	8.3
1.2 Bankers' deposits with RBI	991488	988320	-74267	-7.0	8366	0.8	-3168	-0.3	59398	6.1	-45495	-4.4
1.3 'Other' deposits with RBI	113307	109722	676	0.6	-1834	-1.9	-3585	-3.2	20870	29.1	17020	18.4
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net RBI Credit to Government	1508105	1615236	-57253		-85461		107131		-144437		507485	
2.1.1 Net RBI Credit to Centre	1475460	1572487	-67813		-111854		97027		-163174		497686	
2.2 RBI Credit to Banks and Commercial Sector	-119015	-310704	52413		-98242		-191689		30517		-166316	
2.2.1 RBI's Net Claims on Banks	-157261	-323129	52324		-94275		-165868		24190		-168301	
2.3 Net foreign exchange assets of RBI	5550947	5905718	46201	0.8	229739	4.4	354771	6.4	648304	13.4	434897	7.9
2.4 Government's currency liabilities to the public	36632	38057			874	2.6	1426	3.9	3158	10.1	3751	10.9
2.5 Net non-monetary liabilities of RBI	2147427	2333098	89713	4.0	26184	1.5	185672	8.6	265894	17.1	516780	28.5

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	
Aug. 04, 2025	-	-	-	-	1232	239701	-	-	-	-238469
Aug. 05, 2025	-	-	-	-	1087	236724	-	-	-	-235637
Aug. 06, 2025	-	-	-	67755	1697	163097	-	-	-	-229155
Aug. 07, 2025	-	-	-	49055	11066	86154	-1538	-	-	-125681
Aug. 08, 2025	-	-	-	159089	4352	168392	1579	-	-	-321550
Aug. 09, 2025	-	-	-	-	396	84124	-	-	-	-83728
Aug. 10, 2025	-	-	-	-	359	86805	-	-	-	-86446

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

9. Major Price Indices

Item	2024		2025		Percentage Variation of Current Month		
	Jun.	Jul.	Jun.	Jul.	Over Previous Month	Over March	Year-on-Year
	1	2	3	4	5	6	7
1 Consumer Price Index (2012=100)	190.2	193.0	194.2	196.0	0.9	2.1	1.6
1.1 Rural	192.2	195.3	195.5	197.6	1.1	1.9	1.2
1.2 Urban	187.8	190.3	192.6	194.2	0.8	2.3	2.0
2 Consumer Price Index for Industrial Workers (2016=100)	141.4	142.7	145.0	..	..	..	..
3 Wholesale Price Index (2011-12=100)	154.0	155.3	153.8	154.4	0.4	-0.3	-0.6
3.1 Primary Articles	192.3	197.8	185.8	188.0	1.2	1.3	-5.0
3.2 Fuel and Power	146.9	148.2	143.0	144.6	1.1	-4.9	-2.4
3.3 Manufactured Products	142.0	141.7	144.8	144.6	-0.1	0.0	2.0

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	3
Jul. 25, 2025	508452	18551	5.59 - 6.63
Aug. 08, 2025	511313	27982	5.64 - 6.24

11. Commercial Paper

Fortnight Ended	Amount Outstanding (₹ Crore)	During the Fortnight	
		Amount Issued (₹ Crore)	Rate of Interest (Per cent)
		1	3
Jul. 15, 2025	534009	79530	5.51 - 12.67
Jul. 31, 2025	547229	73859	5.57 - 13.84

12. Average Daily Turnover in Select Money Markets

(₹ Crore)

Item	Week Ended		
	Aug. 09, 2024	Aug. 01, 2025	Aug. 08, 2025
	1	2	3
1 Call Money	17702	28874	27991
2 Notice/ Term Money	1124	9153	1487
3 Triparty Repo	561910	802721	659645
4 Market Repo	520926	738403	658871
5 Repo in Corporate Bond	3606	10605	12377

13. Govt. of India: Treasury Bills Outstanding

(₹ Crore)

As on Aug. 08, 2025	Major Holders			Total
	Banks	Primary Dealers	State Govts.	
	1	2	3	
91-day	9085	17348	72088	203788
182-day	58470	50380	17460	206360
364-day	77391	78900	47306	352206
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 Aug. 08, 2025)	2024-25 (Up to Aug. 09, 2024)	2024-25	2025-26 (Up to Aug. 08, 2025)	2024-25 (Up to Aug. 09, 2024)	2024-25
	1	2	3	4	5	6
1. Government of India	553000	505697	1400697	417914	310151	1039275
2. State Governments	324368	237404	1073310	223817	158241	753345

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