



RESERVE BANK OF INDIA BULLETIN

WEEKLY STATISTICAL SUPPLEMENT

Vol.40

August 22, 2025

No. 34

1. Reserve Bank of India - Liabilities and Assets*

(₹ Crore)

Item	2024	2025		Variation	
	Aug. 16	Aug. 08	Aug. 15	Week	Year
	1	2	3	4	5
1 Notes Issued	3482568	3779127	3788192	9066	305624
1.1 Notes in Circulation	3482555	3779110	3788176	9067	305621
1.2 Notes held in Banking Department	14	17	16	-1	2
2 Deposits					
2.1 Central Government	100	101	100	-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	983701	926802	954551	27749	-29150
2.5 Scheduled State Co-operative Banks	8250	8472	8122	-349	-128
2.6 Other Banks	54693	53047	52726	-321	-1967
2.7 Others	656093	759652	717173	-42479	61080
3 Other Liabilities	1855035	2347314	2349220	1906	494185
Total Liabilities/Assets	7040483	7874556	7870127	-4428	829644
1 Foreign Currency Assets	5003476	5150654	5161298	10644	157822
2 Gold	504594	755391	750161	-5229	245567
3 Rupee Securities (including Treasury Bills)	1317254	1779572	1774610	-4962	457356
4 Loans and Advances					
4.1 Central Government	-	0	0	0	0
4.2 State Governments	26767	42792	34130	-8662	7363
4.3 NABARD	-	0	0	0	0
4.4 Scheduled Commercial Banks	11850	4352	1187	-3165	-10663
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	163219	119915	126568	6653	-36651
5 Bills Purchased and Discounted					
5.1 Commercial	-	-	-	-	-
5.2 Treasury	-	-	-	-	-
6 Investments	2064	2064	2064	0	0
7 Other Assets	11258	19817	20110	293	8851

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

2. Foreign Exchange Reserves*

Item	As on Aug. 15, 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	6086782	695106	5652	1488	374642	26780	422705	20442
1.1 Foreign Currency Assets #	5130564	585903	10649	1924	279730	18345	164105	-5666
1.2 Gold	750161	85667	-5230	-493	81999	7491	245567	25564
1.3 SDRs	164467	18782	162	41	9177	613	10484	441
1.4 Reserve Position in the IMF	41591	4754	70	15	3735	331	2549	104

* 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 22, 2025 = ₹ 957697 Crore	2025													
	Aug. 09	Aug. 10	Aug. 11	Aug. 12	Aug. 13	Aug. 14	Aug. 15	Aug. 16	Aug. 17	Aug. 18	Aug. 19	Aug. 20	Aug. 21	Aug. 22
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Actual Cash Balance with RBI	1002699	999793	954809	995289	963629	966157	961581							
Cash Balance as per cent of average daily CRR	104.7	104.4	99.7	103.9	100.6	100.9	100.4							

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Aug. 08, 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	341956	-466	-3048	32542	38794	50533
1.2 Borrowings from Banks	100840	-4366	-51466	-11136	-59054	-30123
1.3 Other Demand and Time Liabilities	25576	3249	4512	-4340	9365	-51388
2 Liabilities to Others						
2.1 Aggregate Deposits	23473888	124061	854417	893287	2091718	2144245
2.1a Growth (Per cent)		0.5	4.2	4.0	10.9	10.1
2.1.1 Demand	2846826	-29542	-29293	148777	232491	432265
2.1.2 Time	20627062	153603	883709	744510	1859227	1711980
2.2 Borrowings	839856	2302	72696	-75393	53275	-10783
2.3 Other Demand and Time Liabilities	1021630	31958	-29153	-40002	50066	113356
3. Borrowings from Reserve Bank	4352	2446	-214891	-307114	-22582	-3473
4 Cash in Hand and Balances with Reserve Bank	1004452	3748	38740	40163	40156	-55204
4.1 Cash in hand	77650	-4825	-829	-4224	-18856	-10953
4.2 Balances with Reserve Bank	926802	8572	39569	44387	59012	-44250
5 Assets with the Banking System						
5.1 Balances with Other Banks	259295	-4902	2324	43494	7373	58644
5.2 Money at Call and Short Notice	16804	-1107	614	-9034	-10268	3835
5.3 Advances to Banks	26295	-919	-5263	-13209	-2608	-16810
5.4 Other Assets	72533	12633	7647	5180	27566	-50537
6 Investments	6749293	22465	221680	51365	414497	421055
6.1a Growth (Per cent)		0.3	3.6	0.8	7.0	6.7
6.1 Government Securities	6748834	22550	222255	51536	414877	420970
6.2 Other Approved Securities	459	-85	-575	-171	-380	86
7 Bank Credit	18606042	104664	448137	362069	2019509	1725741
7.1a Growth (Per cent)		0.6	2.7	2.0	13.6	10.2
7a.1 Food Credit	52281	-4393	4850	15750	8001	24350
7a.2 Non-food credit	18553760	109058	443287	346319	2011508	1701390
7b.1 Loans, Cash credit and Overdrafts	18268274	105108	433553	358422	1965615	1700417
7b.2 Inland Bills - Purchased	77796	702	6740	2834	23552	10590
7b.3 Discounted	224929	-477	9474	3870	34720	18098
7b.4 Foreign Bills - Purchased	13178	-137	-5	-1943	-1567	-3229
7b.5 Discounted	21864	-531	-1624	-1113	-2812	-136

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. 16	Jul. 18	Jul. 25	Aug. 01	Aug. 08	Aug. 15
	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	..	..	4.29	..	4.28	..
Credit-Deposit Ratio	..	..	79.24	..	79.26	..
Incremental Credit-Deposit Ratio	..	..	33.46	..	40.53	..
Investment-Deposit Ratio	..	..	28.81	..	28.75	..
Incremental Investment-Deposit Ratio	..	..	3.76	..	5.75	..
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)	8.15/8.60	7.95/8.20	7.95/8.20	7.85/8.15	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	5.85/6.60	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)	6.48	5.35	5.55	5.41	5.40	5.43
91-Day Treasury Bill (Primary) Yield	6.62	5.39	5.39	5.40	5.46	5.49
182-Day Treasury Bill (Primary) Yield	6.73	5.54	5.53	5.52	5.55	5.57
364-Day Treasury Bill (Primary) Yield	6.72	5.59	5.57	5.57	5.58	5.59
10-Year G-Sec Par Yield (FBIL)	6.91	6.31	6.43	6.41	6.45	6.47
FBIL@Reference Rate and Forward Premia						
INR-US\$ Spot Rate (₹ Per Foreign Currency)	83.96	86.20	86.52	87.35	87.62	87.49
INR-Euro Spot Rate (₹ Per Foreign Currency)	92.22	100.16	101.73	99.88	102.05	102.38
Forward Premia of US\$ 1-month	1.05	1.55	1.81	1.70	1.57	1.63
3-month	1.29	1.60	1.76	1.68	1.70	1.77
6-month	1.59	1.74	1.85	1.77	1.85	1.91

*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	Aug. 08	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
M3	27286589	28290469	150595	0.5	869742	3.5	1003879	3.7	2330979	9.9	2480866	9.6
1 Components (1.1.+1.2.+1.3.+1.4)												
1.1 Currency with the Public	3630751	3727565	20107	0.5	15060	0.4	96813	2.7	210333	6.5	302229	8.8
1.2 Demand Deposits with Banks	2840023	2990208	-28458	-0.9	-29142	-1.1	150185	5.3	237167	10.2	432462	16.9
1.3 Time Deposits with Banks	20702508	21462974	156866	0.7	885659	4.7	760466	3.7	1862608	10.4	1729155	8.8
1.4 'Other' Deposits with Reserve Bank	113307	109722	2080	1.9	-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 Bank Credit to Government	8510825	8680407	139090	1.6	136338	1.8	169582	2.0	272856	3.7	940499	12.2
2.1.1 Reserve Bank	1508105	1615236	113086		-85461		107131		-144437		507485	
2.1.2 Other Banks	7002720	7065171	26004	0.4	221799	3.5	62451	0.9	417293	6.7	433014	6.5
2.2 Bank Credit to Commercial Sector	19068129	19407493	106513	0.6	441236	2.6	339365	1.8	2045300	13.1	1763426	10.0
2.2.1 Reserve Bank	38246	12425	42		-3967		-25821		6327		1985	
2.2.2 Other Banks	19029883	19395068	106471	0.6	445202	2.6	365185	1.9	2038973	13.1	1761441	10.0
2.3 Net Foreign Exchange Assets of Banking Sector	6148527	6503298	36038	0.6	270025	4.9	354771	5.8	772186	15.2	665770	11.4
2.4 Government's Currency Liabilities to the Public	36632	38057	0	0	874	2.6	1426	3.9	3158	10.1	3751	10.9
2.5 Banking Sector's Net Non-Monetary Liabilities	6477524	6338787	131046	2.1	-21270	-0.4	-138737	-2.1	762521	16.3	892580	16.4
2.5.1 Net Non-Monetary Liabilities of RBI	2147427	2333098	97230	4.3	26184	1.5	185672	8.6	265894	17.1	516780	28.5

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. 15	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
Reserve Money	4829243	4951207	35997	0.7	23913	0.5	121964	2.5	175916	3.9	295847	6.4
1 Components (1.1.+1.2.+1.3)												
1.1 Currency in Circulation	3724448	3826234	9067	0.2	5400	0.2	101786	2.7	195598	5.9	309373	8.8
1.2 Bankers' deposits with RBI	991488	1015400	27079	2.7	21195	2.1	23911	2.4	-38762	-3.6	-31244	-3.0
1.3 'Other' deposits with RBI	113307	109574	-148	-0.1	-2681	-2.8	-3733	-3.3	19079	26.2	17719	19.3
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net RBI Credit to Government	1508105	1642610	27373		-78563		134504		-118804		527960	
2.1.1 Net RBI Credit to Centre	1475460	1608522	36035		-98729		133062		-130228		520596	
2.2 RBI Credit to Banks and Commercial Sector	-119015	-305800	4904		-107020		-186785		-124407		-152633	
2.2.1 RBI's Net Claims on Banks	-157261	-318970	4159		-103217		-161709		-129849		-155200	
2.3 Net foreign exchange assets of RBI	5550947	5910984	5266	0.1	267716	5.1	360036	6.5	731866	15.3	402185	7.3
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	2334644	1546	0.1	59094	3.3	187217	8.7	315896	20.6	485416	26.2

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	9	10
Aug. 11, 2025	-	-	-	44790	1071	97719	-	-	-	-141438
Aug. 12, 2025	-	-	-	-	1271	83758	-	-	-	-82487
Aug. 13, 2025	-	-	-	-	1814	111927	345	-	-	-109768
Aug. 14, 2025	-	-	-	182790	1127	132763	400	-	-	-314026
Aug. 15, 2025	-	-	-	-	134	119519	-	-	-	-119385
Aug. 16, 2025	-	-	-	-	214	133135	-	-	-	-132921
Aug. 17, 2025	-	-	-	-	239	120519	-	-	-	-120280

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. 11, 2025	525254	18576	5.67 - 6.49
Jul. 25, 2025	508452	18551	5.59 - 6.63

11. Commercial Paper

Fortnight Ended	Amount Outstanding (₹ Crore)	During the Fortnight	
		Amount Issued (₹ Crore)	Rate of Interest (Per cent)
		1	3
Jul. 31, 2025	547229	73859	5.57 - 13.84
Aug. 15, 2025	554480	56758	5.68 - 12.67

12. Average Daily Turnover in Select Money Markets

(₹ Crore)

Item	Week Ended		
	Aug. 16, 2024	Aug. 08, 2025	Aug. 15, 2025
	1	2	3
1 Call Money	16728	27991	24392
2 Notice/ Term Money	5756	1487	8303
3 Triparty Repo	705300	659645	803167
4 Market Repo	615520	658871	794301
5 Repo in Corporate Bond	6329	12377	11835

13. Govt. of India: Treasury Bills Outstanding

(₹ Crore)

As on Aug. 15, 2025	Major Holders			Total
	Banks	Primary Dealers	State Govts.	
	1	2	3	
91-day	11454	11523	76088	208788
182-day	53554	50747	17281	204181
364-day	78259	77819	44789	349489
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. 15, 2025)	2024-25 (Up to Aug. 16, 2024)	2024-25	2025-26 (Up to Aug. 15, 2025)	2024-25 (Up to Aug. 16, 2024)	2024-25
	1	2	3	4	5	6
1. Government of India	578000	536697	1400697	442914	341151	1039275
2. State Governments	332818	253354	1073310	222167	166991	753345

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