



RESERVE BANK OF INDIA BULLETIN

WEEKLY STATISTICAL SUPPLEMENT

Vol.40

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No. 31

1. Reserve Bank of India - Liabilities and Assets*

(₹ Crore)

Item	2024	2025		Variation	
	Jul. 26	Jul. 18	Jul. 25	Week	Year
	1	2	3	4	5
1 Notes Issued	3502885	3773617	3763757	-9860	260873
1.1 Notes in Circulation	3502874	3773600	3763742	-9858	260867
1.2 Notes held in Banking Department	10	17	16	-2	5
2 Deposits					
2.1 Central Government	100	101	101	0	1
2.2 Market Stabilisation Scheme	0	0	0	0	0
2.3 State Governments	42	42	43	0	0
2.4 Scheduled Commercial Banks	976073	984796	918229	-66567	-57844
2.5 Scheduled State Co-operative Banks	8282	8037	7969	-67	-313
2.6 Other Banks	54704	52329	52699	370	-2004
2.7 Others	662893	738722	832806	94083	169913
3 Other Liabilities	1723581	2206803	2249693	42890	526112
Total Liabilities/Assets	6928560	7764448	7825297	60850	896738
1 Foreign Currency Assets	4951223	5095199	5128041	32842	176817
2 Gold	483062	728042	741528	13485	258466
3 Rupee Securities (including Treasury Bills)	1320373	1788867	1785639	-3228	465266
4 Loans and Advances					
4.1 Central Government	-	0	0	0	0
4.2 State Governments	21239	26294	24026	-2269	2786
4.3 NABARD	-	0	0	0	0
4.4 Scheduled Commercial Banks	7161	951	1906	955	-5255
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	133254	103826	122443	18617	-10812
5 Bills Purchased and Discounted					
5.1 Commercial	-	-	-	-	-
5.2 Treasury	-	-	-	-	-
6 Investments	2064	2064	2064	0	0
7 Other Assets	10183	19205	19652	447	9469

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

2. Foreign Exchange Reserves*

Item	As on July 25, 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	6040880	698192	48508	2703	328740	29866	453079	30807
1.1 Foreign Currency Assets #	5095487	588926	32627	1316	244653	21368	181760	2049
1.2 Gold	741528	85704	13485	1206	73365	7528	258466	28009
1.3 SDRs	162741	18809	1766	126	7452	640	10343	607
1.4 Reserve Position in the IMF	41125	4753	629	55	3270	330	2511	141

* 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 Jul. 25, 2025 = ₹ 963288 Crore	2025													
	Jul. 12	Jul. 13	Jul. 14	Jul. 15	Jul. 16	Jul. 17	Jul. 18	Jul. 19	Jul. 20	Jul. 21	Jul. 22	Jul. 23	Jul. 24	Jul. 25
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Actual Cash Balance with RBI	979108	974440	1004110	994174	960846	969528	991740	957237	959525	937144	944918	968805	949869	925312
Cash Balance as per cent of average daily CRR	101.6	101.2	104.2	103.2	99.7	100.6	103.0	99.4	99.6	97.3	98.1	100.6	98.6	96.1

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jul. 11, 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	341405	-29701	-17297	31991	31312	64232
1.2 Borrowings from Banks	95556	-5085	-45067	-16420	-58968	-41806
1.3 Other Demand and Time Liabilities	22524	-2222	2639	-7391	11403	-52566
2 Liabilities to Others						
2.1 Aggregate Deposits	23325736	-99909	701945	745135	2146395	2148565
2.1a Growth (Per cent)		-0.4	3.4	3.3	11.3	10.1
2.1.1 Demand	2802131	-270744	-53532	104082	208895	411809
2.1.2 Time	20523605	170834	755477	641053	1937500	1736755
2.2 Borrowings	855278	5059	106835	-59971	97006	-29500
2.3 Other Demand and Time Liabilities	972734	-74083	-50999	-88898	83549	86305
3. Borrowings from Reserve Bank	1223	158	-214512	-310243	-13243	-6981
4 Cash in Hand and Balances with Reserve Bank	1014740	-5414	24968	50452	75508	-31143
4.1 Cash in hand	84541	-2130	4357	2667	-9693	-9249
4.2 Balances with Reserve Bank	930199	-3284	20611	47785	85201	-21895
5 Assets with the Banking System						
5.1 Balances with Other Banks	257314	-16517	-12921	41513	-8472	71908
5.2 Money at Call and Short Notice	17552	-6490	-4050	-8286	-19138	9247
5.3 Advances to Banks	29132	-2425	-6634	-10371	-2550	-12602
5.4 Other Assets	69456	372	-2597	2103	25446	-43370
6 Investments	6716248	19446	201088	18320	489891	408602
6.1a Growth (Per cent)		0.3	3.3	0.3	8.4	6.5
6.1 Government Securities	6715694	19346	200974	18396	489584	409110
6.2 Other Approved Securities	554	100	114	-76	308	-509
7 Bank Credit	18463163	-23036	379954	219191	2065789	1651045
7.1a Growth (Per cent)		-0.1	2.3	1.2	14.0	9.8
7a.1 Food Credit	58993	-5396	7182	22462	5959	28730
7a.2 Non-food credit	18404170	-17641	372773	196729	2059830	1622315
7b.1 Loans, Cash credit and Overdrafts	18123147	-23234	362579	213295	2006507	1626264
7b.2 Inland Bills - Purchased	79128	-432	7248	4165	23959	11413
7b.3 Discounted	224971	1126	11679	3912	40638	15935
7b.4 Foreign Bills - Purchased	13732	-55	-871	-1389	-3034	-1808
7b.5 Discounted	22185	-441	-680	-791	-2282	-759

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				
	Jul. 26	Jun. 27	Jul. 4	Jul. 11	Jul. 18	Jul. 25
	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	5.07	4.35	..	4.35	..	..
Credit-Deposit Ratio	79.33	78.91	..	79.15	..	..
Incremental Credit-Deposit Ratio	53.14	28.66	..	29.42	..	..
Investment-Deposit Ratio	29.79	28.59	..	28.79	..	..
Incremental Investment-Deposit Ratio	28.84	-0.13	..	2.46	..	..
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	9.10/10.30	9.10/10.30	8.50/10.30	8.50/10.30	8.50/10.30
MCLR (Overnight)	8.10/8.60	7.95/8.25	7.95/8.20	7.95/8.20	7.95/8.20	7.95/8.20
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	5.85/6.70
Savings Deposit Rate	2.70/3.00	2.50/2.75	2.50/2.75	2.50	2.50	2.50
Call Money Rate (Weighted Average)	6.59	5.29	5.31	5.32	5.35	5.55
91-Day Treasury Bill (Primary) Yield	6.71	5.41	5.37	5.39	5.39	5.39
182-Day Treasury Bill (Primary) Yield	6.82	5.54	5.50	5.54	5.54	5.53
364-Day Treasury Bill (Primary) Yield	6.84	5.57	5.55	5.58	5.59	5.57
10-Year G-Sec Par Yield (FBIL)	6.98	6.33	6.33	6.33	6.31	6.43
FBIL@Reference Rate and Forward Premia						
INR-US\$ Spot Rate (₹ Per Foreign Currency)	83.73	85.56	85.39	85.85	86.20	86.52
INR-Euro Spot Rate (₹ Per Foreign Currency)	90.86	100.20	100.60	100.29	100.16	101.73
Forward Premia of US\$ 1-month	1.11	1.65	1.39	1.39	1.55	1.81
3-month	1.20	1.66	1.61	1.52	1.60	1.76
6-month	1.43	1.79	1.73	1.70	1.74	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			
	Mar. 31	Jul. 11	Amount	%	2024-25		2025-26		2024		2025	
					Amount	%	Amount	%	Amount	%	Amount	%
					1	2	3	4	5	6	7	8
M3	27286589	28141286	-89169	-0.3	761227	3.1	854697	3.1	2403406	10.3	2440199	9.5
1 Components (1.1+1.2+1.3+1.4)												
1.1 Currency with the Public	3630751	3729016	6363	0.2	58617	1.7	98264	2.7	232221	7.2	260123	7.5
1.2 Demand Deposits with Banks	2840023	2944924	-270452	-8.4	-53320	-2.1	104901	3.7	212060	9.1	411356	16.2
1.3 Time Deposits with Banks	20702508	21357214	173483	0.8	758496	4.0	654706	3.2	1941772	11.0	1750558	8.9
1.4 'Other' Deposits with Reserve Bank	113307	110133	1436	1.3	-2565	-2.7	-3174	-2.8	17352	23.3	18162	19.7
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net Bank Credit to Government	8510825	8614205	94172	1.1	90793	1.2	103379	1.2	331658	4.5	919840	12.0
2.1.1 Reserve Bank	1508105	1586327	72966		-111676		78221		-163378		504790	
2.1.2 Other Banks	7002720	7027878	21206	0.3	202470	3.2	25158	0.4	495036	8.1	415050	6.3
2.2 Bank Credit to Commercial Sector	19068129	19259766	-23606	-0.1	373347	2.2	191637	1.0	2091911	13.5	1683587	9.6
2.2.1 Reserve Bank	38246	7965	-1065		-3299		-30281		7063		-3142	
2.2.2 Other Banks	19029883	19251801	-22541	-0.1	376646	2.2	221918	1.2	2084849	13.5	1686730	9.6
2.3 Net Foreign Exchange Assets of Banking Sector	6027804	6285563	-31690	-0.5	217891	3.9	257759	4.3	706395	13.9	500168	8.6
2.4 Government's Currency Liabilities to the Public	36632	37652	0	0	634	1.9	1020	2.8	3141	10.2	3586	10.5
2.5 Banking Sector's Net Non-Monetary Liabilities	6356801	6055899	128045	2.2	-78562	-1.4	-300902	-4.7	729699	15.7	666983	12.4
2.5.1 Net Non-Monetary Liabilities of RBI	2147427	2176784	8140	0.4	-71010	-4.0	29357	1.4	130338	8.2	457660	26.6

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			
	Mar. 31	Jul. 25	Amount	%	2024-25		2025-26		2024		2025	
					Amount	%	Amount	%	Amount	%	Amount	%
					1	2	3	4	5	6	7	8
Reserve Money	4829243	4887934	-76322	-1.5	36018	0.8	58691	1.2	312139	7.2	220470	4.7
1 Components (1.1+1.2+1.3)												
1.1 Currency in Circulation	3724448	3801393	-9858	-0.3	25719	0.7	76946	2.1	212618	6.4	264213	7.5
1.2 Bankers' deposits with RBI	991488	978898	-66264	-6.3	13610	1.3	-12590	-1.3	79420	8.3	-60161	-5.8
1.3 'Other' deposits with RBI	113307	107642	-200	-0.2	-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 RBI Credit to Government	1508105	1502150	-101815		-132303		-5955		-136175		441240	
2.1.1 Net RBI Credit to Centre	1475460	1478167	-99546		-146942		2707		-143506		438454	
2.2 RBI Credit to Banks and Commercial Sector	-119015	-285680	21752		-97012		-166664		-14439		-142521	
2.2.1 RBI's Net Claims on Banks	-157261	-298063	17603		-93541		-140802		-20230		-143969	
2.3 Net foreign exchange assets of RBI	5550947	5869680	46440	0.8	192964	3.7	318732	5.7	634084	13.2	435633	8.0
2.4 Government's currency liabilities to the public	36632	37652			874	2.6	1020	2.8	3158	10.1	3346	9.8
2.5 Net non-monetary liabilities of RBI	2147427	2235868	42699	1.9	-71494	-4.0	88441	4.1	174488	11.3	517228	30.1

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	
Jul. 21, 2025	-	-	-	-	10750	56852	361	-	-	-45741
Jul. 22, 2025	-	-	-	-	13273	63745	2063	-	-	-48409
Jul. 23, 2025	-	-	50001	-	820	78428	1829	-	-	-25778
Jul. 24, 2025	-	-	1421	-	362	117991	-	-	-	-116208
Jul. 25, 2025	-	-	-	125008	1906	174961	-104	-	-	-298167
Jul. 26, 2025	-	-	-	-	484	119530	-	-	-	-119046
Jul. 27, 2025	-	-	-	-	484	121441	-	-	-	-120957

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

9. Major Price Indices

Item	2024		2025		Percentage Variation of Current Month		
	May	Jun.	May	Jun.	Over Previous Month	Over March	Year-on-Year
	1	2	3	4	5	6	7
1 Consumer Price Index (2012=100)	187.7	190.2	193.0	194.2	0.6	1.1	2.1
1.1 Rural	189.4	192.2	194.3	195.5	0.6	0.8	1.7
1.2 Urban	185.7	187.8	191.5	192.6	0.6	1.4	2.6
2 Consumer Price Index for Industrial Workers (2016=100)	139.9	141.4	144.0	145.0	0.7	1.4	2.5
3 Wholesale Price Index (2011-12=100)	153.5	154.0	154.1	153.8	-0.2	-0.6	-0.1
3.1 Primary Articles	188.1	192.3	184.3	185.8	0.8	0.2	-3.4
3.2 Fuel and Power	150.1	146.9	146.7	143.0	-2.5	-6.0	-2.7
3.3 Manufactured Products	142.0	142.0	144.9	144.8	-0.1	0.1	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	2	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	2	3
Jun. 30, 2025	500001	58022	5.71 - 13.84
Jul. 15, 2025	534009	79530	5.51 - 12.67

12. Average Daily Turnover in Select Money Markets

(₹ Crore)

Item	Week Ended		
	Jul. 26, 2024	Jul. 18, 2025	Jul. 25, 2025
	1	2	3
1 Call Money	17812	28444	29057
2 Notice/ Term Money	846	7685	1620
3 Triparty Repo	693314	788486	682533
4 Market Repo	566606	750243	610007
5 Repo in Corporate Bond	3283	9722	9721

13. Govt. of India: Treasury Bills Outstanding

(₹ Crore)

As on Jul. 25, 2025	Major Holders			Total
	Banks	Primary Dealers	State Govts.	
	1	2	3	
91-day	15002	17505	71677	202277
182-day	54296	56692	17460	209360
364-day	74597	74963	47732	354632
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 Jul. 25, 2025)	2024-25 (Up to Jul. 26, 2024)	2024-25	2025-26 (Up to Jul. 25, 2025)	2024-25 (Up to Jul. 26, 2024)	2024-25
	1	2	3	4	5	6
1. Government of India	485000	453000	1400697	349914	257454	1039275
2. State Governments	269899	184704	1073310	184173	106041	753345

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