



RESERVE BANK OF INDIA BULLETIN

WEEKLY STATISTICAL SUPPLEMENT

Vol.40

August 08, 2025

No. 32

1. Reserve Bank of India - Liabilities and Assets*

(₹ Crore)

Item	2024		2025		Variation	
	Aug. 02	Jul. 25	Aug. 01	Week	Year	
	1	2	3	4	5	
1 Notes Issued	3489277	3763757	3753886	-9871	264609	
1.1 Notes in Circulation	3489264	3763742	3753870	-9872	264605	
1.2 Notes held in Banking Department	13	16	17	1	4	
2 Deposits						
2.1 Central Government	101	101	100	-1	-1	
2.2 Market Stabilisation Scheme	0	0	0	0	0	
2.3 State Governments	42	43	42	0	0	
2.4 Scheduled Commercial Banks	984745	918229	1001761	83532	17016	
2.5 Scheduled State Co-operative Banks	8344	7969	8011	42	-333	
2.6 Other Banks	55092	52699	52816	116	-2276	
2.7 Others	675833	832806	734657	-98149	58824	
3 Other Liabilities	1795429	2249693	2257657	7964	462229	
Total Liabilities/Assets	7008863	7825297	7808931	-16367	800067	
1 Foreign Currency Assets	4995825	5128041	5124222	-3819	128396	
2 Gold	503330	741528	735336	-6191	232006	
3 Rupee Securities (including Treasury Bills)	1319878	1785639	1784204	-1435	464326	
4 Loans and Advances						
4.1 Central Government	-	0	0	0	0	
4.2 State Governments	31072	24026	32232	8206	1160	
4.3 NABARD	-	0	0	0	0	
4.4 Scheduled Commercial Banks	5921	1906	1100	-806	-4821	
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	139900	122443	109785	-12657	-30114	
5 Bills Purchased and Discounted						
5.1 Commercial	-	-	-	-	-	
5.2 Treasury	-	-	-	-	-	
6 Investments	2064	2064	2064	0	0	
7 Other Assets	10874	19652	19988	336	9114	

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

2. Foreign Exchange Reserves*

Item	As on Aug. 01, 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	6030417	688871	-10463	-9322	318277	20545	377960	13952
1.1 Foreign Currency Assets #	5091494	581607	-3992	-7319	240660	14049	133147	-10433
1.2 Gold	735336	83998	-6191	-1706	67174	5822	232006	23899
1.3 SDRs	162582	18572	-159	-237	7292	403	10486	411
1.4 Reserve Position in the IMF	41005	4694	-120	-59	3150	271	2320	74

* 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							
Cash Balance as per cent of average daily CRR	101.1	100.9	101.9	100.6	101.7	104.2	105.5							

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. 02	Jul. 04	Jul. 11	Jul. 18	Jul. 25	Aug. 01
	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	..	..	4.35	..	4.29	..
Credit-Deposit Ratio	..	..	79.18	..	79.24	..
Incremental Credit-Deposit Ratio	..	..	30.32	..	33.55	..
Investment-Deposit Ratio	..	..	28.79	..	28.81	..
Incremental Investment-Deposit Ratio	..	..	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	9.10/10.30	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	7.95/8.20	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	5.85/6.70
Savings Deposit Rate	2.70/3.00	2.50/2.75	2.50	2.50	2.50	2.50
Call Money Rate (Weighted Average)	6.47	5.31	5.32	5.35	5.55	5.41
91-Day Treasury Bill (Primary) Yield	6.67	5.37	5.39	5.39	5.39	5.40
182-Day Treasury Bill (Primary) Yield	6.79	5.50	5.54	5.54	5.53	5.52
364-Day Treasury Bill (Primary) Yield	6.80	5.55	5.58	5.59	5.57	5.57
10-Year G-Sec Par Yield (FBIL)	6.91	6.33	6.33	6.31	6.43	6.41
FBIL@Reference Rate and Forward Premia						
INR-US\$ Spot Rate (₹ Per Foreign Currency)	83.74	85.39	85.85	86.20	86.52	87.35
INR-Euro Spot Rate (₹ Per Foreign Currency)	90.47	100.60	100.29	100.16	101.73	99.88
Forward Premia of US\$ 1-month	1.10	1.39	1.39	1.55	1.81	1.70
3-month	1.26	1.61	1.52	1.60	1.76	1.68
6-month	1.50	1.73	1.70	1.74	1.85	1.77

*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. 25	Amount	%	2024-25		2025-26		2024		2025	
	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			
	Mar. 31	Aug. 01	Amount	%	2024-25		2025-26		2024		2025	
	1	2	3	4	5	6	7	8	9	10	11	12
Reserve Money	4829243	4963155	75222	1.5	32201	0.7	133913	2.8	302200	6.9	299508	6.4
1 Components (1.1+1.2+1.3)												
1.1 Currency in Circulation	3724448	3791521	-9872	-0.3	12109	0.3	67074	1.8	195466	5.9	267951	7.6
1.2 Bankers' deposits with RBI	991488	1062588	83690	8.5	22732	2.2	71099	7.2	87013	9.1	14407	1.4
1.3 'Other' deposits with RBI	113307	109046	1404	1.3	-2640	-2.8	-4260	-3.8	19721	27.3	17150	18.7
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net RBI Credit to Government	1508105	1672489	170339		-19429		164384		-139191		498706	
2.1.1 Net RBI Credit to Centre	1475460	1640300	162133		-43901		164840		-147139		497545	
2.2 RBI Credit to Banks and Commercial Sector	-119015	-363117	-77438		-207476		-244102		-50		-109494	
2.2.1 RBI's Net Claims on Banks	-157261	-375453	-77390		-203661		-218192		-7620		-111239	
2.3 Net foreign exchange assets of RBI	5550947	5859517	-10163	-0.2	258018	4.9	308569	5.6	682519	14.2	360416	6.6
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	2243385	7517	0.3	-214	0	95959	4.5	244236	15.8	453465	25.3

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
Jul. 28, 2025	-	-	-	-	938	109847	-	-	-	-	-108909
Jul. 29, 2025	-	-	-	46058	1584	108957	-	-	-	-	-153431
Jul. 30, 2025	-	-	-	-	1408	94716	-	-	-	-	-93308
Jul. 31, 2025	-	-	-	13075	1649	114195	-	-	-	-	-125621
Aug. 01, 2025	-	-	-	171795	1100	204806	-	-	-	-	-375501
Aug. 02, 2025	-	-	-	-	284	232922	-	-	-	-	-232638
Aug. 03, 2025	-	-	-	-	46	204672	-	-	-	-	-204626

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
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. 02, 2024	Jul. 25, 2025	Aug. 01, 2025
	1	2	3
1 Call Money	18360	29057	28874
2 Notice/ Term Money	5462	1620	9153
3 Triparty Repo	704592	682533	802721
4 Market Repo	624795	610007	738403
5 Repo in Corporate Bond	2792	9721	10605

13. Govt. of India: Treasury Bills Outstanding

(₹ Crore)

As on Aug. 01, 2025	Major Holders			Total
	Banks	Primary Dealers	State Govts.	
	1	2	3	4
91-day	11941	15107	61727	192427
182-day	57634	54848	17460	207360
364-day	74646	74862	47540	353440
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. 01, 2025)	2024-25 (Up to Aug. 02, 2024)	2024-25	2025-26 (Up to Aug. 01, 2025)	2024-25 (Up to Aug. 02, 2024)	2024-25
	1	2	3	4	5	6
1. Government of India	521000	488000	1400697	385914	292454	1039275
2. State Governments	297618	214204	1073310	197767	135041	753345

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