



RESERVE BANK OF INDIA BULLETIN

WEEKLY STATISTICAL SUPPLEMENT

Vol.40

April 11, 2025

No. 15

1. Reserve Bank of India - Liabilities and Assets*

(₹ Crore)

Item	2024	2025		Variation	
	Apr. 5	Mar. 28	Apr. 4	Week	Year
	1	2	3	4	5
1 Notes Issued	3498254	3683848	3703365	19517	205111
1.1 Notes in Circulation	3498239	3683836	3703352	19516	205114
1.2 Notes held in Banking Department	16	11	13	1	-3
2 Deposits					
2.1 Central Government	100	100	101	1	1
2.2 Market Stabilisation Scheme		0	0	0	0
2.3 State Governments	42	42	42	0	0
2.4 Scheduled Commercial Banks	932312	943060	930337	-12724	-1975
2.5 Scheduled State Co-operative Banks	9615	7776	7526	-250	-2089
2.6 Other Banks	53764	52926	52338	-588	-1426
2.7 Others	493258	705381	530972	-174409	37714
3 Other Liabilities	1797575	2150508	2213279	62771	415703
Total Liabilities/Assets	6784921	7543641	7437960	-105682	653039
1 Foreign Currency Assets	4796490	4861720	4925980	64260	129490
2 Gold	454381	664889	676510	11622	222129
3 Rupee Securities (including Treasury Bills)	1361444	1558566	1587489	28923	226045
4 Loans and Advances					
4.1 Central Government	-	0	0	0	0
4.2 State Governments	17380	26284	38299	12016	20919
4.3 NABARD	-	0	0	0	0
4.4 Scheduled Commercial Banks	10517	251984	60031	-191953	49514
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	137475	148194	134183	-14011	-3292
5 Bills Purchased and Discounted					
5.1 Commercial	-	-	-	-	-
5.2 Treasury	-	-	-	-	-
6 Investments	2064	2064	2064	0	0
7 Other Assets	5171	29942	13403	-16538	8233

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

2. Foreign Exchange Reserves*

Item	As on April 4, 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	5764903	676268	77807	10872	52762	7942	363327	27706
1.1 Foreign Currency Assets #	4893864	574088	64769	9074	43030	6530	136933	2922
1.2 Gold	676510	79360	11622	1567	8348	1183	222129	24802
1.3 SDRs	156526	18362	1182	186	1237	193	5201	192
1.4 Reserve Position in the IMF	38003	4459	235	46	148	36	-936	-210

*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); and (c) amounts lent under the SAARC and ACU currency swap arrangements.

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 April 04, 2025= ₹ 928983 Crore	2025													
	Mar. 22	Mar. 23	Mar. 24	Mar. 25	Mar. 26	Mar. 27	Mar. 28	Mar. 29	Mar. 30	Mar. 31	Apr. 1	Apr. 2	Apr. 3	Apr. 4
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Actual Cash Balance with RBI	944151	943143	948632	949616	949693	941196	949441	921748	920935	934358	930948	906024	885498	936934
Cash Balance as percent of average daily CRR	101.6	101.5	102.1	102.2	102.2	101.3	102.2	99.2	99.1	100.6	100.2	97.5	95.3	100.9

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Mar. 21, 2025	Fortnight	Variation over			
			Financial year so far		Year-on-Year	
			2023-24	2024-25	2024	2025
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	309413	25091	68352	14943	68352	14943
1.2 Borrowings from Banks	112450	-925	115230	-69978	115230	-69978
1.3 Other Demand and Time Liabilities	29907	-8937	13928	-42545	13928	-42545
2 Liabilities to Others						
2.1 Aggregate Deposits	22574982 (22515535)	64864	2431313 (2323070)	2099755	2431313 (2323070)	2099755 (2148551)
2.1a Growth (Per cent)		0.3	13.5 (12.9)	10.3	13.5 (12.9)	10.3 (10.5)
2.1.1 Demand	2692659	151182	263423	248806	263423	248806
2.1.2 Time	19882323	-86318	2167890	1850950	2167890	1850950
2.2 Borrowings	915248	-23860	332613	137305	332613	137305
2.3 Other Demand and Time Liabilities	1062892	8166	147777	125464	147777	125464
3. Borrowings from Reserve Bank	311466	128030	57631	88750	57631	88750
4 Cash in Hand and Balances with Reserve Bank	964289	-6107	120746	-56627	120746	-56627
4.1 Cash in hand	81874	-1254	-829	-7559	-829	-7559
4.2 Balances with Reserve Bank	882415	-4852	121575	-49068	121575	-49068
5 Assets with the Banking System						
5.1 Balances with Other Banks	215776	9070	4905	17449	4905	17449
5.2 Money at Call and Short Notice	25838	-2348	-12509	13483	-12509	13483
5.3 Advances to Banks	39504	596	7184	-8865	7184	-8865
5.4 Other Assets	67362	4585	48294	-48061	48294	-48061
6 Investments	6697928	-39392	691410	591370	691410	591370
	(6650167)		(599855)		(599855)	(635165)
6.1a Growth (Per cent)		-0.6	12.8 (11.1)	9.7	12.8 (11.1)	9.7 (10.6)
6.1 Government Securities	6697298	-39528	691288	591689	691288	591689
6.2 Other Approved Securities	630	136	122	-319	122	-319
7 Bank Credit	18243936	118523	2756929	1811772	2756929	1811772
	(17822569)		(2226242)		(2226242)	(1921091)
7.1a Growth (Per cent)		0.7	20.2 (16.3)	11.0	20.2 (16.3)	11.0 (12.1)
7a.1 Food Credit	36531	-6021	3175	13450	3175	13450
7a.2 Non-food credit	18207404	124544	2753753	1798321	2753753	1798321
7b.1 Loans, Cash credit and Overdrafts	17909815	113081	2709397	1775512	2709397	1775512
7b.2 Inland Bills - Purchased	74963	1022	21032	14496	21032	14496
7b.3 Discounted	221059	4344	34447	23701	34447	23701
7b.4 Foreign Bills - Purchased	15122	49	-3133	-1290	-3133	-1290
7b.5 Discounted	22977	27	-4815	-648	-4815	-648

1. Data since July 14, 2023 include the impact of the merger of a non-bank with a bank.

2. Figures in parentheses exclude the impact of the merger.

5. Ratios and Rates

(Per cent)

Item/Week Ended	2024	2025				
	Apr. 05	Mar. 07	Mar. 14	Mar. 21	Mar. 28	Apr. 04
	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	4.89 (4.86)	4.32 (4.31)	..	4.28 (4.27)	..	..
Credit-Deposit Ratio	76.92 (79.02)	78.84 (80.52)	..	79.16 (80.81)	..	..
Incremental Credit-Deposit Ratio	31.93 (30.67)	86.30 (83.21)	..	89.41 (86.28)	..	..
Investment-Deposit Ratio	29.05 (29.31)	29.79 (29.93)	..	29.54 (29.67)	..	..
Incremental Investment-Deposit Ratio	10.13 (9.41)	32.25 (31.00)	..	29.56 (28.16)	..	..
Rates						
Policy Repo Rate	6.50	6.25	6.25	6.25	6.25	6.25
Fixed Reverse Repo Rate	3.35	3.35	3.35	3.35	3.35	3.35
Standing Deposit Facility (SDF) Rate*	6.25	6.00	6.00	6.00	6.00	6.00
Marginal Standing Facility (MSF) Rate	6.75	6.50	6.50	6.50	6.50	6.50
Bank Rate	6.75	6.50	6.50	6.50	6.50	6.50
Base Rate	9.10/10.25	9.10/10.40	9.10/10.40	9.10/10.40	9.10/10.40	9.10/10.40
MCLR (Overnight)	8.00/8.60	8.15/8.45	8.15/8.45	8.15/8.45	8.15/8.45	8.15/8.45
Term Deposit Rate >1 Year	6.50/7.25	6.00/7.25	6.00/7.25	6.00/7.25	6.00/7.25	6.00/7.25
Savings Deposit Rate	2.70/3.00	2.70/3.00	2.70/3.00	2.70/3.00	2.70/3.00	2.70/3.00
Call Money Rate (Weighted Average)	6.45	6.25	6.29	6.34	6.35	6.09
91-Day Treasury Bill (Primary) Yield	6.88	6.49	6.49	6.51	6.52	6.30
182-Day Treasury Bill (Primary) Yield	7.02	6.61	6.61	6.61	6.52	6.29
364-Day Treasury Bill (Primary) Yield	7.04	6.57	6.56	6.54	6.47	6.30
10-Year G-Sec Par Yield (FBIL)	7.10	6.74	6.72	6.65	6.62	6.53
Reference Rate and Forward Premia*						
INR-US\$ Spot Rate (₹ Per Foreign Currency)	83.41	87.06	87.08	86.22	85.58	85.23
INR-Euro Spot Rate (₹ Per Foreign Currency)	90.31	94.20	94.75	93.35	92.32	94.34
Forward Premia of US\$ 1-month	1.13	2.79	2.97	4.46	3.12	3.03
3-month	1.21	2.37	2.41	2.80	2.56	2.54
6-month	1.35	2.15	2.17	2.36	2.28	2.39

*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.

Figures in parentheses include the impact of merger of a non-bank with a bank.

6. Money Stock: Components and Sources

(₹ Crore)

Item	Outstanding as on		Variation over									
	2024	2025	Fortnight		Financial Year so far				Year-on-Year			
					2023-24		2024-25		2024		2025	
	Mar. 31	Mar. 21	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
M3	24831618	27208735	101479	0.4	2486756	11.1	2377117	9.6	2497290	11.2	2378219	9.6
	(24939860)	(27268182)	(100334)	(0.4)			(2328321)	(9.3)			(2329423)	(9.3)
1 Components (1.1+1.2+1.3+1.4)												
1.1 Currency with the Public	3410276	3620844	31357	0.9	142452	4.3	210569	6.2	140555	4.3	201956	5.9
1.2 Demand Deposits with Banks	2586888	2834633	151374	5.6	266291	11.5	247744	9.6	266291	11.5	247744	9.6
1.3 Time Deposits with Banks	18739918	20642833	-82893	-0.4	2070952	12.4	1902915	10.2	2070952	12.4	1902915	10.2
	(18848160)	(20702279)	(-84039)	(-0.4)			(1854119)	(9.8)			(1854119)	(9.8)
1.4 'Other' Deposits with Reserve Bank	94536	110426	1642	1.5	7061	9.1	15889	16.8	19492	29.8	25603	30.2
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net Bank Credit to Government	7512016	8135829	-131525	-1.6	147664	2.1	623814	8.3	397139	5.7	822632	11.2
	(7603571)	(8183590)	(-134445)	(-1.6)			(580019)	(7.6)			(778837)	(10.5)
2.1.1 Reserve Bank	1193213	1180870	-93680		-456731		-12343		-207257		186475	
2.1.2 Other Banks	6318803	6954959	-37845	-0.5	604396	10.6	636157	10.1	604396	10.6	636157	10.1
	(6410358)	(7002720)	(-40765)	(-0.6)			(592362)	(9.2)			(592362)	(9.2)
2.2 Bank Credit to Commercial Sector	16672145	18644302	135607	0.7	2239974	15.5	1972157	11.8	2246127	15.6	1974692	11.8
	(17202832)	(19065669)	(130244)	(0.7)			(1862838)	(10.8)			(1865372)	(10.8)
2.2.1 Reserve Bank	14406	35823	8879		-14678		21417		-8525		23952	
2.2.2 Other Banks	16657739	18608479	126728	0.7	2254652	15.7	1950740	11.7	2254652	15.7	1950740	11.7
	(17188426)	(19029846)	(121365)	(0.6)			(1841421)	(10.7)			(1841421)	(10.7)
2.3 Net Foreign Exchange Assets of Banking Sector	5567504	5862902	-21555	-0.4	621017	12.6	295399	5.3	601693	12.2	329860	6.0
2.4 Government's Currency Liabilities to the Public	33432	36306	0	0	2912	9.6	2874	8.6	3191	10.6	3108	9.4
2.5 Banking Sector's Net Non-Monetary Liabilities	4953478	5470604	-118953	-2.1	524812	12.5	517126	10.4	750861	18.9	752073	15.9
	(5467477)	(5880285)	(-126090)	(-2.1)			(412808)	(7.6)			(647755)	(12.4)
2.5.1 Net Non-Monetary Liabilities of RBI	1790134	2159098	-19177	-0.9	187108	11.8	368964	20.6	162314	10.1	384165	21.6

Note: Figures in parentheses include the impact of merger of a non-bank with a bank.

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. 28	Apr. 04	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
Reserve Money	4836010	4833066	-2944	-0.1	-17665	-0.4	-2944	-0.1	260557	6.0	219285	4.8
1 Components (1.1+1.2+1.3)												
1.1 Currency in Circulation	3720142	3739658	19516	0.5	20209	0.6	19516	0.5	114829	3.4	207988	5.9
1.2 Bankers' deposits with RBI	1003762	990201	-13562	-1.4	-29758	-2.9	-13562	-1.4	130720	15.1	-5490	-0.6
1.3 'Other' deposits with RBI	112106	103207	-8898	-7.9	-8116	-8.6	-8898	-7.9	15008	21.0	16787	19.4
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net RBI Credit to Government	1388403	1577390	188987		80338		188987		-273259		303840	
2.1.1 Net RBI Credit to Centre	1362162	1539133	176971		69558		176971		-279133		282920	
2.2 RBI Credit to Banks and Commercial Sector	11418	-177420	-188838		-99613		-188838		70632		-31660	
2.2.1 RBI's Net Claims on Banks	-27049	-198958	-171909		-96631		-171909		79599		-41774	
2.3 Net foreign exchange assets of RBI	5526072	5602194	76122	1.4	9408	0.2	76122	1.4	627903	13.6	351704	6.7
2.4 Government's currency liabilities to the public	36306	36306			0	0.0	0	0.0	3146	10.4	2874	8.6
2.5 Net non-monetary liabilities of RBI	2126189	2205404	79215	3.7	7798	0.4	79215	3.7	167865	10.3	407473	22.7

*: With respect to March 28, 2025.

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	
31-Mar-25	-	-	-	-	8244	385176	-	-	-	-376932
01-Apr-25	-	-	-	-	2804	357282	-	-	-	-354478
02-Apr-25	-	-	9170	-	176	393917	-664	-	-	-385235
03-Apr-25	-	-	6012	-	1494	413054	-2052	-	-	-407600
04-Apr-25	-	-	12419	-	2167	259087	600	-	20000	-223901
05-Apr-25	-	-	-	-	3959	208842	-	-	-	-204883
06-Apr-25	-	-	-	-	3834	181582	-	-	-	-177748

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

9. Major Price Indices

Item	2024		2025		Percentage Variation of Current Month		
	Jan.	Feb.	Jan.	Feb.	Over Previous Month	Over March	Year-on-Year
	1	2	3	4	5	6	7
1 Consumer Price Index (2012=100)	185.5	185.8	193.4	192.5	-0.5	3.6	3.6
1.1 Rural	187.3	187.4	195.9	194.5	-0.7	3.6	3.8
1.2 Urban	183.5	184.0	190.6	190.1	-0.3	3.5	3.3
2 Consumer Price Index for Industrial Workers (2016=100)	138.9	139.2	143.2	142.8	-0.3	2.8	2.6
3 Wholesale Price Index (2011-12=100)	151.2	151.2	154.7	154.8	0.1	2.2	2.4
3.1 Primary Articles	181.4	181.5	189.9	186.6	-1.7	1.9	2.8
3.2 Fuel and Power	154.9	154.9	150.6	153.8	2.1	1.1	-0.7
3.3 Manufactured Products	139.7	139.8	143.2	143.8	0.4	2.6	2.9

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
Mar. 21, 2025	532972	117053	6.98 - 8.05
Apr. 04, 2025	522897	32046	6.45 - 8.05

11. Commercial Paper

Fortnight Ended	Amount Outstanding (₹ Crore)	During the Fortnight	
		Amount Issued (₹ Crore)	Rate of Interest (Per cent)
	1	2	3
Mar. 15, 2025	457051	107624	6.67 - 11.78
Mar. 31, 2025	442893	77134	7.00 - 14.46

12. Average Daily Turnover in Select Money Markets

(₹ Crore)

Item	Week Ended		
	Apr 05, 2024	Mar 28, 2025	Apr 04, 2025
	1	2	3
1 Call Money	15444	27595	17637
2 Notice/ Term Money	7511	6082	9107
3 Triparty Repo	602875	818746	653565
4 Market Repo	619031	671533	564475
5 Repo in Corporate Bond	8085	6386	5897

13. Govt. of India: Treasury Bills Outstanding

(₹ Crore)

As on April 04, 2025	Major Holders			Total
	Banks	Primary Dealers	State Govts.	
	1	2	3	4
91-day	17184	24563	40918	205418
182-day	40572	64068	10340	220640
364-day	63863	90745	37311	356311
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 April 04, 2025)	2024-25 (Up to April 05, 2024)	2024-25	2025-26 (Up to April 04, 2025)	2024-25 (Up to April 05, 2024)	2024-25
1. Government of India	0	0	1400697	0	0	1039275
2. State Governments	11800	16100	1073310	11800	16100	753345

The concepts and methodologies for weekly statistical supplement (WSS) are available in Handbook on WSS (<https://rbi.org.in/web/rbi/-/publications/a-handbook-on-rbi-s-weekly-statistical-supplement-15762>). Time series data are available at <https://data.rbi.org.in>

Edited and published by G. V. Nadhanael, Director on behalf of the Reserve Bank of India, Shahid Bhagat Singh Road, Fort, Mumbai - 400 001.