



RESERVE BANK OF INDIA BULLETIN

WEEKLY STATISTICAL SUPPLEMENT

Vol.40

October 10, 2025

No. 41

1. Reserve Bank of India - Liabilities and Assets*

(₹ Crore)

Item	2024	2025		Variation	
	Oct. 04	Sep. 26	Oct. 03	Week	Year
	1	2	3	4	5
1 Notes Issued	3458729	3759652	3761908	2256	303179
1.1 Notes in Circulation	3458701	3759636	3761894	2258	303194
1.2 Notes held in Banking Department	28	16	13	-3	-14
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	42	43	1	0
2.4 Scheduled Commercial Banks	985504	897509	883596	-13913	-101909
2.5 Scheduled State Co-operative Banks	8375	7602	7640	38	-735
2.6 Other Banks	55406	50157	50512	355	-4894
2.7 Others	781562	863608	687266	-176342	-94296
3 Other Liabilities	1984396	2514283	2582289	68006	597893
Total Liabilities/Assets	7274116	8092954	7973354	-119600	699238
1 Foreign Currency Assets	5178998	5191560	5159591	-31969	-19406
2 Gold	552160	842935	876896	33961	324736
3 Rupee Securities (including Treasury Bills)	1312034	1731582	1734994	3412	422959
4 Loans and Advances					
4.1 Central Government	-	0	0	0	0
4.2 State Governments	35809	32622	22137	-10485	-13672
4.3 NABARD	-	0	0	0	0
4.4 Scheduled Commercial Banks	7076	84836	1512	-83324	-5564
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	171949	180880	157168	-23712	-14782
5 Bills Purchased and Discounted					
5.1 Commercial	-	-	-	-	-
5.2 Treasury	-	-	-	-	-
6 Investments	2064	2064	2064	0	0
7 Other Assets	14026	26476	18992	-7484	4966

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

2. Foreign Exchange Reserves*

Item	As on Oct. 03, 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	6214364	699960	2483	-276	502224	31634	326536	-1216
1.1 Foreign Currency Assets #	5128990	577708	-32010	-4049	278156	10151	-15420	-34935
1.2 Gold	876896	98770	33961	3753	208734	20594	324736	33014
1.3 SDRs	167033	18814	350	25	11743	645	12317	389
1.4 Reserve Position in the IMF	41446	4669	182	-4	3591	245	4903	316

* 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 Oct. 03, 2025= ₹ 913308 Crore	2025												
	Sep. 20	Sep. 21	Sep. 22	Sep. 23	Sep. 24	Sep. 25	Sep. 26	Sep. 27	Sep. 28	Sep. 29	Sep. 30	Oct. 1	Oct. 2
	1	2	3	4	5	6	7	8	9	10	11	12	13
Actual Cash Balance with RBI	898661	900452	879516	959345	917932	915762	904307	903286	902631	925434	989848	922190	911497
Cash Balance as per cent of average daily CRR	98.4	98.6	96.3	105.0	100.5	100.3	99.0	98.9	98.8	101.3	108.4	101.0	99.8

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Sep. 19, 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	319557	-2766	10732	10143	66256	14354
1.2 Borrowings from Banks	84797	-12020	-48333	-27179	-61023	-49299
1.3 Other Demand and Time Liabilities	26959	-776	-49611	-2957	-47718	4118
2 Liabilities to Others						
2.1 Aggregate Deposits	23545571	-123339	1030441	964970	2225002	2039904
2.1a Growth (Per cent)		-0.5	5.0	4.3	11.5	9.5
2.1.1 Demand	2847059	-44451	54520	149010	293782	348686
2.1.2 Time	20698512	-78888	975921	815959	1931220	1691218
2.2 Borrowings	858518	41949	101684	-56730	39999	-21108
2.3 Other Demand and Time Liabilities	1074849	-40551	93769	13217	153957	43652
3. Borrowings from Reserve Bank	57401	53465	-171493	-254065	-136725	6178
4 Cash in Hand and Balances with Reserve Bank	966350	-44356	21585	2062	-10986	-76150
4.1 Cash in hand	81413	-2693	-3187	-461	-7896	-4833
4.2 Balances with Reserve Bank	884937	-41663	24772	2523	-3091	-71317
5 Assets with the Banking System						
5.1 Balances with Other Banks	241013	-5275	14058	25212	30636	28628
5.2 Money at Call and Short Notice	14110	-11388	2371	-11728	-7902	-616
5.3 Advances to Banks	31241	2153	-4532	-8263	-2964	-12595
5.4 Other Assets	64462	-1697	-40479	-2891	-18569	-10483
6 Investments	6846256	26259	297486	148328	422687	442212
6.1a Growth (Per cent)		0.4	4.9	2.2	7.1	6.9
6.1 Government Securities	6845737	26199	297786	148439	422735	442342
6.2 Other Approved Securities	519	60	-300	-111	-47	-130
7 Bank Credit	18902934	102248	692888	658961	1973738	1777882
7.1a Growth (Per cent)		0.5	4.2	3.6	13.0	10.4
7a.1 Food Credit	45284	-296	-3155	8753	1061	25359
7a.2 Non-food credit	18857649	102544	696043	650208	1972677	1752523
7b.1 Loans, Cash credit and Overdrafts	18554398	97206	685807	644547	1928581	1734288
7b.2 Inland Bills - Purchased	79646	912	4691	4683	20172	14489
7b.3 Discounted	234632	4480	4944	13573	27455	32331
7b.4 Foreign Bills - Purchased	12651	-394	-1161	-2471	-1249	-2600
7b.5 Discounted	21606	44	-1392	-1371	-1221	-626

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				
	Oct. 04	Sep. 05	Sep. 12	Sep. 19	Sep. 26	Oct. 03
	1	2	3	4	5	6
Ratios						
Cash Reserve Ratio	4.50	4.00	3.75	3.75	3.75	3.75
Statutory Liquidity Ratio	18.00	18.00	18.00	18.00	18.00	18.00
Cash-Deposit Ratio	4.93	4.27	..	4.10	..	..
Credit-Deposit Ratio	78.91	79.43	..	80.28	..	..
Incremental Credit-Deposit Ratio	59.91	51.15	..	68.29	..	..
Investment-Deposit Ratio	29.45	28.81	..	29.08	..	..
Incremental Investment-Deposit Ratio	24.21	11.22	..	15.37	..	..
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	8.35/10.30
MCLR (Overnight)	8.15/8.45	7.80/8.00	7.80/8.00	7.80/8.00	7.80/8.00	7.80/8.00
Term Deposit Rate >1 Year	6.00/7.25	5.85/6.60	5.85/6.60	5.85/6.60	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	5.38	5.36	5.48	5.57	5.47
91-Day Treasury Bill (Primary) Yield	6.47	5.51	5.51	5.50	5.47	5.49
182-Day Treasury Bill (Primary) Yield	6.56	5.62	5.62	5.60	5.58	5.59
364-Day Treasury Bill (Primary) Yield	6.55	5.67	5.67	5.63	5.61	5.60
10-Year G-Sec Par Yield (FBIL)	6.80	6.59	6.57	6.58	6.60	6.47
FBIL@Reference Rate and Forward Premia						
INR-US\$ Spot Rate (₹ Per Foreign Currency)	83.97	88.32	88.28	88.31	88.72	88.78
INR-Euro Spot Rate (₹ Per Foreign Currency)	92.62	103.08	103.60	103.93	103.62	104.08
Forward Premia of US\$ 1-month	1.59	1.78	1.85	2.04	2.19	2.02
3-month	1.75	1.83	1.97	2.06	2.17	2.19
6-month	2.15	2.01	2.13	2.18	2.23	2.36

*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	Sep. 19	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
M3	27286589	28349333	-126680	-0.4	1014463	4.1	1062744	3.9	2450026	10.4	2395009	9.2
1 Components (1.1.+1.2.+1.3.+1.4)												
1.1 Currency with the Public	3630751	3706680	-12309	-0.3	-17991	-0.5	75929	2.1	196309	6.1	314396	9.3
1.2 Demand Deposits with Banks	2840023	2990459	-45095	-1.5	54096	2.1	150436	5.3	296853	12.7	349475	13.2
1.3 Time Deposits with Banks	20702508	21535691	-75448	-0.3	978810	5.2	833183	4.0	1935521	10.8	1708721	8.6
1.4 'Other' Deposits with Reserve Bank	113307	116503	6173	5.6	-451	-0.5	3196	2.8	21344	29.3	22418	23.8
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net Bank Credit to Government	8510825	8490284	-256787	-2.9	22584	0.3	-20541	-0.2	333489	4.6	864129	11.3
2.1.1 Reserve Bank	1508105	1324495	-283013		-272100		-183610		-89461		403383	
2.1.2 Other Banks	7002720	7165789	26225	0.4	294685	4.6	163069	2.3	422950	6.7	460746	6.9
2.2 Bank Credit to Commercial Sector	19068129	19709648	109430	0.6	686532	4.0	641519	3.4	2006897	12.6	1820284	10.2
2.2.1 Reserve Bank	38246	15669	5836		-3817		-22577		5471		5080	
2.2.2 Other Banks	19029883	19693979	103593	0.5	690350	4.0	664096	3.5	2001425	12.6	1815204	10.2
2.3 Net Foreign Exchange Assets of Banking Sector	6148527	6608451	25857	0.4	424144	7.6	459924	7.5	895659	17.6	616803	10.3
2.4 Government's Currency Liabilities to the Public	36632	38438	381	1.0	1163	3.5	1806	4.9	3194	10.2	3844	11.1
2.5 Banking Sector's Net Non-Monetary Liabilities	6477524	6497489	5561	0.1	119960	2.2	19965	0.3	789213	16.4	910051	16.3
2.5.1 Net Non-Monetary Liabilities of RBI	2147427	2463314	32043	1.3	167196	9.3	315887	14.7	449547	29.8	505984	25.9

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	Oct. 03	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
Reserve Money	4829243	4855933	-15596	-0.3	7232	0.2	26690	0.6	248690	5.7	217255	4.7
1 Components (1.1.+1.2.+1.3)												
1.1 Currency in Circulation	3724448	3800332	2258	0.1	-17927	-0.5	75885	2.0	199563	6.1	306799	8.8
1.2 Bankers' deposits with RBI	991488	941748	-13520	-1.4	23837	2.3	-49741	-5.0	26717	2.6	-107538	-10.2
1.3 'Other' deposits with RBI	113307	113853	-4335	-3.7	1322	1.4	546	0.5	22409	30.5	17994	18.8
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net RBI Credit to Government	1508105	1538514	201468		-65237		30409		11334		410538	
2.1.1 Net RBI Credit to Centre	1475460	1516420	211952		-94446		40960		-173		424211	
2.2 RBI Credit to Banks and Commercial Sector	-119015	-187497	-143791		-232891		-68481		-285855		91541	
2.2.1 RBI's Net Claims on Banks	-157261	-200110	-137356		-227200		-42849		-289358		87643	
2.3 Net foreign exchange assets of RBI	5550947	6035678	2103	0.0	489873	9.3	484731	8.7	1026600	21.8	304723	5.3
2.4 Government's currency liabilities to the public	36632	38438			1401	4.2	1806	4.9	3184	10.1	3605	10.3
2.5 Net non-monetary liabilities of RBI	2147427	2569200	75376	3.0	185914	10.4	421774	19.6	506573	34.5	593152	30.0

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	
Sep. 29, 2025	-	-	-	-	1897	158209	-109	-	-	-156421
Sep. 30, 2025	-	-	85197	-	1850	175443	-	-	-	-88396
Oct. 01, 2025	-	-	7370	-	651	184677	-	-	-	-176656
Oct. 02, 2025	-	-	-	-	204	181620	-	-	-	-181416
Oct. 03, 2025	-	-	-	-	1512	201622	153	-	-	-199957
Oct. 04, 2025	-	-	-	-	313	178791	-	-	-	-178478
Oct. 05, 2025	-	-	-	-	157	160593	-	-	-	-160436

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

9. Major Price Indices

Item	2024		2025		Percentage Variation of Current Month		
	Jul.	Aug.	Jul.	Aug.	Over Previous Month	Over March	Year-on-Year
	1	2	3	4	5	6	7
1 Consumer Price Index (2012=100)	193.0	193.0	196.1	197.0	0.5	2.6	2.1
1.1 Rural	195.3	195.4	197.6	198.7	0.6	2.5	1.7
1.2 Urban	190.3	190.3	194.3	195.0	0.4	2.7	2.5
2 Consumer Price Index for Industrial Workers (2016=100)	142.7	142.6	146.5	147.1	0.4	2.9	3.2
3 Wholesale Price Index (2011-12=100)	155.3	154.4	154.4	155.2	0.5	0.3	0.5
3.1 Primary Articles	197.8	195.1	188.0	191.0	1.6	3.0	-2.1
3.2 Fuel and Power	148.2	148.3	144.6	143.6	-0.7	-5.6	-3.2
3.3 Manufactured Products	141.7	141.3	144.6	144.9	0.2	0.2	2.5

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
Sep. 19, 2025	501817	71730	5.49 - 6.82
Oct. 03, 2025	497940	38004	5.49 - 6.82

11. Commercial Paper

Fortnight Ended	Amount Outstanding (₹ Crore)	During the Fortnight	
		Amount Issued (₹ Crore)	Rate of Interest (Per cent)
		1	3
Sep. 15, 2025	526704	99422	5.72 - 11.97
Sep. 30, 2025	488263	70288	5.73 - 12.34

12. Average Daily Turnover in Select Money Markets

(₹ Crore)

Item	Week Ended		
	Oct. 04, 2024	Sep. 26, 2025	Oct. 03, 2025
	1	2	3
1 Call Money	14262	31298	21716
2 Notice/ Term Money	6871	1694	11930
3 Triparty Repo	727994	738792	856666
4 Market Repo	645890	681777	823769
5 Repo in Corporate Bond	5622	15960	16112

13. Govt. of India: Treasury Bills Outstanding

(₹ Crore)

As on Oct. 03, 2025	Major Holders			Total
	Banks	Primary Dealers	State Govts.	
	1	2	3	
91-day	10660	23671	72886	210786
182-day	55121	36101	17780	181680
364-day	70539	76499	45266	356966
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 Oct. 03, 2025)	2024-25 (Up to Oct. 04, 2024)	2024-25	2025-26 (Up to Oct. 03, 2025)	2024-25 (Up to Oct. 04, 2024)	2024-25
	1	2	3	4	5	6
1. Government of India	795000	739697	1400697	588299	544151	1039275
2. State Governments	500792	405579	1073310	356092	282313	753345

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