



RESERVE BANK OF INDIA BULLETIN

WEEKLY STATISTICAL SUPPLEMENT

Vol. 41

February 13, 2026

No. 7

1. Reserve Bank of India - Liabilities and Assets*

(₹ Crore)

Item	2025	2026		Variation	
	Feb. 07	Jan. 30	Feb. 06	Week	Year
	1	2	3	4	5
1 Notes Issued	3596653	3957219	3982406	25187	385753
1.1 Notes in Circulation	3596638	3957204	3982393	25189	385755
1.2 Notes held in Banking Department	15	15	13	-2	-2
2 Deposits					
2.1 Central Government	100	100	101	0	1
2.2 Market Stabilisation Scheme	0	0	0	0	0
2.3 State Governments	42	43	43	0	1
2.4 Scheduled Commercial Banks	878388	765515	750444	-15072	-127945
2.5 Scheduled State Co-operative Banks	7929	6993	6876	-117	-1053
2.6 Other Banks	51272	41954	42119	165	-9154
2.7 Others	445176	891538	1030655	139117	585479
3 Other Liabilities	2124837	3234854	2996123	-238732	871285
Total Liabilities/Assets	7104399	8898216	8808766	-89450	1704367
1 Foreign Currency Assets	4793155	5202223	5195923	-6300	402769
2 Gold	631357	1266470	1119409	-147061	488052
3 Rupee Securities (including Treasury Bills)	1317755	2063554	2111574	48020	793820
4 Loans and Advances					
4.1 Central Government	0	0	0	0	0
4.2 State Governments	35454	13448	33996	20548	-1459
4.3 NABARD	0	0	0	0	0
4.4 Scheduled Commercial Banks	185420	136350	129545	-6805	-55875
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	117420	183645	185233	1587	67812
5 Bills Purchased and Discounted					
5.1 Commercial	-	-	-	-	-
5.2 Treasury	-	-	-	-	-
6 Investments	2064	2064	2064	0	0
7 Other Assets	21774	30463	31023	560	9248

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

2. Foreign Exchange Reserves*

Item	As on Feb. 06, 2026		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	6500663	717064	-156877	-6711	788522	48738	919937	78802
1.1 Foreign Currency Assets #	5167999	570053	-5120	7661	317165	2495	410546	25946
1.2 Gold	1119409	123476	-147061	-14208	451247	45299	488052	51268
1.3 SDRs	170627	18821	-3706	-132	15338	652	14308	943
1.4 Reserve Position in the IMF	42628	4715	-991	-32	4773	291	7031	645

* 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 February 15, 2026= ₹ 752476 Crore	2026														
	Feb. 01	Feb. 02	Feb. 03	Feb. 04	Feb. 05	Feb. 06	Feb. 07	Feb. 08	Feb. 09	Feb. 10	Feb. 11	Feb. 12	Feb. 13	Feb. 14	Feb. 15
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Actual Cash Balance with RBI	857640	797447	766204	779063	755736	756230	741637	754183							
Cash Balance as per cent of average daily CRR	114.0	106.0	101.8	103.5	100.4	100.5	98.6	100.2							

4. Scheduled Commercial Banks - Business in India

(₹ Crore)

Item	Outstanding as on Jan. 31, 2026	Variation over				
		Fortnight	Financial Year so far		Year-on-Year	
			2024-25	2025-26	2025	2026
	1	2	3	4	5	6
1 Liabilities to the Banking System						
1.1 Demand and Time Deposits from Banks	336474	1830	-19890	27061	8862	61894
1.2 Borrowings from Banks	81053	612	-38256	-30923	-53610	-63119
1.3 Other Demand and Time Liabilities	42057	9165	-42997	12142	-41705	12602
2 Liabilities to Others						
2.1 Aggregate Deposits	24881954	382442	1651346	2301353	2067420	2755382
2.1a Growth (Per cent)		1.6	8.1	10.2	10.3	12.5
2.1.1 Demand	3141415	150930	67060	443366	155898	630502
2.1.2 Time	21740540	231513	1584286	1857987	1911522	2124880
2.2 Borrowings	908900	-12642	176037	-6348	143152	-45080
2.3 Other Demand and Time Liabilities	1116119	56639	53493	54487	100007	125198
3 Borrowings from Reserve Bank	136073	103737	131382	-175393	16461	-218025
4 Cash in Hand and Balances with Reserve Bank	838641	42328	-46192	-125648	-43181	-136083
4.1 Cash in hand	82350	3871	-4604	476	732	-2479
4.2 Balances with Reserve Bank	756290	38456	-41588	-126124	-43914	-133604
5 Assets with the Banking System						
5.1 Balances with Other Banks	278787	-864	-1723	62986	-2419	82183
5.2 Money at Call and Short Notice	35468	3239	1508	9630	-3541	21605
5.3 Advances to Banks	35428	3210	-9580	-4076	-3512	-3360
5.4 Other Assets	74968	7059	-54760	7616	-39318	14305
6 Investments	6816555	8587	528968	118627	661358	181028
6.1a Growth (Per cent)		0.1	8.7	1.8	11.1	2.7
6.1 Government Securities	6816054	8587	529413	118756	661661	181032
6.2 Other Approved Securities	500	0	-445	-129	-303	-3
7 Bank Credit	20475382	341292	1436315	2231410	1824887	2606903
7.1a Growth (Per cent)		1.7	8.7	12.2	11.4	14.6
7a.1 Food Credit	89295	1126	33098	52764	10560	33117
7a.2 Non-food credit	20386087	340166	1403217	2178645	1814327	2573787
7b.1 Loans, Cash credit and Overdrafts	20065335	329334	1414967	2155483	1784747	2516065
7b.2 Inland Bills - Purchased	98704	3313	11346	23741	20441	26891
7b.3 Discounted	275478	8625	12057	54418	20178	66063
7b.4 Foreign Bills - Purchased	13002	223	-841	-2120	-1004	-2569
7b.5 Discounted	22864	-202	-1214	-113	525	454

Note: Data include the impact of merger of a non-bank with a bank w.e.f. July 1, 2023.

As per the Banking Laws (Amendment) Act, 2025, the definition of fortnight has been revised from alternate Fridays to 15th and last calendar day of a month, w.e.f. December 15, 2025.

5. Ratios and Rates

(Per cent)

Item/Fortnight Ended #	2025		2026			
	Jan. 24		Jan. 15		Jan. 31	
	1		2		3	
Ratios						
Cash-Deposit Ratio		4.41		3.25		3.37
Credit-Deposit Ratio		80.76		82.18		82.29
Incremental Credit-Deposit Ratio		86.98		98.50		96.96
Investment-Deposit Ratio		29.99		27.79		27.40
Incremental Investment-Deposit Ratio		32.03		5.73		5.15
Item/Week Ended	2025		2026			
	Feb. 07		Jan. 09		Jan. 30	
	1		2		5	
Ratios						
Cash Reserve Ratio		4.00		3.00		3.00
Statutory Liquidity Ratio		18.00		18.00		18.00
Rates						
Policy Repo Rate		6.25		5.25		5.25
Fixed Reverse Repo Rate		3.35		3.35		3.35
Standing Deposit Facility (SDF) Rate *		6.00		5.00		5.00
Marginal Standing Facility (MSF) Rate		6.50		5.50		5.50
Bank Rate		6.50		5.50		5.50
Base Rate		9.10/10.40		8.35/10.00		8.35/10.00
MCLR (Overnight)		8.15/8.45		7.70/7.95		7.70/7.95
Term Deposit Rate >1 Year		6.00/7.25		6.00/6.50		6.00/6.50
Savings Deposit Rate		2.70/3.00		2.50		2.50
Call Money Rate (Weighted Average)		6.44		5.37		5.07
91-Day Treasury Bill (Primary) Yield		6.47		5.31		5.34
182-Day Treasury Bill (Primary) Yield		6.58		5.54		5.60
364-Day Treasury Bill (Primary) Yield		6.54		5.58		5.65
10-Year G-Sec Par Yield (FBIL)		6.73		6.71		6.82
FBIL@Reference Rate and Forward Premia						
INR-US\$ Spot Rate (₹ Per Foreign Currency)		87.48		90.14		91.90
INR-Euro Spot Rate (₹ Per Foreign Currency)		90.76		105.01		109.57
Forward Premia of US\$ 1-month		2.66		3.09		2.36
3-month		2.63		3.51		2.51
6-month		2.31		2.95		2.50

*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.

As per the Banking Laws (Amendment) Act, 2025, the definition of fortnight has been revised from alternate Fridays to 15th and last calendar day of a month, w.e.f. December 15, 2025.

6. Money Stock: Components and Sources

(₹ Crore)

Item	Outstanding as on		Variation over									
	2025	2026	Fortnight [^]		Financial Year so far				Year-on-Year			
	Mar. 31	Jan. 31*	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
M3	27286589	29903539	400854	1.4	1753138	7.0	2616950	9.6	2275188	9.3	3210541	12.0
1 Components (1.1.+1.2.+1.3.+1.4)												
1.1 Currency with the Public	3630751	3906775	16840	0.4	93326	2.7	276024	7.6	180196	5.4	403173	11.5
1.2 Demand Deposits with Banks	2840023	3288801	151143	4.8	64824	2.5	448778	15.8	153883	6.2	637089	24.0
1.3 Time Deposits with Banks	20702508	22590697	232183	1.0	1585230	8.4	1888188	9.1	1917225	10.4	2157306	10.6
1.4 'Other' Deposits with Reserve Bank	113307	117267	688	0.6	9758	10.3	3960	3.5	23883	29.7	12973	12.4
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net Bank Credit to Government	8510825	8944038	108448	1.2	384831	5.1	433212	5.1	778214	10.8	955636	12.0
2.1.1 Reserve Bank	1508105	1806724	99410		-145320		298619		113534		758831	
2.1.2 Other Banks	7002720	7137313	9039	0.1	530151	8.3	134593	1.9	664680	10.6	196805	2.8
2.2 Bank Credit to Commercial Sector	19068129	21312724	352190	1.7	1469174	8.5	2244595	11.8	1878782	11.2	2640718	14.1
2.2.1 Reserve Bank	38246	17876	922		8354		-20370		17523		-4885	
2.2.2 Other Banks	19029883	21294849	351268	1.7	1460820	8.5	2264966	11.9	1861260	11.1	2645603	14.2
2.3 Net Foreign Exchange Assets of Banking Sector	6148527	6943129	293995	4.4	181376	3.3	794602	12.9	473425	9.0	1194250	20.8
2.4 Government's Currency Liabilities to the Public	36632	40222	165	0.4	2251	6.7	3591	9.8	2795	8.5	4540	12.7
2.5 Banking Sector's Net Non-Monetary Liabilities	6477524	7336574	353944	5.1	284495	5.2	859050	13.3	858029	17.5	1584602	27.5
2.5.1 Net Non-Monetary Liabilities of RBI	2147427	3097683	258263	9.1	196863	11.0	950257	44.3	265615	15.4	1110686	55.9

Note: Data include the impact of merger of a non-bank with a bank w.e.f. July 14, 2023.[^]: With respect to January 15, 2026.*: With the change in the definition of fortnight *vide* The Banking Laws (Amendment) Act, 2025, data for money supply are published for the 15th and the last day of the month, effective December 15, 2025.**7. Reserve Money: Components and Sources**

(₹ Crore)

Item	Outstanding as on		Variation over									
	2025	2026	Fortnight [^]		Financial Year so far				Year-on-Year			
	Mar. 31	Jan. 31*	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
	1	2	3	4	5	6	7	8	9	10	11	12
Reserve Money	4829243	4923190	60380	1.2	21241	0.5	93948	1.9	158867	3.5	270503	5.8
1 Components (1.1+1.2+1.3)												
1.1 Currency in Circulation	3724448	4000947	20833	0.5	88517	2.5	276499	7.4	180771	5.3	400968	11.1
1.2 Bankers' deposits with RBI	991488	804977	38859	5.1	-77035	-7.5	-186512	-18.8	-45787	-4.6	-143438	-15.1
1.3 'Other' deposits with RBI	113307	117267	688	0.6	9758	10.3	3960	3.5	23883	29.7	12973	12.4
2 Sources (2.1+2.2+2.3+2.4-2.5)												
2.1 Net RBI Credit to Government	1508105	1806724	99410		-145320		298619		113534		758831	
2.1.1 Net RBI Credit to Centre	1475460	1792273	104437		-159214		316813		105850		764832	
2.2 RBI Credit to Banks and Commercial Sector	-119015	-182154	-74926		330232		-63139		12028		-466240	
2.2.1 RBI's Net Claims on Banks	-157261	-200030	-75848		321878		-42769		-5495		-461355	
2.3 Net foreign exchange assets of RBI	5550947	6356081	293995	4.8	30940	0.6	805134	14.5	296125	6.0	1084059	20.6
2.4 Government's currency liabilities to the public	36632	40222			2251	6.7	3591	9.8	2795	8.5	4540	12.7
2.5 Net non-monetary liabilities of RBI	2147427	3097683	258263	9.1	196863	11.0	950257	44.3	265615	15.4	1110686	55.9

[^]: With respect to January 15, 2026.*: With the change in the definition of fortnight *vide* the Banking Laws (Amendment) Act, 2025, data for reserve money are published for the 15th and the last day of the month, effective December 15, 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	
Feb. 02, 2026	-	-	-	-	618	320805	-160	-	-	-320347
Feb. 03, 2026	-	-	-	-	636	364627	-2167	-	-	-366158
Feb. 04, 2026	-	-	-	-	786	342323	-1881	-	-	-343418
Feb. 05, 2026	-	-	-	-	1018	357731	-482	-	-	-357195
Feb. 06, 2026	-	-	-	-	732	503743	468	-	50000	-452543
Feb. 07, 2026	-	-	-	-	75	394150	-	-	-	-394075
Feb. 08, 2026	-	-	-	-	32	365647	-	-	-	-365615

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

9. Major Price Indices

Item	2025		2026	Percentage Variation of Current Month		
	Jan.	Dec.	Jan.	Over Previous Month	Over March	Year-on-Year
	1	2	3	4	5	6
1 Consumer Price Index (2012=100)	101.7	104.1	104.5	0.3	3.0	2.7
1.1 Rural	101.8	104.2	104.6	0.4	3.2	2.7
1.2 Urban	101.5	104.0	104.3	0.3	2.8	2.8
2 Consumer Price Index for Industrial Workers (2016=100)	143.2	148.2	..	..	..	..
3 Wholesale Price Index (2011-12=100)	155.0	157.0	..	..	..	..
3.1 Primary Articles	189.7	194.2	..	..	..	..
3.2 Fuel and Power	152.0	148.3	..	..	..	..
3.3 Manufactured Products	143.4	145.6	..	..	..	..

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
Jan. 15, 2026	574586	40189	5.25 - 6.70
Jan. 31, 2026	588699	64410	5.25 - 7.84

11. Commercial Paper

Fortnight Ended	Amount Outstanding (₹ Crore)	During the Fortnight	
		Amount Issued (₹ Crore)	Rate of Interest (Per cent)
	1	2	3
Jan. 15, 2026	453839	26659	5.92 - 13.42
Jan. 31, 2026	438787	41076	6.18 - 14.47

12. Average Daily Turnover in Select Money Markets

(₹ Crore)

Item	Week Ended		
	Feb. 07, 2025	Jan. 30, 2026	Feb. 06, 2026
	1	2	3
1 Call Money	23493	28120	19656
2 Notice/ Term Money	968	9372	6308
3 Triparty Repo	645390	1038585	805550
4 Market Repo	568944	771848	581184
5 Repo in Corporate Bond	8450	17852	20688

13. Govt. of India: Treasury Bills Outstanding

(₹ Crore)

As on Feb. 06, 2026	Major Holders			Total
	Banks	Primary Dealers	State Govts.	
	1	2	3	4
91-day	11495	9936	79586	184886
182-day	39116	69016	7264	206564
364-day	60373	103049	40946	352246
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 Feb. 06, 2026)	2024-25 (Up to Feb. 07, 2025)	2024-25	2025-26 (Up to Feb. 06, 2026)	2024-25 (Up to Feb. 07, 2025)	2024-25
	1	2	3	4	5	6
1. Government of India	1307000	1273697	1400697	911334	912275	1039275
2. State Governments	899618	759240	1073310	612956	513062	753345

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