



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

वेबसाइट : www.rbi.org.in/hindi  
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| 1. Reserve Bank of India - Liabilities and Assets* |         |         |         |       |           |  |
|--|---------|---------|---------|-------|-----------|--|
| (₹ Crore)  |         |         |         |       |           |  |
| Item   | 2021    |         | 2022    |       | Variation |  |
|  | Jul. 30 | Jul. 22 | Jul. 29 | Week  | Year      |  |
|  | 1       | 2       | 3       | 4     | 5         |  |
| <b>4 Loans and Advances</b>                        |         |         |         |       |           |  |
| 4.1 Central Government                             | 0       | 0       | 0       | 0     | 0         |  |
| 4.2 State Governments                              | 836     | 12688   | 6083    | -6605 | 5247      |  |

\* Data are provisional.

| 2. Foreign Exchange Reserves    |                     |               |                |             |                |               |               |               |
|---------------------------------|---------------------|---------------|----------------|-------------|----------------|---------------|---------------|---------------|
| Item                            | As on July 29, 2022 |               | Variation over |             |                |               |               |               |
|                                 |                     |               | Week           |             | End-March 2022 |               | Year          |               |
|                                 | ₹ Cr.               | US\$ Mn.      | ₹ Cr.          | US\$ Mn.    | ₹ Cr.          | US\$ Mn.      | ₹ Cr.         | US\$ Mn.      |
|                                 | 1                   | 2             | 3              | 4           | 5              | 6             | 7             | 8             |
| <b>1 Total Reserves</b>         | <b>4549652</b>      | <b>573875</b> | <b>-19151</b>  | <b>2315</b> | <b>-49167</b>  | <b>-33434</b> | <b>-67651</b> | <b>-46701</b> |
| 1.1 Foreign Currency Assets     | 4053160             | 511257        | -24657         | 1121        | -41405         | -29466        | -234157       | -64966        |
| 1.2 Gold                        | 314274              | 39642         | 6508           | 1140        | -7940          | -2909         | 34187         | 1998          |
| 1.3 SDRs                        | 142583              | 17985         | -1004          | 22          | -468           | -906          | 131039        | 16434         |
| 1.4 Reserve Position in the IMF | 39635               | 4991          | 3              | 31          | 647            | -153          | 1280          | -166          |

\* Difference, if any, is due to rounding off

| 4. Scheduled Commercial Banks - Business in India |                                 |                |                       |               |               |                |   |
|---|---------------------------------|----------------|-----------------------|---------------|---------------|----------------|---|
| (₹ Crore)   |                                 |                |                       |               |               |                |   |
| Item  | Outstanding as on Jul. 15, 2022 | Variation over |                       |               |               |                |   |
|   |                                 | Fortnight      | Financial year so far |               | Year-on-year  |                |   |
|   |                                 |                | 2021-22               | 2022-23       | 2021          | 2022           |   |
|   |                                 |                | 1                     | 2             | 3             | 4              | 5 |
| <b>2 Liabilities to Others</b>                    |                                 |                |                       |               |               |                |   |
| 2.1 Aggregate Deposits                            | 16809944                        | -151266        | 400795                | 344631        | 1493692       | 1295637        |   |
| 2.1a Growth (per cent)                            |                                 | -0.9           | 2.7                   | 2.1           | 10.7          | 8.4            |   |
| 2.1.1 Demand                                      | 1957688                         | -93629         | -13008                | -115059       | 356733        | 109504         |   |
| 2.1.2 Time  | 14852256                        | -57637         | 413803                | 459690        | 1136959       | 1186133        |   |
| 2.2 Borrowings                                    | 292104                          | -29374         | 5742                  | 17510         | -29199        | 42337          |   |
| 2.3 Other Demand and Time Liabilities             | 637778                          | -20626         | -114356               | -3070         | 45178         | 95526          |   |
| <b>7 Bank Credit*</b>                             | <b>12281233</b>                 | <b>-101850</b> | <b>-71012</b>         | <b>389919</b> | <b>659385</b> | <b>1512424</b> |   |
| 7.1a Growth (per cent)                            |                                 | -0.8           | -0.6                  | 3.3           | 6.5           | 14.0           |   |
| 7a.1 Food Credit                                  | 35928                           | -1488          | 24416                 | -19082        | -685          | -49742         |   |
| 7a.2 Non-food credit                              | 12245305                        | -100361        | -95428                | 409001        | 660070        | 1562166        |   |

\*Bank credit growth and related variations for all fortnights since December 3, 2021 are adjusted for past reporting errors by select scheduled commercial banks (SCBs).

## 6. Money Stock: Components and Sources

(₹ Crore)

| Item                                   | Outstanding as on |                 | Variation over  |                |                       |               |            |               |              |                |             |                |
|--|-------------------|-----------------|-----------------|----------------|-----------------------|---------------|------------|---------------|--------------|----------------|-------------|----------------|
|  | 2022              |                 | Fortnight       |                | Financial Year so far |               |            |               | Year-on-Year |                |             |                |
|  | Mar. 31           | Jul. 15         | Amount          | %              | Amount                | %             | Amount     | %             | Amount       | %              | Amount      | %              |
|  | 1                 | 2               | 3               | 4              | 5                     | 6             | 7          | 8             | 9            | 10             | 11          | 12             |
|  | <b>M3</b>         | <b>20493729</b> | <b>20910947</b> | <b>-129669</b> | <b>-0.6</b>           | <b>531811</b> | <b>2.8</b> | <b>417218</b> | <b>2.0</b>   | <b>1885608</b> | <b>10.8</b> | <b>1534558</b> |
| <b>1 Components (1.1.+1.2+1.3+1.4)</b> |                   |                 |                 |                |                       |               |            |               |              |                |             |                |
| 1.1 Currency with the Public           | 3035689           | 3105242         | 23147           | 0.8            | 122794                | 4.5           | 69553      | 2.3           | 294371       | 11.4           | 230619      | 8.0            |
| 1.2 Demand Deposits with Banks         | 2212992           | 2096920         | -94083          | -4.3           | -11000                | -0.6          | -116072    | -5.2          | 371593       | 23.0           | 112800      | 5.7            |
| 1.3 Time Deposits with Banks           | 15186605          | 15651592        | -56858          | -0.4           | 417453                | 3.0           | 464988     | 3.1           | 1209004      | 9.1            | 1183861     | 8.2            |
| 1.4 'Other' Deposits with Reserve Bank | 58444             | 57192           | -1875           | -3.2           | 2564                  | 5.4           | -1252      | -2.1          | 10640        | 27.1           | 7277        | 14.6           |
| <b>2 Sources (2.1+2.2+2.3+2.4-2.5)</b> |                   |                 |                 |                |                       |               |            |               |              |                |             |                |
| 2.1 Net Bank Credit to Government      | 6477629           | 6420322         | 18545           | 0.3            | 198626                | 3.4           | -57307     | -0.9          | 549803       | 10.0           | 371322      | 6.1            |
| 2.1.1 Reserve Bank                     | 1450596           | 1130936         | -11793          | -1.0           | -1909                 |               | -319660    |               | 20743        |                | 33160       |                |
| 2.1.2 Other Banks                      | 5027033           | 5289386         | 30337           | 0.6            | 200536                | 4.2           | 262353     | 5.2           | 529060       | 12.0           | 338162      | 6.8            |
| 2.2 Bank Credit to Commercial Sector   | 12616520          | 13028047        | -102892         | -0.8           | -75970                | -0.7          | 411527     | 3.3           | 714782       | 6.6            | 1545238     | 13.5           |
| 2.2.1 Reserve Bank                     | 16571             | 33079           | -12             |                | 924                   |               | 16509      |               | -2194        |                | 23446       |                |
| 2.2.2 Other Banks                      | 12599950          | 12994968        | -102880         | -0.8           | -76894                | -0.7          | 395018     | 3.1           | 716976       | 6.6            | 1521791     | 13.3           |

## 8. Liquidity Operations by RBI

(₹ Crore)

| Date          | Liquidity Adjustment Facility |              |                    |                            |       |        | Standing Liquidity Facilities | OMO (Outright) |          | Net Injection (+)/ Absorption (-)<br>(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        |  |
| Jul. 25, 2022 | -                             | -            | -                  | -                          | 59312 | 51909  | 160                           | 655            | -        | 6908   |
| Jul. 26, 2022 | -                             | -            | 50006              | -                          | 29032 | 48205  | 434                           | 65             | -        | 31202  |
| Jul. 27, 2022 | -                             | -            | -                  | -                          | 33001 | 51810  | 267                           | 220            | -        | -18762   |
| Jul. 28, 2022 | -                             | -            | -                  | -                          | 10161 | 50759  | -5000                         | 505            | -        | -46103   |
| Jul. 29, 2022 | -                             | -            | -                  | 12712                      | 139   | 148888 | -                             | 640            | -        | -162101  |
| Jul. 30, 2022 | -                             | -            | -                  | -                          | 778   | 37268  | -                             | -              | -        | -36490   |
| Jul. 31, 2022 | -                             | -            | -                  | -                          | 14    | 4964   | -                             | -              | -        | -4950  |

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

The above information can be accessed on Internet at <https://wss.rbi.org.in/>The concepts and methodologies for WSS are available in Handbook on WSS (<https://rbi.org.in/scripts/PublicationsView.aspx?id=15762>).Time series data are available at <https://dbie.rbi.org.in>

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