

Progress of Sowing

Despite deficiency of rainfall during October–December 2012, area coverage under all *rabi* crops at end of the season was marginally higher than the corresponding period last year. However, area coverage under wheat and rice continued to remain slightly lower than the level attained last year (Table 6).

Estimates of Agricultural Production: 2012-13

Production of foodgrains during 2012-13, as per the Second Advance Estimates, is placed at 250.1 million tonnes, 3.5 per cent lower than that of 259.3 million tonnes during 2011-12. Production of all crops other than pulses is estimated to decline during 2012-13, reflecting largely the impact of rainfall deficiency

Table 6: Rabi Sowing - 2012-13

(Million hectares)

Crop Name	Normal as of date	End of Season		Percentage	
		2012	2013	Over 2012	of Normal
1	2	3	4	5	6
Foodgrains	51.8	52.7	53.3	1.1	102.9
Wheat	28.3	29.9	29.4	-1.7	103.9
Rice	4.5	3.9	3.8	-2.6	84.4
Coarse Cereals	6.3	5.7	5.9	3.5	93.7
Pulses	12.7	13.3	14.2	6.8	111.8
Oilseed	9.2	7.9	8.3	5.1	90.2
All- Crops	61.0	60.6	61.6	1.7	101.0

Source: Crops & TMOP Divisions, DAC

Table 7: Agricultural Production - 2012-13

(Million Tonnes)

Crop	2011-12 Final Estimates	2012-13 2nd Advance Estimates	Percentage Variations 2012-13
1	2	3	4
Foodgrains	259.3	250.1	-3.5
Rice	105.3	101.8	-3.3
Wheat	94.9	92.3	-2.7
Coarse Cereals	42.0	38.5	-8.3
Pulses	17.1	17.6	2.9
Oilseeds	3.0	2.9	-3.3
Cotton#	3.5	3.4	-2.9
Jute & Mesta##	1.1	1.1	0.0
Sugarcane (Cane)	36.1	33.5	-7.2

#: Lakh bales of 170 kgs. each

#: Lakh bales of 180 kgs. each

during the South-West monsoon 2012. Production of sugarcane is also estimated to have declined during the current year (Table 7).

Conclusion

The North-East monsoon during October–December 2012 was 21 per cent below normal as against 48 per cent below normal in the previous year. The production of most agricultural crops, with the exception of pulses and jute & mesta is estimated to record a decline during 2012-13. Agriculture sector is, therefore, likely to witness lower growth in 2012-13 as compared with 2011-12.

Statement I: Basic Rainfall Data (Cumulative)								
Sub-Divisions	Rainfall for the period from October 1 to December 31, 2012				Rainfall for the period from October 1 to December 31, 2011			
	Actual (mm)	Normal (mm)	% deviation from Normal		Actual (mm)	Normal (mm)	% deviation from Normal	
1 Andaman & Nicobar Islands	665.2	695.9	-4.4	N	556.2	695.9	-20.1	D
2 Arunachal Pradesh	224.4	267.2	-16.0	N	81.1	267.2	-69.6	S
3 Assam & Meghalaya	181.3	195.0	-7.0	N	51.7	195.0	-73.5	S
4 Nagaland, Manipur, Mizoram & Tripura	181.2	243.0	-25.4	D	79.9	243.0	-67.1	S
5 Sub-Himalayan West Bengal and Sikkim	148.6	185.3	-19.8	D	64.8	185.3	-65.0	S
6 Gangetic West Bengal	134.0	160.1	-16.3	N	29.5	160.1	-81.6	S
7 Odisha	147.6	144.1	2.4	N	24.4	144.1	-83.1	S
8 Jharkhand	81.3	91.6	-11.2	N	25.3	91.6	-72.4	S
9 Bihar	44.4	77.5	-42.7	D	10.3	77.5	-86.7	S
10 East Uttar Pradesh	2.5	60.4	-95.9	S	1.1	60.4	-98.2	S
11 West Uttar Pradesh	3.9	54.4	-92.8	S	0.5	54.4	-99.1	S
12 Uttarakhand	32.6	89.6	-63.6	S	10.5	89.6	-88.3	S
13 Haryana, Chandigarh & Delhi	7.6	29.4	-74.1	S	0.2	29.4	-99.3	S
14 Punjab	11.3	41.1	-72.5	S	4.1	41.0	-90.0	S
15 Himachal Pradesh	41.4	108.2	-61.7	S	17.9	108.2	-83.5	S
16 Jammu & Kashmir	95.0	131.8	-27.9	D	73.2	131.8	-44.5	D
17 West Rajasthan	3.2	9.6	-66.7	S	0.1	9.5	-99.5	S
18 East Rajasthan	0.3	27.6	-98.9	S	0.0	27.6	-100.0	NR
19 West Madhya Pradesh	3.6	53.1	-93.2	S	0.5	53.1	-99.1	S
20 East Madhya Pradesh,	20.8	57.8	-64.0	S	1.6	57.8	-97.2	S
21 Gujarat Region, Daman, Dadra & Nagar Haveli	4.6	34.9	-86.8	S	2.4	34.9	-93.1	S
22 Saurashtra & Kutch	3.6	29.0	-87.0	S	3.4	29.0	-88.3	S
23 Konkan and Goa	175.5	148.6	18.1	N	121.1	148.6	-18.5	N
24 Madhya Maharashtra	95.1	107.8	-11.8	N	58.6	107.8	-45.6	D
25 Marathwada	72.2	101.6	-28.9	D	25.4	101.6	-75.0	S
26 Vidarbha	42.8	81.8	-47.7	D	4.3	81.8	-94.7	S
27 Chhattisgarh	65.3	76.9	-15.1	N	15.6	76.9	-79.7	S
28 Coastal Andhra Pradesh	435.2	327.4	32.9	E	179.3	327.4	-45.2	D
29 Telangana	145.1	119.3	21.6	E	17.4	119.3	-85.4	S
30 Rayalaseema	215.1	219.2	-1.9	N	178.2	219.2	-18.7	N
31 Tamil Nadu & Puducherry	367.7	438.2	-16.1	N	536.5	438.2	22.4	E
32 Coastal Karnataka	219.9	262.8	-16.3	N	257.2	262.8	-2.1	N
33 North Interior Karnataka	139.2	145.3	-4.2	N	80.8	145.3	-44.4	D
34 South Interior Karnataka	161.8	209.6	-22.8	D	208.4	209.6	-0.6	N
35 Kerala	312.3	480.7	-35.0	D	447.2	480.7	-7.0	N
36 Lakshadweep	167.3	333.6	-49.9	D	316.7	333.6	-5.1	N
E : Excess, i.e., +20% or more			2.0				1.0	
N : Normal, i.e., +19% to -19%			13.0				6.0	
D : Deficient, i.e., -20% to -59%			9.0				5.0	
S : Scanty, i.e., -60% or less			12.0				23.0	
NR : No Rain, i.e., -100%			0.0				1.0	
TOTAL			36.0				36.0	

mm: Millimetres

Source: India Meteorological Department.

Statement II: State-wise Distribution of No. of Districts with Excess, Normal, Deficient, Scanty and No Rainfall								
S. No.	States	Period: October 1, 2012 to December 31, 2012						
		E	N	D	S	NR	ND	TOTAL
1	A & N Islands (UT)	0	2	1	0	0	0	3
2	Arunachal Pradesh	3	3	4	3	0	3	16
3	Assam	5	10	10	2	0	0	27
4	Meghalaya	2	3	1	0	0	1	7
5	Nagaland	0	1	4	1	0	5	11
6	Manipur	1	2	2	0	1	3	9
7	Mizoram	0	2	5	0	0	2	9
8	Tripura	0	3	1	0	0	0	4
9	Sikkim	0	1	0	3	0	0	4
10	West Bengal	4	9	6	0	0	0	19
11	Odisha	9	13	8	0	0	0	30
12	Jharkhand	7	4	2	6	5	0	24
13	Bihar	7	6	9	15	1	0	38
14	Uttar Pradesh	0	0	2	30	39	0	71
15	Uttarakhand	0	0	5	8	0	0	13
16	Haryana	0	0	4	14	3	0	21
17	Chandigarh (UT)	0	0	0	1	0	0	1
18	Delhi	0	0	3	6	0	0	9
19	Punjab	0	1	3	16	0	0	20
20	Himachal Pradesh	0	1	4	7	0	0	12
21	Jammu & Kashmir	2	7	7	4	0	2	22
22	Rajasthan	1	2	1	12	17	0	33
23	Madhya Pradesh	0	3	6	18	23	0	50
24	Gujarat	0	0	3	12	11	0	26
25	Dadra & Daman (UTs)	0	1	0	1	0	0	2
26	Diu (UT)	0	0	0	0	1	0	1
27	Goa	0	0	2	0	0	0	2
28	Maharashtra	5	11	12	7	0	0	35
29	Chhattisgarh	3	4	8	3	0	0	18
30	Andhra Pradesh	12	10	1	0	0	0	23
31	Tamil Nadu	0	13	19	0	0	0	32
32	Puducherry (UT)	0	1	1	0	0	2	4
33	Karnataka	1	17	11	1	0	0	30
34	Kerala	0	2	12	0	0	0	14
35	Lakshadweep (UT)	0	0	1	0	0	0	1
Total		62	132	158	170	101	18	641

E: Excess N: Normal D: Deficient

S: Scanty NR: No Rain ND: No Data

Source: India Meteorological Department.

*Investment Portfolio of Scheduled Commercial Banks: March 2012**

This article presents an analysis of the investment portfolio of scheduled commercial banks (excluding Regional Rural Banks) as at end-March 2012, based on annual Basic Statistical Return 5 (BSR-5)¹. The investment portfolio covers investments in central and state government securities, securities other than government securities approved for the purpose of investments under the Indian Trusts Act, 1882, other domestic investments, foreign government securities and other foreign investments. Besides summary findings² of March 2012 survey, this article also presents comparable figures for select parameters over the period 2006 to 2012 based on previous studies published earlier.

Highlights

- The outstanding investments of the scheduled commercial banks (SCBs) grew by 19.8 per cent in 2011-12 compared with 8.9 per cent in the previous year.
- Investment of SCBs in government securities increased by 23.1 per cent in 2011-12 compared to 9.1 per cent in other domestic securities. SCBs investment in securities of joint stock companies grew at 25.2 per cent in 2011-12 on top of 28.1 per cent growth in 2010-11, but investments in certificates of deposit and commercial papers declined by 8.0 per cent.
- The weighted average coupon rate of Central government securities held by banks increased by

4 bps to 7.85 per cent and that of state government securities increased by 14 bps to 7.87 per cent in 2011-12.

- The maturity profile of the Central government securities held by the SCBs showed that the share of securities with long-term maturities of more than 11 years declined to 13.2 per cent from 18.1 per cent in the previous year. Short-term holdings (maturing within one year) had a share of 21.0 per cent as at end-March 2012 as against 14.8 per cent as at end-March 2011, mainly due to steep increase in holdings of Treasury bills. In the case of foreign banks, Treasury bills constituted more than half of their holdings in government securities.
- About 44 per cent of SCBs holding in Central and state government dated securities (excluding T-bills) were with residual maturity of 6 to 11 years. The average remaining period of maturity reduced to 7.18 years as on March 31, 2012 from 7.37 years a year ago.

Investment growth of SCBs accelerated in 2011-12

1. During 2011-12, the outstanding investments of the scheduled commercial banks (SCBs) grew by 19.8 per cent as compared with 8.9 per cent in the previous year. On the other hand, growth in deposits and credit of SCBs decelerated during 2011-12 compared with the higher growth witnessed in the previous year (Chart 1). Investment-Deposit ratio increased to 34.7 per cent as on March 31, 2012 from 33.2 per cent a year ago. Investment of SCBs in government securities increased by 23.1 per cent in 2011-12 compared to 9.1 per cent in other domestic securities. The portfolio choice reflected both risk aversion on the back of increase in NPAs and liquidity constraints due to higher dependence on borrowed funds³.

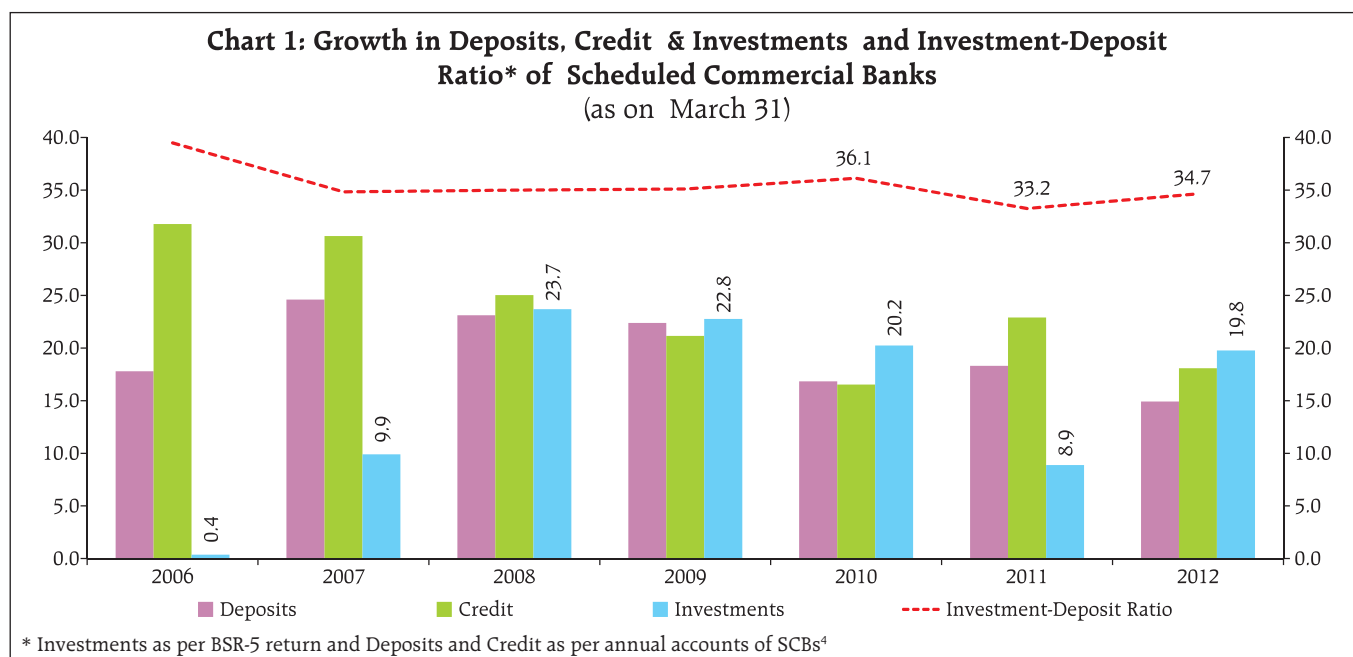
2. A Major part of the incremental investment in 2011-12 was in government securities. As a result, the

* Prepared in the Banking Statistics Division of the Department of Statistics and Information Management. The previous article as at end-March 2011 was published in March 2012 issue of the Reserve Bank of India Bulletin.

¹ The BSR-5 return was introduced in the year 1972 as per the recommendations of the Committee on Banking Statistics constituted by the Reserve Bank in April 1972 under the chairmanship of Shri A. Raman. A detailed description of the coverage and contents of the BSR-5 return is given in the Annex.

² More detailed data is available in the Reserve Bank website '(URL: <http://www.rbi.org.in>)'.

³ Chapter I (Perspectives on the Indian Banking Sector) and Chapter IV (Operations and Performance of Commercial Banks) – *Report on Trend and Progress of Banking in India 2011-12*



share of government securities in SCBs investment portfolio increased to 79.5 per cent in 2011-12 from 77.4 per cent in 2010-11 (Table 1). The share of the other domestic investments on the other hand decreased to 19.2 per cent in 2011-12 from 21.1 per cent in 2010-11. The investment preference of bank groups showed significant variations. Central government securities continued to be the preferred investment for all bank groups, but its share in total investments varied between 59.3 per cent (for private sector banks) to 69.4 per cent (for foreign banks). While

state government securities were the second most preferred investment for public sector banks (PSBs), private and foreign banks preferred investment in other domestic securities.

Foreign banks' investment in SLR securities was much higher than the stipulated limit

3. The SCBs holding of SLR securities as at end of March 2012 was about 27.4 per cent of their NDTL, much higher than the prescribed SLR of 24 per cent (Chart 2). Foreign banks with their high investments

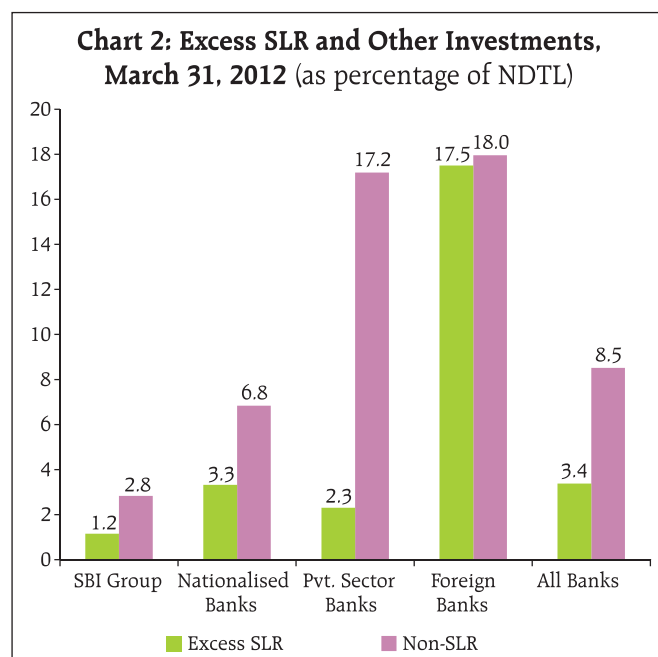
Table 1: Investment Portfolio of Scheduled Commercial Banks - Bank Group-wise
(as on March 31)

Investment by Type of Securities	(Per cent)									
	SBG		NBs		PSBs		FBs		ASCBs	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
1. Indian Government securities	81.8	89.4	84.2	84.5	61.1	65.1	71.9	69.6	77.4	79.5
i) Central Government securities	56.5	61.4	63.9	63.6	55.7	59.3	71.9	69.4	61.2	62.7
ii) State Government securities	25.3	28.0	20.3	20.9	5.4	5.8	-	0.2	16.2	16.8
2. Other Trustee securities	0.1	-	0.5	0.4	0.1	-	-	-	0.3	0.2
3. Other Domestic Investments	17.3	10.5	14.0	13.7	36.8	33.4	28.1	30.4	21.1	19.2
4. Foreign securities	-	-	-	0.2	0.2	0.1	-	-	0.1	0.2
5. Investment of Foreign Offices	0.8	-	1.2	1.2	1.8	1.3	-	-	1.2	0.9
Total (1 to 5)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

- : 'Nil or Negligible'

Note: SBG: State Bank group, NBs: Nationalised Banks, PSBs: Private Sector Banks, FBs: Foreign Banks and ASCBs: All Scheduled Commercial Banks

⁴ Bank group-wise liabilities and assets of SCBs - Statistical Tables relating to banks in India



in central government securities reported excess SLR holding of about 17.5 per cent indicating their preference for low risk assets.

Share of non-SLR securities in investment was higher for private sector and foreign banks

4. The SCBs holding of non-SLR securities was about 8.5 per cent of their NDTL. Such investments were higher in the case of private sector banks (17.2 per cent) and foreign banks (18.0 per cent). About 38 per cent of

non-SLR investments of private sector banks was in shares and debentures of joint stock companies. In the case of foreign banks, securities like CPs, CDs and FDs formed about 80 per cent of their non-SLR investments which showed their preference for short-term securities.

Investment pattern of SCBs in non-Government securities have been changing

5. The market value of SCBs investment in securities of joint stock companies grew at 25.2 per cent in 2011-12 on top of 28.1 per cent growth in 2010-11. Among securities of joint stock companies, SCBs preferred debentures (70.8 per cent) than shares (29.2 per cent). (Table 2). Investment of SCBs in bonds issued by public sector enterprises more than doubled in 2011-12. Bonds of Rural Electrification Corporation (REC) and Power Finance Corporation accounted for about three-fourth of SCBs investment in Bonds issued by the public sector enterprises (Table 3).

6. The SCBs' investment in certificates of deposit (CD) declined by 8.4 per cent in 2012 compared to an increase of 39.5 per cent in 2011. Its share in total investments of SCB's declined to 5.3 per cent from 6.9 per cent in 2011 (Chart 3). The decline in holding of CDs is mainly due to the steep increase in holdings of alternate short-term securities viz. GoI Treasury bills.

Table 2: Bank group-wise Investment in Shares and Debentures of Joint Stock Companies*
(as on March 31)

	Amount in ₹ Million									
	State Bank of India and its Associates		Nationalised Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
1. Shares (1.1 and 2.1)										
1.1 Face Value	45778 (19.0)	48119 (22.2)	92632 (23.4)	197570 (28.4)	72677 (13.4)	144790 (19.5)	650 (1.6)	212 (0.4)	211737 (17.4)	390691 (22.9)
1.2 Market value@	142838 (43.0)	119802 (45.6)	132356 (30.9)	189628 (29.2)	139521 (23.3)	203000 (25.5)	1167 (2.8)	339 (0.7)	415882 (29.7)	512768 (29.2)
2. Debentures (1.2 and 2.2)										
2.1 Face Value	195033 (81.0)	168461 (77.8)	303195 (76.6)	497493 (71.6)	468061 (86.6)	597703 (80.5)	41235 (98.4)	48442 (99.6)	1007524 (82.6)	1312099 (77.1)
2.2 Market value@	189263 (57.0)	142925 (54.4)	295656 (69.1)	458956 (70.8)	460239 (76.7)	592476 (74.5)	41233 (97.2)	48275 (99.3)	986392 (70.3)	1242632 (70.8)

* Includes public sector companies.

@ Investments in shares and debentures are at estimated realisable value where market value is not available.

Note: Figures in brackets indicate percentage share to total of shares and debentures

Table 3. Bank group-wise Investments in Bonds Issued by Public Sector Enterprises
(as on March 31)

(Amount in ₹ Million)

Public Sector Enterprises/Undertakings	State Bank of India and its Associates		Nationalised Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
	1	2	3	4	5	6	7	8	9	10
1. Indian Railway Finance Corporation (Railway Bonds)	800	1522	2222	4945	6080	12003	150	800	9252 (9.6)	19270 (9.6)
2. National Thermal Power Corporation (NTPC)	-	-	1320	1340	650	680	1950	381	3920 (4.1)	2401 (1.2)
3. Nuclear Power Corporation	200	100	2274	4167	4270	4765	-	-	6744 (7.0)	9032 (4.5)
4. Power Finance Corporation	3385	11607	8717	43004	17294.1	20230	4120	3705	33516 (35.0)	78546 (39.2)
5. Rural Electrification Corporation (REC)	12429	12561	9522	42594	10764	15464	1450	461	34165 (35.6)	71080 (35.5)
6. Housing & Urban Dev. Corp. (HUDCO)	639	1050	4043	10446	1004	5638	450	450	6136 (6.4)	17584 (8.8)
7. Others	445	445	0	363.4	1790	1430	-	-	2235 (2.3)	2218.4 (1.1)
Total	17898	27285	28097	106859	41852	60210	8120	5797	95968 (100.0)	200130 (100.0)

- : Nil or negligible

Note : Figures in brackets indicate percentages to total

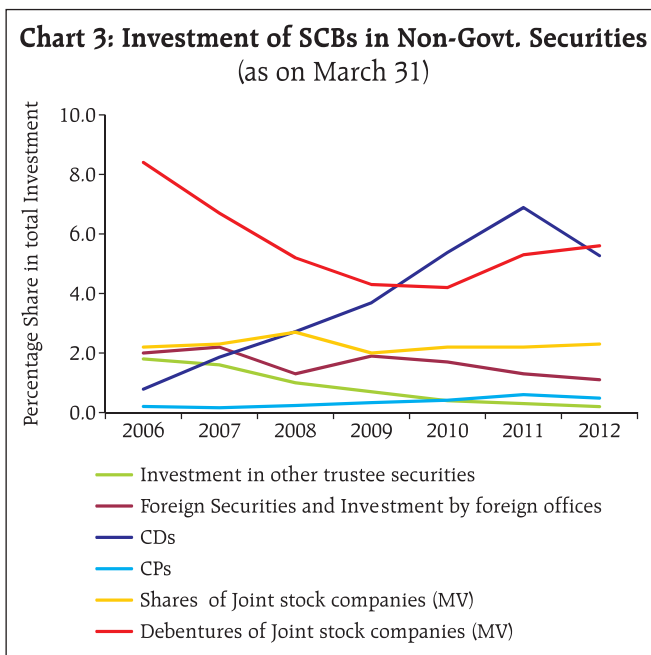
The share of investment in debentures of Joint stock companies (Market value) in total SCBs' investment was showing a steady decline from 8.4 per cent in 2006 to 4.2 per cent in 2010, but thereafter it increased to 5.3 per cent in 2011 and 5.6 per cent in 2012. Fixed

deposits were less preferred by SCBs in 2012 as their share in total investments declined to 0.7 per cent from 2.0 per cent in 2011.

Coupon Rates on Government Securities have increased

7. Distribution of banks' investments in central government securities according to coupon rate showed that there was a steady increase of securities in the coupon rate bracket of 6 to 8 per cent till the year 2010, but from 2011, the share of securities with coupon rate in the bracket of 8 to 10 per cent has shown an upward trend (Chart 4). The weighted average coupon rate⁵ of central government securities held by banks increased to 7.85 per cent in 2012 from 7.81 per cent in 2011. This is in line with the increase in the coupon rate of securities issued during the last two years.

8. As regards to banks' investments in state government securities, securities with coupon rate in the bracket of 6 to 8 per cent had a share of about 40



⁵ Amount outstanding (Face value) is taken as weights.

Table 4: Investment Portfolio of Scheduled Commercial Banks over the period 2006 to 2012
(as on March 31)

(Amount in ₹ Million)

Type of Security	2006	2007	2008	2009	2010	2011	2012
Central Government Securities	5,478,967 (64.1)	6,184,563 (65.8)	7,725,646 (66.5)	9,205,788 (64.5)	10,606,494 (61.9)	11,423,294 (61.2)	14,018,641 (62.7)
State Government Securities	1,136,216 (13.3)	1,166,254 (12.4)	1,518,110 (13.1)	2,290,302 (16.1)	2,932,363 (17.1)	3,021,947 (16.2)	3,758,033 (16.8)
Investment in other trustee securities	149,937 (1.8)	149,668 (1.6)	115,572 (1.0)	98,968 (0.7)	63,952 (0.4)	53,318 (0.3)	44,366 (0.2)
Certificate of Deposits	67,159 (0.8)	174,536 (1.9)	315,476 (2.7)	525,717 (3.7)	922,150 (5.4)	1,286,022 (6.9)	1,178,576 (5.3)
Commercial Papers	17,412 (0.2)	15,150 (0.2)	27,650 (0.2)	47,710 (0.3)	71,184 (0.4)	112,224 (0.6)	107,973 (0.5)
Shares of Joint stock companies (MV)	191,384 (2.2)	212,199 (2.3)	314,912 (2.7)	287,141 (2.0)	381,037 (2.2)	415,882 (2.2)	512,768 (2.3)
Debentures of Joint stock companies (MV)	719,542 (8.4)	625,986 (6.7)	600,065 (5.2)	611,315 (4.3)	713,621 (4.2)	986,392 (5.3)	1,242,632 (5.6)
Foreign Securities and Investment by foreign offices	29,576 (2.0)	22,876 (2.2)	150,801 (1.3)	262,609 (1.9)	295,761 (1.7)	228,755 (1.3)	239,405 (1.1)
Others @	615,808 (7.2)	662,572 (7.0)	849,637 (7.2)	932,709 (6.5)	1,161,238 (6.7)	1,144,162 (6.0)	1,260,922 (5.5)
Total Investments	8,546,573 (100.0)	9,393,387 (100.0)	11,618,224 (100.0)	14,262,448 (100.0)	17,147,800 (100.0)	18,671,997 (100.0)	22,363,316 (100.0)

@ Investments in securities of Quasi-government bodies, MFs, FDs, Venture capital funds, etc

per cent of the investment during the period 2005-06 to 2010-11. It declined to 34 per cent in 2011-12. The share of the investment in the coupon rate bracket of 8 per cent to 10 per cent has shown an upward trend

over the period (Chart 5), and in 2011-12 it contributed about 60 per cent of SCBs' investments in state government securities in tandem with the rising interest rate scenario. The weighted average coupon

Chart 4: Coupon Rate-wise Distribution of Investments of Scheduled Commercial Banks in Central Government Securities over the period

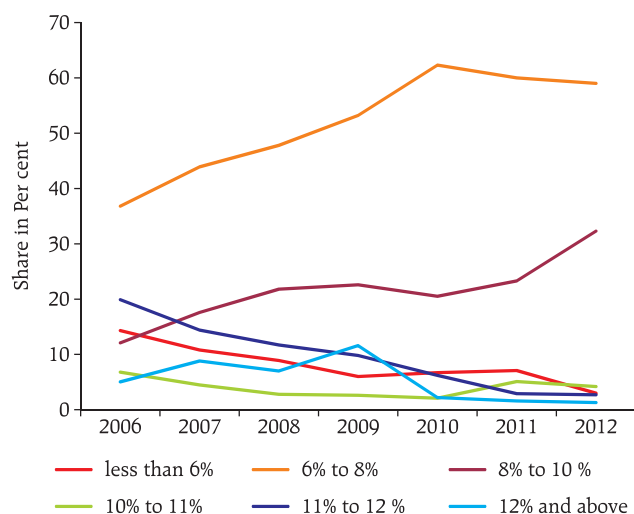
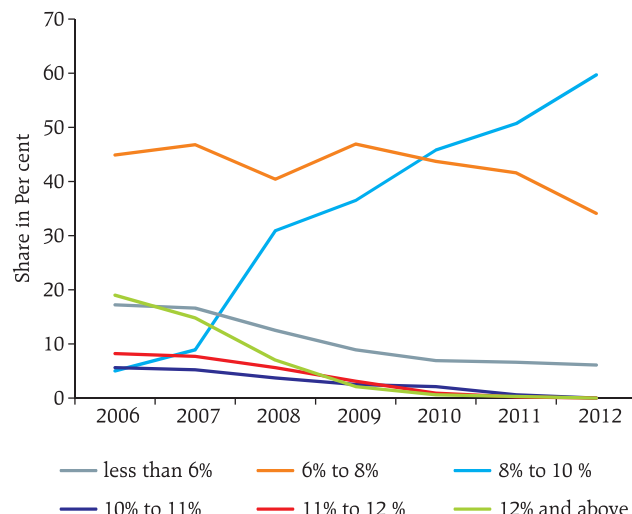


Chart 5: Coupon Rate-wise Distribution of Investments of Scheduled Commercial Banks in State Government Securities over the period



rate of state government securities held by banks increased to 7.87 per cent from 7.73 per cent as at the end of March 2011 in tandem with increase in average coupon rate of securities issued during the year.

Holding in Government Securities with long-term maturity decreased

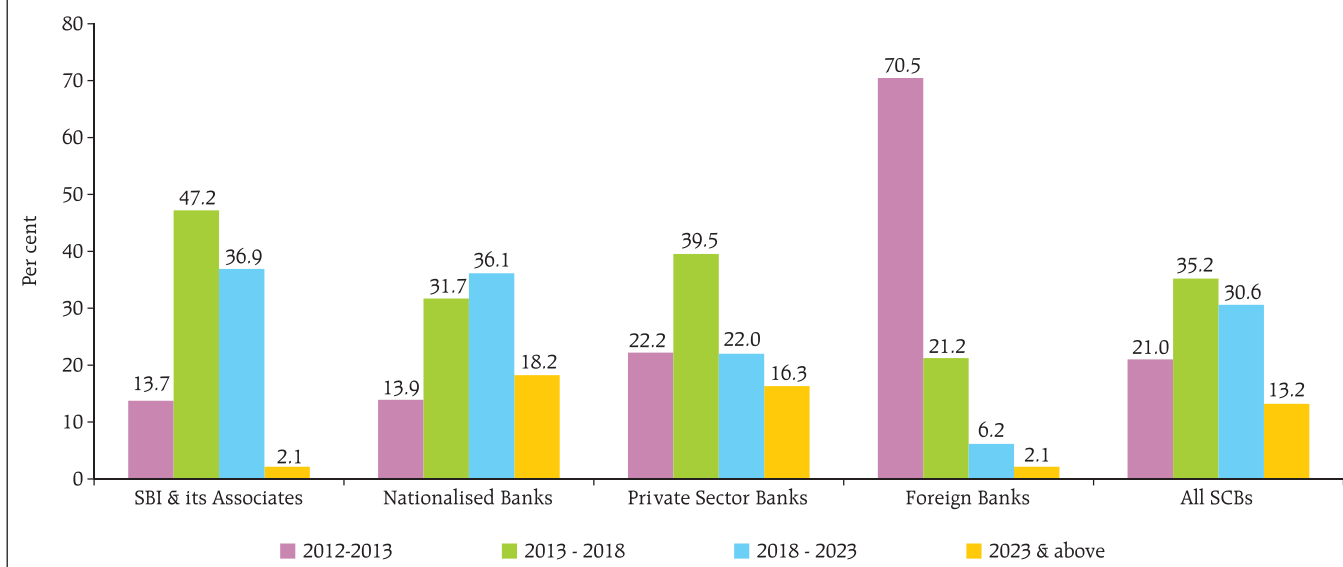
9. At all SCBs level, central government securities maturing in 'more than 1 year but less than 6 years' constituted the largest share (35.2 per cent), followed by the securities maturing in 'more than 6 years but less than 11 years' (30.6 per cent). Securities with long-term maturities of more than 11 years had a lower share of 13.2 per cent as at end-March 2012 (18.1 per cent in 2011). On the other hand, the share of securities with residual maturity of less than one year (including treasury bills) increased sharply to 21.0 per cent as at end-March 2012 from 14.8 per cent in the previous year. The change in maturity profile was influenced by yield and term structure of the issuance of government securities and open market operations of RBI.

10. SCB's holding of Treasury bills increased steeply by ₹785.85 billion (80.6 per cent) in 2012 on the back

of increased issuance and firming up of yields in 2011-12. The incremental investment in T-bills formed about 30 per cent of the incremental investments in all central government securities. Higher investments in securities like T-bills helped the banks in parking short-term surplus gainfully as well as in managing asset-liability maturities (ALM), especially in view of the lower growth in deposits (14.9 per cent) and high growth in borrowings (24.4 per cent). Among bank groups, Foreign banks were the highest holders of T-Bills (40 per cent) followed by Private sector banks (27 per cent).

11. At bank group level, share of the holdings of central government securities in the maturity bucket 'April 2013 to March 2018' varied between 21.2 per cent for foreign banks and 47.2 per cent for state bank group. (Chart 6). The proportion of central government securities with maturity period '2018-2023' varied between 6.2 per cent for foreign banks and 36.9 per cent for state bank group. Nationalised banks and private sector banks were holding more long-term securities (maturity beyond March 2023) in their investment portfolio with respective shares of 18.2 per cent and 16.3 per cent, while in the case of state bank

Chart 6: Bank Group-wise Distribution of Maturity Period of Investments of Scheduled Commercial Banks in Central Government securities as on March 31, 2012



group and foreign banks such share was low at 2.1 per cent. Over 70 per cent of the investments of Foreign banks were in short-term securities with maturity less than one year, of which T-Bills alone had a share of 53.4 per cent.

12. As regards investments in state government securities by the SCBs, 23.6 per cent was due for maturing during April 2013 to March 2018 while 73.4 per cent had maturity during April 2018 to March 2023 (Chart 7). Private sector banks increased their holding in state government securities in the longer maturity bracket of 2018-2023. Foreign banks were having less exposure to state securities till 2011, but in 2012 they invested in some state government securities of long term maturity.

13. The Investment of SCBs in Central and state government securities, according to Residual Maturity as at end of March 2011 and 2012 is shown in Chart 8. Investments in securities with residual maturity of 7 to 8 years were the highest with a share of 15.0 per cent in total investments as on March 31, 2012. About 45 per cent of banks holding in Government Securities (excluding T-bills) were with residual maturity of 6 to 11 years. The average remaining period of maturity reduced to 7.18 years from 7.37 years as on March 31, 2011.

Share of private sector banks investment in State Government Securities increased

14. SCBs investments in State government securities increased by 24.4 per cent in 2012 as against 3.1 per cent in 2011. About 70 per cent of banks' SDL holding pertains to eight states with high SDP showing that banks prefer to hold to securities of relatively more developed states. While banks holding of state government securities increased sharply in 2012, their investments in all other state-level bodies declined.

15. Bank group-wise pattern of investment in the state-level securities showed that nationalised banks held the highest share at 61.9 per cent, followed by the state bank group at 29.6 per cent. Nationalised banks held a high share in investments in the state-level securities in most of the States/UTs, except in some of the north-eastern states namely Mizoram, Sikkim and Manipur, where State bank group remained invested with higher shares. Private sector banks' investment in state level securities increased at a higher rate of 36.9 per cent in 2012. As a result, the share of investment of private sector banks in state level securities increased to 8.3 per cent from 7.6 per cent, but these were mostly concentrated in securities of states with high SDP. Holdings of foreign banks in state-level securities remained negligible.

Chart 7: Bank Group-wise Distribution of Maturity Period of Investments of Scheduled Commercial Banks in State Government securities as on March 31, 2012

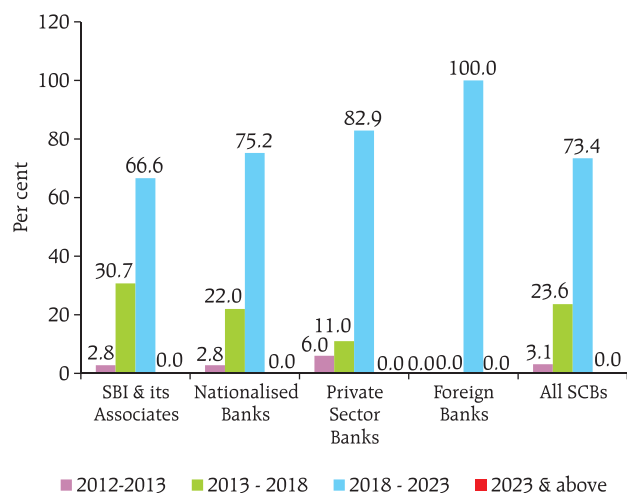
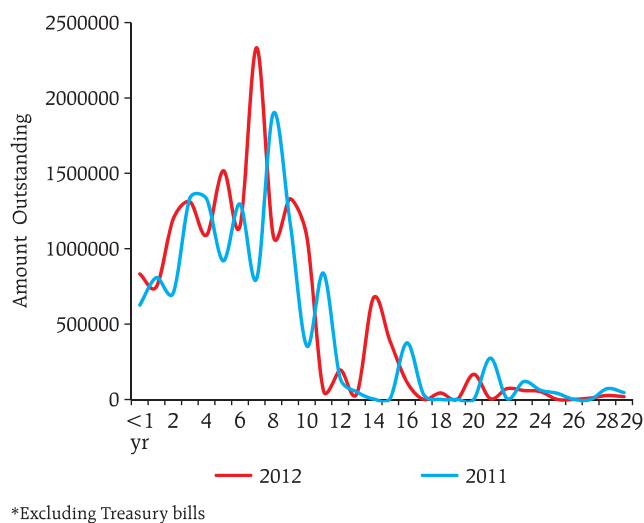


Chart 8: Residual Maturity of Investments of SCBs in Central* and State Govt. Securities, 2011 and 2012



Annex

Basic Statistical Return (BSR)-5

The analysis of investment portfolio of Scheduled Commercial Banks, excluding Regional Rural Banks, presented in this article is based on data furnished in the Basic Statistical Return (BSR)-5 as at end-March 2012 and covers 84 banks, viz., 6 from the State Bank group⁶, 20 from the Nationalised Banks group (including IDBI Ltd.), 20 Indian Private Sector Banks and 38 Foreign Banks operating in India. These banks accounted for 97.8 per cent of the total investments of all the SCBs⁷ (including Regional Rural Banks) on the last reporting Friday of March 2012. Besides summary findings of March 2012 survey, this article also presents comparable figures for select parameters over the period 2006 to 2012, based on previous studies published earlier.

2. The BSR-5 return covers total investments of domestic banks including their investments abroad and the investments made in India by the foreign banks through their branches located in the country. These investments are classified into: (a) Indian government securities (*i.e.*, central and state government securities taken together), (b) Other trustee securities, (c) Other domestic investments and (d) Foreign investments. Other trustee securities are trustee securities, other than government securities, which are specially approved for investments purpose under the Indian Trusts Act, 1882; it includes securities/shares/bonds/debentures issued by major all-India bodies namely, Industrial Finance Corporation of India Ltd., National Bank for Agriculture and Rural Development, UTI Mutual Fund (formerly UTI) *etc* as well as State-level bodies namely State Electricity Boards, State Financial Corporations, Regional Rural Banks, Co-operatives, State Industrial Development Corporations, State Transport Corporations,

Municipalities, local authorities *etc.* Other domestic investments cover i) Shares, bonds and debentures of Indian joint stock companies including public sector companies (non-trustee securities), ii) Fixed deposits with banks, iii) Certificate of deposits and Commercial papers, iv) Units of Mutual Funds, v) Others not elsewhere classified. Foreign investments comprise foreign government securities and other foreign investments. Moreover, investments by foreign offices of the domestic SCBs are classified into three segments namely, Indian securities, Foreign countries securities and other investments.

3. The investment data presented in this article, in general, is referred to by their face value and in the case of investments in shares, bonds and debentures of Indian joint stock companies, market value is also indicated along with the face value. For arriving at aggregates face value of investments is taken except in the case of investments in securities of Indian joint stock companies for which market value is taken.

4. Data on investments of SCBs classified according to broad categories at bank-group level and bank level are published in the Reserve Bank's annual publication '*Statistical Tables Relating to Banks in India (STRBI)*' based on annual accounts of banks. The investment figures presented in this article (as reported in BSR-5) may not necessarily tally with those in STRBI due to differences in valuation, aggregation and accounting practices.

⁶ State Bank of Saurashtra and State Bank of Indore were merged with the SBI in October 2008 and August 2010 respectively.

⁷ As per the reported figures of investments in Form 'A' return under Section 42 (2) of RBI Act, 1934 as on last reporting Friday of March 2012.

CURRENT STATISTICS

Select Economic Indicators

Reserve Bank of India

Money and Banking

Prices and Production

Government Accounts and Treasury Bills

Financial Markets

External Sector

Payment and Settlement Systems

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Notes: .. = Not available.
 – = Nil/Negligible.
 P = Preliminary/Provisional. PR = Partially Revised.

No. 1: Select Economic Indicators

Item	2011-12	2011-12		2012-13	
		Q2	Q3	Q2	Q3
	1	2	3	4	5
1 Real Sector (% Change)					
1.1 GDP	6.2	6.5	6.0	5.3	4.5
1.1.1 Agriculture	3.7	3.2	4.1	1.2	1.1
1.1.2 Industry	2.7	2.7	0.9	1.1	2.3
1.1.3 Services	7.9	8.2	8.1	7.1	6.0
1.1a Final Consumption Expenditure	8.1	16.1	9.0	2.9	4.2
1.1b Gross Fixed Capital Formation	4.4	11.1	-1.7	-1.0	6.0
	2011-12	2012		2013	
		Jan	Feb	Jan	Feb
	1	2	3	4	5
1.2 Index of Industrial Production	2.9	1.0	4.3	2.4	..
2 Money and Banking (% Change)					
2.1 Scheduled Commercial Banks					
2.1.1 Deposits	13.5	15.7	14.4	13.1	12.7
2.1.2 Credit	17.0	16.5	15.6	16.1	16.3
2.1.2.1 Non-food Credit	16.8	16.1	15.4	15.8	16.0
2.1.3 Investment in Govt. Securities	15.9	14.2	17.6	16.3	12.5
2.2 Money Stock Measures					
2.2.1 Reserve Money (M0)	3.7	14.6	8.5	4.2	7.5
2.2.2 Broad Money (M3)	13.2	14.8	13.9	12.7	12.4
3 Ratios (%)					
3.1 Cash Reserve Ratio	4.75	6.00	5.50	4.25	4.00
3.2 Statutory Liquidity Ratio	24.0	24.0	24.0	23.0	23.0
3.3 Cash-Deposit Ratio	6.1	7.0	6.0	5.5	5.2
3.4 Credit-Deposit Ratio	76.5	75.4	75.8	77.4	78.1
3.5 Incremental Credit-Deposit Ratio	78.1	72.8	76.3	71.1	78.9
3.6 Investment-Deposit Ratio	29.4	29.3	30.0	30.1	29.9
3.7 Incremental Investment-Deposit Ratio	29.4	33.7	39.9	37.0	34.6
4 Interest Rates (%)					
4.1 Policy Repo Rate	8.50	8.50	8.50	7.75	7.75
4.2 Reverse Repo Rate	7.50	7.50	7.50	6.75	6.75
4.3 Marginal Standing Facility (MSF) Rate	9.50	9.50	9.50	8.75	8.75
4.4 Bank Rate	9.50	6.00	9.50	8.75	8.75
4.5 Base Rate	10.00/10.75	10.00/10.75	10.00/10.75	9.75/10.50	9.70/10.50
4.6 Term Deposit Rate >1 Year	8.50/9.25	8.25/9.25	8.50/9.25	8.50/9.00	7.50/9.00
4.7 Savings Deposit Rate	4.00	4.00	4.00	4.00	4.00
4.8 Call Money Rate (Weighted Average)	9.02	9.04	8.97	7.82	7.85
4.9 91-Day Treasury Bill (Primary) Yield	9.02	8.73	9.06	7.94	8.10
4.10 182-Day Treasury Bill (Primary) Yield	8.66	8.55	8.75	7.94	8.03
4.11 364-Day Treasury Bill (Primary) Yield	8.40	8.47	8.51	7.84	7.90
4.12 10-Year Government Securities Yield	8.62	8.27	8.30	7.91	7.87
5 RBI Reference Rate and Forward Premia					
5.1 INR-US\$ Spot Rate (₹ Per Foreign Currency)	51.16	49.68	48.94	53.29	53.77
5.2 INR-Euro Spot Rate (₹ Per Foreign Currency)	68.34	65.52	65.94	72.23	70.68
5.3 Forward Premia of US\$ 1-month (%)	8.68	8.82	10.18	6.76	8.26
3-month (%)	7.66	8.45	8.91	7.58	7.96
6-month (%)	6.80	7.31	7.56	7.09	7.40
6 Inflation (%)					
6.1 Wholesale Price Index	9.0	7.2	7.6	6.6	6.8
6.1.1 Primary Articles	9.8	2.8	7.1	10.3	9.7
6.1.2 Fuel and Power	14.0	17.0	15.1	7.1	10.5
6.1.3 Manufactured Products	7.2	6.7	5.8	4.8	4.5
6.2 All India Consumer Price Index	..	7.7	8.8	10.8	10.9
6.3 Consumer Price Index for Industrial Workers	8.3	5.3	7.6	11.6	12.1
7 Foreign Trade (% Change)					
7.1 Imports	32.3	28.8	20.9	6.3	2.7
7.2 Exports	21.8	11.8	7.0	-2.1	4.2

Reserve Bank of India

No. 2: RBI - Liabilities and Assets

(₹ Billion)

Item	As on the Last Friday/ Friday						
	2012-13	2012	2013				
			Mar.	Feb. 22	Mar. 8	Mar. 15	Mar. 22
	1	2	3	4	5	6	7
1 Issue Department							
1.1 Liabilities							
1.1.1 Notes in Circulation	11,772.18	10,558.28	11,634.06	11,664.43	11,728.11	11,725.53	11,772.18
1.1.2 Notes held in Banking Department	0.08	0.12	0.14	0.15	0.14	0.15	0.08
1.1/1.2 Total Liabilities (Total Notes Issued) or Assets	11,772.26	10,558.40	11,634.20	11,664.59	11,728.26	11,725.68	11,772.26
1.2 Assets							
1.2.1 Gold Coin and Bullion	740.85	724.43	753.23	740.85	740.85	740.85	740.85
1.2.2 Foreign Securities	11,019.02	9,822.63	10,868.49	10,912.09	10,976.22	10,972.07	11,019.02
1.2.3 Rupee Coin	1.92	0.88	2.01	1.18	0.72	2.30	1.92
1.2.4 Government of India Rupee Securities	10.46	10.46	10.46	10.46	10.46	10.46	10.46
2 Banking Department							
2.1 Liabilities							
2.1.1 Deposits	4,577.50	4,255.36	4,005.76	3,453.58	3,854.18	3,994.06	4,577.50
2.1.1.1 Central Government	817.59	489.51	754.38	403.90	450.77	878.35	817.59
2.1.1.2 Market Stabilisation Scheme	—	—	—	—	—	—	—
2.1.1.3 State Governments	0.42	0.42	0.42	0.42	0.42	0.42	0.42
2.1.1.4 Scheduled Commercial Banks	3,424.24	3,465.45	2,963.46	2,761.42	3,107.70	2,822.67	3,424.24
2.1.1.5 Scheduled State Co-operative Banks	41.29	34.46	27.96	30.28	30.72	30.64	41.29
2.1.1.6 Non-Scheduled State Co-operative Banks	2.37	0.87	2.33	2.40	2.43	2.37	2.37
2.1.1.7 Other Banks	152.48	147.56	137.72	136.30	142.72	140.54	152.48
2.1.1.8 Others	139.10	117.08	119.48	118.86	119.41	119.07	139.10
2.1.2 Other Liabilities	6,959.83	5,990.18	6,916.00	6,812.62	6,843.39	6,944.86	6,959.83
2.1/2.2 Total Liabilities or Assets	11,537.33	10,245.54	10,921.76	10,266.20	10,697.56	10,938.92	11,537.33
2.2 Assets							
2.2.1 Notes and Coins	0.08	0.12	0.14	0.15	0.14	0.15	0.08
2.2.2 Balances held Abroad	3,161.94	3,514.56	3,226.67	3,139.65	3,119.52	3,226.79	3,161.94
2.2.3 Loans and Advances							
2.2.3.1 Central Government	—	—	—	—	—	—	—
2.2.3.2 State Governments	3.70	2.28	6.79	2.11	4.83	0.38	3.70
2.2.3.3 Scheduled Commercial Banks	418.66	63.25	253.74	175.78	174.33	215.88	418.66
2.2.3.4 Scheduled State Co-op.Banks	—	—	—	—	—	—	—
2.2.3.5 Industrial Dev. Bank of India	—	—	—	—	—	—	—
2.2.3.6 NABARD	—	—	—	—	—	—	—
2.2.3.7 EXIM Bank	—	—	—	—	—	—	—
2.2.3.8 Others	19.00	26.93	7.54	8.90	14.07	16.78	19.00
2.2.4 Bills Purchased and Discounted							
2.2.4.1 Internal	—	—	—	—	—	—	—
2.2.4.2 Government Treasury Bills	—	—	—	—	—	—	—
2.2.5 Investments	7,185.00	5,904.72	6,682.00	6,201.92	6,644.94	6,735.48	7,185.00
2.2.6 Other Assets	748.93	733.68	744.89	737.69	739.73	743.47	748.93
2.2.6.1 Gold	672.98	658.07	684.23	672.98	672.98	672.98	672.98

No. 3: Liquidity Operations by RBI

(₹ Billion)

Date	Liquidity Adjustment Facility		MSF	Standing Liquidity Facilities	OMO (Outright)		Net Injection (+)/ Absorption (-) (1+3+4+6-2-5)
	Repo	Reverse Repo			Sale	Purchase	
	1	2	3	4	5	6	7
Feb. 1, 2013	1,090.95	—	—	7.80	—	—	1,098.75
Feb. 4, 2013	720.25	12.00	—	-19.09	—	—	689.16
Feb. 5, 2013	583.20	—	—	-45.00	—	—	538.20
Feb. 6, 2013	576.15	15.00	—	92.36	—	—	653.51
Feb. 7, 2013	1,169.80	32.10	—	-33.72	—	—	1,103.98
Feb. 8, 2013	1,082.25	10.95	—	-40.50	—	—	1,030.80
Feb. 11, 2013	1,094.80	0.10	—	60.84	—	—	1,155.54
Feb. 12, 2013	1,239.65	0.15	—	1.66	—	—	1,241.16
Feb. 13, 2013	1,269.45	0.10	—	1.40	—	—	1,270.75
Feb. 14, 2013	1,197.95	0.10	—	5.00	—	—	1,202.85
Feb. 15, 2013	1,201.20	0.15	—	0.37	—	—	1,201.42
Feb. 18, 2013	1,258.60	0.55	—	-16.90	—	99.98	1,341.13
Feb. 20, 2013	1,222.70	0.40	0.35	20.61	—	—	1,243.26
Feb. 21, 2013	1,123.10	0.45	—	—	—	—	1,122.65
Feb. 22, 2013	1,483.60	3.65	—	3.80	—	—	1,483.75
Feb. 25, 2013	1,284.25	0.25	—	22.10	—	—	1,306.10
Feb. 26, 2013	1,152.90	0.25	—	2.90	—	—	1,155.55
Feb. 27, 2013	1,129.05	0.50	—	6.96	—	—	1,135.51
Feb. 28, 2013	1,068.75	1.25	—	6.47	—	—	1,073.97

No. 4: Sale/ Purchase of U.S. Dollar by the RBI

Item	2011-12	2012	2013	
		Feb.	Jan.	Feb.
	1	2	3	4
1 Net Purchase/ Sale of Foreign Currency (US\$ Million) (1.1-1.2)	-20,138.00	-320.00	-18.00	-280.00
1.1 Purchase (+)	1,665.00	1,115.00	2,039.00	3,021.00
1.2 Sale (-)	21,803.00	1,435.00	2,057.00	3,301.00
2 ₹ equivalent at contract rate (₹ Billion)	-1,044.98	-18.86	-3.96	-19.69
3 Cumulative (over end-March 2012) (US \$ Million)	-20,138.00	-20,138.00	-3,141.00	-3,421.00
(₹ Billion)	-1,044.98	-1,045.79	-173.57	-193.27
4 Outstanding Net Forward Sales (-)/ Purchase (+) at the end of month (US\$ Million)	-3,233.00	-1,453.00	-12,809.00	-12,110.00

No. 5: RBI's Standing Facilities

(₹ Billion)

Item	As on the Last Reporting Friday							
	2011-12	2012					2013	
		Feb. 24	Sep. 21	Oct. 19	Nov. 30	Dec. 28	Jan. 25	Feb. 22
	1	2	3	4	5	6	7	8
1 MSF	92.0	–	–	–	–	–	1.8	–
2 Export Credit Refinance for Scheduled Banks								
2.1 Limit	131.5	129.3	381.1	376.9	377.3	383.5	397.4	407.2
2.2 Outstanding	87.9	55.2	166.0	166.1	229.7	245.4	248.0	197.6
3 Liquidity Facility for PDs								
3.1 Limit	26.7	26.7	28.0	28.0	28.0	28.0	28.0	28.0
3.2 Outstanding	13.1	7.7	3.2	3.2	8.7	7.7	6.5	6.1
4 Others								
4.1 Limit	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0
4.2 Outstanding	13.3	13.3	19.7	5.3	32.7	16.4	10.9	0.0
5 Total Outstanding (1+2.2+3.2+4.2)	206.3	76.2	188.9	174.6	271.1	269.5	267.1	203.7

Money and Banking**No. 6: Money Stock Measures**

(₹ Billion)

Item	Outstanding as on March 31/last reporting Fridays of the month/reporting Fridays				
	2011-12	2012	2013		
			Jan. 25	Feb. 8	Feb. 22
	1	2	3	4	5
1 Currency with the Public (1.1 + 1.2 + 1.3 – 1.4)	10,256.7	10,146.5	11,087.9	11,239.2	11,260.7
1.1 Notes in Circulation	10,537.9	10,433.7	11,436.5	11,549.0	11,634.1
1.2 Circulation of Rupee Coin	127.1	125.4	139.8	139.8	139.8
1.3 Circulation of Small Coins	7.4	7.4	7.4	7.4	7.4
1.4 Cash on Hand with Banks	415.6	420.0	495.9	457.0	520.6
2 Deposit Money of the Public	7,077.4	6,769.3	6,937.5	6,940.1	7,143.5
2.1 Demand Deposits with Banks	7,049.1	6,758.4	6,922.8	6,925.1	7,129.2
2.2 'Other' Deposits with Reserve Bank	28.2	10.9	14.7	15.0	14.3
3 M ₁ (1 + 2)	17,334.0	16,915.8	18,025.4	18,179.3	18,404.2
4 Post Office Saving Bank Deposits	50.4	50.4	50.4	50.4	50.4
5 M ₂ (3 + 4)	17,384.4	16,966.2	18,075.8	18,229.7	18,454.6
6 Time Deposits with Banks	56,243.5	55,614.7	62,978.6	63,420.7	63,125.2
7 M ₃ (3 + 6)	73,577.5	72,530.5	81,004.0	81,600.0	81,529.4
8 Total Post Office Deposits	259.7	259.7	259.7	259.7	259.7
9 M ₄ (7 + 8)	73,837.2	72,790.2	81,263.7	81,859.7	81,789.1

No. 7: Sources of Money Stock (M₃)

(₹ Billion)

Sources	Outstanding as on March 31/last reporting Fridays of the month/reporting Fridays				
	2011-12	2012	2013		
		Feb. 24	Jan. 25	Feb. 8	Feb. 22
	1	2	3	4	5
1 Net Bank Credit to Government	23,716.1	23,314.5	26,577.2	26,799.2	26,632.7
1.1 RBI's net credit to Government (1.1.1–1.1.2)	5,357.4	4,883.7	5,851.2	5,759.4	5,930.8
1.1.1 Claims on Government	5,542.0	4,885.1	6,257.7	6,150.8	6,685.6
1.1.1.1 Central Government	5,528.3	4,884.0	6,255.7	6,148.8	6,678.8
1.1.1.2 State Governments	13.7	1.1	2.0	2.0	6.8
1.1.2 Government deposits with RBI	184.6	1.4	406.5	391.5	754.8
1.1.2.1 Central Government	184.2	1.0	405.4	391.0	754.4
1.1.2.2 State Governments	0.4	0.4	1.1	0.4	0.4
1.2 Other Banks' Credit to Government	18,358.8	18,430.8	20,726.0	21,039.8	20,702.0
2 Bank Credit to Commercial Sector	49,605.3	47,552.1	54,355.2	54,838.1	55,103.0
2.1 RBI's credit to commercial sector	39.6	34.3	30.6	19.3	19.3
2.2 Other banks' credit to commercial sector	49,565.7	47,517.8	54,324.6	54,818.9	55,083.7
2.2.1 Bank credit by commercial banks	46,118.5	44,091.0	50,512.2	50,999.0	51,260.1
2.2.2 Bank credit by co-operative banks	3,382.2	3,360.1	3,765.7	3,778.4	3,783.7
2.2.3 Investments by commercial and co-operative banks in other securities	65.0	66.8	46.6	41.4	39.9
3 Net Foreign Exchange Assets of Banking Sector (3.1 + 3.2)	15,437.8	14,673.3	16,082.0	15,903.6	15,989.0
3.1 RBI's net foreign exchange assets (3.1.1–3.1.2)	14,722.0	14,158.5	15,626.8	15,448.3	15,533.8
3.1.1 Gross foreign assets	14,722.0	14,158.7	15,627.0	15,449.7	15,535.1
3.1.2 Foreign liabilities	0.1	0.2	0.2	1.3	1.3
3.2 Other banks' net foreign exchange assets	715.8	514.7	455.3	455.3	455.3
4 Government's Currency Liabilities to the Public	134.4	132.8	147.2	147.2	147.2
5 Banking Sector's Net Non-monetary Liabilities	15,316.2	13,142.1	16,157.6	16,088.1	16,342.6
5.1 Net non-monetary liabilities of RBI	6,038.4	5,375.4	7,013.0	6,829.4	6,959.0
5.2 Net non-monetary liabilities of other banks (residual)	9,277.8	7,766.8	9,144.6	9,258.7	9,383.6
M₃ (1+2+3+4–5)	73,577.5	72,530.5	81,004.0	81,600.0	81,529.4

No. 8: Monetary Survey

(₹ Billion)

Item	Outstanding as on March 31/last reporting Fridays of the month/reporting Fridays				
	2011-12	2012	2013		
		Feb. 24	Jan. 25	Feb. 8	Feb. 22
	1	2	3	4	5
Monetary Aggregates					
M ₁ (1.1 + 1.2.1+1.3)	17,238.0	16,826.7	17,929.3	18,082.8	18,304.6
NM ₂ (M ₁ + 1.2.2.1)	41,688.4	41,005.3	45,276.2	45,625.6	45,709.8
NM ₃ (NM ₂ + 1.2.2.2 + 1.4 = 2.1 + 2.2 + 2.3 – 2.4 – 2.5)	73,636.7	72,369.4	80,766.5	81,421.0	81,331.6
1 Components					
1.1 Currency with the Public	10,266.0	10,154.6	11,098.1	11,249.6	11,272.1
1.2 Aggregate Deposits of Residents	61,277.9	60,391.4	67,587.3	68,024.4	67,918.5
1.2.1 Demand Deposits	6,943.7	6,661.2	6,816.4	6,818.1	7,018.2
1.2.2 Time Deposits of Residents	54,334.2	53,730.2	60,770.8	61,206.3	60,900.3
1.2.2.1 Short-term Time Deposits	24,450.4	24,178.6	27,346.9	27,542.8	27,405.1
1.2.2.1.1 Certificates of Deposit (CDs)	4,539.0	4,087.9	3,265.3	3,137.7	3,016.0
1.2.2.2 Long-term Time Deposits	29,883.8	29,551.6	33,424.0	33,663.4	33,495.2
1.3 'Other' Deposits with RBI	28.2	10.9	14.7	15.0	14.3
1.4 Call/Term Funding from Financial Institutions	2,064.5	1,812.5	2,066.4	2,132.0	2,126.7
2 Sources					
2.1 Domestic Credit	74,800.1	72,674.7	82,908.9	83,676.0	83,729.9
2.1.1 Net Bank Credit to the Government	23,339.3	22,943.5	26,117.9	26,340.5	26,170.0
2.1.1.1 Net RBI credit to the Government	5,357.4	4,883.7	5,851.2	5,759.4	5,930.8
2.1.1.2 Credit to the Government by the Banking System	17,981.9	18,059.8	20,266.6	20,581.1	20,239.2
2.1.2 Bank Credit to the Commercial Sector	51,460.8	49,731.3	56,791.0	57,335.5	57,560.0
2.1.2.1 RBI Credit to the Commercial Sector	39.6	34.3	30.6	19.3	19.3
2.1.2.2 Credit to the Commercial Sector by the Banking System	51,421.2	49,697.0	56,760.4	57,316.2	57,540.7
2.1.2.2.1 Other Investments (Non-SLR Securities)	2,719.7	2,994.1	3,433.4	3,516.9	3,475.6
2.2 Government's Currency Liabilities to the Public	134.4	132.8	147.2	147.2	147.2
2.3 Net Foreign Exchange Assets of the Banking Sector	13,950.1	13,481.8	14,379.5	14,275.4	14,378.7
2.3.1 Net Foreign Exchange Assets of the RBI	14,722.0	14,158.5	15,626.8	15,448.3	15,533.8
2.3.2 Net Foreign Currency Assets of the Banking System	-771.8	-676.7	-1,247.3	-1,172.9	-1,155.1
2.4 Capital Account	11,094.1	10,473.4	12,892.8	12,749.9	12,849.2
2.5 Other items (net)	4,154.0	3,446.6	3,776.3	3,927.8	4,075.0

No. 9: Liquidity Aggregates

(₹ Billion)

Aggregates	2011-12	2012		2013	
		Feb.	Dec.	Jan.	Feb.
	1	2	3	4	5
1 NM₃	73,636.7	72,369.4	80,057.4	80,766.5	81,331.6
2 Postal Deposits	1,241.5	1,218.8	1,364.8	1,372.1	1,372.1
3 L₁ (1 + 2)	74,878.2	73,588.2	81,422.2	82,138.5	82,703.6
4 Liabilities of Financial Institutions	29.3	29.3	29.3	29.3	29.3
4.1 Term Money Borrowings	26.6	26.6	26.6	26.6	26.6
4.2 Certificates of Deposit	0.3	0.3	0.3	0.3	0.3
4.3 Term Deposits	2.5	2.5	2.5	2.5	2.5
5 L₂ (3 + 4)	74,907.5	73,617.5	81,451.5	82,167.8	82,732.9
6 Public Deposits with Non-Banking Financial Companies	101.1		99.4		
7 L₃ (5 + 6)	75,008.6		81,550.9		

No. 10: Reserve Bank of India Survey

(₹ Billion)

Item	Outstanding as on March 31/last reporting Fridays of the month/reporting Fridays				
	2011-12	2012	2013		
		Feb. 24	Jan. 25	Feb. 8	Feb. 22
	1	2	3	4	5
1 Components					
1.1 Currency in Circulation	10,672.3	10,566.5	11,583.8	11,696.2	11,781.3
1.2 Bankers' Deposits with the RBI	3,562.9	3,311.8	3,292.3	3,011.9	3,131.5
1.2.1 Scheduled Commercial Banks	3,373.6	3,117.2	3,118.1	2,840.5	2,963.5
1.3 'Other' Deposits with the RBI	28.2	10.9	14.7	15.0	14.3
Reserve Money (1.1 + 1.2 + 1.3 = 2.1 + 2.2 + 2.3 – 2.4 – 2.5)	14,263.4	13,889.1	14,890.8	14,723.1	14,927.1
2 Sources					
2.1 RBI's Domestic Credit	5,445.5	4,973.2	6,129.8	5,957.0	6,205.1
2.1.1 Net RBI credit to the Government	5,357.4	4,883.7	5,851.2	5,759.4	5,930.8
2.1.1.1 Net RBI credit to the Central Government (2.1.1.1.1 + 2.1.1.1.2 + 2.1.1.1.3 + 2.1.1.1.4 – 2.1.1.1.5)	5,344.1	4,883.0	5,850.3	5,757.8	5,924.4
2.1.1.1.1 Loans and Advances to the Central Government	–	–	–	–	–
2.1.1.1.2 Investments in Treasury Bills	–	–	–	–	–
2.1.1.1.3 Investments in dated Government Securities	5,527.5	4,881.5	6,254.3	6,146.2	6,676.8
2.1.1.1.3.1 Central Government Securities	5,517.0	4,871.0	6,243.8	6,135.7	6,666.3
2.1.1.1.4 Rupee Coins	0.8	2.5	1.4	2.6	2.0
2.1.1.1.5 Deposits of the Central Government	184.2	1.0	405.4	391.0	754.4
2.1.1.2 Net RBI credit to State Governments	13.2	0.7	1.0	1.6	6.4
2.1.2 RBI's Claims on Banks	48.5	55.2	248.0	178.3	255.0
2.1.2.1 Loans and Advances to Scheduled Commercial Banks	48.5	55.2	246.8	177.1	253.7
2.1.3 RBI's Credit to Commercial Sector	39.6	34.3	30.6	19.3	19.3
2.1.3.1 Loans and Advances to Primary Dealers	13.6	7.7	6.5	6.1	6.1
2.1.3.2 Loans and Advances to NABARD	–	–	–	–	–
2.2 Government's Currency Liabilities to the Public	134.4	132.8	147.2	147.2	147.2
2.3 Net Foreign Exchange Assets of the RBI	14,722.0	14,158.5	15,626.8	15,448.3	15,533.8
2.3.1 Gold	1,382.5	1,327.8	1,491.0	1,437.5	1,437.5
2.3.2 Foreign Currency Assets	13,339.6	12,830.9	14,135.9	14,011.0	14,096.5
2.4 Capital Account	5,490.0	4,951.1	6,522.1	6,362.0	6,461.3
2.5 Other Items (net)	548.4	424.2	490.9	467.5	497.7

No. 11: Reserve Money - Components and Sources

(₹ Billion)

Item	Outstanding as on March 31/ last Fridays of the month/ Fridays						
	2011-12	2012	2013				
		Feb. 24	Jan. 25	Feb. 1	Feb. 8	Feb. 15	Feb. 22
	1	2	3	4	5	6	7
Reserve Money (1.1 + 1.2 + 1.3 = 2.1 + 2.2 + 2.3 + 2.4 + 2.5 – 2.6)	14,263.4	13,889.1	14,890.8	14,943.5	14,723.1	14,827.7	14,927.1
1 Components							
1.1 Currency in Circulation	10,672.3	10,566.5	11,583.8	11,542.8	11,696.2	11,770.2	11,781.3
1.2 Bankers' Deposits with RBI	3,562.9	3,311.8	3,292.3	3,385.3	3,011.9	3,043.5	3,131.5
1.3 'Other' Deposits with RBI	28.2	10.9	14.7	15.4	15.0	14.0	14.3
2 Sources							
2.1 Net Reserve Bank Credit to Government	5,357.4	4,883.7	5,851.2	5,943.1	5,759.4	5,813.7	5,930.8
2.2 Reserve Bank Credit to Banks	48.5	55.2	248.0	227.0	178.3	247.6	255.0
2.3 Reserve Bank Credit to Commercial Sector	39.6	34.3	30.6	16.5	19.3	19.3	19.3
2.4 Net Foreign Exchange Assets of RBI	14,722.0	14,158.5	15,626.8	15,414.1	15,448.3	15,504.2	15,533.8
2.5 Government's Currency Liabilities to the Public	134.4	132.8	147.2	147.2	147.2	147.2	147.2
2.6 Net Non- Monetary Liabilities of RBI	6,038.4	5,375.4	7,013.0	6,804.4	6,829.4	6,904.3	6,959.0

No. 12: Commercial Bank Survey

(₹ Billion)

Item	Outstanding as on last reporting Fridays of the month/ reporting Fridays of the month				
	2011-12	2012	2013		
		Feb. 24	Jan. 25	Feb. 8	Feb. 22
		1	2	3	4
1 Components					
1.1 Aggregate Deposits of Residents	58,309.6	57,426.6	64,467.2	64,905.4	64,800.4
1.1.1 Demand Deposits	6,253.3	5,970.7	6,099.0	6,101.5	6,302.3
1.1.2 Time Deposits of Residents	52,056.3	51,456.0	58,368.2	58,804.0	58,498.1
1.1.2.1 Short-term Time Deposits	23,425.3	23,155.2	26,265.7	26,461.8	26,324.1
1.1.2.1.1 Certificates of Deposits (CDs)	4,247.0	4,087.9	3,265.3	3,137.7	3,016.0
1.1.2.2 Long-term Time Deposit	28,631.0	28,300.8	32,102.5	32,342.2	32,174.0
1.2 Call/Term Funding from Financial Institutions	2,064.5	1,812.5	2,066.4	2,132.0	2,126.7
2 Sources					
2.1 Domestic Credit	66,236.7	64,507.3	73,568.1	74,433.1	74,311.9
2.1.1 Credit to the Government	17,350.2	17,427.9	19,637.3	19,952.6	19,611.3
2.1.2 Credit to the Commercial Sector	48,886.5	47,079.4	53,930.8	54,480.4	54,700.7
2.1.2.1 Bank Credit	46,118.5	44,091.0	50,512.2	50,999.0	51,260.1
2.1.2.1.1 Non-food Credit	45,305.5	43,258.8	49,455.3	49,911.7	50,190.9
2.1.2.2 Net Credit to Primary Dealers	30.0	55.1	48.5	33.0	33.6
2.1.2.3 Investments in Other Approved Securities	27.7	29.0	26.3	21.1	21.1
2.1.2.4 Other Investments (in non-SLR Securities)	2,710.2	2,904.5	3,343.7	3,427.3	3,385.9
2.2 Net Foreign Currency Assets of Commercial Banks (2.2.1–2.2.2–2.2.3)	–801.9	–676.7	–1,247.3	–1,172.9	–1,155.1
2.2.1 Foreign Currency Assets	732.7	726.6	441.4	536.0	563.3
2.2.2 Non-resident Foreign Currency Repatriable Fixed Deposits	781.2	772.5	803.8	803.2	810.2
2.2.3 Overseas Foreign Currency Borrowings	753.4	630.8	884.9	905.7	908.2
2.3 Net Bank Reserves (2.3.1+2.3.2–2.3.3)	3,506.5	3,428.9	3,313.8	3,067.0	3,175.9
2.3.1 Balances with the RBI	3,232.7	3,117.2	3,118.1	2,840.5	2,963.5
2.3.2 Cash in Hand	361.3	366.9	442.6	403.6	466.2
2.3.3 Loans and Advances from the RBI	87.5	55.2	246.8	177.1	253.7
2.4 Capital Account	5,291.5	5,280.5	6,129.0	6,146.2	6,146.2
2.5 Other items (net) (2.1+2.2+2.3–2.4–1.1–1.2)	3,275.5	2,739.9	2,972.1	3,143.5	3,259.5
2.5.1 Other Demand and Time Liabilities (net of 2.2.3)	2,980.5	2,800.2	3,038.1	3,013.8	3,090.3
2.5.2 Net Inter-Bank Liabilities (other than to PDs)	–525.9	–509.2	–504.8	–549.0	–477.9

No. 13: Scheduled Commercial Banks' Investments

(₹ Billion)

Item	As on March 23, 2012	2012	2013		
		Feb. 24	Jan. 25	Feb. 8	Feb. 22
	1	2	3	4	5
1 SLR Securities	17,377.9	17,456.9	19,661.1	19,973.7	19,632.3
2 Commercial Paper	196.0	248.5	318.4	277.3	272.5
3 Shares issued by					
3.1 PSUs	72.0	69.0	77.6	80.7	87.4
3.2 Private Corporate Sector	301.1	298.5	331.6	332.1	331.7
3.3 Others	5.2	8.1	8.7	8.7	11.4
4 Bonds/Debentures issued by					
4.1 PSUs	412.1	397.5	368.6	348.1	356.5
4.2 Private Corporate Sector	740.5	721.0	950.7	975.6	974.2
4.3 Others	349.3	385.4	412.5	422.4	422.9
5 Instruments issued by					
5.1 Mutual funds	251.4	339.9	517.6	575.3	498.6
5.2 Financial institutions	382.5	436.5	408.5	407.0	430.7

No. 14: Business in India - All Scheduled Banks and All Scheduled Commercial Banks

(₹ Billion)

Item	As on the Last Reporting Friday (in case of March)/ Last Friday							
	All Scheduled Banks				All Scheduled Commercial Banks			
	2011-12	2012	2013	2013	2011-12	2012	2013	2013
		Feb.	Jan.	Feb.		Feb.	Jan.	Feb.
	1	2	3	4	5	6	7	8
Number of Reporting Banks	237	235	221	225	169	167	154	158
1 Liabilities to the Banking System	1,256.1	1,210.3	1,236.8	1,335.8	1,223.2	1,176.5	1,195.9	1,297.7
1.1 Demand and Time Deposits from Banks	874.5	808.3	816.1	826.6	842.5	777.9	785.5	795.4
1.2 Borrowings from Banks	320.1	275.8	337.2	417.2	319.2	272.4	326.9	410.5
1.3 Other Demand and Time Liabilities	61.5	126.2	83.6	91.9	61.4	126.2	83.6	91.9
2 Liabilities to Others	66,655.8	65,179.9	73,211.3	73,707.9	64,889.2	63,442.6	71,263.3	71,735.7
2.1 Aggregate Deposits	60,777.9	59,863.1	67,172.3	67,510.4	59,090.8	58,199.2	65,288.0	65,610.5
2.1.1 Demand	6,401.7	6,117.8	6,260.8	6,461.8	6,253.3	5,970.7	6,103.6	6,302.3
2.1.2 Time	54,376.3	53,745.3	60,911.4	61,048.7	52,837.5	52,228.5	59,184.4	59,308.3
2.2 Borrowings	2,083.3	1,828.0	2,077.9	2,138.9	2,064.5	1,812.5	2,066.0	2,126.7
2.3 Other Demand and Time Liabilities	3,794.6	3,488.7	3,961.1	4,058.6	3,733.9	3,431.0	3,909.2	3,998.5
3 Borrowings from Reserve Bank	87.9	55.2	248.0	255.0	87.5	55.2	246.8	253.7
3.1 Against Usance Bills /Promissory Notes	—	—	—	—	—	—	—	—
3.2 Others	87.9	55.2	248.0	255.0	87.5	55.2	246.8	253.7
4 Cash in Hand and Balances with Reserve Bank	3,687.0	3,585.4	3,653.2	3,518.1	3,594.0	3,484.1	3,562.0	3,429.7
4.1 Cash in Hand	369.7	376.5	453.4	476.4	361.3	366.9	444.0	466.2
4.2 Balances with Reserve Bank	3,317.3	3,208.9	3,199.9	3,041.7	3,232.7	3,117.2	3,118.1	2,963.5
5 Assets with the Banking System	2,040.1	2,001.7	2,018.2	2,049.0	1,779.1	1,740.8	1,764.7	1,809.2
5.1 Balances with Other Banks	792.1	709.2	885.6	860.2	706.5	633.3	795.7	771.6
5.1.1 In Current Account	117.8	105.7	112.4	119.6	103.2	89.7	97.6	104.2
5.1.2 In Other Accounts	674.3	603.6	773.3	740.6	603.3	543.6	698.1	667.4
5.2 Money at Call and Short Notice	356.9	343.8	327.4	398.8	232.8	210.5	219.7	301.9
5.3 Advances to Banks	139.6	72.7	83.4	96.5	135.8	68.9	76.4	89.4
5.4 Other Assets	751.6	876.1	721.8	693.6	703.9	828.0	673.0	646.4
6 Investment	17,912.9	17,988.6	20,262.7	20,232.7	17,377.9	17,456.9	19,661.1	19,632.3
6.1 Government Securities	17,882.7	17,957.1	20,236.2	20,209.4	17,350.2	17,427.9	19,638.2	19,611.3
6.2 Other Approved Securities	30.2	31.5	26.5	23.3	27.7	29.0	22.9	21.1
7 Bank Credit	47,537.8	45,486.7	52,134.9	52,906.2	46,118.5	44,091.0	50,509.1	51,260.1
7a Food Credit	876.3	895.4	1,138.4	1,150.6	813.0	832.1	1,057.1	1,069.2
7.1 Loans, Cash-credits and Overdrafts	45,760.4	43,881.9	50,243.2	50,971.3	44,359.8	42,504.3	48,640.1	49,349.0
7.2 Inland Bills-Purchased	168.3	161.7	230.9	238.4	163.4	156.9	226.0	232.4
7.3 Inland Bills-Discounted	989.6	870.9	1,005.6	1,054.6	979.8	861.6	991.8	1,041.1
7.4 Foreign Bills-Purchased	212.7	181.3	208.7	203.3	211.7	180.0	207.4	201.5
7.5 Foreign Bills-Discounted	406.7	390.9	446.5	438.7	403.8	388.2	443.9	436.1

No. 15: Deployment of Gross Bank Credit by Major Sectors

(₹ Billion)

Item	Outstanding as on				Growth (%)	
	Mar. 23, 2012	2012	2013		Financial year so far	Y-o-Y
		Feb. 24	Jan. 25	Feb. 22	2012-13	2013
	1	2	3	4	5	6
1 Gross Bank Credit	43,714	41,797	47,368	47,911	9.6	14.6
1.1 Food Credit	816	847	1,070	1,053	29.0	24.3
1.2 Non-food Credit	42,897	40,950	46,297	46,858	9.2	14.4
1.2.1 Agriculture & Allied Activities	5,225	4,733	5,580	5,603	7.2	18.4
1.2.2 Industry	19,675	18,819	21,309	21,592	9.7	14.7
1.2.2.1 Micro & Small	2,592	2,492	2,732	2,811	8.4	12.8
1.2.2.2 Medium	2,056	2,044	1,960	1,832	-10.9	-10.4
1.2.2.3 Large	15,026	14,283	16,617	16,949	12.8	18.7
1.2.3 Services	10,168	9,727	10,739	10,957	7.8	12.7
1.2.3.1 Transport Operators	713	682	724	723	1.3	6.0
1.2.3.2 Computer Software	154	150	161	167	8.7	11.7
1.2.3.3 Tourism, Hotels & Restaurants	313	313	360	351	12.2	12.3
1.2.3.4 Shipping	89	108	77	76	-14.1	-29.6
1.2.3.5 Professional Services	639	546	543	537	-15.9	-1.6
1.2.3.6 Trade	2,209	2,171	2,575	2,680	21.3	23.5
1.2.3.6.1 Wholesale Trade	1,280	1,246	1,397	1,481	15.7	18.9
1.2.3.6.2 Retail Trade	929	925	1,178	1,199	29.1	29.7
1.2.3.7 Commercial Real Estate	1,205	1,180	1,311	1,304	8.2	10.5
1.2.3.8 Non-Banking Financial Companies (NBFCs)	2,218	2,078	2,444	2,423	9.3	16.6
1.2.3.9 Other Services	2,628	2,500	2,544	2,695	2.6	7.8
1.2.4 Personal Loans	7,830	7,671	8,669	8,706	11.2	13.5
1.2.4.1 Consumer Durables	88	87	80	81	-7.8	-6.7
1.2.4.2 Housing	4,027	3,945	4,446	4,480	11.2	13.5
1.2.4.3 Advances against Fixed Deposits	685	563	605	610	-11.0	8.3
1.2.4.4 Advances to Individuals against share & bonds	38	37	34	34	-11.1	-7.7
1.2.4.5 Credit Card Outstanding	204	206	252	255	24.7	23.7
1.2.4.6 Education	502	501	547	549	9.3	9.5
1.2.4.7 Vehicle Loans	949	932	1,113	1,127	18.7	20.9
1.2.4.8 Other Personal Loans	1,336	1,401	1,592	1,571	17.6	12.2
1.2A Priority Sector	14,122	13,151	14,917	15,071	6.7	14.6
1.2A.1 Agriculture & Allied Activities	5,225	4,733	5,580	5,603	7.2	18.4
1.2A.2 Micro & Small Enterprises	5,191	4,888	5,429	5,517	6.3	12.9
1.2A.2.1 Manufacturing	2,592	2,492	2,732	2,811	8.4	12.8
1.2A.2.2 Services	2,599	2,396	2,697	2,706	4.2	13.0
1.2A.3 Housing	2,654	2,557	2,710	2,724	2.6	6.5
1.2A.4 Micro-Credit	231	210	238	242	4.8	15.5
1.2A.5 Education Loans	483	484	523	524	8.7	8.3
1.2A.6 State-Sponsored Orgs. for SC/ST	26	27	29	29	11.5	7.4
1.2A.7 Weaker Sections	2,563	2,417	2,856	2,917	13.8	20.7
1.2A.8 Export Credit	377	316	409	443	17.5	40.2

No. 16: Industry-wise Deployment of Gross Bank Credit

(₹ Billion)

Industry	Outstanding as on				Growth (%)	
	Mar. 23, 2012	2012	2013		Financial year so far	Y-o-Y
		Feb. 24	Jan. 25	Feb. 22	2012-13	2013
	1	2	3	4	5	6
1 Industry	19,675	18,819	21,309	21,592	9.7	14.7
1.1 Mining & Quarrying (incl. Coal)	325	301	398	391	20.2	29.7
1.2 Food Processing	1,024	972	1,117	1,142	11.5	17.5
1.2.1 Sugar	312	300	281	293	-6.0	-2.4
1.2.2 Edible Oils & Vanaspati	144	134	159	162	12.8	21.2
1.2.3 Tea	23	22	26	27	15.4	20.2
1.2.4 Others	546	516	651	661	21.1	28.0
1.3 Beverage & Tobacco	135	131	168	168	24.5	28.6
1.4 Textiles	1,599	1,558	1,669	1,697	6.1	8.9
1.4.1 Cotton Textiles	810	798	836	852	5.1	6.7
1.4.2 Jute Textiles	14	14	18	18	29.6	30.6
1.4.3 Man-Made Textiles	114	111	120	121	6.8	9.2
1.4.4 Other Textiles	661	635	694	706	6.8	11.1
1.5 Leather & Leather Products	74	72	84	82	10.7	14.0
1.6 Wood & Wood Products	63	62	78	79	24.5	27.4
1.7 Paper & Paper Products	251	247	286	289	15.2	17.3
1.8 Petroleum, Coal Products & Nuclear Fuels	701	564	656	699	-0.2	23.9
1.9 Chemicals & Chemical Products	1,125	1,047	1,253	1,277	13.5	22.0
1.9.1 Fertiliser	152	141	201	212	39.7	51.1
1.9.2 Drugs & Pharmaceuticals	472	454	482	478	1.2	5.3
1.9.3 Petro Chemicals	184	150	163	176	-4.7	17.4
1.9.4 Others	317	303	406	411	29.9	35.9
1.10 Rubber, Plastic & their Products	258	251	298	301	17.0	19.8
1.11 Glass & Glassware	60	60	65	66	10.7	10.3
1.12 Cement & Cement Products	372	365	435	444	19.4	21.6
1.13 Basic Metal & Metal Product	2,556	2,496	2,965	3,007	17.6	20.5
1.13.1 Iron & Steel	1,927	1,880	2,220	2,250	16.7	19.7
1.13.2 Other Metal & Metal Product	629	617	745	757	20.3	22.7
1.14 All Engineering	1,136	1,105	1,279	1,294	13.9	17.1
1.14.1 Electronics	320	314	364	364	13.7	16.0
1.14.2 Others	816	791	915	930	14.0	17.5
1.15 Vehicles, Vehicle Parts & Transport Equipment	516	519	595	613	18.8	18.1
1.16 Gems & Jewellery	504	490	577	584	16.0	19.2
1.17 Construction	567	569	602	619	9.2	8.8
1.18 Infrastructure	6,191	6,064	7,162	7,250	17.1	19.6
1.18.1 Power	3,289	3,190	4,072	4,140	25.9	29.8
1.18.2 Telecommunications	936	920	920	919	-1.8	-0.0
1.18.3 Roads	1,144	1,129	1,302	1,327	16.0	17.5
1.18.4 Other Infrastructure	822	825	869	865	5.1	4.8
1.19 Other Industries	2,219	1,945	1,624	1,588	-28.4	-18.3

No. 17: State Co-operative Banks Maintaining Accounts with the Reserve Bank of India

(₹ Billion)

Item	Last Reporting Friday (in case of March)/Last Friday/ Reporting Friday					
	2011-12	2011	2012			
		Nov. 25	Oct. 26	Nov. 2	Nov. 16	Nov. 30
	1	2	3	4	5	6
Number of Reporting Banks	31	31	31	31	31	31
1 Aggregate Deposits (2.1.1.2+2.2.1.2)	315.3	294.4	331.3	331.6	332.7	335.8
2 Demand and Time Liabilities						
2.1 Demand Liabilities	126.1	107.9	113.6	116.6	113.4	121.7
2.1.1 Deposits						
2.1.1.1 Inter-Bank	19.6	13.3	16.9	16.9	17.3	19.9
2.1.1.2 Others	66.4	63.5	69.7	70.0	70.0	70.5
2.1.2 Borrowings from Banks	12.3	9.1	8.9	10.3	9.3	10.1
2.1.3 Other Demand Liabilities	27.8	22.0	18.2	19.4	16.7	21.2
2.2 Time Liabilities	715.1	670.8	745.3	747.2	742.5	747.5
2.2.1 Deposits						
2.2.1.1 Inter-Bank	455.4	434.0	476.2	477.2	472.9	474.4
2.2.1.2 Others	248.9	230.8	261.7	261.6	262.7	265.3
2.2.2 Borrowings from Banks	3.6	–	–	1.0	–	–
2.2.3 Other Time Liabilities	7.2	6.0	7.4	7.4	6.9	7.8
3 Borrowing from Reserve Bank	–	–	–	–	0.1	0.1
4 Borrowings from a notified bank / State Government	275.9	198.9	294.1	299.0	298.8	300.2
4.1 Demand	106.9	100.6	121.3	123.4	123.3	124.2
4.2 Time	169.0	98.3	172.8	175.6	175.5	176.0
5 Cash in Hand and Balances with Reserve Bank	37.1	40.7	36.4	33.1	31.6	34.7
5.1 Cash in Hand	1.9	1.9	2.0	2.0	2.1	2.2
5.2 Balance with Reserve Bank	35.2	38.9	34.4	31.1	29.5	32.5
6 Balances with Other Banks in Current Account	6.5	5.9	5.9	5.5	5.3	5.2
7 Investments in Government Securities	251.8	250.0	257.5	259.1	257.6	258.8
8 Money at Call and Short Notice	159.1	147.0	138.5	120.9	141.6	137.9
9 Bank Credit (10.1+11)	310.3	234.3	328.8	328.5	328.1	328.7
10 Advances						
10.1 Loans, Cash-Credits and Overdrafts	310.1	234.2	328.7	328.4	328.0	328.6
10.2 Due from Banks	461.6	471.8	551.2	555.8	554.9	557.4
11 Bills Purchased and Discounted	0.1	0.2	0.1	0.1	0.1	0.1

Prices and Production

No. 18: Consumer Price Index (Base: 2010=100)

Group/Sub group	2011-12			Rural			Urban			Combined		
	Rural	Urban	Combined	Feb. 12	Jan. 13	Feb. 13	Feb. 12	Jan. 13	Feb. 13	Feb. 12	Jan. 13	Feb. 13
	1	2	3	4	5	6	7	8	9	10	11	12
1 Food, beverages and tobacco	111.9	110.9	111.6	113.6	127.8	128.7	112.9	127.2	128.4	113.4	127.6	128.6
1.1 Cereals and products	107.3	102.1	106.0	108.3	122.8	124.9	102.6	122.2	125.1	106.8	122.6	125.0
1.2 Pulses and products	100.9	98.9	100.3	103.2	115.4	115.5	100.9	116.6	114.5	102.5	115.8	115.2
1.3 Oils and fats	118.5	125.4	120.7	123.5	142.5	143.3	132.5	147.8	147.9	126.4	144.2	144.8
1.4 Egg, fish and meat	115.6	113.3	114.8	118.1	132.5	134.9	117.0	135.1	138.6	117.7	133.4	136.2
1.5 Milk and products	119.1	117.6	118.5	124.8	135.2	136.0	122.8	130.3	130.8	124.1	133.4	134.1
1.6 Condiments and spices	120.9	121.7	121.1	121.4	128.6	128.7	121.7	124.0	124.6	121.5	127.3	127.5
1.7 Vegetables	107.2	101.8	105.5	102.4	125.3	124.2	96.5	115.8	116.8	100.5	122.3	121.9
1.8 Fruits	127.6	126.8	127.2	126.8	138.1	139.8	122.6	133.3	134.4	125.0	136.0	137.5
1.9 Sugar etc	97.1	96.4	96.9	99.5	112.9	111.7	98.4	111.5	110.0	99.2	112.5	111.2
1.10 Non-alcoholic beverages	114.0	112.4	113.3	117.5	128.2	128.6	116.7	128.7	130.0	117.2	128.4	129.2
1.11 Prepared meals etc	114.7	113.0	113.9	117.2	127.3	128.0	117.1	129.8	131.0	117.2	128.5	129.5
1.12 Pan, tobacco and intoxicants	120.0	118.5	119.6	122.8	135.1	135.6	123.0	136.8	137.9	122.9	135.6	136.2
2 Fuel and light	118.1	113.8	116.5	121.3	130.6	131.2	117.8	128.8	129.2	120.0	129.9	130.4
3 Housing	--	108.7	108.7	--	--	--	113.6	124.5	125.5	113.6	124.5	125.5
4 Clothing, bedding and footwear	118.7	119.4	118.9	122.6	135.9	136.4	124.5	136.5	137.3	123.3	136.1	136.7
4.1 Clothing and bedding	119.0	120.4	119.5	123.0	136.5	137.1	125.6	138.0	138.8	123.9	137.0	137.7
4.2 Footwear	116.6	113.8	115.6	120.6	132.0	132.5	118.5	128.1	128.8	119.8	130.6	131.2
5 Miscellaneous	112.6	108.7	110.8	115.6	123.0	123.6	111.5	119.1	120.0	113.7	121.2	121.9
5.1 Medical care	110.0	107.3	109.1	112.5	118.7	119.1	110.3	117.8	118.4	111.8	118.4	118.9
5.2 Education, stationery etc	110.6	107.7	109.0	112.9	119.2	119.7	109.8	118.8	119.1	111.2	119.0	119.4
5.3 Recreation and amusement	108.5	103.2	105.3	110.4	116.0	116.5	103.7	108.5	108.8	106.4	111.5	111.9
5.4 Transport and communication	113.7	110.2	111.7	116.8	124.4	125.7	112.8	119.2	120.8	114.5	121.5	122.9
5.5 Personal care and effects	110.0	106.7	108.6	112.5	120.3	120.9	109.8	117.3	117.7	111.4	119.1	119.6
5.6 Household requisites	117.4	109.8	114.4	121.4	130.5	130.3	113.4	122.8	123.1	118.2	127.4	127.4
5.7 Others	119.2	117.0	118.3	123.1	134.9	135.8	123.2	137.8	139.4	123.1	136.1	137.3
General Index (All Groups)	113.1	110.4	111.9	115.4	127.3	128.1	113.5	124.9	125.8	114.6	126.3	127.1

Source: Central Statistics Office, Ministry of Statistics and Programme Implementation, Government of India.

No. 19: Other Consumer Price Indices

Item	Base Year	Linking Factor	2011-12	Feb. 12	Jan. 13	Feb. 13
	1	2	3	4	5	6
1 Consumer Price Index for Industrial Workers	2001	4.63	195	199	221	223
2 Consumer Price Index for Agricultural Labourers	1986-87	5.89	611	621	694	700
3 Consumer Price Index for Rural Labourers	1986-87	5.89	611	623	695	701

Source: Labour Bureau, Ministry of Labour and Employment, Government of India.

No. 20: Monthly Average Price of Gold and Silver in Mumbai

Item	2011-12	2012	2013	
		Feb.	Jan.	Feb.
	1	2	3	4
1 Standard Gold (₹ per 10 grams)	25,722	28,119	30,520	29,963
2 Silver (₹ per kilogram)	57,311	56,767	58,732	57,311

Source: Bombay Bullion Association Ltd.

No. 21: Wholesale Price Index

(Base: 2004-05 = 100)

Commodities	Weight	2011-12	2012		2013	
			Feb.	Dec.	Jan. (P)	Feb. (P)
	1	2	3	4	5	6
1 ALL COMMODITIES	100.000	156.1	159.3	168.8	169.2	170.2
1.1 PRIMARY ARTICLES	20.118	200.3	203.0	219.9	221.4	222.7
1.1.1 Food articles	14.337	192.7	192.4	211.2	213.8	214.3
1.1.1.1 Food Grains	4.090	180.7	183.5	215.8	215.9	217.2
1.1.1.1.1 Cereals	3.373	176.2	178.2	209.1	209.5	212.4
1.1.1.1.2 Pulses	0.717	201.8	208.6	247.5	246.4	239.8
1.1.1.2 Fruits & Vegetables	3.843	183.2	166.0	181.0	187.6	183.2
1.1.1.2.1 Vegetables	1.736	179.3	161.0	180.0	188.7	180.5
1.1.1.2.2 Fruits	2.107	186.4	170.2	181.9	186.7	185.4
1.1.1.3 Milk	3.238	194.0	201.5	210.6	210.4	210.7
1.1.1.4 Eggs, Meat & Fish	2.414	214.3	230.4	250.0	253.2	260.0
1.1.1.5 Condiments & Spices	0.569	237.5	214.4	209.9	217.3	222.1
1.1.1.6 Other Food Articles	0.183	216.5	216.5	242.4	245.4	235.9
1.1.2 Non-Food Articles	4.258	182.7	186.8	203.5	202.3	205.6
1.1.2.1 Fibres	0.877	218.4	197.0	205.2	204.8	211.9
1.1.2.2 Oil Seeds	1.781	158.8	164.3	204.0	204.9	202.8
1.1.2.3 Other Non-Food Articles	1.386	195.3	202.3	209.4	205.2	208.9
1.1.2.4 Flowers	0.213	153.9	232.3	153.7	151.3	181.4
1.1.3 Minerals	1.524	320.7	348.1	347.0	347.0	350.1
1.1.3.1 Metallic Minerals	0.489	411.5	459.2	434.3	435.8	434.3
1.1.3.2 Other Minerals	0.135	165.9	172.4	219.3	215.4	219.3
1.1.3.3 Crude Petroleum	0.900	294.5	314.1	318.8	318.5	323.9
1.2 FUEL & POWER	14.910	169.0	176.7	190.4	189.5	195.2
1.2.1 Coal	2.094	191.0	210.3	210.3	210.3	210.3
1.2.2 Mineral Oils	9.364	184.0	191.2	207.3	205.8	214.9
1.2.3 Electricity	3.452	115.0	117.0	132.4	132.4	132.4
1.3 MANUFACTURED PRODUCTS	64.972	139.5	141.8	148.0	148.3	148.2
1.3.1 Food Products	9.974	151.2	153.2	166.7	165.9	165.7
1.3.1.1 Dairy Products	0.568	171.6	178.7	175.7	175.8	176.0
1.3.1.2 Canning, Preserving & Processing of Food	0.358	139.6	144.5	145.5	144.8	144.4
1.3.1.3 Grain Mill Products	1.340	146.2	146.3	162.8	162.1	163.5
1.3.1.4 Bakery Products	0.444	127.2	128.4	130.0	134.8	130.0
1.3.1.5 Sugar, Khandsari & Gur	2.089	167.7	169.9	190.0	188.4	186.4
1.3.1.6 Edible Oils	3.043	135.7	139.3	149.6	149.3	148.4
1.3.1.7 Oil Cakes	0.494	175.3	175.5	212.7	214.1	211.1
1.3.1.8 Tea & Coffee Processing	0.711	156.6	150.8	170.4	165.1	170.3
1.3.1.9 Manufacture of Salt	0.048	176.2	181.8	181.8	181.8	181.8
1.3.1.10 Other Food Products	0.879	157.4	159.6	167.6	166.1	170.0
1.3.2 Beverages, Tobacco & Tobacco Products	1.762	163.3	167.8	177.1	177.0	178.8
1.3.2.1 Wine Industries	0.385	122.6	123.6	125.0	124.9	126.0
1.3.2.2 Malt Liquor	0.153	170.0	170.2	171.8	171.8	171.8
1.3.2.3 Soft Drinks & Carbonated Water	0.241	148.5	151.5	153.6	155.0	156.8
1.3.2.4 Manufacture of Bidi, Cigarettes, Tobacco & Zarda	0.983	181.8	188.7	204.1	203.7	206.0
1.3.3 Textiles	7.326	128.5	127.4	132.5	133.4	133.1
1.3.3.1 Cotton Textiles	2.605	143.8	140.4	146.0	146.9	148.2
1.3.3.1.1 Cotton Yarn	1.377	154.7	148.1	156.3	158.0	160.1
1.3.3.1.2 Cotton Fabric	1.228	131.6	131.7	134.5	134.6	134.9
1.3.3.2 Man-Made Textiles	2.206	120.0	119.9	125.6	127.2	127.6
1.3.3.2.1 Man-Made Fibre	1.672	120.1	119.5	126.1	127.0	127.8
1.3.3.2.2 Man-Made Fabric	0.533	119.7	121.2	123.9	127.7	126.9
1.3.3.3 Woollen Textiles	0.294	132.6	134.2	146.6	148.7	146.2
1.3.3.4 Jute, Hemp & Mesta Textiles	0.261	176.3	171.0	180.0	179.5	180.4
1.3.3.5 Other Misc. Textiles	1.960	110.9	111.8	113.8	113.8	110.9
1.3.4 Wood & Wood Products	0.587	161.0	163.9	173.5	174.4	173.7
1.3.4.1 Timber/Wooden Planks	0.181	136.0	137.4	141.2	141.5	141.8
1.3.4.2 Processed Wood	0.128	170.8	174.2	180.8	180.9	180.9
1.3.4.3 Plywood & Fibre Board	0.241	179.3	182.6	197.9	199.6	197.5
1.3.4.4 Others	0.038	131.5	136.7	148.1	149.8	150.7

No. 21: Wholesale Price Index (Concl'd.)

(Base: 2004-05 = 100)

Commodities	Weight	2011-12	2012		2013	
			Feb.	Dec.	Jan. (P)	Feb. (P)
	1	2	3	4	5	6
1.3.5 Paper & Paper Products	2.034	131.9	132.3	137.7	137.8	138.3
1.3.5.1 Paper & Pulp	1.019	133.0	132.5	136.8	136.9	137.7
1.3.5.2 Manufacture of boards	0.550	124.9	124.5	129.3	129.3	129.6
1.3.5.3 Printing & Publishing	0.465	137.9	140.9	149.8	149.8	150.0
1.3.6 Leather & Leather Products	0.835	130.0	130.4	135.1	135.7	133.8
1.3.6.1 Leathers	0.223	110.9	110.5	112.6	112.5	112.9
1.3.6.2 Leather Footwear	0.409	143.8	143.9	150.8	152.0	148.0
1.3.6.3 Other Leather Products	0.203	123.2	124.9	128.0	128.0	128.0
1.3.7 Rubber & Plastic Products	2.987	133.6	134.2	138.6	138.3	139.0
1.3.7.1 Tyres & Tubes	0.541	161.2	162.1	163.9	163.9	162.8
1.3.7.1.1 Tyres	0.488	160.9	161.9	163.8	163.8	162.6
1.3.7.1.2 Tubes	0.053	163.0	164.4	165.2	165.2	165.1
1.3.7.2 Plastic Products	1.861	122.5	122.6	128.1	127.7	129.2
1.3.7.3 Rubber Products	0.584	143.6	145.2	148.4	148.2	148.2
1.3.8 Chemicals & Chemical Products	12.018	134.7	137.9	144.5	144.9	144.9
1.3.8.1 Basic Inorganic Chemicals	1.187	138.2	141.5	149.7	149.4	148.9
1.3.8.2 Basic Organic Chemicals	1.952	135.0	136.8	139.4	139.4	140.1
1.3.8.3 Fertilisers & Pesticides	3.145	129.8	136.3	147.5	149.1	147.9
1.3.8.3.1 Fertilisers	2.661	132.6	140.1	152.1	153.9	152.5
1.3.8.3.2 Pesticides	0.483	114.9	115.9	122.3	122.2	122.3
1.3.8.4 Paints, Varnishes & Lacquers	0.529	128.5	134.9	144.4	144.2	144.3
1.3.8.5 Dyestuffs & Indigo	0.563	122.5	123.8	127.3	127.3	127.7
1.3.8.6 Drugs & Medicines	0.456	119.6	121.3	124.9	124.0	124.5
1.3.8.7 Perfumes, Cosmetics, Toiletries etc.	1.130	145.3	146.8	152.7	152.7	152.7
1.3.8.8 Turpentine, Plastic Chemicals	0.586	136.1	138.3	139.1	139.3	138.8
1.3.8.9 Polymers including Synthetic Rubber	0.970	130.4	130.5	134.0	134.4	134.8
1.3.8.10 Petrochemical Intermediates	0.869	156.2	158.8	164.0	165.1	166.1
1.3.8.11 Matches, Explosives & other Chemicals	0.629	135.5	136.7	144.0	143.5	145.1
1.3.9 Non-Metallic Mineral Products	2.556	152.9	156.2	162.4	163.3	164.8
1.3.9.1 Structural Clay Products	0.658	155.3	159.3	166.5	166.8	167.1
1.3.9.2 Glass, Earthenware, Chinaware & their Products	0.256	127.0	128.1	131.9	131.6	131.6
1.3.9.3 Cement & Lime	1.386	157.0	160.5	164.9	167.4	168.6
1.3.9.4 Cement, Slate & Graphite Products	0.256	150.8	153.0	168.8	164.1	171.4
1.3.10 Basic Metals, Alloys & Metal Products	10.748	156.3	162.0	165.4	166.0	165.0
1.3.10.1 Ferrous Metals	8.064	147.7	153.1	154.9	155.5	154.9
1.3.10.1.1 Iron & Semis	1.563	152.7	161.3	156.6	160.8	155.6
1.3.10.1.2 Steel: Long	1.630	158.5	164.3	168.0	167.8	167.1
1.3.10.1.3 Steel: Flat	2.611	146.0	150.7	153.6	153.4	153.6
1.3.10.1.4 Steel: Pipes & Tubes	0.314	125.2	125.1	127.9	127.7	127.7
1.3.10.1.5 Stainless Steel & alloys	0.938	145.9	151.3	157.3	157.2	159.1
1.3.10.1.6 Castings & Forgings	0.871	133.5	137.1	139.3	138.4	140.9
1.3.10.1.7 Ferro alloys	0.137	146.8	147.0	151.6	152.8	151.4
1.3.10.2 Non-Ferrous Metals	1.004	157.1	157.6	162.4	161.6	162.4
1.3.10.2.1 Aluminium	0.489	128.1	129.5	136.5	136.3	136.1
1.3.10.2.2 Other Non-Ferrous Metals	0.515	184.7	184.2	187.1	185.7	187.3
1.3.10.3 Metal Products	1.680	197.2	207.5	217.9	218.8	215.3
1.3.11 Machinery & Machine Tools	8.931	125.1	126.3	128.9	129.1	129.3
1.3.11.1 Agricultural Machinery & Implements	0.139	133.9	135.5	137.2	137.3	137.3
1.3.11.2 Industrial Machinery	1.838	142.3	143.6	147.1	147.1	147.2
1.3.11.3 Construction Machinery	0.045	131.7	131.8	136.5	136.5	136.5
1.3.11.4 Machine Tools	0.367	145.0	145.8	157.2	157.0	157.7
1.3.11.5 Air Conditioner & Refrigerators	0.429	109.8	110.1	112.4	112.4	113.9
1.3.11.6 Non-Electrical Machinery	1.026	121.6	124.0	123.0	123.1	123.2
1.3.11.7 Electrical Machinery, Equipment & Batteries	2.343	129.7	130.9	133.6	133.8	133.9
1.3.11.8 Electrical Accessories, Wires, Cables etc.	1.063	138.0	139.7	143.6	144.4	144.6
1.3.11.9 Electrical Apparatus & Appliances	0.337	116.3	116.8	118.3	118.4	118.7
1.3.11.10 Electronics Items	0.961	84.8	85.3	87.2	87.2	87.2
1.3.11.11 IT Hardware	0.267	88.5	89.1	89.2	89.2	89.2
1.3.11.12 Communication Equipments	0.118	94.2	94.4	93.7	93.7	93.7
1.3.12 Transport, Equipment & Parts	5.213	124.6	125.8	131.2	131.3	131.3
1.3.12.1 Automotives	4.231	123.8	125.0	130.4	130.5	130.5
1.3.12.2 Auto Parts	0.804	125.3	126.5	131.3	131.2	131.2
1.3.12.3 Other Transport Equipments	0.178	140.3	142.1	149.7	149.8	149.8

Source: Office of the Economic Adviser, Ministry of Commerce and Industry, Government of India.

No. 22: Index of Industrial Production (Base:2004-05=100)

Industry	Weight	2010-11	2011-12	April-January		January	
				2011-12	2012-13	2012	2013
				4	5	6	7
General Index	100.00	165.5	170.3	168.0	169.6	177.6	181.8
1 Sectoral Classification							
1.1 Mining and Quarrying	14.16	131.0	128.5	125.7	123.3	138.0	134.0
1.2 Manufacturing	75.53	175.7	181.0	178.6	180.2	188.6	193.7
1.3 Electricity	10.32	138.0	149.3	148.8	155.8	151.1	160.7
2 Use-Based Classification							
2.1 Basic Goods	45.68	142.2	150.0	148.3	152.4	156.9	162.3
2.2 Capital Goods	8.83	278.9	267.8	263.9	239.4	256.8	252.1
2.3 Intermediate Goods	15.69	145.3	144.4	143.2	145.7	146.5	149.4
2.4 Consumer Goods	29.81	178.3	186.1	183.0	187.9	202.2	207.9
2.4.1 Consumer Durables	8.46	287.7	295.1	291.7	301.1	287.4	284.8
2.4.2 Consumer Non-Durables	21.35	135.0	142.9	139.9	143.1	168.4	177.4

Source : Central Statistics Office, Ministry of Statistics and Programme Implementation, Government of India.

Government Accounts and Treasury Bills

No. 23: Union Government Accounts at a Glance

(Amount in ₹ Billion)

Item	Financial Year		April–February		
	2012-13 (Revised Estimates)	2011-12 (Actuals)	2012-13 (Actuals)	Percentage to Revised Estimates	
				2011-12	2012-13
				4	5
1 Revenue Receipts	8,718.3	5,929.3	6,788.3	77.3	77.9
1.1 Tax Revenue (Net)	7,421.2	4,935.9	5,719.3	76.9	77.1
1.2 Non-Tax Revenue	1,297.1	993.4	1,069.0	79.6	82.4
2 Capital Receipts	5,590.0	5,140.4	5,407.1	93.2	96.7
2.1 Recovery of Loans	140.7	177.2	105.6	124.3	75.0
2.2 Other Receipts	240.0	27.4	228.0	17.7	95.0
2.3 Borrowings and Other Liabilities	5,209.3	4,935.7	5,073.6	94.6	97.4
3 Total Receipts (1+2)	14,308.3	11,069.6	12,195.4	83.9	85.2
4 Non-Plan Expenditure	10,016.4	7,786.6	8,665.2	87.3	86.5
4.1 On Revenue Account	9,197.0	6,969.4	7,871.5	85.4	85.6
4.1.1 Interest Payments	3,166.7	2,360.1	2,638.5	85.6	83.3
4.2 On Capital Account	819.4	817.3	793.7	107.0	96.9
5 Plan Expenditure	4,291.9	3,283.0	3,530.2	77.0	82.3
5.1 On Revenue Account	3,433.7	2,774.6	2,877.9	80.1	83.8
5.2 On Capital Account	858.1	508.4	652.3	63.2	76.0
6 Total Expenditure (4+5)	14,308.3	11,069.6	12,195.4	83.9	85.2
7 Revenue Expenditure (4.1+5.1)	12,630.7	9,744.0	10,749.4	83.9	85.1
8 Capital Expenditure (4.2+5.2)	1,677.5	1,325.7	1,446.0	84.6	86.2
9 Revenue Deficit (7-1)	3,912.4	3,814.7	3,961.1	96.6	101.2
10 Fiscal Deficit {6-(1+2.1+2.2)}	5,209.2	4,935.7	5,073.6	94.6	97.4
11 Gross Primary Deficit [10-4.1.1]	2,042.5	2,575.6	2,435.1	104.5	119.2

Source: Controller General of Accounts, Ministry of Finance, Government of India.

No. 24: Treasury Bills – Ownership Pattern

(₹ Billion)

Item	2012-13	2012	2013					
		Feb. 24	Jan. 18	Jan. 25	Feb. 1	Feb. 8	Feb. 15	Feb. 22
	1	2	3	4	5	6	7	8
1 14-day								
1.1 Banks	–	–	–	–	–	–	–	–
1.2 Primary Dealers	–	–	–	–	–	–	–	–
1.3 State Governments	1,588.5	854.2	900.0	1,052.2	1,184.8	1,029.4	1,047.5	1,241.7
1.4 Others	3.7	15.7	12.2	3.1	3.5	7.0	5.9	8.9
2 91-day								
2.1 Banks	342.1	335.7	408.4	371.4	373.3	364.7	357.2	335.7
2.2 Primary Dealers	261.2	343.9	183.3	191.9	205.6	201.2	202.2	209.6
2.3 State Governments	292.6	386.9	524.2	549.2	519.2	529.7	472.5	449.8
2.4 Others	145.6	156.7	102.9	136.7	121.1	134.1	140.7	154.8
3 182-day								
3.1 Banks	216.0	127.4	280.5	270.0	264.8	259.1	258.4	250.1
3.2 Primary Dealers	225.0	235.2	243.0	252.7	275.2	250.9	267.2	268.2
3.3 State Governments	2.4	4.0	2.4	2.4	2.4	2.4	2.4	2.4
3.4 Others	200.9	127.3	126.5	127.2	110.0	140.1	124.4	131.7
4 364-day								
4.1 Banks	324.8	231.0	244.3	240.9	267.4	279.6	286.5	291.6
4.2 Primary Dealers	511.8	475.0	622.0	587.3	612.6	560.9	538.8	556.4
4.3 State Governments	3.8	4.2	3.8	3.8	3.8	3.8	3.8	3.8
4.4 Others	464.3	173.5	384.7	432.8	381.0	430.5	445.7	433.0
5 Total	4,582.8	3,470.7	4,038.1	4,221.6	4,324.6	4,193.3	4,153.2	4,337.6

No. 25: Auctions of Treasury Bills

(Amount in ₹ Billion)

Date of Auction	Notified Amount	Bids Received			Bids Accepted			Total Issue (6+7)	Cut-off Price	Implicit Yield at Cut-off Price (per cent)
		Number	Total Face Value		Number	Total Face Value				
			Competitive	Non-Competitive		Competitive	Non-Competitive			
1	2	3	4	5	6	7	8	9	10	
91-day Treasury Bills										
2012-13										
Jan. 30	50	51	167.47	50.01	30	50.00	50.01	100.01	98.06	7.9353
Feb. 6	50	64	205.26	60.63	49	50.00	60.63	110.63	98.05	7.9770
Feb. 13	50	56	153.41	5.04	34	50.00	5.04	55.04	98.05	7.9770
Feb. 20	50	47	153.34	12.28	32	50.00	12.28	62.28	98.04	8.0187
Feb. 27	70	62	135.66	27.22	38	57.11	27.22	84.33	98.02	8.1022
182-day Treasury Bills										
2012-13										
Jan. 30	50	47	120.34	–	20	50.00	–	50.00	96.19	7.9436
Feb. 13	50	49	133.09	0.01	11	50.00	0.01	50.01	96.19	7.9436
Feb. 27	50	54	139.53	–	14	41.92	–	41.92	96.15	8.0303
364-day Treasury Bills										
2012-13										
Jan. 9	50	73	189.16	0.08	23	50.00	0.08	50.08	92.74	7.8498
Jan. 23	50	52	118.39	–	28	50.00	–	50.00	92.75	7.8382
Feb. 6	50	85	184.87	–	34	50.00	–	50.00	92.71	7.8848
Feb. 20	50	74	162.95	0.01	31	50.00	0.01	50.01	92.70	7.8965

Financial Markets

No. 26: Daily Call Money Rates

(Per cent per annum)

As on		Range of Rates	Weighted Average Rates
		Borrowings/ Lendings	Borrowings/ Lendings
		1	2
February	1, 2013	6.40-7.90	7.79
February	2, 2013	5.00-7.60	7.15
February	4, 2013	6.40-7.85	7.73
February	5, 2013	6.40-7.85	7.74
February	6, 2013	6.40-8.25	7.79
February	7, 2013	6.40-7.95	7.78
February	8, 2013	6.40-7.85	7.75
February	9, 2013	6.75-8.75	7.86
February	11, 2013	6.40-7.85	7.79
February	12, 2013	6.40-7.90	7.80
February	13, 2013	6.40-7.90	7.80
February	14, 2013	6.40-7.90	7.79
February	15, 2013	6.75-8.10	7.81
February	16, 2013	6.50-7.75	7.51
February	18, 2013	6.75-8.02	7.87
February	20, 2013	6.75-7.95	7.83
February	21, 2013	6.55-8.00	7.85
February	22, 2013	6.40-8.00	7.86
February	23, 2013	6.50-7.80	7.64
February	25, 2013	6.40-7.95	7.85
February	26, 2013	6.40-7.90	7.84
February	27, 2013	6.40-7.90	7.84
February	28, 2013	6.40-7.90	7.85
March	1, 2013	6.40-7.95	7.84
March	2, 2013	5.00-7.65	6.73
March	4, 2013	6.25-7.90	7.70
March	5, 2013	6.15-7.85	7.70
March	6, 2013	6.30-7.95	7.75
March	7, 2013	6.30-8.00	7.74
March	8, 2013	6.25-8.00	7.75
March	9, 2013	6.50-7.80	7.63
March	11, 2013	6.40-7.90	7.81
March	12, 2013	6.40-7.85	7.79
March	13, 2013	6.40-7.90	7.80
March	14, 2013	6.40-7.85	7.79
March	15, 2013	6.40-8.10	7.83

No. 27: Certificates of Deposit

Item	2012	2013			
	Feb. 24	Jan. 11	Jan. 25	Feb. 8	Feb. 22
	1	2	3	4	5
1 Amount Outstanding (₹ Billion)	4,028.9	3,382.9	3,251.0	3,125.2	3,010.9
1.1 Issued during the fortnight (₹ Billion)	388.0	241.1	174.8	169.1	246.8
2 Rate of Interest (per cent)	9.30-10.65	8.19-8.88	8.11-9.25	7.85-9.31	7.95-9.90

No. 28: Commercial Paper

Item	2012	2013			
	Feb. 29	Jan. 15	Jan. 31	Feb. 15	Feb. 28
	1	2	3	4	5
1 Amount Outstanding (₹ Billion)	1,617.6	2,117.5	1,998.4	2,095.6	1,923.4
1.1 Reported during the fortnight (₹ Billion)	254.9	472.3	275.6	430.0	263.1
2 Rate of Interest (per cent)	8.47-14.75	8.05-13.45	7.97-13.37	7.88-14.96	8.02-13.96

No. 29: Average Daily Turnover in Select Financial Markets

(₹ Billion)

Item	2011-12	2012	2013					
		Feb. 24	Jan. 18	Jan. 25	Feb. 1	Feb. 8	Feb. 15	Feb. 22
	1	2	3	4	5	6	7	8
1 Call Money	217.0	225.9	235.2	281.2	314.1	234.4	274.1	103.2
2 Notice Money	59.8	71.2	62.5	6.0	93.2	69.8	74.5	165.6
3 Term Money	4.9	2.8	10.6	7.6	16.9	9.4	11.4	11.8
4 CBLO	769.3	687.3	886.0	776.4	1,150.5	939.0	833.5	707.1
5 Market Repo	519.2	582.2	705.0	796.0	824.9	944.7	976.6	1,083.5
6 Repo in Corporate Bond	0.1	1.1	—	—	0.8	—	—	—
7 Forex (US \$ million)	57,105	51,997	54,967	50,949	58,744	54,408	46,533	41,949
8 Govt. of India Dated Securities	264.4	249.8	1,116.1	700.3	584.8	657.5	819.3	650.0
9 State Govt. Securities	4.4	6.0	11.9	26.6	8.6	12.7	8.0	11.3
10 Treasury Bills								
10.1 91-Day	15.9	16.3	14.8	16.5	19.6	17.8	9.0	16.0
10.2 182-Day	4.5	0.9	8.4	1.6	5.7	8.0	3.5	1.2
10.3 364-Day	7.8	8.8	18.2	29.1	16.1	30.6	20.3	30.2
10.4 Cash Management Bills	3.5	—	—	—	—	—	—	—
11 Total Govt. Securities (8+9+10)	300.6	281.8	1,169.4	774.1	634.8	726.6	860.0	708.8
11.1 RBI	6.3	25.4	0.4	0.8	0.4	4.8	2.3	25.4

No. 30: New Capital Issues By Non-Government Public Limited Companies

(Amount in ₹ Billion)

Security & Type of Issue	2011-12		2011-12 (Apr.-Jan.)		2012-13 (Apr.-Jan.)		Jan. 2012		Jan. 2013	
	No. of Issues	Amount	No. of Issues	Amount	No. of Issues	Amount	No. of Issues	Amount	No. of Issues	Amount
	1	2	3	4	5	6	7	8	9	10
1 Equity Shares	49	81.5	39	70.7	32	119.9	–	–	2	4.9
1A Premium	47	65.6	38	55.6	29	109.0	–	–	2	4.8
1.1 Prospectus	34	57.8	29	49.8	20	45.0	–	–	1	0.1
1.1.1 Premium	33	44.3	29	36.6	18	42.2	–	–	1	0.1
1.2 Rights	15	23.7	10	20.9	12	74.8	–	–	1	4.7
1.2.1 Premium	14	21.3	9	19.0	11	66.8	–	–	1	4.7
2 Preference Shares	–	–	–	–	–	–	–	–	–	–
2.1 Prospectus	–	–	–	–	–	–	–	–	–	–
2.2 Rights	–	–	–	–	–	–	–	–	–	–
3 Debentures	–	–	–	–	–	–	–	–	–	–
3.1 Prospectus	–	–	–	–	–	–	–	–	–	–
3.2 Rights	–	–	–	–	–	–	–	–	–	–
3.2.1 Convertible	–	–	–	–	–	–	–	–	–	–
3.2.1.1 Prospectus	–	–	–	–	–	–	–	–	–	–
3.2.1.2 Rights	–	–	–	–	–	–	–	–	–	–
3.2.2 Non-Convertible	–	–	–	–	–	–	–	–	–	–
3.2.2.1 Prospectus	–	–	–	–	–	–	–	–	–	–
3.2.2.2 Rights	–	–	–	–	–	–	–	–	–	–
4 Bonds	–	–	–	–	–	–	–	–	–	–
4.1 Prospectus	–	–	–	–	–	–	–	–	–	–
4.2 Rights	–	–	–	–	–	–	–	–	–	–
5 Total (1+2+3+4)	49	81.5	39	70.7	32	119.9	–	–	2	4.9
5.1 Prospectus	34	57.8	29	49.8	20	45.0	–	–	1	0.1
5.2 Rights	15	23.7	10	20.9	12	74.8	–	–	1	4.7

Source: Based on prospectus/advertisements issued by companies, replies to Reserve Bank's questionnaire and information received from SEBI, stock exchanges, press reports, etc.

External Sector

No. 31: Foreign Trade

Item	Unit	2011-12	2012				2013	
			Feb.	Oct.	Nov.	Dec.	Jan.	Feb.
		1	2	3	4	5	6	7
1 Exports	₹ Billion	14,659.6	1,238.7	1,262.2	1,242.3	1,337.0	1,348.9	1,412.1
	US \$ Million	305,963.9	25,194.4	23,803.7	22,679.3	24,466.5	24,833.7	26,259.4
1.1 Oil	₹ Billion	2,679.1	190.1	325.9	290.2	263.1	259.1	..
	US \$ Million	56,038.5	3,866.6	6,145.9	5,297.3	5,426.0	4,769.9	..
1.2 Non-oil	₹ Billion	11,980.4	1,048.6	936.3	952.1	1,074.0	1,089.8	..
	US \$ Million	249,925.4	21,327.8	17,657.8	17,381.9	19,040.5	20,063.8	..
2 Imports	₹ Billion	23,454.6	1,972.5	2,367.5	2,260.6	2,365.4	2,479.7	2,214.5
	US \$ Million	489,319.5	40,118.5	44,650.0	41,270.0	43,285.0	45,651.9	41,181.7
2.1 Oil	₹ Billion	7,430.7	645.3	835.8	776.1	800.9	873.1	814.6
	US \$ Million	154,967.6	13,121.0	15,763.2	14,169.1	14,656.5	16,074.3	15,148.3
2.2 Non-oil	₹ Billion	16,023.9	1,327.2	1,531.7	1,484.5	1,564.5	1,606.6	1,399.9
	US \$ Million	334,351.9	26,997.5	28,886.8	27,100.9	28,628.5	29,577.5	26,033.4
3 Trade Balance	₹ Billion	-8,795.0	-733.8	-1,105.4	-1,018.3	-1,028.4	-1,130.8	-802.4
	US \$ Million	-183,355.6	-14,924.1	-20,846.3	-18,590.8	-18,818.5	-20,818.1	-14,922.3
3.1 Oil	₹ Billion	-4,751.6	-455.2	-509.9	-486.0	-537.9	-614.0	..
	US \$ Million	-98,929.1	-9,254.4	-9,617.3	-8,871.8	-9,230.5	-11,304.4	..
3.2 Non-oil	₹ Billion	-4,043.4	-278.6	-595.4	-532.4	-490.5	-516.8	..
	US \$ Million	-84,426.5	-5,669.8	-11,229.0	-9,718.9	-9,588.0	-9,513.7	..

Source: DGCI & S and Ministry of Commerce & Industry.

No. 32: Foreign Exchange Reserves

Item	Unit	2012	2013					
		Mar. 16	Feb. 8	Feb. 15	Feb. 22	Mar. 1	Mar. 8	Mar. 15
		1	2	3	4	5	6	7
1 Total Reseves	₹ Billion	14,794	15,771	15,828	15,857	15,812	15,780	15,822
	US \$ Million	294,821	294,543	293,519	291,916	290,574	290,350	292,317
1.1 Foreign Currency Assets	₹ Billion	13,055	13,970	14,025	14,055	14,035	14,003	14,047
	US \$ Million	259,489	260,780	259,786	258,229	257,608	257,382	259,354
1.2 Gold	₹ Billion	1,377	1,438	1,438	1,438	1,414	1,414	1,414
	US \$ Million	28,128	26,975	26,975	26,975	26,292	26,292	26,292
1.3 SDRs	SDRs Million	2,885	2,886	2,887	2,887	2,887	2,887	2,887
	₹ Billion	222	237	238	238	237	237	236
	US \$ Million	4,420	4,426	4,406	4,376	4,352	4,353	4,349
1.4 Reserve Tranche Position in IMF	₹ Billion	140	127	127	127	127	126	126
	US \$ Million	2,785	2,362	2,352	2,336	2,323	2,323	2,321

No. 33: NRI Deposits

(US\$ Million)

Scheme	Outstanding				Flows	
	2011-12	2012	2013		2011-12	2012-13
		Feb.	Jan.	Feb.	Apr.-Feb.	Apr.-Feb.
	1	2	3	4	5	6
1 NRI Deposits	58,608	58,213	69,065	69,319	9,733	13,379
1.1 FCNR(B)	14,968	15,550	14,840	14,808	-48	-160
1.2 NR(E)RA	31,408	29,997	44,346	44,764	5,854	15,271
1.3 NRO	12,232	12,666	9,879	9,747	3,926	-1,732

No. 34: Foreign Investment Inflows

(US\$ Million)

Item	2011-12	2011-12	2012-13	2012	2013	
		Apr.-Feb.	Apr.-Feb.	Feb.	Jan.	Feb.
	1	2	3	4	5	6
1 Foreign Investment Inflows	39,177	39,545	47,724	9,655	9,295	6,664
1.1 Net Foreign Direct Investment (1.1.1–1.1.2)	22,006	21,763	21,533	484	3,122	2,433
1.1.1 Direct Investment to India (1.1.1.1–1.1.2)	32,955	31,784	27,568	1,757	3,204	2,621
1.1.1.1 Gross Inflows/Gross Investments	46,553	43,935	33,912	3,204	3,672	3,088
1.1.1.1.1 Equity	35,854	34,132	21,268	2,306	2,248	1,886
1.1.1.1.1.1 Government (SIA/FIPB)	3,046	3,001	2,306	205	192	84
1.1.1.1.1.2 RBI	20,427	19,177	14,959	1,270	1,687	1,381
1.1.1.1.1.3 Acquisition of shares	11,360	11,027	3,036	736	279	330
1.1.1.1.1.4 Equity capital of unincorporated bodies	1,021	927	968	95	91	91
1.1.1.1.2 Reinvested earnings	8,205	7,444	10,089	762	936	936
1.1.1.1.3 Other capital	2,494	2,359	2,555	136	488	266
1.1.1.2 Repatriation/Disinvestment	13,598	12,151	6,345	1,448	468	468
1.1.1.2.1 Equity	13,018	11,598	5,650	1,421	467	467
1.1.1.2.2 Other capital	580	553	695	27	1	1
1.1.2 Foreign Direct Investment by India (1.1.2.1+1.1.2.2+1.1.2.3–1.1.2.4)	10,949	10,020	6,034	1,273	82	188
1.1.2.1 Equity capital	6,388	5,574	5,756	558	287	355
1.1.2.2 Reinvested Earnings	1,208	1,108	1,089	101	99	99
1.1.2.3 Other Capital	5,808	5,566	4,025	842	165	204
1.1.2.4 Repatriation/Disinvestment	2,455	2,228	4,835	228	469	469
1.2 Net Portfolio Investment (1.2.1+1.2.2+1.2.3–1.2.4)	17,171	17,781	26,191	9,171	6,172	4,231
1.2.1 GDRs/ADRs	597	597	187	–	–	–
1.2.2 FIIs	16,813	17,365	26,337	9,228	6,117	4,176
1.2.3 Offshore funds and others	–	–	–	–	–	–
1.2.4 Portfolio investment by India	239	181	333	57	–55	–55

No. 35: Outward Remittances under the Liberalised Remittance Scheme (LRS) for Resident Individuals

(US\$ Million)

Item	2011-12	2012			2013
		Jan.	Nov.	Dec.	Jan.
	1	2	3	4	5
1 Outward Remittances under the LRS	1,001.6	69.6	77.4	79.5	98.9
1.1 Deposit	26.6	1.3	1.0	0.6	2.8
1.2 Purchase of immovable property	62.2	2.0	6.3	4.6	6.9
1.3 Investment in equity/debt	239.5	14.8	11.8	11.5	13.5
1.4 Gift	244.6	12.1	16.9	20.0	22.6
1.5 Donations	3.5	0.2	1.0	0.4	0.2
1.6 Travel	34.9	4.1	5.0	3.3	4.8
1.7 Maintenance of close relatives	165.2	14.4	14.5	16.4	20.8
1.8 Medical Treatment	3.6	0.6	0.3	0.4	0.4
1.9 Studies Abroad	114.3	11.8	8.0	10.7	15.4
1.10 Others	107.2	8.3	12.6	11.7	11.5

No. 36: Indices of Real Effective Exchange Rate (REER) and Nominal Effective Exchange Rate (NEER) of the Indian Rupee

Item	2010-11	2011-12	2012	2013	
			March	February	March
	1	2	3	4	5
36-Currency Export and Trade Based Weights (Base: 2004-05=100)					
1 Trade-Based Weights					
1.1 NEER	93.66	87.61	84.22	79.00	78.79
1.2 REER	102.34	99.15	96.94	93.29	93.04
2 Export-Based Weights					
2.1 NEER	94.74	89.06	85.81	80.59	80.35
2.2 REER	103.52	100.68	98.60	95.27	94.99
6-Currency Trade Based Weights					
1 Base: 2004-05 (April-March) =100					
1.1 NEER	91.83	84.86	81.60	76.38	76.40
1.2 REER	114.91	111.86	109.59	106.42	106.40
2 Base: 2010-11 (April-March) =100					
2.1 NEER	100.00	92.41	88.86	83.17	83.19
2.2 REER	100.00	97.35	95.37	92.61	92.60

No. 37: External Commercial Borrowings (ECBs)

(Amount in US\$ Million)

Item	2011-12	2012	2013	
		Feb.	Jan.	Feb.
	1	2	3	4
1 Automatic Route				
1.1 Number	999	64	57	58
1.2 Amount	27,849	863	638	1,082
2 Approval Route				
2.1 Number	68	12	12	8
2.2 Amount	7,861	1,740	2,876	1,261
3 Total (1+2)				
3.1 Number	1,067	76	69	66
3.2 Amount	35,710	2,603	3,514	2,343
4 Weighted Average Maturity (in years)	5.78	4.97	5.72	13.50
5 Interest Rate (per cent)				
5.1 Weighted Average Margin over 6-month LIBOR or reference rate for Floating Rate Loans	2.89	2.19	2.38	2.68
5.2 Interest rate range for Fixed Rate Loans	0.00-8.00	0.00-4.39	0.00-9.00	1.31-5.88

No. 38: India's Overall Balance of Payments

(US \$ Million)

Item	Oct-Dec 2011 (PR)			Oct-Dec 2012 (P)		
	Credit	Debit	Net	Credit	Debit	Net
	1	2	3	4	5	6
Overall Balance of Payments(1+2+3)	234,890	247,703	-12,812	250,140	249,359	781
1 CURRENT ACCOUNT	128,266	148,220	-19,954	127,825	160,371	-32,546
1.1 MERCHANDISE	71,400	120,104	-48,704	71,833	131,437	-59,604
1.2 INVISIBLES	56,866	28,116	28,750	55,993	28,934	27,059
1.2.1 Services	37,552	21,385	16,167	36,502	18,912	17,590
1.2.1.1 Travel	5,068	3,530	1,538	5,050	3,010	2,039
1.2.1.2 Transportation	4,705	4,444	260	4,215	3,570	645
1.2.1.3 Insurance	799	440	359	524	552	-28
1.2.1.4 G.n.i.e.	145	186	-40	140	153	-13
1.2.1.5 Miscellaneous	26,835	12,785	14,050	26,574	11,628	14,946
1.2.1.5.1 Software Services	16,123	317	15,806	16,466	565	15,901
1.2.1.5.2 Business Services	6,806	6,950	-143	7,135	7,906	-770
1.2.1.5.3 Financial Services	1,613	2,189	-577	1,382	898	484
1.2.1.5.4 Communication Services	456	341	115	358	250	108
1.2.2 Transfers	17,024	614	16,410	16,827	1,081	15,745
1.2.2.1 Official	351	149	202	336	261	75
1.2.2.2 Private	16,673	465	16,208	16,491	821	15,670
1.2.3 Income	2,290	6,118	-3,827	2,664	8,940	-6,276
1.2.3.1 Investment Income	1,707	5,566	-3,859	1,898	8,372	-6,474
1.2.3.2 Compensation of Employees	583	551	32	766	568	198
2 CAPITAL ACCOUNT	106,624	98,944	7,680	120,749	88,988	31,761
2.1 Foreign Investment	49,784	42,922	6,861	53,077	41,771	11,306
2.1.1 Foreign Direct Investment	10,434	5,470	4,963	9,126	6,600	2,526
2.1.1.1 In India	9,432	2,559	6,873	7,530	2,720	4,810
2.1.1.1.1 Equity	7,149	2,515	4,634	4,363	2,624	1,739
2.1.1.1.2 Reinvested Earnings	2,051	-	2,051	3,092	-	3,092
2.1.1.1.3 Other Capital	232	44	188	75	96	-21
2.1.1.2 Abroad	1,001	2,911	-1,910	1,595	3,880	-2,284
2.1.1.2.1 Equity	1,001	1,385	-384	1,595	2,167	-571
2.1.1.2.2 Reinvested Earnings	-	302	-302	-	297	-297
2.1.1.2.3 Other Capital	-	1,223	-1,223	-	1,416	-1,416
2.1.2 Portfolio Investment	39,350	37,452	1,898	43,951	35,171	8,781
2.1.2.1 In India	39,149	37,204	1,945	43,448	33,444	10,004
2.1.2.1.1 FIIs	39,065	37,204	1,861	43,289	33,444	9,845
2.1.2.1.2 ADR/GDRs	84	-	84	159	-	159
2.1.2.2 Abroad	201	248	-47	503	1,727	-1,224
2.2 Loans	35,183	33,581	1,602	40,721	30,092	10,630
2.2.1 External Assistance	2,209	856	1,353	2,250	851	1,399
2.2.1.1 By India	17	57	-39	13	68	-55
2.2.1.2 To India	2,191	800	1,392	2,237	783	1,454
2.2.2 Commercial Borrowings	7,827	8,153	-327	7,400	4,379	3,021
2.2.2.1 By India	1,405	901	504	409	498	-89
2.2.2.2 To India	6,422	7,252	-830	6,991	3,881	3,110
2.2.3 Short Term to India	25,148	24,572	576	31,071	24,861	6,210
2.2.3.1 Suppliers' Credit > 180 days & Buyers' Credit	25,148	23,897	1,251	29,402	24,861	4,541
2.2.3.2 Suppliers' Credit up to 180 days	-	675	-675	1,669	-	1,669
2.3 Banking Capital	16,146	21,632	-5,487	20,245	14,964	5,281
2.3.1 Commercial Banks	16,143	21,505	-5,362	20,245	14,927	5,318
2.3.1.1 Assets	393	2,770	-2,377	2,688	1,540	1,148
2.3.1.2 Liabilities	15,750	18,735	-2,985	17,557	13,386	4,170
2.3.1.2.1 Non-Resident Deposits	15,698	12,375	3,323	15,505	12,853	2,651
2.3.2 Others	3	127	-124	-	37	-37
2.4 Rupee Debt Service	-	-	-	-	-	-
2.5 Other Capital	5,511	808	4,703	6,706	2,162	4,544
3 Errors & Omissions	-	538	-538	1,566	-	1,566
4 Monetary Movements	12,812	-	12,812	-	781	-781
4.1 I.M.F.	-	-	-	-	-	-
4.2 Foreign Exchange Reserves (Increase - / Decrease +)	12,812	-	12,812	-	781	-781

No. 39: India's Overall Balance of Payments

(₹ Billion)

Item	Oct-Dec 2011 (PR)			Oct-Dec 2012 (P)		
	Credit	Debit	Net	Credit	Debit	Net
	1	2	3	4	5	6
Overall Balance of Payments(1+2+3)	11,963	12,616	-653	13,545	13,503	42
1 CURRENT ACCOUNT	6,533	7,549	-1,016	6,922	8,684	-1,762
1.1 MERCHANDISE	3,636	6,117	-2,481	3,890	7,117	-3,228
1.2 INVISIBLES	2,896	1,432	1,464	3,032	1,567	1,465
1.2.1 Services	1,913	1,089	823	1,977	1,024	952
1.2.1.1 Travel	258	180	78	273	163	110
1.2.1.2 Transportation	240	226	13	228	193	35
1.2.1.3 Insurance	41	22	18	28	30	-1
1.2.1.4 G.n.i.e.	7	9	-2	8	8	-1
1.2.1.5 Miscellaneous	1,367	651	716	1,439	630	809
1.2.1.5.1 Software Services	821	16	805	892	31	861
1.2.1.5.2 Business Services	347	354	-7	386	428	-42
1.2.1.5.3 Financial Services	82	111	-29	75	49	26
1.2.1.5.4 Communication Services	23	17	6	19	14	6
1.2.2 Transfers	867	31	836	911	59	853
1.2.2.1 Official	18	8	10	18	14	4
1.2.2.2 Private	849	24	825	893	44	849
1.2.3 Income	117	312	-195	144	484	-340
1.2.3.1 Investment Income	87	284	-197	103	453	-351
1.2.3.2 Compensation of Employees	30	28	2	41	31	11
2 CAPITAL ACCOUNT	5,430	5,039	391	6,538	4,819	1,720
2.1 Foreign Investment	2,536	2,186	349	2,874	2,262	612
2.1.1 Foreign Direct Investment	531	279	253	494	357	137
2.1.1.1 In India	480	130	350	408	147	260
2.1.1.1.1 Equity	364	128	236	236	142	94
2.1.1.1.2 Reinvested Earnings	104	-	104	167	-	167
2.1.1.1.3 Other Capital	12	2	10	4	5	-1
2.1.1.2 Abroad	51	148	-97	86	210	-124
2.1.1.2.1 Equity	51	71	-20	86	117	-31
2.1.1.2.2 Reinvested Earnings	-	15	-15	-	16	-16
2.1.1.2.3 Other Capital	-	62	-62	-	77	-77
2.1.2 Portfolio Investment	2,004	1,907	97	2,380	1,904	475
2.1.2.1 In India	1,994	1,895	99	2,353	1,811	542
2.1.2.1.1 FII's	1,990	1,895	95	2,344	1,811	533
2.1.2.1.2 ADR/GDRs	4	-	4	9	-	9
2.1.2.2 Abroad	10	13	-2	27	94	-66
2.2 Loans	1,792	1,710	82	2,205	1,629	576
2.2.1 External Assistance	112	44	69	122	46	76
2.2.1.1 By India	1	3	-2	1	4	-3
2.2.1.2 To India	112	41	71	121	42	79
2.2.2 Commercial Borrowings	399	415	-17	401	237	164
2.2.2.1 By India	72	46	26	22	27	-5
2.2.2.2 To India	327	369	-42	379	210	168
2.2.3 Short Term to India	1,281	1,251	29	1,682	1,346	336
2.2.3.1 Suppliers' Credit > 180 days & Buyers' Credit	1,281	1,217	64	1,592	1,346	246
2.2.3.2 Suppliers' Credit up to 180 days	-	34	-34	90	-	90
2.3 Banking Capital	822	1,102	-279	1,096	810	286
2.3.1 Commercial Banks	822	1,095	-273	1,096	808	288
2.3.1.1 Assets	20	141	-121	146	83	62
2.3.1.2 Liabilities	802	954	-152	951	725	226
2.3.1.2.1 Non-Resident Deposits	800	630	169	840	696	144
2.3.2 Others	-	-	-6	-	-	-2
2.4 Rupee Debt Service	-	-	-	-	-	-
2.5 Other Capital	281	41	240	363	117	246
3 Errors & Omissions	-	27	-27	85	-	85
4 Monetary Movements	653	-	653	-	42	-42
4.1 I.M.F.	-	-	-	-	-	-
4.2 Foreign Exchange Reserves (Increase - / Decrease +)	653	-	653	-	42	-42

No. 40: Standard Presentation of BoP in India as per BPM6

(US \$ Million)

Item	Oct-Dec 2011 (PR)			Oct-Dec 2012 (P)		
	Credit	Debit	Net	Credit	Debit	Net
	1	2	3	4	5	6
1 Current Account	127,674	147,830	-20,156	127,490	160,121	-32,632
1.A Goods and Services	108,711	141,248	-32,536	108,335	150,349	-42,014
1.A.a Goods	71,459	120,104	-48,645	71,833	131,437	-59,604
1.A.a.1 General merchandise on a BOP basis	71,400	107,373	-35,973	69,629	112,732	-43,103
1.A.a.2 Net exports of goods under merchanting	59	—	59	2,204	1,154	1,049
1.A.a.3 Non-monetary gold	—	12,731	-12,731	—	17,550	17,550
1.A.b Services	37,252	21,144	16,108	36,502	18,912	17,590
1.A.b.1 Manufacturing services on physical inputs owned by others	—	—	—	28	10	18
1.A.b.2 Maintenance and repair services n.i.e.	—	—	—	33	78	-45
1.A.b.3 Transport	4,709	4,451	257	4,215	3,570	645
1.A.b.4 Travel	5,068	3,530	1,538	5,050	3,010	2,039
1.A.b.5 Construction	204	155	49	252	264	-12
1.A.b.6 Insurance and pension services	799	440	359	524	552	-28
1.A.b.7 Financial services	1,613	2,189	-577	1,382	898	484
1.A.b.8 Charges for the use of intellectual property n.i.e.	78	919	-841	71	1,084	-1,012
1.A.b.9 Telecommunications, computer, and information services	16,605	764	15,842	16,928	930	15,997
1.A.b.10 Other business services	6,506	6,708	-203	7,135	7,906	-770
1.A.b.11 Personal, cultural, and recreational services	67	48	20	238	141	97
1.A.b.12 Government goods and services n.i.e.	145	186	-40	140	153	-13
1.A.b.13 Others n.i.e.	1,458	1,754	-296	506	317	190
1.B Primary Income	2,290	6,118	-3,827	2,664	8,940	-6,276
1.B.1 Compensation of employees	583	551	32	766	568	198
1.B.2 Investment income	1,607	5,529	-3,922	1,568	8,274	-6,706
1.B.2.1 Direct investment	607	5,444	-4,837	592	4,572	-3,980
1.B.2.2 Portfolio investment	—	—	—	73	1,056	-983
1.B.2.3 Other investment	—	80	-80	102	2,645	-2,543
1.B.2.4 Reserve assets	1,000	5	995	801	—	800
1.B.3 Other primary income	100	37	63	330	98	231
1.C Secondary Income	16,673	465	16,208	16,491	832	15,659
1.C.1 Financial corporations, nonfinancial corporations, households, and NPISHs	16,673	465	16,208	16,222	828	15,394
1.C.1.1 Personal transfers (Current transfers between resident and/ non-resident households)	16,018	396	15,622	15,559	741	14,818
1.C.1.2 Other current transfers	655	69	586	663	87	577
1.C.2 General Government	—	—	—	22	4	18
2 Capital Account	352	232	120	740	730	10
2.1 Gross acquisitions (DR.)/disposals (CR.) of non-produced nonfinancial assets	—	83	-83	12	59	-46
2.2 Capital transfers	351	149	202	728	671	56
3 Financial Account	119,436	98,860	20,575	120,834	89,779	31,055
3.1 Direct Investment	10,434	5,470	4,963	9,126	6,600	2,526
3.1.A Direct Investment in India	9,432	2,559	6,873	7,530	2,720	4,810
3.1.A.1 Equity and investment fund shares	9,200	2,515	6,685	7,455	2,624	4,831
3.1.A.1.1 Equity other than reinvestment of earnings	7,149	2,515	4,634	4,363	2,624	1,739
3.1.A.1.2 Reinvestment of earnings	2,051	—	2,051	3,092	—	3,092
3.1.A.2 Debt instruments	232	44	188	75	96	-21
3.1.A.2.1 Direct investor in direct investment enterprises	232	44	188	75	96	-21
3.1.B Direct Investment by India	1,001	2,911	-1,910	1,595	3,880	-2,284
3.1.B.1 Equity and investment fund shares	1,001	1,687	-686	1,595	2,464	-869
3.1.B.1.1 Equity other than reinvestment of earnings	1,001	1,385	-384	1,595	2,167	-571
3.1.B.1.2 Reinvestment of earnings	—	302	-302	—	297	-297
3.1.B.2 Debt instruments	—	1,223	-1,223	—	1,416	-1,416
3.1.B.2.1 Direct investor in direct investment enterprises	—	1,223	-1,223	—	1,416	-1,416
3.2 Portfolio Investment	39,266	37,452	1,814	43,792	35,171	8,622
3.2.A Portfolio Investment in India	39,065	37,204	1,861	43,289	33,444	9,845
3.2.A.1 Equity and investment fund shares	23,325	25,055	-1,731	33,735	25,617	8,118
3.2.A.2 Debt securities	15,740	12,148	3,592	9,554	7,827	1,727
3.2.B Portfolio Investment by India	201	248	-47	503	1,727	-1,224
3.3 Financial derivatives (other than reserves) and employee stock options	—	—	—	840	1,200	-360
3.4 Other investment	56,924	55,938	985	67,068	46,019	21,049
3.4.1 Other equity (ADRs/GDRs)	84	—	84	159	—	159
3.4.2 Currency and deposits	15,701	12,502	3,199	15,505	12,891	2,614
3.4.2.1 Central bank (Rupee Debt Movements; NRG)	3	127	-124	—	37	-37
3.4.2.2 Deposit-taking corporations, except the central bank (NRI Deposits)	15,698	12,375	3,323	15,505	12,853	2,651
3.4.2.3 General government	—	—	—	—	—	—
3.4.2.4 Other sectors	—	—	—	—	—	—
3.4.3 Loans (External Assistance, ECBs and Banking Capital)	10,480	18,139	-7,659	14,391	7,304	7,087
3.4.3A Loans to India	9,058	17,181	-8,124	13,969	6,738	7,231
3.4.3B Loans by India	1,422	958	464	422	566	-144
3.4.4 Insurance, pension, and standardized guarantee schemes	—	—	—	8	8	—
3.4.5 Trade credit and advances	25,148	24,572	576	31,071	24,861	6,210
3.4.6 Other accounts receivable/payable - other	5,511	725	4,786	5,943	963	4,979
3.4.7 Special drawing rights	—	—	—	—	—	—
3.5 Reserve assets	12,812	—	12,812	—	781	-781
3.5.1 Monetary gold	—	—	—	—	—	—
3.5.2 Special drawing rights n.a.	—	—	—	—	—	—
3.5.3 Reserve position in the IMF n.a.	—	—	—	—	—	—
3.5.4 Other reserve assets (Foreign Currency Assets)	12,812	—	12,812	—	781	-781
3 Total assets/liabilities (Instrument wise)	119,436	98,860	20,575	119,986	88,571	31,415
3.0.1 Equity and investment fund shares	33,727	29,506	4,221	43,289	32,432	10,857
3.0.2 Debt instruments	67,301	68,630	-1,328	70,596	54,394	16,201
3.0.3 Other financial assets and liabilities	18,407	725	17,682	6,102	1,745	4,357
4 Net errors and omissions	—	538	-538	1,566	—	1,566

No. 41: Standard Presentation of BoP in India as per BPM6

(₹ Billion)

Item	Oct-Dec 2011 (PR)			Oct-Dec 2012 (P)		
	Credit	Debit	Net	Credit	Debit	Net
	1	2	3	4	5	6
1 Current Account	6,503	7,529	-1,027	6,903	8,670	-1,767
1.A Goods and Services	5,537	7,194	-1,657	5,866	8,141	-2,275
1.A.a Goods	3,639	6,117	-2,477	3,890	7,117	-3,228
1.A.a.1 General merchandise on a BOP basis	3,636	5,469	-1,832	3,770	6,104	-2,334
1.A.a.2 Net exports of goods under merchanting	3	—	3	119	63	57
1.A.a.3 Non-monetary gold	—	648	-648	—	950	-950
1.A.b Services	1,897	1,077	820	1,977	1,024	952
1.A.b.1 Manufacturing services on physical inputs owned by others	—	—	—	2	1	1
1.A.b.2 Maintenance and repair services n.i.e.	—	—	—	2	4	-2
1.A.b.3 Transport	240	227	13	228	193	35
1.A.b.4 Travel	258	180	78	273	163	110
1.A.b.5 Construction	10	8	3	14	14	-1
1.A.b.6 Insurance and pension services	41	22	18	28	30	-1
1.A.b.7 Financial services	82	111	-29	75	49	26
1.A.b.8 Charges for the use of intellectual property n.i.e.	4	47	-43	4	59	-55
1.A.b.9 Telecommunications, computer, and information services	846	39	807	917	50	866
1.A.b.10 Other business services	331	342	-10	386	428	-42
1.A.b.11 Personal, cultural, and recreational services	3	2	1	13	8	5
1.A.b.12 Government goods and services n.i.e.	7	9	-2	8	8	-1
1.A.b.13 Others n.i.e.	74	89	-15	27	17	10
1.B Primary Income	117	312	-195	144	484	-340
1.B.1 Compensation of employees	30	28	2	41	31	11
1.B.2 Investment income	82	282	-200	85	448	-363
1.B.2.1 Direct investment	31	277	-246	32	248	-216
1.B.2.2 Portfolio investment	—	—	—	4	57	-53
1.B.2.3 Other investment	—	4	-4	6	143	-138
1.B.2.4 Reserve assets	51	—	51	43	0	43
1.B.3 Other primary income	5	2	3	18	5	13
1.C Secondary Income	849	24	825	893	45	848
1.C.1 Financial corporations, nonfinancial corporations, households, and NPISHs	849	24	825	878	45	834
1.C.1.1 Personal transfers (Current transfers between resident and/ non-resident households)	816	20	796	842	40	802
1.C.1.2 Other current transfers	33	4	30	36	5	31
1.C.2 General Government	—	—	—	1	0	1
2 Capital Account	18	12	6	40	40	1
2.1 Gross acquisitions (DR.)/disposals (CR.) of non-produced nonfinancial assets	0	4	-4	1	3	-3
2.2 Capital transfers	18	8	10	39	36	3
3 Financial Account	6,083	5,035	1,048	6,543	4,861	1,682
3.1 Direct Investment	531	279	253	494	357	137
3.1.A Direct Investment in India	480	130	350	408	147	260
3.1.A.1 Equity and investment fund shares	469	128	340	404	142	262
3.1.A.1.1 Equity other than reinvestment of earnings	364	128	236	236	142	94
3.1.A.1.2 Reinvestment of earnings	104	—	104	167	—	167
3.1.A.2 Debt instruments	12	2	10	4	5	-1
3.1.A.2.1 Direct investor in direct investment enterprises	12	2	10	4	5	-1
3.1.B Direct Investment by India	51	148	-97	86	210	-124
3.1.B.1 Equity and investment fund shares	51	86	-35	86	133	-47
3.1.B.1.1 Equity other than reinvestment of earnings	51	71	-20	86	117	-31
3.1.B.1.2 Reinvestment of earnings	—	15	-15	—	16	-16
3.1.B.2 Debt instruments	—	62	-62	—	77	-77
3.1.B.2.1 Direct investor in direct investment enterprises	—	62	-62	—	77	-77
3.2 Portfolio Investment	2,000	1,907	92	2,371	1,904	467
3.2.A Portfolio Investment in India	1,990	1,895	95	2,344	1,811	533
3.2.A.1 Equity and investment fund shares	1,188	1,276	-88	1,827	1,387	440
3.2.A.2 Debt securities	802	619	183	517	424	94
3.2.B Portfolio Investment by India	10	13	-2	27	94	-66
3.3 Financial derivatives (other than reserves) and employee stock options	—	—	—	45	65	-19
3.4 Other investment	2,899	2,849	50	3,632	2,492	1,140
3.4.1 Other equity (ADRs/GDRs)	4	—	4	9	—	9
3.4.2 Currency and deposits	800	637	163	840	698	142
3.4.2.1 Central bank (Rupee Debt Movements; NRG)	0	6	-6	—	2	-2
3.4.2.2 Deposit-taking corporations, except the central bank (NRI Deposits)	800	630	169	840	696	144
3.4.2.3 General government	—	—	—	—	—	—
3.4.2.4 Other sectors	—	—	—	—	—	—
3.4.3 Loans (External Assistance, ECBs and Banking Capital)	534	924	-390	779	395	384
3.4.3A Loans to India	461	875	-414	756	365	392
3.4.3B Loans by India	72	49	24	23	31	-8
3.4.4 Insurance, pension, and standardized guarantee schemes	—	—	—	0	0	0
3.4.5 Trade credit and advances	1,281	1,251	29	1,682	1,346	336
3.4.6 Other accounts receivable/payable - other	281	37	244	322	52	270
3.4.7 Special drawing rights	—	—	—	—	—	—
3.5 Reserve assets	653	—	653	—	42	-42
3.5.1 Monetary gold	—	—	—	—	—	—
3.5.2 Special drawing rights n.a.	—	—	—	—	—	—
3.5.3 Reserve position in the IMF n.a.	—	—	—	—	—	—
3.5.4 Other reserve assets (Foreign Currency Assets)	653	—	653	—	42	-42
3 Total assets/liabilities (Instrument wise)	6,083	5,035	1,048	6,497	4,796	1,701
3.0.1 Equity and investment fund shares	1,718	1,503	215	2,344	1,756	588
3.0.2 Debt instruments	3,428	3,495	-68	3,823	2,945	877
3.0.3 Other financial assets and liabilities	937	37	901	330	94	236
4 Net errors and omissions	—	27	-27	85	—	85

No. 42: International Investment Position

(US\$ Million)

Item	As on Financial Year /Quarter End							
	2011-12		2011		2012			
			Dec.		Sep.		Dec.	
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
	1	2	3	4	5	6	7	8
1 Direct Investment Abroad/in India	112,376	222,250	109,519	206,454	115,882	229,929	118,167	226,370
1.1 Equity Capital and Reinvested Earnings	82,048	213,119	80,665	197,709	83,288	219,939	84,157	216,362
1.2 Other Capital	30,329	9,131	28,854	8,745	32,594	9,990	34,010	10,008
2 Portfolio Investment	1,472	165,782	1,487	146,597	1,536	164,635	1,536	169,543
2.1 Equity	1,455	125,330	1,462	109,730	1,448	125,683	1,448	129,090
2.2 Debt	17	40,453	25	36,867	87	38,952	87	40,454
3 Other Investment	29,524	298,283	24,327	287,728	29,662	318,878	26,570	328,018
3.1 Trade Credit	-39	67,320	1,345	67,228	5,606	76,925	3,020	83,070
3.2 Loan	6,067	160,220	4,975	157,702	3,761	164,785	3,610	165,540
3.3 Currency and Deposits	11,764	58,778	7,472	52,615	8,418	67,207	7,509	67,758
3.4 Other Assets/Liabilities	11,732	11,965	10,535	10,183	11,877	9,961	12,431	11,650
4 Reserves	294,397	-	296,688	-	294,812	-	295,638	-
5 Total Assets/ Liabilities	437,770	686,315	432,022	640,779	441,892	713,441	441,910	723,931
6 IIP (Assets - Liabilities)	-248,545		-208,757		-271,549		-282,021	

Payment and Settlement Systems

No. 43: Payment System Indicators

System	Volume (Million)				Value (₹ Billion)			
	2011-12	2012	2013		2011-12	2012	2013	
		Dec.	Jan.	Feb.		Dec.	Jan.	Feb.
	1	2	3	4	5	6	7	8
1 RTGS	55.05	6.03	6.29	5.82	1,079,790.59	68,729.93	70,454.74	63,890.48
1.1 Customer Transactions	51.02	5.65	5.88	5.46	395,244.50	44,120.23	43,713.66	40,716.72
1.2 Interbank Transactions	4.00	0.38	0.40	0.36	144,062.98	13,157.67	14,288.39	12,165.99
1.3 Interbank Clearing	0.012	0.001	0.001	0.001	540,483.14	11,452.02	12,452.69	11,007.77
2 CCIL Operated Systems	1.88	0.18	0.26	0.19	406,071.18	39,703.59	49,811.24	41,639.11
2.1 CBLO	0.13	0.01	0.01	0.01	111,554.28	9,956.70	11,391.76	9,906.50
2.2 Govt. Securities Clearing	0.43	0.05	0.11	0.07	72,520.79	8,308.66	15,746.23	12,896.52
2.2.1 Outright	0.41	0.04	0.10	0.07	34,882.04	4,638.12	10,950.05	7,249.47
2.2.2 Repo	0.028	0.003	0.003	0.004	37,638.75	3,670.54	4,796.18	5,647.05
2.3 Forex Clearing	1.29	0.12	0.14	0.11	221,996.11	21,438.23	22,673.25	18,836.09
3 Paper Clearing	1,341.88	108.48	99.17	110.92	99,012.15	7,836.75	7,960.32	8,030.12
3.1 Cheque Truncation System (CTS)	180.04	25.03	25.02	26.10	15,103.74	1,913.13	1,913.13	2,001.27
3.2 MICR Clearing	934.89	64.71	60.13	66.95	65,093.25	4,475.09	4,166.23	4,020.30
3.2.1 RBI Centres	605.01	40.16	35.49	34.38	44,225.00	2,852.80	2,577.99	2,435.61
3.2.2 Other Centres	329.89	24.55	24.35	32.57	20,868.24	1,622.29	1,629.61	1,584.68
3.3 Non-MICR Clearing	226.96	18.74	14.03	17.86	18,815.16	1,448.53	1,880.96	2,008.56
4 Retail Electronic Clearing	512.45	57.54	59.83	62.21	20,575.61	2,887.24	3,032.71	2,785.01
4.1 ECS DR	164.74	15.00	13.99	14.99	833.84	90.10	132.20	92.73
4.2 ECS CR (includes NECS)	121.50	6.89	7.33	8.70	1,837.84	129.06	85.00	131.06
4.3 EFT/NEFT	226.10	35.54	38.36	38.29	17,903.49	2,667.68	2,814.88	2,560.35
4.4 Interbank Mobile Payment Service (IMPS)	0.07	0.11	0.15	0.22	0.32	0.39	0.63	0.87
5 Cards	5,731.59	553.46	557.38	528.36	15,510.78	1,642.90	1,686.70	1,531.37
5.1 Credit Cards	322.15	36.32	37.21	33.03	978.73	112.56	114.80	102.22
5.1.1 Usage at ATMs	1.84	0.22	0.21	0.20	10.64	1.24	1.22	1.17
5.1.2 Usage at POS	319.96	36.10	37.00	32.83	966.14	111.32	113.59	101.05
5.2 Debit Cards	5,409.45	517.14	520.17	495.34	14,532.04	1,530.34	1,571.90	1,429.15
5.2.1 Usage at ATMs	5,081.91	473.75	476.64	454.31	13,997.73	1,461.25	1,491.84	1,367.67
5.2.2 Usage at POS	327.52	43.39	43.53	41.03	534.33	69.09	80.06	61.49
6 Prepaid Payment Instruments (PPIs)	30.60	7.18	6.68	7.33	62.01	8.18	4.91	4.73
6.1 m-Wallet	—	4.17	4.66	5.41	—	1.52	1.31	1.47
6.2 PPI Cards	—	2.96	1.98	1.89	—	4.58	1.93	1.88
6.3 Paper Vouchers	—	0.05	0.04	0.03	—	2.08	1.67	1.38
7 Mobile Banking	25.56	5.22	5.55	5.44	18.20	5.98	6.25	8.07
8 Cards Outstanding	295.94	333.31	339.01	344.89	—	—	—	—
8.1 Credit Card	17.65	18.87	19.04	19.24	—	—	—	—
8.2 Debit Card	278.28	314.44	319.97	325.65	—	—	—	—
9 Number of ATMs (in actuals)	95686	105784	107813	109629	—	—	—	—
10 Number of POS (in actuals)	660920	799702	812686	819688	—	—	—	—
11 Grand Total (1.1+1.2+2+3+4+5+6)	7,673.40	732.87	729.60	714.83	1,080,539.17	109,356.56	120,497.93	106,873.05

Explanatory Notes to the Current Statistics

Table No. 1

- 1.2 & 6: Annual data are averages of months.
 3.5 & 3.7: Relate to ratios of increments over financial year so far.
 4.1 to 4.4, 4.8, 4.12 & 5: Relate to the last day of the month/financial year.
 4.5, 4.6 & 4.7: Relate to five major banks on the last Friday of the month/financial year.
 4.9 to 4.11: Relate to the last auction day of the month/financial year.

Table No. 2

- 2.1.2: Include paid-up capital, reserve fund and Long-Term Operations Funds.
 2.2.2: Include cash, fixed deposits and short-term securities/bonds, *e.g.*, issued by IIFC (UK).

Table No. 6

- For scheduled banks, March-end data pertain to the last reporting Friday.
 2.2: Exclude balances held in IMF Account No.1, RBI employees' provident fund, pension fund, gratuity and superannuation fund.

Table Nos. 7 & 11

- 3.1 in Table 7 and 2.4 in Table 11: Include foreign currency denominated bonds issued by IIFC (UK).

Table No. 8

- NM₂ and NM₃ do not include FCNR (B) deposits.
 2.4: Consist of paid-up capital and reserves.
 2.5: includes other demand and time liabilities of the banking system.

Table No. 9

- Financial institutions comprise EXIM Bank, SIDBI, NABARD and NHB.
 L₁ and L₂ are compiled monthly and L₃ quarterly.
 Wherever data are not available, the last available data have been repeated.

Table No. 17

- 2.1.1: Exclude reserve fund maintained by co-operative societies with State Co-operative Banks
 2.1.2: Exclude borrowings from RBI, SBI, IDBI, NABARD, notified banks and State Governments.
 4: Include borrowings from IDBI and NABARD.

Table No. 24

- Primary Dealers (PDs) include banks undertaking PD business.

Table No. 30

- Exclude private placement and offer for sale.
 1: Exclude bonus shares.
 2: Include cumulative convertible preference shares and equi-preference shares.

Table No. 32

- Exclude investment in foreign currency denominated bonds issued by IIFC (UK). Foreign currency assets in US dollar take into account appreciation/depreciation of non-US currencies (such as Euro, Sterling and Yen) held in reserves. Foreign exchange holdings are converted into rupees at rupee-US dollar RBI holding rates.

Table No. 34

- 1.1.1.1.2 & 1.1.1.1.1.4: Estimates.
 1.1.1.2: Estimates for latest months.
 'Other capital' pertains to debt transactions between parent and subsidiaries/branches of FDI enterprises.
 Data may not tally with the BoP data due to lag in reporting.

Table No. 35

1.10: Include items such as subscription to journals, maintenance of investment abroad, student loan repayments and credit card payments.

Table No. 36

Increase in indices indicates appreciation of rupee and vice versa. For 6-Currency index, base year 2010-11 is a moving one, which gets updated every year. Methodological details are available in December 2005 issue of the Bulletin.

Table No. 37

Based on applications for ECB/Foreign Currency Convertible Bonds (FCCBs) which have been allotted loan registration number during the period.

Table Nos. 38, 39, 40 & 41

Explanatory notes on these tables are available in December issue of RBI Bulletin, 2012.

Table No. 43

1.3: Pertain to multilateral net settlement batches.

3.1: Pertain to two centres - New Delhi and Chennai.

3.3: Pertain to clearing houses managed by 21 banks.

6: Available from December 2010.

7: Include IMPS transactions.

Detailed explanatory notes are available in the relevant press releases issued by RBI and other publications/releases of the Bank such as **Handbook of Statistics on the Indian Economy**.

Recent Publications of the Reserve Bank of India

Name of Publication	Price	
	India	Abroad
1. Reserve Bank of India Bulletin 2013	₹ 230 per copy (over the counter) ₹ 270 per copy (inclusive of postage) ₹ 3000 (one year subscription - inclusive of postage)	US\$ 17 per copy (inclusive of postage) US\$ 200 (one-year subscription)
2. Weekly Statistical Supplement to RBI Monthly Bulletin 2013	₹ 18 per copy (over the counter) ₹ 950 (one-year subscription)	US\$ 45 one-year subscription (inclusive of air mail charges)
3. Report on Trend and Progress of Banking in India 2011-12	₹ 150 per copy (over the counter) ₹ 190 per copy (including postal charges) ₹ 150 per copy (concessional including postage) ₹ 110 per copy (concessional price over the counter)	US\$ 12 per copy (inclusive of air mail courier charges)
4. Handbook of Statistics on the Indian Economy 2011-12	Print version along with CD-ROM ₹ 200 (over the counter) ₹ 270 (inclusive of postage) ₹ 150 (concessional) ₹ 210 (concessional with postage)	US\$ 30 for Print version along with CD-ROM (inclusive of air mail courier charges)
5. Report on Currency and Finance 2009-12 Fiscal-Monetary Co-ordination	₹ 515 (normal) ₹ 555 (inclusive of postage)	US\$ 16 per copy (including air mail courier charges)
6. Report on Currency and Finance 2003-08 Vol. I to V (Special Issue)	₹ 1,100 (normal) ₹ 1,170 (inclusive of postage) ₹ 830 (concessional) ₹ 900 (concessional inclusive of postage)	US\$ 55 per copy (including air mail courier charges)
7. State Finances - A Study of Budgets of 2012-13	₹ 220 per copy (over the counter) ₹ 260 per copy (including postal charges) ₹ 165 per copy (concessional at counter) ₹ 205 per copy (concessional inclusive of postage)	US\$ 17 per copy (including air mail courier charges)
8. Handbook of Statistics on State Government Finances 2010	Print version along with CD ₹ 380 ₹ 430 (inclusive of postage) ₹ 285 (concessional) ₹ 335 (concessional inclusive postage) CD-ROM ₹ 80 (normal) ₹ 105 (inclusive of postage) ₹ 60 (concessional) ₹ 85 (concessional inclusive of postage)	US\$ 31 for print version along with CD Rom by air mail courier charges) US\$ 16 per CD (inclusive of air mail courier charges) US\$ 4 per CD (inclusive of registered air mail charges)
9. CD Compendium of Articles on State Finances (1950-51 to 2010-11)	₹ 280 (over the counter) ₹ 305 (inclusive of postal charges) ₹ 210 (concessional) ₹ 235 (concessional inclusive of postage)	US\$ 8 (air mail book post charges)

Name of Publication	Price	
	India	Abroad
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