

**Table 141 : India's Overall Balance of Payments - Rupees**

(₹ crore)

Item/Year	2002-03			2003-04			2004-05		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1	2	3	4	5	6	7	8	9	10
<b>A. Current account</b>									
<b>1. Merchandise</b>	<b>260,079</b>	<b>311,776</b>	<b>-51,697</b>	<b>303,915</b>	<b>367,301</b>	<b>-63,386</b>	<b>381,785</b>	<b>533,550</b>	<b>-151,765</b>
<b>2. Invisibles (a+b+c)</b>	<b>202,757</b>	<b>120,400</b>	<b>82,357</b>	<b>245,413</b>	<b>118,044</b>	<b>127,369</b>	<b>311,550</b>	<b>171,959</b>	<b>139,591</b>
a) Services	100,419	82,775	17,644	123,175	76,794	46,381	193,711	124,880	68,831
i) Travel	15,991	16,155	-164	23,054	16,534	6,520	29,858	23,571	6,287
ii) Transportation	12,261	15,828	-3,567	14,714	10,688	4,026	21,021	20,363	658
iii) Insurance	1,783	1,687	96	1,922	1,672	250	3,913	3,249	664
iv) G.n.i.e.	1,417	1,105	312	1,105	976	129	1,797	1,843	-46
v) Miscellaneous	68,967	48,000	20,967	82,380	46,924	35,456	137,122	75,854	61,268
of which: Software services	46,424	3,565	42,859	58,781	2,175	56,606	79,404	3,579	75,825
Business services	-	-	-	-	-	-	23,067	32,807	-9,740
Financial services	-	-	-	-	-	-	2,279	3,735	-1,456
Communication services	-	-	-	-	-	-	6,191	3,298	2,893
b) Transfers	85,289	3,886	81,403	104,329	2,633	101,696	97,201	4,066	93,135
i) Official	2,174	-	2,174	2,531	-	2,531	2,762	1,598	1,164
ii) Private	83,115	3,886	79,229	101,798	2,633	99,165	94,439	2,468	91,971
c) Income	17,049	33,739	-16,690	17,909	38,617	-20,708	20,638	43,013	-22,375
i) Investment income	16,484	33,647	-17,163	17,314	34,586	-17,272	18,538	36,947	-18,409
ii) Compensation of employees	565	92	473	595	4,031	-3,436	2,100	6,066	-3,966
<b>Total Current account (1+2)</b>	<b>462,836</b>	<b>432,176</b>	<b>30,660</b>	<b>549,328</b>	<b>485,345</b>	<b>63,983</b>	<b>693,335</b>	<b>705,509</b>	<b>-12,174</b>
<b>B. Capital account</b>									
<b>1. Foreign investment (a+b)</b>	<b>67,756</b>	<b>47,658</b>	<b>20,098</b>	<b>149,465</b>	<b>86,623</b>	<b>62,842</b>	<b>210,205</b>	<b>152,148</b>	<b>58,057</b>
a) Foreign direct investment (i+ii)	25,036	9,442	15,594	20,484	9,540	10,944	27,392	10,647	16,745
i) In India	24,681	284	24,397	19,830	-	19,830	27,234	287	26,947
Equity	13,699	284	13,415	10,213	-	10,213	17,028	287	16,741
Reinvested earnings	8,866	-	8,866	6,710	-	6,710	8,555	-	8,555
Other capital	2,116	-	2,116	2,907	-	2,907	1,651	-	1,651
ii) Abroad	355	9,158	-8,803	654	9,540	-8,886	158	10,360	-10,202
Equity	355	3,314	-2,959	654	5,809	-5,155	158	7,517	-7,359
Reinvested earnings	-	5,342	-5,342	-	2,536	-2,536	-	1,114	-1,114
Other capital	-	502	-502	-	1,195	-1,195	-	1,729	-1,729
b) Portfolio investment	42,720	38,216	4,504	128,981	77,083	51,898	182,813	141,501	41,312
i) In India	42,720	38,045	4,675	128,981	77,083	51,898	182,813	141,394	41,419
of which: Flls	-	-	-	-	-	-	-	-	-
GDRs/ADRs	-	-	-	-	-	-	-	-	-
ii) Abroad	-	171	-171	-	-	-	-	107	-107
<b>2. Loans (a+b+c)</b>	<b>55,899</b>	<b>74,469</b>	<b>-18,570</b>	<b>90,303</b>	<b>109,916</b>	<b>-19,613</b>	<b>135,685</b>	<b>87,090</b>	<b>48,595</b>
a) External assistance	13,902	28,922	-15,020	15,311	28,343	-13,032	16,988	8,463	8,525
i) By India	-	157	-157	110	589	-479	108	576	-468
ii) To India	13,902	28,765	-14,863	15,201	27,754	-12,553	16,880	7,887	8,993
b) Commercial borrowings	16,976	25,196	-8,220	23,979	37,239	-13,260	40,679	17,566	23,113
ii) By India	43	-	43	14	-	14	-	1,036	-1,036
ii) To India	16,933	25,196	-8,263	23,965	37,239	-13,274	40,679	16,530	24,149
c) Short term to India	25,021	20,351	4,670	51,013	44,334	6,679	78,018	61,061	16,957
i) Suppliers' Credit >180 days & Buyers' Credit	-	-	-	-	-	-	78,018	61,061	16,957
ii) Suppliers' credit up to 180 days	-	-	-	-	-	-	-	-	-
<b>3. Banking capital (a+b)</b>	<b>91,681</b>	<b>41,348</b>	<b>50,333</b>	<b>88,321</b>	<b>60,539</b>	<b>27,782</b>	<b>65,278</b>	<b>48,238</b>	<b>17,040</b>
a) Commercial banks	89,057	40,157	48,900	86,767	56,833	29,934	64,038	46,532	17,506
i) Assets	29,443	4,777	24,666	4,345	733	3,612	2,276	2,481	-205
ii) Liabilities	59,614	35,380	24,234	82,422	56,100	26,322	61,762	44,051	17,711
of which: Non-resident deposits	49,439	35,015	14,424	65,739	48,870	16,869	36,225	40,664	-4,439
b) Others	2,624	1,191	1,433	1,554	3,706	-2,152	1,240	1,706	-466
<b>4. Rupee debt service</b>	<b>-</b>	<b>2,306</b>	<b>-2,306</b>	<b>-</b>	<b>1,756</b>	<b>-1,756</b>	<b>-</b>	<b>1,858</b>	<b>-1,858</b>
<b>5. Other capital</b>	<b>8,901</b>	<b>6,090</b>	<b>2,811</b>	<b>19,885</b>	<b>11,913</b>	<b>7,972</b>	<b>30,507</b>	<b>26,974</b>	<b>3,533</b>
<b>Total capital account (1 to 5)</b>	<b>224,237</b>	<b>171,871</b>	<b>52,366</b>	<b>347,974</b>	<b>270,747</b>	<b>77,227</b>	<b>441,675</b>	<b>316,308</b>	<b>125,367</b>
<b>C. Errors &amp; omissions</b>	<b>-</b>	<b>989</b>	<b>-989</b>	<b>2,783</b>	<b>-</b>	<b>2,783</b>	<b>2,714</b>	<b>-</b>	<b>2,714</b>
<b>D. Overall balance (A+B+C)</b>	<b>687,073</b>	<b>605,036</b>	<b>82,037</b>	<b>900,085</b>	<b>756,092</b>	<b>143,993</b>	<b>1,137,724</b>	<b>1,021,817</b>	<b>115,907</b>
<b>E. Monetary movements (i+ii)</b>	<b>-</b>	<b>82,037</b>	<b>-82,037</b>	<b>-</b>	<b>143,993</b>	<b>-143,993</b>	<b>-</b>	<b>115,907</b>	<b>-115,907</b>
i) I.M.F.	-	-	-	-	-	-	-	-	-
ii) Foreign exchange reserves (Increase- / Decrease+)	-	82,037	-82,037	-	143,993	-143,993	-	115,907	-115,907

**TABLE 141 : INDIA'S OVERALL BALANCE OF PAYMENTS - RUPEES**

(₹ crore)

Item/Year	2005-06			2006-07			2007-08		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1	11	12	13	14	15	16	17	18	19
<b>A. Current account</b>									
<b>1. Merchandise</b>	<b>465,748</b>	<b>695,412</b>	<b>-229,664</b>	<b>582,871</b>	<b>862,833</b>	<b>-279,962</b>	<b>668,008</b>	<b>1,035,672</b>	<b>-367,664</b>
<b>2. Invisibles (a+b+c)</b>	<b>397,660</b>	<b>211,733</b>	<b>185,927</b>	<b>517,146</b>	<b>281,567</b>	<b>235,579</b>	<b>598,088</b>	<b>293,902</b>	<b>304,185</b>
a) Services	255,668	153,057	102,611	333,093	200,029	133,064	363,042	206,798	156,244
i) Travel	34,871	29,432	5,439	41,127	30,249	10,878	45,526	37,191	8,335
ii) Transportation	28,023	36,928	-8,905	36,049	36,504	-455	40,199	46,278	-6,079
iii) Insurance	4,694	4,965	-271	5,403	2,903	2,500	6,586	4,192	2,393
iv) G.n.i.e.	1,396	2,343	-947	1,143	1,825	-682	1,331	1,518	-186
v) Miscellaneous	186,684	79,389	107,295	249,371	128,548	120,823	269,400	117,618	151,781
of which: Software services	104,632	3,829	100,803	141,356	10,212	131,144	162,020	13,494	148,526
Business services	41,356	34,428	6,928	65,738	71,500	-5,762	67,430	66,469	961
Financial services	5,355	4,265	1,090	14,010	13,460	550	12,917	12,560	357
Communication services	7,000	1,285	5,715	10,227	3,589	6,638	9,682	3,462	6,220
b) Transfers	113,566	4,134	109,432	142,037	6,288	135,749	177,745	9,293	168,452
i) Official	2,970	2,103	867	2,864	1,723	1,141	3,024	2,073	951
ii) Private	110,596	2,031	108,565	139,173	4,565	134,608	174,721	7,220	167,501
c) Income	28,426	54,542	-26,116	42,016	75,250	-33,234	57,300	77,811	-20,511
i) Investment income	27,633	51,112	-23,479	40,297	70,955	-30,658	55,451	73,410	-17,959
ii) Compensation of employees	793	3,430	-2,637	1,719	4,295	-2,576	1,849	4,402	-2,552
<b>Total Current account (1+2)</b>	<b>863,408</b>	<b>907,145</b>	<b>-43,737</b>	<b>1,100,017</b>	<b>1,144,400</b>	<b>-44,383</b>	<b>1,266,096</b>	<b>1,329,575</b>	<b>-63,479</b>
<b>B. Capital account</b>									
<b>1. Foreign investment (a+b)</b>	<b>342,778</b>	<b>273,996</b>	<b>68,782</b>	<b>600,951</b>	<b>534,160</b>	<b>66,791</b>	<b>1,086,530</b>	<b>912,135</b>	<b>174,395</b>
a) Foreign direct investment (i+ii)	40,690	27,265	13,425	106,464	71,554	34,910	149,902	86,125	63,776
i) In India	39,730	273	39,457	103,037	385	102,652	139,885	465	139,420
Equity	26,512	273	26,239	74,354	385	73,969	107,749	434	107,315
Reinvested earnings	12,220	-	12,220	26,371	-	26,371	30,916	-	30,916
Other capital	998	-	998	2,312	-	2,312	1,220	31	1,189
ii) Abroad	960	26,992	-26,032	3,427	71,169	-67,742	10,017	85,660	-75,644
Equity	960	17,678	-16,718	3,427	60,138	-56,711	10,017	67,956	-57,939
Reinvested earnings	-	4,834	-4,834	-	4,868	-4,868	-	4,365	-4,365
Other capital	-	4,480	-4,480	-	6,163	-6,163	-	13,340	-13,340
b) Portfolio investment	302,088	246,731	55,357	494,487	462,606	31,881	936,628	826,009	110,619
i) In India	302,088	246,731	55,357	494,102	462,472	31,630	935,683	825,715	109,968
of which: Flls	290,648	246,736	43,912	477,132	462,472	14,660	907,936	825,715	82,221
GDRs/ADRs	11,438	-	11,438	16,961	-	16,961	26,556	-	26,556
ii) Abroad	-	-	-	385	134	251	945	294	651
<b>2. Loans (a+b+c)</b>	<b>174,729</b>	<b>140,332</b>	<b>34,397</b>	<b>246,525</b>	<b>136,091</b>	<b>110,434</b>	<b>330,331</b>	<b>166,840</b>	<b>163,491</b>
a) External assistance	16,133	8,541	7,592	16,978	9,005	7,973	17,019	8,553	8,466
i) By India	106	390	-284	90	144	-54	94	112	-18
ii) To India	16,027	8,151	7,876	16,888	8,861	8,027	16,925	8,441	8,484
b) Commercial borrowings	63,476	52,971	10,505	93,932	21,567	72,365	121,942	30,855	91,086
ii) By India	-	1,105	-1,105	2,837	4,361	-1,524	6,412	6,538	-126
ii) To India	63,476	51,866	11,610	91,095	17,206	73,889	115,529	24,317	91,212
c) Short term to India	95,120	78,820	16,300	135,615	105,519	30,096	191,370	127,432	63,939
i) Suppliers' Credit >180 days & Buyers' Credit	85,766	78,114	7,652	115,125	100,196	14,929	171,184	127,432	43,752
ii) Suppliers' credit up to 180 days	9,354	706	8,648	20,490	5,323	15,167	20,187	-	20,187
<b>3. Banking capital (a+b)</b>	<b>95,988</b>	<b>90,193</b>	<b>5,795</b>	<b>167,494</b>	<b>159,017</b>	<b>8,477</b>	<b>223,979</b>	<b>176,824</b>	<b>47,155</b>
a) Commercial banks	91,200	89,569	1,631	165,656	158,660	6,996	223,664	175,113	48,551
i) Assets	3,369	17,711	-14,342	64,972	80,726	-15,754	78,366	50,734	27,632
ii) Liabilities	87,831	71,858	15,973	100,684	77,934	22,750	145,298	124,379	20,919
of which: Non-resident deposits	79,190	66,733	12,457	89,950	70,376	19,574	118,077	117,372	705
b) Others	4,788	624	4,164	1,838	357	1,481	315	1,712	-1,397
<b>4. Rupee debt service</b>	<b>-</b>	<b>2,557</b>	<b>-2,557</b>	<b>-</b>	<b>725</b>	<b>-725</b>	<b>-</b>	<b>492</b>	<b>-492</b>
<b>5. Other capital</b>	<b>26,451</b>	<b>20,903</b>	<b>5,548</b>	<b>36,797</b>	<b>18,101</b>	<b>18,696</b>	<b>117,094</b>	<b>73,716</b>	<b>43,377</b>
<b>Total capital account (1 to 5)</b>	<b>639,946</b>	<b>527,981</b>	<b>111,965</b>	<b>1,051,767</b>	<b>848,094</b>	<b>203,673</b>	<b>1,757,933</b>	<b>1,330,007</b>	<b>427,926</b>
<b>C. Errors &amp; omissions</b>	<b>-</b>	<b>2,332</b>	<b>-2,332</b>	<b>4,344</b>	<b>-</b>	<b>4,344</b>	<b>5,241</b>	<b>-</b>	<b>5,241</b>
<b>D. Overall balance (A+B+C)</b>	<b>1,503,354</b>	<b>1,437,458</b>	<b>65,896</b>	<b>2,156,128</b>	<b>1,992,494</b>	<b>163,634</b>	<b>3,029,270</b>	<b>2,659,582</b>	<b>369,689</b>
<b>E. Monetary movements (i+ii)</b>									
i) I.M.F.	-	-	-	-	-	-	-	-	-
ii) Foreign exchange reserves	-	65,896	-65,896	-	163,634	-163,634	-	369,689	-369,689

**TABLE 141 : INDIA'S OVERALL BALANCE OF PAYMENTS - RUPEES**

(₹ crore)

Item/Year	2007-08			2008-09			2009-10		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1	11	12	13	14	15	16	17	18	19
<b>A. Current account</b>									
<b>1. Merchandise</b>	<b>668,008</b>	<b>1,035,672</b>	<b>-367,664</b>	<b>857,960</b>	<b>1,405,412</b>	<b>-547,452</b>	<b>862,333</b>	<b>1,423,079</b>	<b>-560,746</b>
<b>2. Invisibles (a+b+c)</b>	<b>598,088</b>	<b>293,902</b>	<b>304,185</b>	<b>770,429</b>	<b>350,608</b>	<b>419,821</b>	<b>774,512</b>	<b>394,392</b>	<b>380,120</b>
a) Services	363,042	206,798	156,244	488,010	239,604	248,406	453,246	283,403	169,843
i) Travel	45,526	37,191	8,335	50,226	43,336	6,890	56,045	44,240	11,805
ii) Transportation	40,199	46,278	-6,079	52,073	58,531	-6,458	52,902	56,398	-3,496
iii) Insurance	6,586	4,192	2,393	6,531	5,230	1,301	7,598	6,102	1,496
iv) G.n.i.e.	1,331	1,518	-186	1,771	3,777	-2,006	2,083	2,487	-404
v) Miscellaneous	269,400	117,618	151,781	377,409	128,730	248,679	334,618	174,176	160,442
of which: Software services	162,020	13,494	148,526	212,242	11,608	200,634	235,161	6,992	228,169
Business services	67,430	66,469	961	85,544	70,922	14,622	53,749	85,312	-31,563
Financial services	12,917	12,560	357	20,425	13,569	6,856	17,716	21,927	-4,211
Communication services	9,682	3,462	6,220	10,525	5,027	5,498	5,858	6,407	-549
b) Transfers	177,745	9,293	168,452	216,906	12,568	204,338	259,244	10,967	248,277
i) Official	3,024	2,073	951	3,029	1,900	1,129	3,403	2,239	1,164
ii) Private	174,721	7,220	167,501	213,877	10,668	203,209	255,841	8,728	247,113
c) Income	57,300	77,811	-20,511	65,513	98,436	-32,923	62,022	100,022	-38,000
i) Investment income	55,451	73,410	-17,959	61,723	92,418	-30,695	57,689	91,969	-34,280
ii) Compensation of employees	1,849	4,402	-2,552	3,790	6,018	-2,228	4,333	8,053	-3,720
<b>Total Current account (1+2)</b>	<b>1,266,096</b>	<b>1,329,575</b>	<b>-63,479</b>	<b>1,628,389</b>	<b>1,756,020</b>	<b>-127,631</b>	<b>1,636,845</b>	<b>1,817,471</b>	<b>-180,626</b>
<b>B. Capital account</b>									
<b>1. Foreign investment (a+b)</b>	<b>1,086,530</b>	<b>912,135</b>	<b>174,395</b>	<b>755,703</b>	<b>733,018</b>	<b>22,685</b>	<b>943,447</b>	<b>699,806</b>	<b>243,641</b>
a) Foreign direct investment (i+ii)	149,902	86,125	63,776	176,679	88,945	87,734	183,186	93,511	89,675
i) In India	139,885	465	139,420	171,592	773	170,819	179,723	21,829	157,894
Equity	107,749	434	107,315	126,394	773	125,621	129,326	19,977	109,349
Reinvested earnings	30,916	-	30,916	41,541	-	41,541	41,125	-	41,125
Other capital	1,220	31	1,189	3,657	-	3,657	9,272	1,852	7,420
ii) Abroad	10,017	85,660	-75,644	5,087	88,172	-83,085	3,463	71,682	-68,219
Equity	10,017	67,956	-57,939	5,087	68,976	-63,889	3,463	47,794	-44,331
Reinvested earnings	-	4,365	-4,365	-	4,986	-4,986	-	5,143	-5,143
Other capital	-	13,340	-13,340	-	14,210	-14,210	-	18,745	-18,745
b) Portfolio investment	936,628	826,009	110,619	579,024	644,073	-65,049	760,261	606,295	153,966
i) In India	935,683	825,715	109,968	578,344	642,544	-64,200	759,004	605,119	153,885
of which: Flls	907,936	825,715	82,221	573,451	642,548	-69,097	743,016	605,119	137,897
GDRs/ADRs	26,556	-	26,556	4,890	-	4,890	15,994	-	15,994
ii) Abroad	945	294	651	680	1,529	-849	1,257	1,176	81
<b>2. Loans (a+b+c)</b>	<b>330,331</b>	<b>166,840</b>	<b>163,491</b>	<b>285,412</b>	<b>250,612</b>	<b>34,800</b>	<b>349,720</b>	<b>288,047</b>	<b>61,673</b>
a) External assistance	17,019	8,553	8,466	24,435	12,877	11,558	27,863	14,251	13,612
i) By India	94	112	-18	332	1,913	-1,581	247	1,992	-1,745
ii) To India	16,925	8,441	8,484	24,103	10,964	13,139	27,616	12,259	15,357
b) Commercial borrowings	121,942	30,855	91,086	70,846	34,316	36,530	70,371	57,188	13,183
ii) By India	6,412	6,538	-126	9,225	3,643	5,582	4,610	7,101	-2,491
ii) To India	115,529	24,317	91,212	61,621	30,673	30,948	65,761	50,087	15,674
c) Short term to India	191,370	127,432	63,939	190,131	203,419	-13,288	251,486	216,608	34,878
i) Suppliers' Credit >180 days & Buyers' Credit	171,184	127,432	43,752	177,843	177,675	168	229,568	207,865	21,703
ii) Suppliers' credit up to 180 days	20,187	-	20,187	12,288	25,744	-13,456	21,918	8,743	13,175
<b>3. Banking capital (a+b)</b>	<b>223,979</b>	<b>176,824</b>	<b>47,155</b>	<b>295,408</b>	<b>314,613</b>	<b>-19,205</b>	<b>292,105</b>	<b>282,261</b>	<b>9,844</b>
a) Commercial banks	223,664	175,113	48,551	294,843	311,869	-17,026	289,280	280,091	9,189
i) Assets	78,366	50,734	27,632	114,753	130,576	-15,823	81,517	72,633	8,884
ii) Liabilities	145,298	124,379	20,919	180,090	181,293	-1,203	207,763	207,458	305
of which: Non-resident deposits	118,077	117,372	705	171,047	150,617	20,430	196,435	182,181	14,254
b) Others	315	1,712	-1,397	565	2,744	-2,179	2,825	2,170	655
<b>4. Rupee debt service</b>	<b>-</b>	<b>492</b>	<b>-492</b>	<b>-</b>	<b>471</b>	<b>-471</b>	<b>-</b>	<b>452</b>	<b>-452</b>
<b>5. Other capital</b>	<b>117,094</b>	<b>73,716</b>	<b>43,377</b>	<b>85,467</b>	<b>97,258</b>	<b>-11,791</b>	<b>54,300</b>	<b>116,874</b>	<b>-62,574</b>
<b>Total capital account (1 to 5)</b>	<b>1,757,933</b>	<b>1,330,007</b>	<b>427,926</b>	<b>1,421,990</b>	<b>1,395,972</b>	<b>26,018</b>	<b>1,639,572</b>	<b>1,387,440</b>	<b>252,132</b>
<b>C. Errors &amp; omissions</b>	<b>5,241</b>	<b>-</b>	<b>5,241</b>	<b>4,498</b>	<b>-</b>	<b>4,498</b>	<b>-</b>	<b>7,269</b>	<b>-7,269</b>
<b>D. Overall balance (A+B+C)</b>	<b>3,029,270</b>	<b>2,659,582</b>	<b>369,689</b>	<b>3,054,877</b>	<b>3,151,992</b>	<b>-97,115</b>	<b>3,276,417</b>	<b>3,212,180</b>	<b>64,237</b>
<b>E. Monetary movements (i+ii)</b>	<b>-</b>	<b>369,689</b>	<b>-369,689</b>	<b>97,115</b>	<b>-</b>	<b>97,115</b>	<b>-</b>	<b>64,237</b>	<b>-64,237</b>
i) I.M.F.	-	-	-	-	-	-	-	-	-
ii) Foreign exchange reserves (Increase- / Decrease+)	-	369,689	-369,689	97,115	-	97,115	-	64,237	-64,237

**TABLE 141 : INDIA'S OVERALL BALANCE OF PAYMENTS - RUPEES (Concl'd.)**

(₹ Billion)

Item/Year	2009-10			2010-11			2011-12		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1	20	21	22	23	24	25	26	27	28
<b>A. Current account</b>									
<b>1. Merchandise</b>	<b>8,633</b>	<b>14,232</b>	<b>-5,599</b>	<b>11,395</b>	<b>17,351</b>	<b>-5,956</b>	<b>14,825</b>	<b>23,946</b>	<b>-9,121</b>
<b>2. Invisibles (a+b+c)</b>	<b>7,746</b>	<b>3,944</b>	<b>3,802</b>	<b>9,025</b>	<b>5,170</b>	<b>3,855</b>	<b>10,535</b>	<b>5,173</b>	<b>5,362</b>
a) Services	4,533	2,834	1,699	6,047	3,825	2,222	6,844	3,765	3,079
i) Travel	560	442	118	695	506	189	892	659	233
ii) Transportation	529	564	-35	650	632	18	876	788	88
iii) Insurance	76	61	15	89	64	25	127	72	55
iv) G.n.i.e.	21	25	-4	24	37	-13	23	37	-14
v) Miscellaneous	3,347	1,742	1,605	4,590	2,586	2,004	4,927	2,209	2,718
of which: Software services	2,352	70	2,282	2,524	100	2,424	2,992	60	2,932
Business services	538	853	-315	1,095	1,264	-169	1,247	1,290	-43
Financial services	177	219	-42	297	341	-44	287	383	-96
Communication services	59	64	-5	71	52	19	77	75	2
b) Transfers	2,593	110	2,483	2,563	142	2,421	3,207	155	3,052
i) Official	34	22	12	29	29	0	31	29	2
ii) Private	2,558	87	2,471	2,533	113	2,420	3,176	126	3,050
c) Income	620	1,000	-380	415	1,203	-788	484	1,252	-768
i) Investment income	577	920	-343	364	1,111	-747	366	1,156	-790
ii) Compensation of employees	43	81	-38	51	92	-41	118	96	22
<b>Total Current account (1+2)</b>	<b>16,379</b>	<b>18,176</b>	<b>-1,797</b>	<b>20,420</b>	<b>22,521</b>	<b>-2,101</b>	<b>25,360</b>	<b>29,120</b>	<b>-3,760</b>
<b>B. Capital account</b>									
<b>1. Foreign investment (a+b)</b>	<b>9,434</b>	<b>7,034</b>	<b>2,400</b>	<b>13,159</b>	<b>11,336</b>	<b>1,823</b>	<b>11,212</b>	<b>9,325</b>	<b>1,887</b>
a) Foreign direct investment (i+ii)	1,831	971	860	1,616	1,187	429	2,320	1,289	1,031
i) In India	1,796	218	1,578	1,500	319	1,181	2,200	650	1,550
Equity	1,293	200	1,093	926	296	630	1,691	624	1,067
Reinvested earnings	411	0	411	544	0	544	393	0	393
Other capital	92	18	74	30	23	7	116	27	89
ii) Abroad	35	753	-718	116	868	-752	120	638	-518
Equity	35	503	-468	116	480	-364	120	303	-183
Reinvested earnings	0	51	-51	0	49	-49	0	58	-58
Other capital	0	198	-198	0	339	-339	0	277	-277
b) Portfolio investment	7,603	6,063	1,540	11,543	10,149	1,394	8,892	8,036	856
i) In India	7,590	6,051	1,539	11,508	10,061	1,447	8,851	7,983	868
of which : FII's	7,430	6,051	1,379	11,414	10,061	1,353	8,823	7,983	840
GDRs/ADRs	160	0	160	94	0	94	28	0	28
ii) Abroad	13	12	1	35	88	-53	41	53	-12
<b>2. Loans (a+b+c)</b>	<b>3,499</b>	<b>2,920</b>	<b>579</b>	<b>4,907</b>	<b>3,611</b>	<b>1,296</b>	<b>6,765</b>	<b>5,867</b>	<b>898</b>
a) External assistance	279	143	136	359	134	225	274	161	113
i) By India	2	20	-18	3	5	-2	3	11	-8
ii) To India	276	123	153	355	129	226	270	150	120
b) Commercial borrowings	706	611	95	1,098	528	570	1,562	1,083	479
ii) By India	46	71	-25	84	69	15	178	121	57
ii) To India	660	540	120	1,014	459	555	1,383	962	421
c) Short term to India	2,515	2,166	349	3,450	2,949	501	4,929	4,624	305
i) Suppliers' Credit >180 days & Buyers' Credit	2,296	2,079	217	3,284	2,949	335	4,767	4,589	178
ii) Suppliers' credit up to 180 days	219	87	132	167	0	167	162	34	128
<b>3. Banking capital (a+b)</b>	<b>2,921</b>	<b>2,823</b>	<b>98</b>	<b>4,193</b>	<b>3,973</b>	<b>220</b>	<b>4,278</b>	<b>3,568</b>	<b>710</b>
a) Commercial banks	2,893	2,801	92	4,116	3,919	197	4,259	3,556	703
i) Assets	815	726	89	1,599	1,755	-156	615	687	-72
ii) Liabilities	2,078	2,075	3	2,516	2,164	352	3,643	2,869	774
of which: Non-resident deposits	1,964	1,822	142	2,243	2,095	148	3,105	2,523	582
b) Others	28	22	6	77	54	23	20	12	8
<b>4. Rupee debt service</b>	<b>0</b>	<b>5</b>	<b>-5</b>	<b>0</b>	<b>3</b>	<b>-3</b>	<b>0</b>	<b>4</b>	<b>-4</b>
<b>5. Other capital</b>	<b>546</b>	<b>1,178</b>	<b>-632</b>	<b>447</b>	<b>950</b>	<b>-503</b>	<b>641</b>	<b>942</b>	<b>-301</b>
<b>Total capital account (1 to 5)</b>	<b>16,400</b>	<b>13,960</b>	<b>2,440</b>	<b>22,706</b>	<b>19,873</b>	<b>2,833</b>	<b>22,896</b>	<b>19,706</b>	<b>3,190</b>
<b>C. Errors &amp; omissions</b>	<b>0</b>	<b>1</b>	<b>-1</b>	<b>0</b>	<b>137</b>	<b>-137</b>	<b>0</b>	<b>116</b>	<b>-116</b>
<b>D. Overall balance (A+B+C)</b>	<b>32,802</b>	<b>32,159</b>	<b>643</b>	<b>43,131</b>	<b>42,537</b>	<b>594</b>	<b>48,256</b>	<b>48,941</b>	<b>-685</b>
<b>E. Monetary movements (i+ii)</b>	<b>0</b>	<b>642</b>	<b>-642</b>	<b>0</b>	<b>595</b>	<b>-595</b>	<b>685</b>	<b>0</b>	<b>685</b>
i) I.M.F.	0	0	0	0	0	0	0	0	0
ii) Foreign exchange reserves (Increase- / Decrease+)	0	642	-642	0	595	-595	685	0	685
of which: SDR Allocation	0	250	-250	0	0	0	0	0	0