

**No. 50 (b): Stocks of Financial Assets and Liabilities of Households- Select Indicators**

(Amount in ₹ Crore)

| Item                                      | Jun-2020          | Sep-2020          | Dec-2020          | Mar-2021          |
|-------------------------------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Financial Assets (a+b+c+d+e+f+g+h)</b> | <b>20405824.2</b> | <b>21066027.8</b> | <b>21906338.5</b> | <b>22874301.5</b> |
| <i>Per cent of GDP</i>                    | <i>107.2</i>      | <i>111.5</i>      | <i>114.0</i>      | <i>115.4</i>      |
| <b>(a) Bank Deposits (i+ii)</b>           | <b>9977865.6</b>  | <b>10242430.9</b> | <b>10389526.9</b> | <b>10897246.1</b> |
| i. Commercial Banks                       | 9192702.5         | 9454736.2         | 9598294.8         | 10060984.6        |
| ii. Co-operative Banks                    | 785163.1          | 787694.7          | 791232.1          | 836261.6          |
| <b>(b) Non-Bank Deposits</b>              |                   |                   |                   |                   |
| <i>of which:</i>                          |                   |                   |                   |                   |
| <b>Other Financial Institutions</b>       | <b>180857.4</b>   | <b>189743.6</b>   | <b>195639.6</b>   | <b>188953.5</b>   |
| i. Non-Banking Financial Companies        | 51463.0           | 55226.1           | 58740.8           | 62262.0           |
| ii. Housing Finance Companies             | 129394.4          | 134517.6          | 136898.8          | 126691.5          |
| <b>(c) Life Insurance Funds</b>           | <b>4102000.7</b>  | <b>4274424.9</b>  | <b>4551882.0</b>  | <b>4752932.3</b>  |
| <b>(d) Currency</b>                       | <b>2434693.7</b>  | <b>2455980.6</b>  | <b>2547436.6</b>  | <b>2614237.0</b>  |
| <b>(e) Mutual funds</b>                   | <b>1343752.0</b>  | <b>1443784.4</b>  | <b>1648999.0</b>  | <b>1730461.0</b>  |
| <b>(f) Public Provident Fund (PPF)</b>    | <b>663478.0</b>   | <b>671884.3</b>   | <b>678997.2</b>   | <b>742189.5</b>   |
| <b>(g) Pension Funds</b>                  | <b>464705.0</b>   | <b>494930.0</b>   | <b>548913.0</b>   | <b>578025.0</b>   |
| <b>(h) Small Savings (excluding PPF)</b>  | <b>1238471.7</b>  | <b>1292849.1</b>  | <b>1344944.2</b>  | <b>1370257.1</b>  |
| <b>Financial Liabilities (a+b)</b>        | <b>7190710.8</b>  | <b>7229335.1</b>  | <b>7399186.1</b>  | <b>7767405.3</b>  |
| <i>Per cent of GDP</i>                    | <i>37.8</i>       | <i>38.3</i>       | <i>38.5</i>       | <i>39.2</i>       |
| <b>Loans/Borrowings</b>                   |                   |                   |                   |                   |
| <b>(a) Banking Sector</b>                 | <b>5728735.3</b>  | <b>5741948.3</b>  | <b>5881570.2</b>  | <b>6158150.0</b>  |
| <i>of which:</i>                          |                   |                   |                   |                   |
| i. Commercial Banks                       | 5226482.2         | 5239696.0         | 5380210.4         | 5620260.7         |
| ii. Co-operative Banks                    | 500870.2          | 500865.3          | 499968.8          | 536494.1          |
| <b>(b) Other Financial Institutions</b>   | <b>1461975.5</b>  | <b>1487386.9</b>  | <b>1517615.9</b>  | <b>1609255.3</b>  |
| <i>of which:</i>                          |                   |                   |                   |                   |
| i. Non-Banking Financial Companies        | 687643.6          | 709270.7          | 725191.9          | 790073.0          |
| ii. Housing Finance Companies             | 673118.3          | 675993.4          | 689041.8          | 714377.9          |
| iii. Insurance Corporations               | 101213.7          | 102122.8          | 103382.2          | 104804.4          |

**No. 50 (b): Stocks of Financial Assets and Liabilities of Households- Select Indicators (Contd.)**

(Amount in ₹ Crore)

| Item                                      | Jun-2021          | Sep-2021          | Dec-2021          | Mar-2022          |
|-------------------------------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Financial Assets (a+b+c+d+e+f+g+h)</b> | <b>23318920.4</b> | <b>23991428.3</b> | <b>24700622.2</b> | <b>25435684.2</b> |
| <i>Per cent of GDP</i>                    | <i>110.7</i>      | <i>109.3</i>      | <i>108.7</i>      | <i>108.4</i>      |
| <b>(a) Bank Deposits (i+ii)</b>           | <b>10790817.3</b> | <b>10987922.4</b> | <b>11410315.3</b> | <b>11675198.2</b> |
| i. Commercial Banks                       | 9953043.9         | 10148485.7        | 10566752.7        | 10829078.8        |
| ii. Co-operative Banks                    | 837773.4          | 839436.7          | 843562.6          | 846119.4          |
| <b>(b) Non-Bank Deposits</b>              |                   |                   |                   |                   |
| <i>of which:</i>                          |                   |                   |                   |                   |
| <b>Other Financial Institutions</b>       | <b>205903.4</b>   | <b>206074.1</b>   | <b>203895.8</b>   | <b>209855.7</b>   |
| i. Non-Banking Financial Companies        | 67234.6           | 66469.1           | 66542.3           | 70754.2           |
| ii. Housing Finance Companies             | 138668.8          | 139605.0          | 137353.4          | 139101.6          |
| <b>(c) Life Insurance Funds</b>           | <b>4929725.2</b>  | <b>5142278.8</b>  | <b>5213527.2</b>  | <b>5357350.2</b>  |
| <b>(d) Currency</b>                       | <b>2742897.3</b>  | <b>2674266.1</b>  | <b>2737059.4</b>  | <b>2883904.4</b>  |
| <b>(e) Mutual funds</b>                   | <b>1855000.1</b>  | <b>2064363.5</b>  | <b>2126112.0</b>  | <b>2152140.5</b>  |
| <b>(f) Public Provident Fund (PPF)</b>    | <b>757397.8</b>   | <b>762264.0</b>   | <b>767287.3</b>   | <b>834147.6</b>   |
| <b>(g) Pension Funds</b>                  | <b>616517.0</b>   | <b>667379.0</b>   | <b>699173.0</b>   | <b>736592.0</b>   |
| <b>(h) Small Savings (excluding PPF)</b>  | <b>1420662.3</b>  | <b>1486880.4</b>  | <b>1543252.3</b>  | <b>1586495.5</b>  |
| <b>Financial Liabilities (a+b)</b>        | <b>7755119.8</b>  | <b>7868215.0</b>  | <b>8256715.7</b>  | <b>8668329.0</b>  |
| <i>Per cent of GDP</i>                    | <i>36.8</i>       | <i>35.9</i>       | <i>36.3</i>       | <i>36.9</i>       |
| <b>Loans/Borrowings</b>                   |                   |                   |                   |                   |
| <b>(a) Banking Sector</b>                 | <b>6172863.3</b>  | <b>6231128.1</b>  | <b>6559106.7</b>  | <b>6934620.2</b>  |
| <i>of which:</i>                          |                   |                   |                   |                   |
| i. Commercial Banks                       | 5640516.1         | 5700327.0         | 6025626.4         | 6389789.3         |
| ii. Co-operative Banks                    | 530937.1          | 529376.2          | 532040.6          | 543376.3          |
| <b>(b) Other Financial Institutions</b>   | <b>1582256.5</b>  | <b>1637086.9</b>  | <b>1697609.1</b>  | <b>1733708.8</b>  |
| <i>of which:</i>                          |                   |                   |                   |                   |
| i. Non-Banking Financial Companies        | 755315.1          | 784191.9          | 813668.4          | 811505.2          |
| ii. Housing Finance Companies             | 721510.0          | 745913.7          | 775408.5          | 812844.7          |
| iii. Insurance Corporations               | 105431.4          | 106981.2          | 108532.1          | 109358.8          |

**No. 50 (b): Stocks of Financial Assets and Liabilities of Households- Select Indicators (Concl.)**

(Amount in ₹ Crore)

| Item                                      | Jun-2022          | Sep-2022          | Dec-2022          | Mar-2023          |
|-------------------------------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Financial Assets (a+b+c+d+e+f+g+h)</b> | <b>25689017.4</b> | <b>26240728.5</b> | <b>27208717.9</b> | <b>28083947.0</b> |
| <i>Per cent of GDP</i>                    | <i>103.2</i>      | <i>101.5</i>      | <i>102.4</i>      | <i>103.1</i>      |
| <b>(a) Bank Deposits (i+ii)</b>           | <b>11911196.2</b> | <b>11956360.9</b> | <b>12421907.5</b> | <b>12701761.3</b> |
| i. Commercial Banks                       | 11060527.2        | 11106712.0        | 11564354.7        | 11821685.0        |
| ii. Co-operative Banks                    | 850669.0          | 849648.9          | 857552.8          | 880076.4          |
| <b>(b) Non-Bank Deposits</b>              |                   |                   |                   |                   |
| <i>of which:</i>                          |                   |                   |                   |                   |
| <b>Other Financial Institutions</b>       | <b>216170.2</b>   | <b>218246.9</b>   | <b>224882.5</b>   | <b>228542.9</b>   |
| i. Non-Banking Financial Companies        | 74794.4           | 78061.6           | 79862.5           | 85234.7           |
| ii. Housing Finance Companies             | 141375.8          | 140185.3          | 145020.0          | 143308.2          |
| <b>(c) Life Insurance Funds</b>           | <b>5325967.3</b>  | <b>5559681.9</b>  | <b>5786592.6</b>  | <b>6038630.4</b>  |
| <b>(d) Currency</b>                       | <b>2950343.2</b>  | <b>2895763.9</b>  | <b>2972524.0</b>  | <b>3121514.2</b>  |
| <b>(e) Mutual funds</b>                   | <b>2048097.3</b>  | <b>2260209.7</b>  | <b>2355315.8</b>  | <b>2367792.5</b>  |
| <b>(f) Public Provident Fund (PPF)</b>    | <b>851913.4</b>   | <b>858591.1</b>   | <b>864730.6</b>   | <b>939814.6</b>   |
| <b>(g) Pension Funds</b>                  | <b>744459.2</b>   | <b>799889.0</b>   | <b>853412.0</b>   | <b>898342.0</b>   |
| <b>(h) Small Savings (excluding PPF)</b>  | <b>1640870.6</b>  | <b>1691985.1</b>  | <b>1729352.9</b>  | <b>1787549.1</b>  |
| <b>Financial Liabilities (a+b)</b>        | <b>8957470.6</b>  | <b>9310471.8</b>  | <b>9781859.9</b>  | <b>10253472.2</b> |
| <i>Per cent of GDP</i>                    | <i>36.0</i>       | <i>36.0</i>       | <i>36.8</i>       | <i>37.6</i>       |
| <b>Loans/Borrowings</b>                   |                   |                   |                   |                   |
| <b>(a) Banking Sector</b>                 | <b>7169465.5</b>  | <b>7433248.0</b>  | <b>7801415.3</b>  | <b>8153970.3</b>  |
| <i>of which:</i>                          |                   |                   |                   |                   |
| i. Commercial Banks                       | 6620073.1         | 6881338.5         | 7246643.0         | 7580935.6         |
| ii. Co-operative Banks                    | 547894.8          | 550354.8          | 553201.4          | 571339.8          |
| <b>(b) Other Financial Institutions</b>   | <b>1788005.1</b>  | <b>1877223.8</b>  | <b>1980444.6</b>  | <b>2099501.9</b>  |
| <i>of which:</i>                          |                   |                   |                   |                   |
| i. Non-Banking Financial Companies        | 840786.9          | 895226.5          | 971105.3          | 1051401.1         |
| ii. Housing Finance Companies             | 835181.3          | 868212.5          | 893115.8          | 929861.7          |
| iii. Insurance Corporations               | 112036.9          | 113784.8          | 116223.5          | 118239.1          |

Note : 1. Data as ratios to GDP have been calculated based on the Provisional Estimates of National Income 2022-23, released by NSO on May 31, 2023.

2. Pension funds comprises funds with the National Pension Scheme.

3. Outstanding deposits with Small Savings are sourced from the Controller General of Accounts, Government of India.

4. Non-bank deposits apart from other financial institutions, comprises state power utilities, co-operative non credit societies etc. Data for outstanding deposits are available only for other financial institutions.

5. Figures in the columns may not add up to the total due to rounding off.