

Occasional Series

No. 44: Small Savings

(₹ Crore)

Scheme		2022-23	2023		2024	
			Feb.	Dec.	Jan.	Feb.
		1	2	3	4	5
1 Small Savings	Receipts	173993	11210	16670	16076	14570
	Outstanding	1636935	1599193	1789946	1805716	1819758
1.1 Total Deposits	Receipts	125209	8093	12386	11340	10025
	Outstanding	1137451	1113230	1247555	1258895	1268920
1.1.1 Post Office Saving Bank Deposits	Receipts	20680	1170	2279	3014	1520
	Outstanding	209112	200257	213964	216978	218498
1.1.2 Sukanya Samridhi Yojna	Receipts	29003	1965	2171	2130	2233
	Outstanding	87787	77472	104859	106989	109222
1.1.3 National Saving Scheme, 1987	Receipts	-244	0	0	0	0
	Outstanding	0	0	0	0	0
1.1.4 National Saving Scheme, 1992	Receipts	-20	0	0	0	0
	Outstanding	0	0	0	0	0
1.1.5 Monthly Income Scheme	Receipts	6492	484	1713	1895	1927
	Outstanding	242313	242198	263383	265278	267205
1.1.6 Senior Citizen Scheme 2004	Receipts	17971	1475	2197	2290	2153
	Outstanding	137304	135986	169033	171323	173476
1.1.7 Post Office Time Deposits	Receipts	29155	1814	2429	2379	2632
	Outstanding	280436	278939	297989	300368	303000
1.1.7.1 1 year Time Deposits	Outstanding	125951	125377	135196	136762	138552
1.1.7.2 2 year Time Deposits	Outstanding	9497	9282	11265	11483	11730
1.1.7.3 3 year Time Deposits	Outstanding	7543	7380	8472	8628	8782
1.1.7.4 5 year Time Deposits	Outstanding	137445	136900	143056	143495	143936
1.1.8 Post Office Recurring Deposits	Receipts	21552	1203	1616	-344	-420
	Outstanding	178422	176836	196491	196147	195727
1.1.9 Post Office Cumulative Time Deposits	Receipts	0	0	0	0	0
	Outstanding	0	0	0	0	0
1.1.10 Other Deposits	Receipts	288	-18	-19	-24	-20
	Outstanding	1745	1439	1488	1464	1444
1.1.11 PM Care for children	Receipts	332	0	0	0	0
	Outstanding	332	103	348	348	348
1.2 Saving Certificates	Receipts	33965	2504	3957	4247	3940
	Outstanding	366317	363564	407244	411185	414597
1.2.1 National Savings Certificate VIII issue	Receipts	10793	658	1213	1581	1446
	Outstanding	165836	164750	177154	178735	180181
1.2.2 Indira Vikas Patras	Receipts	0	0	0	0	0
	Outstanding	0	0	0	0	0
1.2.3 Kisan Vikas Patras	Receipts	-1892	0	0	0	0
	Outstanding	0	0	0	0	0
1.2.4 Kisan Vikas Patras - 2014	Receipts	25064	1846	1568	1561	1428
	Outstanding	199624	197646	216509	218070	219498
1.2.5 National Saving Certificate VI issue	Receipts	0	0	0	0	0
	Outstanding	0	0	0	0	0
1.2.6 National Saving Certificate VII issue	Receipts	0	0	0	0	0
	Outstanding	0	0	0	0	0
1.2.7 M.S. Certificates	Receipts	0	0	1176	1105	1066
	Outstanding	0	0	15064	16169	17235
1.2.8 Other Certificates	Outstanding	857	1168	-1483	-1789	-2317
1.3 Public Provident Fund	Receipts	14819	613	327	489	605
	Outstanding	133167	122399	135147	135636	136241

Note : Data on receipts from April 2017 are net receipts, i.e., gross receipt minus gross payment.

Source: Accountant General, Post and Telegraphs.

No. 45 : Ownership Pattern of Central and State Governments Securities

(Per cent)

Central Government Dated Securities					
Category	2023				2024
	Mar.	Jun.	Sep.	Dec.	Mar.
	1	2	3	4	5
(A) Total (in ₹. Crore)	9645776	9898751	10383607	10538792	10740389
1 Commercial Banks	36.61	36.58	37.96	37.55	37.66
2 Co-operative Banks	1.64	1.56	1.52	1.49	1.47
3 Non-Bank PDs	0.49	0.73	0.66	0.67	0.66
4 Insurance Companies	25.97	26.21	26.05	26.16	25.98
5 Mutual Funds	2.81	2.69	3.02	3.03	2.90
6 Provident Funds	4.71	4.59	4.42	4.57	4.47
7 Pension Funds	3.98	4.18	4.32	4.44	4.52
8 Financial Institutions	0.98	1.20	0.54	0.55	0.55
9 Corporates	1.62	1.22	1.21	1.33	1.35
10 Foreign Portfolio Investors	1.36	1.59	1.61	1.92	2.34
11 RBI	14.26	13.78	13.06	12.54	12.31
12 Others	5.57	5.67	5.64	5.74	5.79
12.1 State Governments	2.03	2.03	2.04	2.07	2.04

State Governments Securities					
Category	2023				2024
	Mar.	Jun.	Sep.	Dec.	Mar.
	1	2	3	4	5
(B) Total (in ₹. Crore)	4929079	5050874	5161642	5338587	5646219
1 Commercial Banks	33.91	34.13	33.87	33.90	34.14
2 Co-operative Banks	3.64	3.68	3.60	3.53	3.39
3 Non-Bank PDs	0.62	0.50	0.61	0.63	0.60
4 Insurance Companies	26.80	26.73	26.97	26.64	26.14
5 Mutual Funds	1.94	2.08	1.86	2.00	2.09
6 Provident Funds	21.29	21.19	21.70	22.00	22.35
7 Pension Funds	4.81	4.84	4.82	4.56	4.76
8 Financial Institutions	1.84	1.82	1.65	1.63	1.59
9 Corporates	2.00	1.92	1.87	2.03	2.02
10 Foreign Portfolio Investors	0.02	0.02	0.02	0.03	0.07
11 RBI	0.72	0.70	0.69	0.66	0.63
12 Others	2.42	2.39	2.34	2.37	2.20
12.1 State Governments	0.27	0.27	0.27	0.27	0.25

Treasury Bills					
Category	2023				2024
	Mar.	Jun.	Sep.	Dec.	Mar.
	1	2	3	4	5
(C) Total (in ₹. Crore)	823313	1012301	925317	849151	871662
1 Commercial Banks	53.92	47.64	56.35	57.18	58.53
2 Co-operative Banks	1.29	1.20	1.20	1.28	1.67
3 Non-Bank PDs	2.85	1.99	0.54	1.70	1.66
4 Insurance Companies	6.11	4.93	5.26	5.50	5.06
5 Mutual Funds	15.30	17.04	12.74	11.21	11.89
6 Provident Funds	0.10	1.46	1.52	0.08	0.15
7 Pension Funds	0.07	0.01	0.01	0.00	0.01
8 Financial Institutions	3.72	7.96	4.10	5.34	7.16
9 Corporates	4.99	4.42	4.00	4.58	4.50
10 Foreign Portfolio Investors	0.40	0.12	0.10	0.07	0.01
11 RBI	0.00	0.00	0.00	0.00	0.00
12 Others	11.25	13.23	14.17	13.06	9.36
12.1 State Governments	7.16	10.33	11.36	9.26	5.88

Note: (-) represents nil or negligible

The Table format is revised since Monthly Bulletin for the month of June 2023.

State Government Securities include special bonds issued under Ujwal DISCOM Assurance Yojana (UDAY).

Bank PDs are clubbed under Commercial Banks. However, they form a small fraction of total outstanding securities.

The category 'Others' comprises State Governments, DICGC, PSUs, Trusts, Foreign Central Banks, HUF/Individuals etc.

Data since September 2023 includes the impact of the merger of a non-bank with a bank.