

**No. 50 (a): Flow of Financial Assets and Liabilities of Households - Instrument-wise**

(Amount in ₹ Crore)

Item	2020-21				
	Q1	Q2	Q3	Q4	Annual
<b>Net Financial Assets (I-II)</b>	<b>583412.7</b>	<b>554437.6</b>	<b>463583.5</b>	<b>679174.4</b>	<b>2280608.2</b>
<i>Per cent of GDP</i>	<i>15.0</i>	<i>11.7</i>	<i>8.5</i>	<i>11.8</i>	<i>11.5</i>
<b>I. Financial Assets</b>	<b>788786.3</b>	<b>592945.3</b>	<b>633317.9</b>	<b>1047276.1</b>	<b>3062325.6</b>
<i>Per cent of GDP</i>	<i>20.3</i>	<i>12.5</i>	<i>11.6</i>	<i>18.2</i>	<i>15.4</i>
<i>of which:</i>					
<b>1. Total Deposits (a+b)</b>	<b>297412.4</b>	<b>278631.7</b>	<b>158172.2</b>	<b>506213.3</b>	<b>1240429.7</b>
<b>(a) Bank Deposits</b>	<b>281191.3</b>	<b>264565.3</b>	<b>147096.0</b>	<b>507719.3</b>	<b>1200571.8</b>
i. Commercial Banks	279010.5	262033.7	143558.6	462689.8	1147292.5
ii. Co-operative Banks	2180.8	2531.6	3537.3	45029.5	53279.3
<b>(b) Non-Bank Deposits</b>	<b>16221.1</b>	<b>14066.4</b>	<b>11076.3</b>	<b>-1506.0</b>	<b>39857.9</b>
<i>of which:</i>					
<b>Other Financial Institutions (i+ii)</b>	<b>11040.9</b>	<b>8886.2</b>	<b>5896.0</b>	<b>-6686.2</b>	<b>19137.0</b>
i. Non-Banking Financial Companies	1441.0	3763.0	3514.8	3521.2	12240.0
ii. Housing Finance Companies	9599.9	5123.2	2381.3	-10207.3	6897.0
<b>2. Life Insurance Funds</b>	<b>124387.9</b>	<b>143462.2</b>	<b>157535.1</b>	<b>142216.5</b>	<b>567601.8</b>
<b>3. Provident and Pension Funds (including PPF)</b>	<b>114496.3</b>	<b>107087.9</b>	<b>105344.6</b>	<b>175769.3</b>	<b>502698.2</b>
<b>4. Currency</b>	<b>202432.7</b>	<b>21286.9</b>	<b>91456.0</b>	<b>66800.5</b>	<b>381976.1</b>
<b>5. Investments</b>	<b>6249.8</b>	<b>-12956.4</b>	<b>67659.3</b>	<b>63624.0</b>	<b>124576.7</b>
<i>of which:</i>					
(a) Mutual Funds	-16021.0	-28837.7	57675.4	51267.0	64083.8
(b) Equity	18599.4	8291.5	5307.1	6333.3	38531.2
<b>6. Small Savings (excluding PPF)</b>	<b>42751.6</b>	<b>54377.4</b>	<b>52095.1</b>	<b>91597.0</b>	<b>240821.1</b>
<b>II. Financial Liabilities</b>	<b>205373.6</b>	<b>38507.7</b>	<b>169734.4</b>	<b>368101.7</b>	<b>781717.4</b>
<i>Per cent of GDP</i>	<i>5.3</i>	<i>0.8</i>	<i>3.1</i>	<i>6.4</i>	<i>3.9</i>
<b>Loans/Borrowings</b>					
<b>1. Financial Corporations (a+b)</b>	<b>205490.3</b>	<b>38624.3</b>	<b>169851.0</b>	<b>368219.1</b>	<b>782184.7</b>
<b>(a) Banking Sector</b>	<b>211058.8</b>	<b>13213.0</b>	<b>139622.0</b>	<b>276579.8</b>	<b>640473.6</b>
<i>of which:</i>					
i. Commercial Banks	211259.3	13213.8	140514.3	240050.4	605037.9
<b>(b) Other Financial Institutions</b>	<b>-5568.6</b>	<b>25411.3</b>	<b>30229.0</b>	<b>91639.4</b>	<b>141711.1</b>
i. Non-Banking Financial Companies	-15450.4	21627.1	15921.2	64881.1	86979.0
ii. Housing Finance Companies	10516.6	2875.1	13048.5	25336.1	51776.2
iii. Insurance Corporations	-634.8	909.2	1259.3	1422.2	2955.9
<b>2. Non-Financial Corporations (Private Corporate Business)</b>	<b>33.8</b>	<b>33.8</b>	<b>33.8</b>	<b>33.0</b>	<b>134.4</b>
<b>3. General Government</b>	<b>-150.4</b>	<b>-150.4</b>	<b>-150.4</b>	<b>-150.4</b>	<b>-601.7</b>

**No. 50 (a): Flow of Financial Assets and Liabilities of Households - Instrument-wise (Contd.)**

(Amount in ₹ Crore)

Item	2021-22				
	Q1	Q2	Q3	Q4	Annual
<b>Net Financial Assets (I-II)</b>	<b>370115.8</b>	<b>334234.9</b>	<b>489774.4</b>	<b>503089.0</b>	<b>1696155.6</b>
<i>Per cent of GDP</i>	7.2	6.0	7.9	7.7	7.2
<b>I. Financial Assets</b>	<b>364661.7</b>	<b>527896.1</b>	<b>818355.4</b>	<b>887657.3</b>	<b>2597511.9</b>
<i>Per cent of GDP</i>	7.1	9.4	13.1	13.6	11.1
<i>of which:</i>					
<b>1.Total Deposits (a+b)</b>	<b>-82726.1</b>	<b>204033.6</b>	<b>426977.3</b>	<b>277625.7</b>	<b>824852.1</b>
<b>(a) Bank Deposits</b>	<b>-106428.9</b>	<b>197105.1</b>	<b>422392.9</b>	<b>264882.9</b>	<b>777952.1</b>
i. Commercial Banks	-107940.7	195441.8	418267.0	262326.1	768094.3
ii. Co-operative Banks	1511.8	1663.4	4125.9	2556.8	9857.8
<b>(b) Non-Bank Deposits</b>	<b>23702.8</b>	<b>6928.5</b>	<b>4584.5</b>	<b>12742.8</b>	<b>46900.0</b>
<i>of which:</i>					
<b>Other Financial Institutions (i+ii)</b>	<b>16950.0</b>	<b>170.7</b>	<b>-2178.3</b>	<b>5960.0</b>	<b>20902.3</b>
i. Non-Banking Financial Companies	4972.6	-765.5	73.3	4211.8	8492.2
ii. Housing Finance Companies	11977.3	936.2	-2251.6	1748.2	12410.1
<b>2. Life Insurance Funds</b>	<b>114711.5</b>	<b>127449.8</b>	<b>103248.6</b>	<b>121541.6</b>	<b>466951.5</b>
<b>3. Provident and Pension Funds (including PPF)</b>	<b>127624.0</b>	<b>115463.1</b>	<b>98146.0</b>	<b>221372.4</b>	<b>562605.5</b>
<b>4. Currency</b>	<b>128660.2</b>	<b>-68631.2</b>	<b>62793.3</b>	<b>146845.0</b>	<b>269667.4</b>
<b>5. Investments</b>	<b>24929.6</b>	<b>82305.4</b>	<b>69760.9</b>	<b>50972.1</b>	<b>227967.9</b>
<i>of which:</i>					
(a) Mutual Funds	14573.0	63151.3	37912.2	44963.7	160600.1
(b) Equity	4502.5	13218.5	27808.2	3084.1	48613.3
<b>6. Small Savings (excluding PPF)</b>	<b>50405.2</b>	<b>66218.1</b>	<b>56372.0</b>	<b>68243.2</b>	<b>241238.4</b>
<b>II. Financial Liabilities</b>	<b>-5454.1</b>	<b>193661.2</b>	<b>328581.0</b>	<b>384568.3</b>	<b>901356.3</b>
<i>Per cent of GDP</i>	-0.1	3.5	5.3	5.9	3.8
<b>Loans/Borrowings</b>					
<b>1. Financial Corporations (a+b)</b>	<b>-5562.3</b>	<b>193553.0</b>	<b>328472.8</b>	<b>384460.1</b>	<b>900923.7</b>
<b>(a) Banking Sector</b>	<b>21436.5</b>	<b>138722.6</b>	<b>267950.7</b>	<b>348360.4</b>	<b>776470.2</b>
<i>of which:</i>					
i. Commercial Banks	26978.6	140268.7	265271.5	337009.8	769528.5
<b>(b) Other Financial Institutions</b>	<b>-26998.8</b>	<b>54830.4</b>	<b>60522.2</b>	<b>36099.7</b>	<b>124453.5</b>
i. Non-Banking Financial Companies	-34757.9	28876.8	29476.5	-2163.2	21432.2
ii. Housing Finance Companies	7132.0	24403.8	29494.8	37436.2	98466.8
iii. Insurance Corporations	627.1	1549.8	1550.9	826.7	4554.5
<b>2. Non-Financial Corporations (Private Corporate Business)</b>	<b>33.8</b>	<b>33.8</b>	<b>33.8</b>	<b>33.8</b>	<b>135.1</b>
<b>3. General Government</b>	<b>74.4</b>	<b>74.4</b>	<b>74.4</b>	<b>74.4</b>	<b>297.4</b>

**No. 50 (a): Flow of Financial Assets and Liabilities of Households - Instrument-wise (Concl.)**

(Amount in ₹ Crore)

Item	2022-23				Annual
	Q1	Q2	Q3	Q4	
<b>Net Financial Assets (I-II)</b>	<b>297770.4</b>	<b>293705.1</b>	<b>279460.1</b>	<b>505937.8</b>	<b>1376873.5</b>
<i>Per cent of GDP</i>	<i>4.6</i>	<i>4.5</i>	<i>4.0</i>	<i>7.0</i>	<i>5.1</i>
<b>I. Financial Assets</b>	<b>586920.5</b>	<b>646714.8</b>	<b>750856.7</b>	<b>974558.5</b>	<b>2959050.5</b>
<i>Per cent of GDP</i>	<i>9.0</i>	<i>9.8</i>	<i>10.8</i>	<i>13.6</i>	<i>10.9</i>
<i>of which:</i>					
<b>1. Total Deposits (a+b)</b>	<b>183072.0</b>	<b>315216.2</b>	<b>276593.9</b>	<b>324746.6</b>	<b>1099628.6</b>
(a) Bank Deposits	<b>163162.9</b>	<b>299545.0</b>	<b>256363.7</b>	<b>307491.6</b>	<b>1026563.1</b>
i. Commercial Banks	158613.3	300565.0	248459.8	284968.0	992606.2
ii. Co-operative Banks	4549.6	-1020.1	7903.8	22523.6	33956.9
(b) Non-Bank Deposits	<b>19909.1</b>	<b>15671.3</b>	<b>20230.2</b>	<b>17255.0</b>	<b>73065.5</b>
<i>of which:</i>					
<b>Other Financial Institutions (i+ii)</b>	<b>6314.4</b>	<b>2076.7</b>	<b>6635.6</b>	<b>3660.4</b>	<b>18687.1</b>
i. Non-Banking Financial Companies	4040.2	3267.2	1800.9	5372.2	14480.5
ii. Housing Finance Companies	2274.2	-1190.5	4834.7	-1711.8	4206.6
<b>2. Life Insurance Funds</b>	<b>73669.9</b>	<b>152049.5</b>	<b>167894.1</b>	<b>141206.6</b>	<b>534820.1</b>
<b>3. Provident and Pension Funds (including PPF)</b>	<b>155604.2</b>	<b>132126.0</b>	<b>140204.4</b>	<b>235093.2</b>	<b>663027.7</b>
<b>4. Currency</b>	<b>66438.9</b>	<b>-54579.3</b>	<b>76760.1</b>	<b>148990.2</b>	<b>237609.8</b>
<b>5. Investments</b>	<b>51603.2</b>	<b>48630.6</b>	<b>49879.2</b>	<b>64168.5</b>	<b>214281.5</b>
<i>of which:</i>					
(a) Mutual Funds	35443.5	44484.0	40205.9	58954.5	179087.8
(b) Equity	13560.9	1378.2	6434.1	1664.9	23038.1
<b>6. Small Savings (excluding PPF)</b>	<b>54375.1</b>	<b>51114.5</b>	<b>37367.7</b>	<b>58196.2</b>	<b>201053.5</b>
<b>II. Financial Liabilities</b>	<b>289150.0</b>	<b>353009.7</b>	<b>471396.5</b>	<b>468620.7</b>	<b>1582177.0</b>
<i>Per cent of GDP</i>	<i>4.4</i>	<i>5.4</i>	<i>6.8</i>	<i>6.5</i>	<i>5.8</i>
<b>Loans/Borrowings</b>					
<b>1. Financial Corporations (a+b)</b>	<b>289141.6</b>	<b>353001.2</b>	<b>471388.1</b>	<b>468612.3</b>	<b>1582143.3</b>
(a) Banking Sector	<b>234845.3</b>	<b>263782.5</b>	<b>368167.4</b>	<b>349555.0</b>	<b>1216350.1</b>
<i>of which:</i>					
i. Commercial Banks	230283.8	261265.3	365304.6	331292.5	1188146.3
(b) Other Financial Institutions	<b>54296.3</b>	<b>89218.8</b>	<b>103220.8</b>	<b>119057.3</b>	<b>365793.1</b>
i. Non-Banking Financial Companies	29281.6	54439.6	75878.8	80295.9	239895.9
ii. Housing Finance Companies	22336.7	33031.2	24903.3	36745.8	117017.0
iii. Insurance Corporations	2678.0	1747.9	2438.7	2015.6	8880.3
<b>2. Non-Financial Corporations (Private Corporate Business)</b>	<b>33.7</b>	<b>33.7</b>	<b>33.7</b>	<b>33.7</b>	<b>135.0</b>
<b>3. General Government</b>	<b>-25.3</b>	<b>-25.3</b>	<b>-25.3</b>	<b>-25.3</b>	<b>-101.3</b>

Notes : 1. Net Financial Savings of households refer to the net financial assets, which are measured as difference of financial asset and liabilities flows.

2. Preliminary estimates for 2022-23 and revised estimates for 2020-21 and 2021-22.

3. The preliminary estimates for 2022-23 will undergo revision with the release of first revised estimates of national income, consumption expenditure, savings, and capital formation, 2022-23 by the NSO.

4. Non-bank deposits apart from other financial institutions, comprises state power utilities, co-operative non credit societies etc.

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