

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
Financial Assets (a+b+c+d+e+f+g+h)	20405824.2	21066027.8	21906338.5	22874301.5
<i>Per cent of GDP</i>	<i>107.2</i>	<i>111.5</i>	<i>114.0</i>	<i>115.4</i>
(a) Bank Deposits (i+ii)	9977865.6	10242430.9	10389526.9	10897246.1
i. Commercial Banks	9192702.5	9454736.2	9598294.8	10060984.6
ii. Co-operative Banks	785163.1	787694.7	791232.1	836261.6
(b) Non-Bank Deposits				
<i>of which:</i>				
Other Financial Institutions	180857.4	189743.6	195639.6	188953.5
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
(c) Life Insurance Funds	4102000.7	4274424.9	4551882.0	4752932.3
(d) Currency	2434693.7	2455980.6	2547436.6	2614237.0
(e) Mutual funds	1343752.0	1443784.4	1648999.0	1730461.0
(f) Public Provident Fund (PPF)	663478.0	671884.3	678997.2	742189.5
(g) Pension Funds	464705.0	494930.0	548913.0	578025.0
(h) Small Savings (excluding PPF)	1238471.7	1292849.1	1344944.2	1370257.1
Financial Liabilities (a+b)	7190710.8	7229335.1	7399186.1	7767405.3
<i>Per cent of GDP</i>	<i>37.8</i>	<i>38.3</i>	<i>38.5</i>	<i>39.2</i>
Loans/Borrowings				
(a) Banking Sector	5728735.3	5741948.3	5881570.2	6158150.0
<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) Other Financial Institutions	1461975.5	1487386.9	1517615.9	1609255.3
<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
Financial Assets (a+b+c+d+e+f+g+h)	23318920.4	23991428.3	24700622.2	25435684.2
<i>Per cent of GDP</i>	<i>110.7</i>	<i>109.3</i>	<i>108.7</i>	<i>108.4</i>
(a) Bank Deposits (i+ii)	10790817.3	10987922.4	11410315.3	11675198.2
i. Commercial Banks	9953043.9	10148485.7	10566752.7	10829078.8
ii. Co-operative Banks	837773.4	839436.7	843562.6	846119.4
(b) Non-Bank Deposits				
<i>of which:</i>				
Other Financial Institutions	205903.4	206074.1	203895.8	209855.7
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
(c) Life Insurance Funds	4929725.2	5142278.8	5213527.2	5357350.2
(d) Currency	2742897.3	2674266.1	2737059.4	2883904.4
(e) Mutual funds	1855000.1	2064363.5	2126112.0	2152140.5
(f) Public Provident Fund (PPF)	757397.8	762264.0	767287.3	834147.6
(g) Pension Funds	616517.0	667379.0	699173.0	736592.0
(h) Small Savings (excluding PPF)	1420662.3	1486880.4	1543252.3	1586495.5
Financial Liabilities (a+b)	7755119.8	7868215.0	8256715.7	8668329.0
<i>Per cent of GDP</i>	<i>36.8</i>	<i>35.9</i>	<i>36.3</i>	<i>36.9</i>
Loans/Borrowings				
(a) Banking Sector	6172863.3	6231128.1	6559106.7	6934620.2
<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) Other Financial Institutions	1582256.5	1637086.9	1697609.1	1733708.8
<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
Financial Assets (a+b+c+d+e+f+g+h)	25689017.4	26240728.5	27208717.9	28083947.0
<i>Per cent of GDP</i>	<i>103.2</i>	<i>101.5</i>	<i>102.4</i>	<i>103.1</i>
(a) Bank Deposits (i+ii)	11911196.2	11956360.9	12421907.5	12701761.3
i. Commercial Banks	11060527.2	11106712.0	11564354.7	11821685.0
ii. Co-operative Banks	850669.0	849648.9	857552.8	880076.4
(b) Non-Bank Deposits				
<i>of which:</i>				
Other Financial Institutions	216170.2	218246.9	224882.5	228542.9
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
(c) Life Insurance Funds	5325967.3	5559681.9	5786592.6	6038630.4
(d) Currency	2950343.2	2895763.9	2972524.0	3121514.2
(e) Mutual funds	2048097.3	2260209.7	2355315.8	2367792.5
(f) Public Provident Fund (PPF)	851913.4	858591.1	864730.6	939814.6
(g) Pension Funds	744459.2	799889.0	853412.0	898342.0
(h) Small Savings (excluding PPF)	1640870.6	1691985.1	1729352.9	1787549.1
Financial Liabilities (a+b)	8957470.6	9310471.8	9781859.9	10253472.2
<i>Per cent of GDP</i>	<i>36.0</i>	<i>36.0</i>	<i>36.8</i>	<i>37.6</i>
Loans/Borrowings				
(a) Banking Sector	7169465.5	7433248.0	7801415.3	8153970.3
<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) Other Financial Institutions	1788005.1	1877223.8	1980444.6	2099501.9
<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.