

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

(Amount in ₹ Crore)

Item	2020-21				
	Q1	Q2	Q3	Q4	Annual
Net Financial Assets (I-II)	583412.7	554437.6	463583.5	679174.4	2280608.2
<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>
I. Financial Assets	788786.3	592945.3	633317.9	1047276.1	3062325.6
<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>					
1. Total Deposits (a+b)	297412.4	278631.7	158172.2	506213.3	1240429.7
(a) Bank Deposits	281191.3	264565.3	147096.0	507719.3	1200571.8
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) Non-Bank Deposits	16221.1	14066.4	11076.3	-1506.0	39857.9
<i>of which:</i>					
Other Financial Institutions (i+ii)	11040.9	8886.2	5896.0	-6686.2	19137.0
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
2. Life Insurance Funds	124387.9	143462.2	157535.1	142216.5	567601.8
3. Provident and Pension Funds (including PPF)	114496.3	107087.9	105344.6	175769.3	502698.2
4. Currency	202432.7	21286.9	91456.0	66800.5	381976.1
5. Investments	6249.8	-12956.4	67659.3	63624.0	124576.7
<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
6. Small Savings (excluding PPF)	42751.6	54377.4	52095.1	91597.0	240821.1
II. Financial Liabilities	205373.6	38507.7	169734.4	368101.7	781717.4
<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>
Loans/Borrowings					
1. Financial Corporations (a+b)	205490.3	38624.3	169851.0	368219.1	782184.7
(a) Banking Sector	211058.8	13213.0	139622.0	276579.8	640473.6
<i>of which:</i>					
i. Commercial Banks	211259.3	13213.8	140514.3	240050.4	605037.9
(b) Other Financial Institutions	-5568.6	25411.3	30229.0	91639.4	141711.1
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
2. Non-Financial Corporations (Private Corporate Business)	33.8	33.8	33.8	33.0	134.4
3. General Government	-150.4	-150.4	-150.4	-150.4	-601.7

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
Net Financial Assets (I-II)	370115.8	334234.9	489774.4	503089.0	1696155.6
<i>Per cent of GDP</i>	7.2	6.0	7.9	7.7	7.2
I. Financial Assets	364661.7	527896.1	818355.4	887657.3	2597511.9
<i>Per cent of GDP</i>	7.1	9.4	13.1	13.6	11.1
<i>of which:</i>					
1.Total Deposits (a+b)	-82726.1	204033.6	426977.3	277625.7	824852.1
(a) Bank Deposits	-106428.9	197105.1	422392.9	264882.9	777952.1
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) Non-Bank Deposits	23702.8	6928.5	4584.5	12742.8	46900.0
<i>of which:</i>					
Other Financial Institutions (i+ii)	16950.0	170.7	-2178.3	5960.0	20902.3
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
2. Life Insurance Funds	114711.5	127449.8	103248.6	121541.6	466951.5
3. Provident and Pension Funds (including PPF)	127624.0	115463.1	98146.0	221372.4	562605.5
4. Currency	128660.2	-68631.2	62793.3	146845.0	269667.4
5. Investments	24929.6	82305.4	69760.9	50972.1	227967.9
<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
6. Small Savings (excluding PPF)	50405.2	66218.1	56372.0	68243.2	241238.4
II. Financial Liabilities	-5454.1	193661.2	328581.0	384568.3	901356.3
<i>Per cent of GDP</i>	-0.1	3.5	5.3	5.9	3.8
Loans/Borrowings					
1. Financial Corporations (a+b)	-5562.3	193553.0	328472.8	384460.1	900923.7
(a) Banking Sector	21436.5	138722.6	267950.7	348360.4	776470.2
<i>of which:</i>					
i. Commercial Banks	26978.6	140268.7	265271.5	337009.8	769528.5
(b) Other Financial Institutions	-26998.8	54830.4	60522.2	36099.7	124453.5
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
2. Non-Financial Corporations (Private Corporate Business)	33.8	33.8	33.8	33.8	135.1
3. General Government	74.4	74.4	74.4	74.4	297.4

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	
Net Financial Assets (I-II)	297770.4	293705.1	279460.1	505937.8	1376873.5
<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>
I. Financial Assets	586920.5	646714.8	750856.7	974558.5	2959050.5
<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>					
1. Total Deposits (a+b)	183072.0	315216.2	276593.9	324746.6	1099628.6
(a) Bank Deposits	163162.9	299545.0	256363.7	307491.6	1026563.1
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	19909.1	15671.3	20230.2	17255.0	73065.5
<i>of which:</i>					
Other Financial Institutions (i+ii)	6314.4	2076.7	6635.6	3660.4	18687.1
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
2. Life Insurance Funds	73669.9	152049.5	167894.1	141206.6	534820.1
3. Provident and Pension Funds (including PPF)	155604.2	132126.0	140204.4	235093.2	663027.7
4. Currency	66438.9	-54579.3	76760.1	148990.2	237609.8
5. Investments	51603.2	48630.6	49879.2	64168.5	214281.5
<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
6. Small Savings (excluding PPF)	54375.1	51114.5	37367.7	58196.2	201053.5
II. Financial Liabilities	289150.0	353009.7	471396.5	468620.7	1582177.0
<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>
Loans/Borrowings					
1. Financial Corporations (a+b)	289141.6	353001.2	471388.1	468612.3	1582143.3
(a) Banking Sector	234845.3	263782.5	368167.4	349555.0	1216350.1
<i>of which:</i>					
i. Commercial Banks	230283.8	261265.3	365304.6	331292.5	1188146.3
(b) Other Financial Institutions	54296.3	89218.8	103220.8	119057.3	365793.1
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
2. Non-Financial Corporations (Private Corporate Business)	33.7	33.7	33.7	33.7	135.0
3. General Government	-25.3	-25.3	-25.3	-25.3	-101.3

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.