

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

(Amount in ₹ Crore)

Item	2021-22				
	Q1	Q2	Q3	Q4	Annual
Net Financial Assets (I-II)	3,42,813	3,30,490	4,85,203	5,54,816	17,13,322
<i>Per cent of GDP</i>	<i>6.6</i>	<i>5.9</i>	<i>7.7</i>	<i>8.5</i>	<i>7.3</i>
I. Financial Assets	3,63,395	5,25,419	8,16,484	9,07,366	26,12,664
<i>Per cent of GDP</i>	<i>7.0</i>	<i>9.3</i>	<i>13.0</i>	<i>13.9</i>	<i>11.1</i>
<i>of which:</i>					
1.Total Deposits (a)+(b)	(81,064)	2,04,486	4,28,035	2,83,634	8,35,091
(a) Bank Deposits	(1,06,429)	1,97,105	4,22,393	2,70,025	7,83,094
i. Commercial Banks	(1,07,941)	1,95,442	4,18,267	2,62,326	7,68,094
ii. Co-operative Banks	1,512	1,663	4,126	7,699	15,000
(b) Non-Bank Deposits	25,365	7,380	5,642	13,610	51,997
<i>of which:</i>					
Other Financial Institutions (i+ii)	17,555	(435)	(2,178)	5,770	20,712
i. Non-Banking Financial Companies	5,578	(1,371)	73	4,021	8,302
ii. Housing Finance Companies	11,977	936	(2,252)	1,748	12,410
2. Life Insurance Funds	1,15,539	1,28,277	1,04,076	1,38,998	4,86,889
3. Provident and Pension Funds (including PPF)	1,24,971	1,12,810	95,493	2,18,719	5,51,993
4. Currency	1,28,660	(68,631)	62,793	1,46,845	2,69,667
5. Investments	24,884	82,260	69,715	50,926	2,27,785
<i>of which:</i>					
(a) Mutual Funds	14,573	63,151	37,912	44,964	1,60,600
(b) Equity	4,502	13,218	27,808	3,084	48,613
6. Small Savings (excluding PPF)	50,405	66,218	56,372	68,243	2,41,238
II. Financial Liabilities	20,583	1,94,929	3,31,281	3,52,550	8,99,343
<i>Per cent of GDP</i>	<i>0.4</i>	<i>3.5</i>	<i>5.3</i>	<i>5.4</i>	<i>3.8</i>
Loans (Borrowings) from					
1. Financial Corporations (a+b)	20,479	1,94,825	3,31,178	3,52,446	8,98,928
(a) Banking Sector	21,428	1,38,720	2,67,955	2,74,181	7,02,284
<i>of which:</i>					
i. Commercial Banks	26,979	1,40,269	2,65,271	3,37,010	7,69,529
(b) Other Financial Institutions	(949)	56,105	63,223	78,266	1,96,644
i. Non-Banking Financial Companies	(8,708)	30,151	32,177	40,003	93,623
ii. Housing Finance Companies	7,132	24,404	29,495	37,436	98,467
iii. Insurance Corporations	627	1,550	1,551	827	4,554
2. Non-Financial Corporations (Private Corporate Business)	34	34	34	34	135
3. General Government	70	70	70	70	279

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

(Amount in ₹ Crore)

Item	2022-23				
	Q1	Q2	Q3	Q4	Annual
Net Financial Assets (I-II)	2,89,980	2,99,395	2,96,132	4,54,240	13,39,748
<i>Per cent of GDP</i>	<i>4.5</i>	<i>4.6</i>	<i>4.3</i>	<i>6.4</i>	<i>5.0</i>
I. Financial Assets	5,79,958	6,34,471	7,50,245	9,71,526	29,36,200
<i>Per cent of GDP</i>	<i>8.9</i>	<i>9.8</i>	<i>10.9</i>	<i>13.6</i>	<i>10.9</i>
<i>of which:</i>					
1. Total Deposits (a)+(b)	1,85,429	3,17,361	2,80,233	3,25,853	11,08,876
(a) Bank Deposits	1,63,172	2,99,533	2,56,400	3,07,867	10,26,971
i. Commercial Banks	1,58,613	3,00,565	2,48,460	2,84,968	9,92,606
ii. Co-operative Banks	4,559	(1,032)	7,940	22,899	34,365
(b) Non-Bank Deposits	22,257	17,829	23,833	17,986	81,905
<i>of which:</i>					
Other Financial Institutions (i+ii)	6,505	2,077	8,082	2,234	18,897
i. Non-Banking Financial Companies	4,231	3,267	3,247	3,946	14,690
ii. Housing Finance Companies	2,274	(1,191)	4,835	(1,712)	4,207
2. Life Insurance Funds	73,298	1,51,677	1,67,522	1,56,613	5,49,109
3. Provident and Pension Funds (including PPF)	1,48,915	1,20,367	1,38,584	2,18,709	6,26,575
4. Currency	66,439	(54,579)	76,760	1,48,990	2,37,610
5. Investments	51,503	48,530	49,779	64,151	2,13,962
<i>of which:</i>					
(a) Mutual Funds	35,443	44,484	40,206	58,955	1,79,088
(b) Equity	13,561	1,378	6,434	1,665	23,038
6. Small Savings (excluding PPF)	54,375	51,115	37,368	57,211	2,00,068
II. Financial Liabilities	2,89,978	3,35,076	4,54,113	5,17,285	15,96,452
<i>Per cent of GDP</i>	<i>4.5</i>	<i>5.2</i>	<i>6.6</i>	<i>7.3</i>	<i>5.9</i>
Loans (Borrowings) from					
1. Financial Corporations (a+b)	2,89,781	3,34,880	4,53,917	5,17,089	15,95,667
(a) Banking Sector	2,34,235	2,63,450	3,70,783	3,83,845	12,52,313
<i>of which:</i>					
i. Commercial Banks	2,30,284	2,61,265	3,68,305	3,31,293	11,91,146
(b) Other Financial Institutions	55,546	71,429	83,134	1,33,244	3,43,354
i. Non-Banking Financial Companies	30,532	36,650	55,792	94,565	2,17,539
ii. Housing Finance Companies	22,337	33,031	24,903	36,746	1,17,017
iii. Insurance Corporations	2,678	1,748	2,439	1,933	8,798
2. Non-Financial Corporations (Private Corporate Business)	34	34	34	34	135
3. General Government	163	163	163	163	650

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

(Amount in ₹ Crore)

Item	2023-24				
	Q1	Q2	Q3	Q4	Annual
Net Financial Assets (I-II)	3,53,093	2,89,675	2,98,111	6,11,366	15,52,245
<i>Per cent of GDP</i>	<i>5.0</i>	<i>4.1</i>	<i>3.9</i>	<i>7.8</i>	<i>5.3</i>
I. Financial Assets	6,74,763	8,15,842	8,08,779	11,32,130	34,31,514
<i>Per cent of GDP</i>	<i>9.6</i>	<i>11.5</i>	<i>10.7</i>	<i>14.5</i>	<i>11.6</i>
<i>of which:</i>					
1. Total Deposits (a)+(b)	2,68,925	4,12,388	2,99,372	4,10,559	13,91,244
(a) Bank Deposits	2,55,249	5,06,208	2,79,872	3,94,573	14,35,902
i. Commercial Banks	2,46,079	5,06,700	2,82,537	3,87,313	14,22,629
ii. Co-operative Banks	9,170	(492)	(2,665)	7,260	13,273
(b) Non-Bank Deposits	13,676	(93,820)	19,499	15,986	(44,658)
<i>of which:</i>					
Other Financial Institutions (i+ii)	(485)	(1,07,982)	5,338	1,825	(1,01,305)
i. Non-Banking Financial Companies	6,119	4,782	4,896	1,943	17,740
ii. Housing Finance Companies	(6,605)	(1,12,764)	442	(118)	(1,19,045)
2. Life Insurance Funds	1,58,358	1,41,413	1,61,192	1,30,036	5,90,999
3. Provident and Pension Funds (including PPF)	1,63,508	1,48,178	1,53,255	2,53,719	7,18,661
4. Currency	(48,636)	(36,701)	56,719	1,46,644	1,18,026
5. Investments	41,409	73,060	79,633	1,08,732	3,02,834
<i>of which:</i>					
(a) Mutual Funds	32,086	55,769	60,135	90,973	2,38,962
(b) Equity	3,757	7,146	9,941	8,236	29,080
6. Small Savings (excluding PPF)	91,198	77,504	58,607	82,441	3,09,751
II. Financial Liabilities	3,21,670	5,26,167	5,10,667	5,20,764	18,79,269
<i>Per cent of GDP</i>	<i>4.6</i>	<i>7.4</i>	<i>6.7</i>	<i>6.7</i>	<i>6.4</i>
Loans (Borrowings) from					
1. Financial Corporations (a+b)	3,21,520	5,26,016	5,10,516	5,20,613	18,78,666
(a) Banking Sector	2,13,606	8,68,874	4,02,647	3,92,330	18,77,458
<i>of which:</i>					
i. Commercial Banks	2,08,027	8,75,654	3,89,898	3,82,558	18,56,136
(b) Other Financial Institutions	1,07,914	(3,42,858)	1,07,869	1,28,283	1,208
i. Non-Banking Financial Companies	81,449	59,684	85,032	1,00,836	3,27,001
ii. Housing Finance Companies	23,784	(4,04,294)	21,233	25,853	(3,33,424)
iii. Insurance Corporations	2,681	1,753	1,604	1,594	7,631
2. Non-Financial Corporations (Private Corporate Business)	34	35	35	35	138
3. General Government	116	116	116	116	465

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 2023-24 and revised estimates for 2021-22 and 2022-23.

3. The preliminary estimates for 2023-24 will undergo revision with the release of first revised estimates of national income, consumption expenditure, savings, and capital formation, 2023-24 by the National Statistical Office (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.