

**No. 42: India's International Investment Position**

(US\$ Million)

Item	As on Financial Year/Quarter End							
	2022-23		2022		2023			
			Jun.		Mar.		Jun.	
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
	1	2	3	4	5	6	7	8
1. Direct investment Abroad/in India	225592	523360	214443	517277	225592	523360	227864	532357
1.1 Equity Capital*	142071	493896	134570	489565	142071	493896	143525	501438
1.2 Other Capital	83521	29464	79872	27712	83521	29464	84338	30920
2. Portfolio investment	10966	243559	10614	244999	10966	243559	11325	258589
2.1 Equity	4958	138958	8153	135476	4958	138958	8698	152928
2.2 Debt	6008	104601	2461	109523	6008	104601	2627	105660
3. Other investment	87717	503353	77407	484558	87717	503353	92624	515595
3.1 Trade credit	27507	124301	21118	122817	27507	124301	29742	119313
3.2 Loan	10714	202589	6543	193367	10714	202589	14499	207118
3.3 Currency and Deposits	30526	141133	30242	137445	30526	141133	30584	144069
3.4 Other Assets/Liabilities	18970	35330	19504	30929	18970	35330	17798	45094
4. Reserves	578449		589155		578449		595051	
5. Total Assets/ Liabilities	902725	1270272	891618	1246835	902725	1270272	926864	1306541
6. Net IIP (Assets - Liabilities)	-367548		-355217		-367548		-379677	

Note: \* Equity capital includes share of investment funds and reinvested earnings.

# Payment and Settlement Systems

## No.43: Payment System Indicators

### PART I - Payment System Indicators - Payment & Settlement System Statistics

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2022-23	2022	2023		FY 2022-23	2022	2023	
		Aug.	Jul.	Aug.		Aug.	Jul.	Aug.
	1	2	3	4	5	6	7	8
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FMIs)</b>								
<b>1 CCIL Operated Systems (1.1 to 1.3)</b>	41.44	3.30	3.83	3.83	258797336	20028644	21113033	21796085
1.1 Govt. Securities Clearing (1.1.1 to 1.1.3)	15.00	1.33	1.53	1.46	172251292	13493765	14338395	14374901
1.1.1 Outright	7.99	0.75	0.87	0.82	10090700	888832	1200245	1075273
1.1.2 Repo	4.07	0.32	0.46	0.44	68032487	5251883	6722022	6265271
1.1.3 Tri-party Repo	2.94	0.25	0.20	0.20	94128105	7353051	6416128	7034358
1.2 Forex Clearing	25.16	1.89	2.17	2.23	78932050	5970122	5937050	6636448
1.3 Rupee Derivatives @	1.27	0.09	0.13	0.14	7613994	564757	837588	784735
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>	-	-	-	-	-	-	-	-
<b>1 Credit Transfers - RTGS (1.1 to 1.2)</b>	2425.62	188.08	211.89	218.08	149946286	11665583	13124561	13742007
1.1 Customer Transactions	2411.19	186.92	210.72	216.88	131667176	10274480	11615417	12202747
1.2 Interbank Transactions	14.43	1.16	1.17	1.20	18279111	1391103	1509144	1539260
<b>II Retail</b>								
<b>2 Credit Transfers - Retail (2.1 to 2.6)</b>	983620.84	77757.95	114189.63	119823.49	55009620	4288963	5250943	5374181
2.1 AePS (Fund Transfers) @	5.90	0.54	0.32	0.34	356	30	22	22
2.2 APBS \$	17833.95	1162.46	2850.05	1791.92	247535	9662	45524	20129
2.3 IMPS	56532.64	4669.09	4897.10	4891.65	5585441	445989	512312	514280
2.4 NACH Cr \$	19257.19	1940.04	1322.80	1627.49	1541815	128480	110184	128612
2.5 NEFT	52847.43	4166.76	5476.79	5651.92	33719541	2631639	3049364	3134602
2.6 UPI @	837143.73	65819.06	99642.56	105860.16	13914932	1073162	1533536	1576537
2.6.1 of which USSD @	17.21	1.63	2.77	2.60	197	17	43	41
<b>3 Debit Transfers and Direct Debits (3.1 to 3.3)</b>	15343.05	1247.15	1473.10	1522.83	1289611	102824	130931	135193
3.1 BHIM Aadhaar Pay @	214.22	17.57	14.42	13.96	6791	516	457	416
3.2 NACH Dr \$	13502.52	1097.38	1327.06	1374.16	1280219	102100	130240	134543
3.3 NETC (linked to bank account) @	1626.31	132.20	131.62	134.72	2601	209	233	234
<b>4 Card Payments (4.1 to 4.2)</b>	63324.72	5481.30	4872.12	4981.95	2152245	174516	198050	201292
4.1 Credit Cards (4.1.1 to 4.1.2)	29145.24	2447.83	2770.81	2905.78	1432255	112358	144737	148602
4.1.1 PoS based \$	15598.46	1330.54	1428.18	1520.79	541932	44943	49628	52961
4.1.2 Others \$	13546.79	1117.30	1342.63	1384.99	890323	67414	95108	95641
4.2 Debit Cards (4.2.1 to 4.2.1 )	34179.48	3033.47	2101.31	2076.18	719989	62159	53313	52690
4.2.1 PoS based \$	22904.86	2009.83	1485.21	1495.96	476520	40552	33513	34615
4.2.2 Others \$	11274.61	1023.64	616.10	580.22	243470	21606	19801	18075
<b>5 Prepaid Payment Instruments (5.1 to 5.2)</b>	74667.44	6177.69	6393.08	6366.80	287111	24625	23238	23669
5.1 Wallets	59112.76	4877.42	5045.31	5041.90	221896	18495	19724	19987
<b>5.2 Cards (5.2.1 to 5.2.2)</b>	15554.69	1300.27	1347.78	1324.90	65215	6131	3514	3682
5.2.1 PoS based \$	1013.09	83.90	725.68	742.19	14777	1177	782	862
5.2.2 Others \$	14541.60	1216.37	622.10	582.71	50438	4953	2732	2820
<b>6 Paper-based Instruments (6.1 to 6.2)</b>	7109.28	576.17	555.48	565.42	7172904	547503	587310	593323
6.1 CTS (NPCI Managed)	7109.28	576.17	555.48	565.42	7172904	547503	587310	593323
6.2 Others	0.00	-	-	-	-	-	-	-
<b>Total - Retail Payments (2+3+4+5+6)</b>	1144065.34	91240.25	127483.42	133260.50	65911490	5138432	6190470	6327659
<b>Total Payments (1+2+3+4+5+6)</b>	1146490.96	91428.33	127695.31	133478.58	215857776	16804015	19315032	20069666
<b>Total Digital Payments (1+2+3+4+5)</b>	1139381.68	90852.16	127139.83	132913.16	208684872	16256512	18727722	19476343

## PART II - Payment Modes and Channels

System	Volume (Lakh)				Value (₹ Crore)			
	FY 2022-23	2022	2023		FY 2022-23	2022	2023	
		Aug.	Jul.	Aug.		Aug.	Jul.	Aug.
	1	2	3	4	5	6	7	8
<b>A. Other Payment Channels</b>								
<b>1 Mobile Payments (mobile app based) (1.1 to 1.2)</b>	805338.23	65313.24	93340.31	97611.71	22031628	1742250	2316954	2370838
1.1 Intra-bank \$	62306.61	6590.62	6400.03	6553.01	4191430	363857	428279	439914
1.2 Inter-bank \$	743031.61	58722.63	86940.28	91058.70	17840197	1378393	1888674	1930924
<b>2 Internet Payments (Netbanking / Internet Browser Based) @ (2.1 to 2.2)</b>	42630.64	3529.19	3938.95	3790.98	91539296	7342636	8157864	8295085
2.1 Intra-bank @	10703.78	932.41	1107.74	1033.68	53506133	4304970	4353820	4490488
2.2 Inter-bank @	31926.86	2596.78	2831.21	2757.30	38033163	3037666	3804045	3804596
<b>B. ATMs</b>								
<b>3 Cash Withdrawal at ATMs \$ (3.1 to 3.3)</b>	69468.87	5766.61	5590.93	5723.39	3305008	268788	269297	273107
3.1 Using Credit Cards \$	88.37	7.46	7.56	8.09	4296	359	356	383
3.2 Using Debit Cards \$	68975.18	5723.84	5553.98	5685.19	3286749	267289	267870	271612
3.3 Using Pre-paid Cards \$	405.32	35.31	29.39	30.12	13963	1141	1071	1112
<b>4 Cash Withdrawal at PoS \$ (4.1 to 4.2)</b>	27.73	2.19	2.23	1.26	278	21	22	12
4.1 Using Debit Cards \$	27.41	2.16	2.23	1.25	276	21	22	12
4.2 Using Pre-paid Cards \$	0.33	0.03	0.01	0.01	2	0	0	0
<b>5 Cash Withdrawal at Micro ATMs @</b>	12375.16	1061.82	1078.92	1055.42	333966	26193	28950	27023
5.1 AePS @	12375.16	1061.82	1078.92	1055.42	333966	26193	28950	27023

## PART III - Payment Infrastructures (Lakh)

System	As on March 2023	2022	2023	
		Aug.	Jul.	Aug.
	1	2	3	4
<b>Payment System Infrastructures</b>				
<b>1 Number of Cards (1.1 to 1.2)</b>	10465.62	10130.17	10606.14	10693.35
1.1 Credit Cards	853.03	779.91	898.73	912.78
1.2 Debit Cards	9612.59	9350.26	9707.41	9780.57
<b>2 Number of PPIs @ (2.1 to 2.2)</b>	16185.22	15679.00	16646.89	16625.74
2.1 Wallets @	13384.65	12948.75	13513.24	13328.60
2.2 Cards @	2800.57	2730.25	3133.65	3297.15
<b>3 Number of ATMs (3.1 to 3.2)</b>	2.59	2.54	2.59	2.60
3.1 Bank owned ATMs \$	2.23	2.20	2.24	2.25
3.2 White Label ATMs \$	0.36	0.34	0.36	0.35
<b>4 Number of Micro ATMs @</b>	16.11	11.71	15.37	15.29
<b>5 Number of PoS Terminals</b>	77.90	70.58	81.23	82.47
<b>6 Bharat QR @</b>	53.82	47.49	58.06	58.99
<b>7 UPI QR *</b>	2563.77	2092.54	2807.25	2881.64

@: New inclusion w.e.f. November 2019

#: Data reported by Co-operative Banks, LABs and RRBs included with effect from December 2021.

\$: Inclusion separately initiated from November 2019 - would have been part of other items hitherto.

\*: New inclusion w.e.f. September 2020; Includes only static UPI QR Code

Note: 1. Data is provisional.

2. ECS (Debit and Credit) has been merged with NACH with effect from January 31, 2020.

3. The data from November 2019 onwards for card payments (Debit/Credit cards) and Prepaid Payment Instruments (PPIs) may not be comparable with earlier months/ periods, as more granular data is being published along with revision in data definitions.

4. Only domestic financial transactions are considered. The new format captures e-commerce transactions; transactions using FASTags, digital bill payments and card-to-card transfer through ATMs, etc.. Also, failed transactions, chargebacks, reversals, expired cards/ wallets, are excluded.

Part I-A. Settlement systems

1.1.3: Tri-party Repo under the securities segment has been operationalised from November 05, 2018.

Part I-B. Payments systems

4.1.2: 'Others' includes e-commerce transactions and digital bill payments through ATMs, etc.

4.2.2: 'Others' includes e-commerce transactions, card to card transfers and digital bill payments through ATMs, etc.

5: Available from December 2010.

5.1: includes purchase of goods and services and fund transfer through wallets.

5.2.2: includes usage of PPI Cards for online transactions and other transactions.

6.1: Pertain to three grids - Mumbai, New Delhi and Chennai.

6.2: 'Others' comprises of Non-MICR transactions which pertains to clearing houses managed by 21 banks.

Part II-A. Other payment channels

1: Mobile Payments -

o Include transactions done through mobile apps of banks and UPI apps.

o The data from July 2017 includes only individual payments and corporate payments initiated, processed, and authorised using mobile device. Other corporate payments which are not initiated, processed, and authorised using mobile device are excluded.

2: Internet Payments - includes only e-commerce transactions through 'netbanking' and any financial transaction using internet banking website of the bank.

Part II-B. ATMs

3.3 and 4.2: only relates to transactions using bank issued PPIs.

Part III. Payment systems infrastructure

3: Includes ATMs deployed by Scheduled Commercial Banks (SCBs) and White Label ATM Operators (WLAOs). WLAs are included from April 2014 onwards.

## Occasional Series

## No. 44: Small Savings

(₹ Crore)

Scheme		2021-22	2021	2022		
			Dec.	Oct.	Nov.	Dec.
		1	2	3	4	5
<b>1 Small Savings</b>	<b>Receipts</b>	<b>203175</b>	<b>18175</b>	<b>10387</b>	<b>9057</b>	<b>11632</b>
	<b>Outstanding</b>	<b>1463777</b>	<b>1397878</b>	<b>1556375</b>	<b>1565352</b>	<b>1576921</b>
<b>1.1 Total Deposits</b>	<b>Receipts</b>	<b>144749</b>	<b>13855</b>	<b>7696</b>	<b>6204</b>	<b>9136</b>
	<b>Outstanding</b>	<b>1012241</b>	<b>969847</b>	<b>1082284</b>	<b>1088482</b>	<b>1097617</b>
1.1.1 Post Office Saving Bank Deposits	Receipts	17581	2630	6	-393	3806
	Outstanding	188433	179437	196446	196053	199859
1.1.2 Sukanya Samridhi Yojna	Receipts	23748	1845	1394	1597	1890
	Outstanding	58783	47264	70176	71773	73663
1.1.3 National Saving Scheme, 1987	Receipts	-1524	-366	-20	-20	-22
	Outstanding	1894	3200	1701	1680	1659
1.1.4 National Saving Scheme, 1992	Receipts	-352	2	-2	-2	-2
	Outstanding	-177	150	-195	-198	-200
1.1.5 Monthly Income Scheme	Receipts	14441	1228	506	275	-125
	Outstanding	235820	232747	240671	240946	240821
1.1.6 Senior Citizen Scheme 2004	Receipts	22281	1929	1491	1256	935
	Outstanding	119333	114134	130652	131908	132843
1.1.7 Post Office Time Deposits	Receipts	43725	3926	1900	1547	527
	Outstanding	251282	241034	272186	273732	274259
1.1.7.1 1 year Time Deposits	Outstanding	118282	116043	124019	124073	123599
1.1.7.2 2 year Time Deposits	Outstanding	8008	7931	8553	8686	8765
1.1.7.3 3 year Time Deposits	Outstanding	6918	6983	6879	6913	6938
1.1.7.4 5 year Time Deposits	Outstanding	118074	110077	132735	134060	134957
1.1.8 Post Office Recurring Deposits	Receipts	24840	2662	2421	1941	2125
	Outstanding	156869	151885	170550	172491	174616
1.1.9 Post Office Cumulative Time Deposits	Receipts	7	-1	0	0	0
	Outstanding	-19	-25	-19	-19	-19
1.1.10 Other Deposits	Receipts	2	0	0	0	0
	Outstanding	23	21	22	22	22
1.1.11 PM Care for children	Receipts			0	3	2
	Outstanding			94	94	94
<b>1.2 Saving Certificates</b>	<b>Receipts</b>	<b>45307</b>	<b>3978</b>	<b>2545</b>	<b>2564</b>	<b>2115</b>
	<b>Outstanding</b>	<b>333189</b>	<b>321027</b>	<b>353818</b>	<b>356308</b>	<b>358362</b>
1.2.1 National Savings Certificate VIII issue	Receipts	19696	1860	791	627	446
	Outstanding	155043	150513	162152	162779	163224
1.2.2 Indira Vikas Patras	Receipts	-16	0	0	0	0
	Outstanding	143	158	142	142	142
1.2.3 Kisan Vikas Patras	Receipts	-1115	-426	-134	-165	-238
	Outstanding	-7891	-8455	-9302	-9466	-9704
1.2.4 Kisan Vikas Patras - 2014	Receipts	26619	2544	1888	2102	1907
	Outstanding	174560	168720	189654	191756	193663
1.2.5 National Saving Certificate VI issue	Receipts	92	0	0	0	0
	Outstanding	-22	-114	-22	-22	-22
1.2.6 National Saving Certificate VII issue	Receipts	31	0	0	0	0
	Outstanding	-44	-74	-44	-44	-44
1.2.7 Other Certificates	Outstanding	11400	10279	11238	11163	11103
<b>1.3 Public Provident Fund</b>	<b>Receipts</b>	<b>13119</b>	<b>342</b>	<b>146</b>	<b>289</b>	<b>381</b>
	<b>Outstanding</b>	<b>118347</b>	<b>107004</b>	<b>120273</b>	<b>120562</b>	<b>120942</b>

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	2022			2023	
	Jun.	Sep.	Dec.	Mar.	Jun.
	1	2	3	4	5
<b>(A) Total (in ₹. Crore)</b>	<b>8784931</b>	<b>9098788</b>	<b>9373372</b>	<b>9645776</b>	<b>9898751</b>
1 Commercial Banks	36.16	36.44	36.13	36.61	36.58
2 Co-operative Banks	1.84	1.80	1.70	1.64	1.56
3 Non-Bank PDs	0.33	0.38	0.44	0.49	0.73
4 Insurance Companies	26.34	25.94	26.14	25.97	26.21
5 Mutual Funds	2.32	2.58	2.87	2.81	2.69
6 Provident Funds	4.77	4.66	4.67	4.71	4.59
7 Pension Funds	3.61	3.84	3.91	3.98	4.18
8 Financial Institutions	1.09	0.98	1.07	0.98	1.20
9 Corporates	1.52	1.58	1.57	1.62	1.22
10 Foreign Portfolio Investors	1.43	1.38	1.31	1.36	1.59
11 RBI	16.06	15.28	14.73	14.26	13.78
12 Others	4.57	5.14	5.45	5.57	5.67
12.1 State Governments	1.84	1.83	1.88	2.03	2.03

State Governments Securities					
Category	2022			2023	
	Jun.	Sep.	Dec.	Mar.	Jun.
	1	2	3	4	5
<b>(B) Total (in ₹. Crore)</b>	<b>4472011</b>	<b>4589128</b>	<b>4712902</b>	<b>4929079</b>	<b>5050874</b>
1 Commercial Banks	34.22	34.37	34.34	33.91	34.13
2 Co-operative Banks	4.06	3.89	3.80	3.64	3.68
3 Non-Bank PDs	0.41	0.36	0.44	0.62	0.50
4 Insurance Companies	28.39	27.71	27.42	26.80	26.73
5 Mutual Funds	1.89	2.08	2.02	1.94	2.08
6 Provident Funds	20.52	20.18	20.31	21.29	21.19
7 Pension Funds	4.43	4.73	4.74	4.81	4.84
8 Financial Institutions	1.73	1.71	1.77	1.84	1.82
9 Corporates	1.98	1.85	1.94	2.00	1.92
10 Foreign Portfolio Investors	0.02	0.02	0.02	0.02	0.02
11 RBI	0.79	0.79	0.75	0.72	0.70
12 Others	1.56	2.32	2.45	2.42	2.39
12.1 State Governments	0.21	0.21	0.24	0.27	0.27

Treasury Bills					
Category	2022			2023	
	Jun.	Sep.	Dec.	Mar.	Jun.
	1	2	3	4	5
<b>(C) Total (in ₹. Crore)</b>	<b>1022053</b>	<b>920205</b>	<b>839931</b>	<b>823313</b>	<b>1012301</b>
1 Commercial Banks	51.37	50.91	49.15	53.92	47.64
2 Co-operative Banks	1.34	1.48	1.27	1.29	1.20
3 Non-Bank PDs	2.49	2.12	2.17	2.85	1.99
4 Insurance Companies	5.34	5.46	5.81	6.11	4.93
5 Mutual Funds	14.86	11.98	14.23	15.30	17.04
6 Provident Funds	1.70	3.21	1.37	0.10	1.46
7 Pension Funds	0.05	0.02	0.02	0.07	0.01
8 Financial Institutions	3.73	4.17	4.52	3.72	7.96
9 Corporates	4.27	3.86	3.59	4.99	4.42
10 Foreign Portfolio Investors	0.40	0.53	0.50	0.40	0.12
11 RBI	0.00	0.00	0.00	0.00	0.00
12 Others	14.45	16.25	17.37	11.25	13.23
12.1 State Governments	10.99	12.27	13.38	7.16	10.33

## No. 46: Combined Receipts and Disbursements of the Central and State Governments

(₹ Crore)

Item	2017-18	2018-19	2019-20	2020-21	2021-22 RE	2022-23 BE
	1	2	3	4	5	6
<b>1 Total Disbursements</b>	<b>4515946</b>	<b>5040747</b>	<b>5410887</b>	<b>6353359</b>	<b>7453320</b>	<b>8008684</b>
1.1 Developmental	2635110	2882758	3074492	3823423	4489442	4761567
1.1.1 Revenue	2029044	2224367	2446605	3150221	3444624	3536719
1.1.2 Capital	519356	596774	588233	550358	963856	1144725
1.1.3 Loans	86710	61617	39654	122844	80962	80123
1.2 Non-Developmental	1812455	2078276	2253027	2442941	2864084	3140466
1.2.1 Revenue	1741432	1965907	2109629	2271637	2653832	2928102
1.2.1.1 Interest Payments	814757	894520	955801	1060602	1244104	1408929
1.2.2 Capital	69370	111029	141457	169155	178038	209892
1.2.3 Loans	1654	1340	1941	2148	32214	2472
1.3 Others	68381	79713	83368	86995	99794	106652
<b>2 Total Receipts</b>	<b>4528422</b>	<b>5023352</b>	<b>5734166</b>	<b>6397162</b>	<b>7193029</b>	<b>7944834</b>
2.1 Revenue Receipts	3376416	3797731	3851563	3688030	4894050	5497245
2.1.1 Tax Receipts	2978134	3278947	3231582	3193390	4026487	4551271
2.1.1.1 Taxes on commodities and services	1853859	2030050	2012578	2076013	2608666	2904479
2.1.1.2 Taxes on Income and Property	1121189	1246083	1216203	1114805	1414088	1642678
2.1.1.3 Taxes of Union Territories (Without Legislature)	3086	2814	2800	2572	3732	4115
2.1.2 Non-Tax Receipts	398282	518783	619981	494640	867564	945974
2.1.2.1 Interest Receipts	34224	36273	31137	33448	40481	46552
2.2 Non-debt Capital Receipts	142433	140287	110094	64994	117937	90824
2.2.1 Recovery of Loans & Advances	42213	44667	59515	16951	33188	19835
2.2.2 Disinvestment proceeds	100219	95621	50578	48044	84748	70989
<b>3 Gross Fiscal Deficit [ 1 - ( 2.1 + 2.2 ) ]</b>	<b>997097</b>	<b>1102729</b>	<b>1449230</b>	<b>2600335</b>	<b>2441333</b>	<b>2420614</b>
<b>3A Sources of Financing: Institution-wise</b>						
3A.1 Domestic Financing	989167	1097210	1440548	2530155	2421587	2401363
3A.1.1 Net Bank Credit to Government	144792	387091	571872	890012	627255	----
3A.1.1.1 Net RBI Credit to Government	-144847	325987	190241	107493	350911	----
3A.1.2 Non-Bank Credit to Government	844375	710119	868676	1640143	1794332	2401363
3A.2 External Financing	7931	5519	8682	70180	19746	19251
<b>3B Sources of Financing: Instrument-wise</b>						
3B.1 Domestic Financing	989167	1097210	1440548	2530155	2421587	2401363
3B.1.1 Market Borrowings (net)	794856	795845	971378	1696012	1377060	1808401
3B.1.2 Small Savings (net)	71222	88961	209232	458801	565522	398870
3B.1.3 State Provident Funds (net)	42351	51004	38280	41273	45133	44731
3B.1.4 Reserve Funds	18423	-18298	10411	4545	-1675	5824
3B.1.5 Deposits and Advances	25138	66289	-14227	25682	32945	34029
3B.1.6 Cash Balances	-12476	17395	-323279	-43802	260291	63850
3B.1.7 Others	49653	96014	548753	347643	142310	45659
3B.2 External Financing	7931	5519	8682	70180	19746	19251
4 Total Disbursements as per cent of GDP	26.4	26.7	27.0	32.1	31.5	31.0
5 Total Receipts as per cent of GDP	26.5	26.6	28.6	32.3	30.4	30.8
6 Revenue Receipts as per cent of GDP	19.8	20.1	19.2	18.6	20.7	21.3
7 Tax Receipts as per cent of GDP	17.4	17.3	16.1	16.1	17.0	17.6
8 Gross Fiscal Deficit as per cent of GDP	5.8	5.8	7.2	13.1	10.3	9.4

...: Not available. RE: Revised Estimates; BE: Budget Estimates

Source : Budget Documents of Central and State Governments.

**No. 47: Financial Accommodation Availed by State Governments under various Facilities**

(₹ Crore)

Sr. No	State/Union Territory	During August-2023					
		Special Drawing Facility (SDF)		Ways and Means Advances (WMA)		Overdraft (OD)	
		Average amount availed	Number of days availed	Average amount availed	Number of days availed	Average amount availed	Number of days availed
1	2	3	4	5	6	7	
1	Andhra Pradesh	934.61	31	1740.87	30	1001.44	12
2	Arunachal Pradesh	-	-	-	-	-	-
3	Assam	228.49	1	-	-	-	-
4	Bihar	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-
6	Goa	62.99	2	-	-	-	-
7	Gujarat	-	-	-	-	-	-
8	Haryana	296.78	13	1094.76	5	-	-
9	Himachal Pradesh	-	-	28.11	2	-	-
10	Jammu & Kashmir UT	-	-	971.04	24	477.64	11
11	Jharkhand	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	-
13	Kerala	276.13	4	755.63	3	-	-
14	Madhya Pradesh	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	-	-
16	Manipur	14.82	23	224.65	27	106.40	19
17	Meghalaya	-	-	-	-	-	-
18	Mizoram	60.10	25	141.35	22	41.73	4
19	Nagaland	-	-	-	-	-	-
20	Odisha	-	-	-	-	-	-
21	Puducherry	-	-	-	-	-	-
22	Punjab	1669.21	23	-	-	-	-
23	Rajasthan	9117.15	31	744.83	1	-	-
24	Tamil Nadu	-	-	-	-	-	-
25	Telangana	863.46	30	1316.03	27	1037.19	11
26	Tripura	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-
28	Uttarakhand	305.34	23	505.61	9	267.15	5
29	West Bengal	-	-	-	-	-	-

**Notes:**1. SDF is availed by State Governments against the collateral of Consolidated Sinking Fund (CSF), Guarantee Redemption Fund (GRF) & Auction Treasury Bills (ATBs) balances and other investments in government securities.

2. WMA is advance by Reserve Bank of India to State Governments for meeting temporary cash mismatches.

3. OD is advanced to State Governments beyond their WMA limits.

4. Average amount availed is the total accommodation (SDF/WMA/OD) availed divided by number of days for which accommodation was extended during the month.

5. - : Nil.

**Source:** Reserve Bank of India.

**No. 48: Investments by State Governments**

(₹ Crore)

Sr. No	State/Union Territory	As on end of August 2023			
		Consolidated Sinking Fund (CSF)	Guarantee Redemption Fund (GRF)	Government Securities	Auction Treasury Bills (ATBs)
	1	2	3	4	5
1	Andhra Pradesh	10400	1026	0	0
2	Arunachal Pradesh	2340	5	0	2010
3	Assam	6191	80	0	0
4	Bihar	8405	-	0	200
5	Chhattisgarh	6611	5	1	3550
6	Goa	855	412	0	0
7	Gujarat	12068	602	0	21000
8	Haryana	1841	1529	0	0
9	Himachal Pradesh	-	-	0	0
10	Jammu & Kashmir UT	-	-	0	0
11	Jharkhand	1624	-	0	0
12	Karnataka	14595	323	0	32803
13	Kerala	2749	-	0	0
14	Madhya Pradesh	-	1149	0	0
15	Maharashtra	61512	1512	0	4000
16	Manipur	63	126	0	0
17	Meghalaya	1063	84	8	0
18	Mizoram	383	44	0	0
19	Nagaland	1604	42	0	0
20	Odisha	16358	1840	105	21376
21	Puducherry	486	-	0	1250
22	Punjab	7578	0	0	0
23	Rajasthan	-	-	129	11600
24	Tamil Nadu	8400	-	0	2837
25	Telangana	7112	1559	0	0
26	Tripura	1011	21	0	825
27	Uttarakhand	4515	190	0	0
28	Uttar Pradesh	6416	-	89	0
29	West Bengal	11502	837	239	0
	<b>Total</b>	<b>195682</b>	<b>11388</b>	<b>571</b>	<b>101452</b>

- Notes:** 1. CSF and GRF are reserve funds maintained by some State Governments with the Reserve Bank of India.  
2. ATBs include Treasury bills of 91 days, 182 days and 364 days invested by State Governments in the primary market.  
3. - : Not Applicable (not a member of the scheme).



## No. 49: Market Borrowings of State Governments

(₹ Crore)

Sr. No.	State	2021-22		2022-23		2023-24						Total amount raised, so far in 2023-24	
		Gross Amount Raised	Net Amount Raised	Gross Amount Raised	Net Amount Raised	June		July		August		Gross	Net
						Gross Amount Raised	Net Amount Raised	Gross Amount Raised	Net Amount Raised	Gross Amount Raised	Net Amount Raised		
	1	2	3	4	5	6	7	8	9	10	11	12	13
1	Andhra Pradesh	46443	36103	57478	45814	7000	7000	7000	7000	6000	3784	35500	32117
2	Arunachal Pradesh	563	530	559	389	-	-	-	-	-	-	-	-
3	Assam	12753	10753	17100	16105	1000	1000	1000	1000	1250	1250	7250	7250
4	Bihar	28489	24334	36800	27467	-	-	4000	-	6000	2000	10000	2000
5	Chhattisgarh	4000	913	2000	-2287	3000	3000	-	-700	-	-	3000	1500
6	Goa	2000	1450	1350	500	200	200	200	-	300	150	700	150
7	Gujarat	31054	13554	43000	28300	3000	1000	-	-	-	-1016	5500	1484
8	Haryana	30500	20683	45158	28638	3500	1925	2000	-462	4000	1990	16000	8290
9	Himachal Pradesh	4000	1875	14000	11941	800	200	1000	1000	-	-	1800	950
10	Jammu & Kashmir UT	8562	5373	8473	5969	1500	1200	400	-100	1400	1400	4100	2900
11	Jharkhand	5000	3191	4000	-155	-	-	-	-300	-	-500	-	-800
12	Karnataka	59000	49000	36000	26000	-	-	-	-	-	-2102	-	-2102
13	Kerala	27000	18120	30839	15620	3000	2000	5500	5000	6300	3100	18800	11600
14	Madhya Pradesh	22000	13900	40158	26849	4000	4000	-	-	-	-1000	6000	4500
15	Maharashtra	68750	40790	72000	42815	10000	8500	4000	-3500	3000	1114	32000	21114
16	Manipur	1476	1326	1422	1147	-	-	150	150	200	200	700	700
17	Meghalaya	1608	1298	1753	1356	350	350	200	200	-	-	700	600
18	Mizoram	747	447	1315	1129	100	50	80	60	80	80	510	360
19	Nagaland	1727	1222	1854	1199	150	150	-	-	-	-60	900	640
20	Odisha	0	-6473	0	-7500	-	-	-	-1000	-	-	-	-1500
21	Puducherry	1374	841	1200	698	-	-	-	-	-	-	-	-
22	Punjab	25814	12428	45500	33660	4300	2558	3500	2471	6750	5250	23750	16079
23	Rajasthan	51149	38243	46057	30110	3500	-312	4500	3000	4500	3000	25000	15688
24	Sikkim	1511	1471	1414	1320	-	-	-	-	-	-45	300	255
25	Tamil Nadu	87000	72500	87000	65722	14000	12000	15000	5000	7000	5332	47000	27332
26	Telangana	45716	39256	40150	30922	6000	6000	5000	5000	5000	3416	22000	19583
27	Tripura	300	0	0	-645	-	-	-	-	-	-	-	-
28	Uttar Pradesh	62500	42355	55612	41797	2500	-733	3000	3000	6000	6000	15500	10267
29	Uttarakhand	3200	1800	3200	1450	-	-	-	-	-	-	-	-
30	West Bengal	67390	45199	63000	42500	-	-2000	1500	-500	4500	2566	11000	3066
	Grand Total	701626	492483	758392	518829	67900	48088	58030	26319	62280	35910	288010	184024

- : Nil.

**Note:** The State of J&K has ceased to exist constitutionally from October 31, 2019 and the liabilities of the State continue to remain as liabilities of the new UT of Jammu and Kashmir.

**Source:** Reserve Bank of India.

## 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>	4.6	4.5	4.0	7.0	5.1
<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>	9.0	9.8	10.8	13.6	10.9
<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>	4.4	5.4	6.8	6.5	5.8
<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.

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

### **Explanatory Notes to the Current Statistics**

#### **Table No. 1**

1.2& 6: Annual data are average of months.

3.5 & 3.7: Relate to ratios of increments over financial year so far.

4.1 to 4.4, 4.8,4.9 &5: Relate to the last friday of the month/financial year.

4.5, 4.6 & 4.7: Relate to five major banks on the last Friday of the month/financial year.

4.10 to 4.12: Relate to the last auction day of the month/financial year.

4.13: Relate to last day of the month/ financial year

7.1&7.2: Relate to Foreign trade in US Dollar.

#### **Table No. 2**

2.1.2: Include paid-up capital, reserve fund and Long-Term Operations Funds.

2.2.2: Include cash, fixed deposits and short-term securities/bonds, e.g., issued by IIFC (UK).

#### **Table No. 4**

Maturity-wise position of outstanding forward contracts is available at <http://nsdp.rbi.org.in> under "Reserves Template".

#### **Table No. 5**

Special refinance facility to Others, *i.e.* to the EXIM Bank, is closed since March 31, 2013.

#### **Table No. 6**

For scheduled banks, March-end data pertain to the last reporting Friday.

2.2: Exclude balances held in IMF Account No.1, RBI employees' provident fund, pension fund, gratuity and superannuation fund.

#### **Table Nos. 7 & 11**

3.1 in Table 7 and 2.4 in Table 11: Include foreign currency denominated bonds issued by IIFC (UK).

#### **Table No. 8**

NM<sub>2</sub> and NM<sub>3</sub> do not include FCNR (B) deposits.

2.4: Consist of paid-up capital and reserves.

2.5: includes other demand and time liabilities of the banking system.

#### **Table No. 9**

Financial institutions comprise EXIM Bank, SIDBI, NABARD and NHB.

L<sub>1</sub> and L<sub>2</sub> are compiled monthly and L<sub>3</sub> quarterly.

Wherever data are not available, the last available data have been repeated.

#### **Table No. 13**

Data against column Nos. (1), (2) & (3) are Final and for column Nos. (4) & (5) data are Provisional.



**Table No. 14**

Data in column Nos. (4) & (8) are Provisional.

**Table No. 17**

2.1.1: Exclude reserve fund maintained by co-operative societies with State Co-operative Banks

2.1.2: Exclude borrowings from RBI, SBI, IDBI, NABARD, notified banks and State Governments.

4: Include borrowings from IDBI and NABARD.

**Table No. 24**

Primary Dealers (PDs) include banks undertaking PD business.

**Table No. 30**

Exclude private placement and offer for sale.

1: Exclude bonus shares.

2: Include cumulative convertible preference shares and equi-preference shares.

**Table No. 32**

Exclude investment in foreign currency denominated bonds issued by IIFC (UK), SDRs transferred by Government of India to RBI and foreign currency received under SAARC SWAP arrangement. Foreign currency assets in US dollar take into account appreciation/depreciation of non-US currencies (such as Euro, Sterling, Yen and Australian Dollar) held in reserves. Foreign exchange holdings are converted into rupees at rupee-US dollar RBI holding rates.

**Table No. 34**

1.1.1.1.2 & 1.1.1.1.4: Estimates.

1.1.1.2: Estimates for latest months.

'Other capital' pertains to debt transactions between parent and subsidiaries/branches of FDI enterprises.

Data may not tally with the BoP data due to lag in reporting.

**Table No. 35**

1.10: Include items such as subscription to journals, maintenance of investment abroad, student loan repayments and credit card payments.

**Table No. 36**

Increase in indices indicates appreciation of rupee and *vice versa*. For 6-Currency index, base year 2021-22 is a moving one, which gets updated every year. REER figures are based on Consumer Price Index (combined). The details on methodology used for compilation of NEER/REER indices are available in December 2005, April 2014 and January 2021 issues of the RBI Bulletin.

**Table No. 37**

Based on applications for ECB/Foreign Currency Convertible Bonds (FCCBs) which have been allotted loan registration number during the period.

**Table Nos. 38, 39, 40 & 41**

Explanatory notes on these tables are available in December issue of RBI Bulletin, 2012.

**Table No. 43**

Part I-A. Settlement systems

1.1.3: Tri- party Repo under the securities segment has been operationalised from November 05, 2018.

Part I-B. Payments systems

4.1.2: 'Others' includes e-commerce transactions and digital bill payments through ATMs, etc.

4.2.2: 'Others' includes e-commerce transactions, card to card transfers and digital bill payments through ATMs, etc.

5: Available from December 2010.

5.1: includes purchase of goods and services and fund transfer through wallets.

5.2.2: includes usage of PPI Cards for online transactions and other transactions.

6.1: Pertain to three grids – Mumbai, New Delhi and Chennai.

6.2: 'Others' comprises of Non-MICR transactions which pertains to clearing houses managed by 21 banks.

Part II-A. Other payment channels

1: Mobile Payments –

- Include transactions done through mobile apps of banks and UPI apps.
- The data from July 2017 includes only individual payments and corporate payments initiated, processed, and authorised using mobile device. Other corporate payments which are not initiated, processed, and authorised using mobile device are excluded.

2: Internet Payments – includes only e-commerce transactions through 'netbanking' and any financial transaction using internet banking website of the bank.

Part II-B. ATMs

3.3 and 4.2: only relates to transactions using bank issued PPIs.

Part III. Payment systems infrastructure

3: Includes ATMs deployed by Scheduled Commercial Banks (SCBs) and White Label ATM Operators (WLAOs). WLAs are included from April 2014 onwards.

**Table No. 45**

(-) represents nil or negligible

The table format is revised since June 2023 issue of the bulletin.

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

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

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

**Table No. 46**

GDP data is based on 2011-12 base. GDP for 2022-23 is from Union Budget 2022-23.

Data pertains to all States and Union Territories.

1 & 2: Data are net of repayments of the Central Government (including repayments to the NSSF) and State Governments.

1.3: Represents compensation and assignments by States to local bodies and Panchayati Raj institutions.

2: Data are net of variation in cash balances of the Central and State Governments and includes borrowing receipts of the Central and State Governments.

3A.1.1: Data as per RBI records.

3B.1.1: Borrowings through dated securities.

3B.1.2: Represent net investment in Central and State Governments' special securities by the National Small Savings Fund (NSSF).

This data may vary from previous publications due to adjustments across components with availability of new data.

3B.1.6: Include Ways and Means Advances by the Centre to the State Governments.

3B.1.7: Include Treasury Bills, loans from financial institutions, insurance and pension funds, remittances, cash balance investment account.

**Table No. 47**

SDF is availed by State Governments against the collateral of Consolidated Sinking Fund (CSF), Guarantee Redemption Fund (GRF) & Auction Treasury Bills (ATBs) balances and other investments in government securities.

WMA is advance by Reserve Bank of India to State Governments for meeting temporary cash mismatches.

OD is advanced to State Governments beyond their WMA limits.

Average amount Availed is the total accommodation (SDF/WMA/OD) availed divided by number of days for which accommodation was extended during the month.

- : Nil.

**Table No. 48**

CSF and GRF are reserve funds maintained by some State Governments with the Reserve Bank of India.

ATBs include Treasury bills of 91 days, 182 days and 364 days invested by State Governments in the primary market.

--: Not Applicable (not a member of the scheme).

The concepts and methodologies for Current Statistics are available in Comprehensive Guide for Current Statistics of the RBI Monthly Bulletin (<https://rbi.org.in/Scripts/PublicationsView.aspx?id=17618>)

Time series data of 'Current Statistics' is available at <https://dbie.rbi.org.in>.

Detailed explanatory notes are available in the relevant press releases issued by RBI and other publications/releases of the Bank such as **Handbook of Statistics on the Indian Economy**.

## Recent Publications of the Reserve Bank of India

Name of Publication	Price	
	India	Abroad
1. Reserve Bank of India Bulletin 2023	₹350 per copy ₹250 per copy (concessional rate*) ₹4,000 (one year subscription) ₹3,000 (one year concessional rate*)	US\$ 15 per copy US\$ 150 (one-year subscription) (inclusive of air mail courier charges)
2. Handbook of Statistics on the Indian States 2021-22	₹550 (Normal) ₹600 (inclusive of postage)	US\$ 24 (inclusive of air mail courier charges)
3. Handbook of Statistics on the Indian Economy 2022-23	₹600 (Normal) ₹650 (inclusive of postage) ₹450 (concessional) ₹500 (concessional with postage)	US\$ 50 (inclusive of air mail courier charges)
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