

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

(Amount in ₹ Crore)

Item	2018-19				
	Q1	Q2	Q3	Q4	Annual
Net Financial Assets (I-II)	274259.3	321740.3	253754.5	642691.2	1492445.3
<i>Per cent of GDP</i>	6.0	6.9	5.2	13.4	7.9
I. Financial Assets	358515.3	576730.6	391939.2	936505.3	2263690.4
<i>Per cent of GDP</i>	7.9	12.4	8.1	19.5	12.0
of which:					
1. Total Deposits (a+b)	-53701.5	302123.2	22607.1	539383.9	810412.8
(a) Bank Deposits	-63806.9	292541.5	13060.8	535297.3	777092.6
i. Commercial Banks	-62127.0	289468.1	10634.6	490680.6	728656.4
ii. Co-operative Banks	-1679.9	3073.4	2426.2	44616.6	48436.3
(b) Non-Bank Deposits	10105.5	9581.7	9546.4	4086.6	33320.2
2. Life Insurance Funds	91771.1	98477.3	89395.1	112489.6	392133.2
3. Provident and Pension Funds (including PPF)	98655.9	98158.9	99709.9	103561.9	400086.7
4. Currency	111196.6	-32134.4	102656.5	96153.4	277872.1
5. Investments	58281.3	57793.7	25258.8	32604.6	173938.4
of which:					
(a) Mutual Funds	49798.2	49798.2	23816.6	28146.8	151559.9
(b) Equity	2001.2	3054.4	471.0	855.8	6382.4
6. Small Savings (excluding PPF)	51259.6	51259.6	51259.6	51259.6	205038.3
II. Financial Liabilities	84255.9	254990.3	138184.7	293814.1	771245.0
<i>Per cent of GDP</i>	1.8	5.5	2.8	6.1	4.1
Loans (Borrowings) from					
1. Financial Corporations (a+b)	84085.7	254820.0	138014.4	293643.8	770563.9
(a) Banking Sector	42852.5	171884.2	141026.9	248612.6	604376.2
of which:					
Commercial Banks	39005.8	170252.0	141845.9	227069.5	578173.3
(b) Other Financial Institutions	41233.1	82935.8	-3012.4	45031.2	166187.7
i. Non-Banking Financial Companies	15057.0	52605.2	-3755.8	28952.6	92859.0
ii. Housing Finance Companies	23560.2	28328.8	-786.8	14118.7	65220.9
iii. Insurance Companies	2615.9	2001.9	1530.1	1959.9	8107.8
2. Non-Financial Corporations (Private Corporate Business)	33.8	33.8	33.8	33.8	135.1
3. General Government	136.5	136.5	136.5	136.5	546.0

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

(Amount in ₹ Crore)

Item	2019-20				
	Q1	Q2	Q3	Q4	Annual
Net Financial Assets (I-II)	252658.0	513118.4	400437.3	446254.3	1612468.0
<i>Per cent of GDP</i>	5.1	10.6	7.8	8.7	8.0
I. Financial Assets	413192.2	604322.7	538186.1	843385.9	2399086.9
<i>Per cent of GDP</i>	8.4	12.4	10.5	16.4	12.0
of which:					
1.Total Deposits (a+b)	13020.4	299089.8	138131.8	473183.4	923425.5
(a) Bank Deposits	-9769.4	280588.7	130328.0	465529.7	866677.0
i. Commercial Banks	-13293.8	269475.4	66666.7	446006.7	768855.0
ii. Co-operative Banks	3524.4	11113.2	63661.3	19523.0	97822.0
(b) Non-Bank Deposits	22789.9	18501.2	7803.7	7653.7	56748.5
2. Life Insurance Funds	117394.9	107731.0	109895.6	37236.1	372257.5
3. Provident and Pension Funds (including PPF)	110601.0	113593.0	113676.0	117235.0	455104.9
4. Currency	61244.1	-26104.8	86832.6	160690.2	282662.1
5. Investments	43936.8	43018.8	22655.1	-11953.8	97656.9
of which:					
(a) Mutual Funds	23303.5	38382.2	19191.1	-19191.1	61685.7
(b) Equity	18648.2	2172.4	936.2	4981.0	26737.8
6. Small Savings (excluding PPF)	65930.8	65930.8	65930.8	65930.8	263723.4
II. Financial Liabilities	160534.2	91204.3	137748.8	397131.6	786618.9
<i>Per cent of GDP</i>	3.2	1.9	2.7	7.7	3.9
Loans (Borrowings) from					
1. Financial Corporations (a+b)	160500.7	91170.8	137715.2	397098.1	786484.7
(a) Banking Sector	141332.5	58250.2	121754.0	200413.2	521749.9
of which:					
Commercial Banks	135754.1	57135.0	87377.4	202214.2	482480.6
(b) Other Financial Institutions	19168.2	32920.5	15961.2	196684.8	264734.8
i. Non-Banking Financial Companies	-519.7	22976.7	29930.7	198264.3	250652.0
ii. Housing Finance Companies	17033.0	8093.1	-15710.4	-3093.1	6322.6
iii. Insurance Companies	2655.0	1850.8	1740.9	1513.6	7760.2
2. Non-Financial Corporations (Private Corporate Business)	33.8	33.8	33.8	33.8	135.1
3. General Government	-0.3	-0.3	-0.3	-0.3	-1.0

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

(Amount in ₹ Crore)

Item	2020-21				
	Q1	Q2	Q3	Q4	Annual
Net Financial Assets (I-II)	623053.8	592327.3	506558.3	581769.1	2303708.6
<i>Per cent of GDP</i>	16.1	12.5	9.3	10.1	11.6
I. Financial Assets	828447.4	630907.1	676131.6	973510.9	3108997.0
<i>Per cent of GDP</i>	21.4	13.4	12.4	16.9	15.7
of which:					
1.Total Deposits (a+b)	297376.2	278589.7	158113.5	533651.5	1267730.9
(a) Bank Deposits	281155.1	264523.3	147037.2	535157.5	1227873.0
i. Commercial Banks	279010.5	262033.7	143558.6	471730.9	1156333.7
ii. Co-operative Banks	2144.6	2489.6	3478.6	63426.6	71539.3
(b) Non-Bank Deposits	16221.1	14066.4	11076.3	-1506.0	39857.9
2. Life Insurance Funds	122369.1	141443.4	155516.3	100812.3	520141.0
3. Provident and Pension Funds (including PPF)	121582.5	124106.5	124949.5	130185.5	500824.0
4. Currency	202432.7	21286.9	91456.0	66800.5	381976.1
5. Investments	6249.8	-12956.4	67659.3	63624.0	124576.7
of which:					
(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)	77381.6	77381.6	77381.6	77381.6	309526.3
II. Financial Liabilities	205393.5	38579.8	169573.3	391741.8	805288.5
<i>Per cent of GDP</i>	5.3	0.8	3.1	6.8	4.1
Loans (Borrowings) from					
1. Financial Corporations (a+b)	205436.7	38623.0	169616.5	391785.8	805462.1
(a) Banking Sector	211005.3	13211.7	139387.5	304100.8	667705.3
of which:					
Commercial Banks	211259.3	13213.8	140514.3	242476.0	607463.5
(b) Other Financial Institutions	-5568.6	25411.3	30229.0	87685.1	137756.8
i. Non-Banking Financial Companies	-15450.4	21627.1	15921.2	61326.1	83424.0
ii. Housing Finance Companies	10516.6	2875.1	13048.5	25336.1	51776.2
iii. Insurance Companies	-634.8	909.2	1259.3	1022.9	2556.6
2. Non-Financial Corporations (Private Corporate Business)	33.8	33.8	33.8	33.0	134.4
3. General Government	-77.0	-77.0	-77.0	-77.0	-308.0

Notes: 1. Data as ratios to GDP have been calculated based on the Second Advance Estimates of National Income 2021-22 released on February 28, 2022.

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