

## 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.