

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

(Amount in ₹ Crore)

Item	2019-20				
	Q1	Q2	Q3	Q4	Annual
<b>Net Financial Assets (I-II)</b>	<b>238613.6</b>	<b>476724.8</b>	<b>386450.4</b>	<b>530769.8</b>	<b>1632558.5</b>
<i>Per cent of GDP</i>	4.8	9.8	7.5	10.3	8.1
<b>I. Financial Assets</b>	<b>398076.7</b>	<b>567753.2</b>	<b>517351.0</b>	<b>924069.3</b>	<b>2407250.2</b>
<i>Per cent of GDP</i>	8.1	11.7	10.1	18.0	12.0
of which:					
1.Total Deposits (a+b)	12239.0	296625.6	124015.7	451698.3	884578.5
(a) Bank Deposits	-10550.9	278124.4	116211.9	444044.6	827830.0
i. Commercial Banks	-13293.8	269475.4	66666.7	446006.7	768855.0
ii. Co-operative Banks	2742.9	8649.0	49545.2	-1962.1	58975.0
(b) Non-Bank Deposits	22789.9	18501.2	7803.7	7653.7	56748.5
2. Life Insurance Funds	117873.1	108209.1	110373.8	37714.2	374170.2
3. Provident and Pension Funds (including PPF)	104681.1	98426.3	103356.1	193739.0	500202.5
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)	57038.5	46514.1	69053.6	91117.2	263723.4
<b>II. Financial Liabilities</b>	<b>159463.1</b>	<b>91028.5</b>	<b>130900.6</b>	<b>393299.5</b>	<b>774691.7</b>
<i>Per cent of GDP</i>	3.2	1.9	2.6	7.7	3.9
Loans (Borrowings) from					
1. Financial Corporations (a+b)	159429.6	90994.9	130867.1	393266.0	774557.6
(a) Banking Sector	140261.4	58074.4	114905.9	196581.1	509822.8
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 (Contd.)**

(Amount in ₹ Crore)

Item	2020-21				
	Q1	Q2	Q3	Q4	Annual
<b>Net Financial Assets (I-II)</b>	<b>600422.5</b>	<b>573643.2</b>	<b>481433.5</b>	<b>719844.5</b>	<b>2375343.7</b>
<i>Per cent of GDP</i>	15.5	12.1	8.8	12.5	12.0
<b>I. Financial Assets</b>	<b>805869.5</b>	<b>612224.3</b>	<b>651241.3</b>	<b>1092617.4</b>	<b>3161952.5</b>
<i>Per cent of GDP</i>	20.8	13.0	12.0	19.0	16.0
of which:					
1.Total Deposits (a+b)	297412.4	278631.7	158172.2	525550.7	1259767.1
(a) Bank Deposits	281191.3	264565.3	147096.0	527056.7	1219909.2
i. Commercial Banks	279010.5	262033.7	143558.6	471730.9	1156333.7
ii. Co-operative Banks	2180.8	2531.6	3537.3	55325.8	63575.6
(b) Non-Bank Deposits	16221.1	14066.4	11076.3	-1506.0	39857.9
2. Life Insurance Funds	123291.4	142365.7	156438.6	141120.0	563215.8
3. Provident and Pension Funds (including PPF)	119666.9	110916.6	108512.2	207604.5	546700.1
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)	55760.7	70924.2	67947.4	86862.2	281494.6
<b>II. Financial Liabilities</b>	<b>205447.0</b>	<b>38581.1</b>	<b>169807.8</b>	<b>372772.9</b>	<b>786608.8</b>
<i>Per cent of GDP</i>	5.3	0.8	3.1	6.5	4.0
Loans (Borrowings) from					
1. Financial Corporations (a+b)	205490.3	38624.3	169851.0	372816.9	786782.5
(a) Banking Sector	211058.8	13213.0	139622.0	284732.6	648626.4
of which:					
Commercial Banks	211259.3	13213.8	140514.3	242476.0	607463.5
(b) Other Financial Institutions	-5568.6	25411.3	30229.0	88084.4	138156.1
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	1422.2	2955.9
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

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

(Amount in ₹ Crore)

Item	2021-22				
	Q1	Q2	Q3	Q4	Annual
<b>Net Financial Assets (I-II)</b>	<b>519781.2</b>	<b>358325.2</b>	<b>453302.7</b>	<b>636259.8</b>	<b>1967668.9</b>
<i>Per cent of GDP</i>	10.1	6.4	7.2	9.6	8.3
<b>I. Financial Assets</b>	<b>382780.7</b>	<b>547346.2</b>	<b>834009.6</b>	<b>796341.7</b>	<b>2560478.2</b>
<i>Per cent of GDP</i>	7.5	9.7	13.2	12.0	10.8
of which:					
1. Total Deposits (a+b)	-84377.1	202652.1	425821.4	151374.9	695471.4
(a) Bank Deposits	-106507.3	197301.2	422819.5	140297.2	653910.7
i. Commercial Banks	-108037.7	195617.4	418642.9	145510.5	651733.1
ii. Co-operative Banks	1530.4	1683.8	4176.7	-5213.3	2177.6
(b) Non-Bank Deposits	22130.2	5350.9	3001.9	11077.7	41560.7
2. Life Insurance Funds	114617.8	127356.0	103154.9	95681.7	440810.4
3. Provident and Pension Funds (including PPF)	126469.7	108777.0	91543.9	254877.2	581667.9
4. Currency	128660.2	-68631.2	62793.3	146845.0	269667.4
5. Investments	24929.6	82305.4	69760.9	50980.8	227976.7
of which:					
(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)	71423.1	93829.6	79877.9	95524.7	340655.3
<b>II. Financial Liabilities</b>	<b>-137000.5</b>	<b>189021.0</b>	<b>380706.9</b>	<b>160081.8</b>	<b>592809.2</b>
<i>Per cent of GDP</i>	-2.7	3.4	6.0	2.4	2.5
Loans (Borrowings) from					
1. Financial Corporations (a+b)	-137021.8	188999.7	380685.6	160060.6	592724.1
(a) Banking Sector	-113662.5	134166.1	320160.2	153323.3	493987.0
of which:					
Commercial Banks	-108061.2	135728.8	317452.5	152364.2	497484.4
(b) Other Financial Institutions	-23359.3	54833.7	60525.5	6737.3	98737.1
i. Non-Banking Financial Companies	-31118.4	28880.1	29479.8	-31016.3	-3774.8
ii. Housing Finance Companies	7132.0	24403.8	29494.8	37436.2	98466.8
iii. Insurance Companies	627.1	1549.8	1550.9	317.4	4045.2
2. Non-Financial Corporations (Private Corporate Business)	33.8	33.8	33.8	33.8	135.1
3. General Government	-12.5	-12.5	-12.5	-12.5	-50.0

- Notes:** 1. Net Financial Savings of households refer to the flow of net financial assets, which represents change in financial assets held by households minus change in their financial liabilities.  
2. Revisions in small savings and PPF are mainly on account of quarterly figures being derived from monthly receipts data sourced from Controller General of Accounts, Government of India.  
3. Revisions in bank deposits for 2021-22 are attributed to the lower share of households in total deposits as per BSR-2.  
4. Data as ratios to GDP have been calculated based on the Provisional Estimates of National Income 2021-22 released on May 31, 2022.  
5. Figures in the columns may not add up to the total due to rounding off.