

**Appendix Table II.4 : Financial Saving of The Household Sector (Gross): Percentage Distribution**

| Item                                     | 2000-01*      | 1999-00@      | 1998-99@      | 1997-98       | 1996-97       | 1995-96       | 1994-95       | 1993-94       |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 1  | 2             | 3             | 4             | 5             | 6             | 7             | 8             | 9             |
| <b>Financial Saving (Gross)</b>          | <b>100.0</b>  | <b>100.0</b>  | <b>100.0</b>  | <b>100.0</b>  | <b>100.0</b>  | <b>100.0</b>  | <b>100.0</b>  | <b>100.0</b>  |
|  | <b>(12.7)</b> | <b>(12.6)</b> | <b>(12.0)</b> | <b>(11.3)</b> | <b>(11.6)</b> | <b>(10.5)</b> | <b>(14.4)</b> | <b>(12.8)</b> |
| a) Currency                              | 6.4           | 8.6           | 10.4          | 7.4           | 8.6           | 13.3          | 10.9          | 12.2          |
|  | (0.8)         | (1.1)         | (1.3)         | (0.8)         | (1.0)         | (1.4)         | (1.6)         | (1.6)         |
| b) Deposits                              | 44.3          | 39.2          | 39.2          | 46.6          | 48.1          | 42.5          | 45.5          | 42.6          |
|  | (5.6)         | (4.9)         | (4.7)         | (5.3)         | (5.6)         | (4.5)         | (6.5)         | (5.4)         |
| i) with banks                            | 38.8          | 35.1          | 32.1          | 37.8          | 25.7          | 26.3          | 35.3          | 27.9          |
| ii) with non-banking companies           | 3.4           | 2.6           | 3.7           | 3.9           | 16.4          | 10.6          | 7.9           | 10.6          |
| iii) with co-operative banks & societies | 2.5           | 1.9           | 3.9           | 5.3           | 6.4           | 5.8           | 3.0           | 5.2           |
| iv) trade debt (net)                     | -0.4          | -0.5          | -0.5          | -0.4          | -0.4          | -0.2          | -0.8          | -1.1          |
| c) Shares and debentures                 | 2.7           | 6.4           | 3.6           | 2.9           | 6.6           | 7.3           | 11.9          | 13.5          |
|  | (0.3)         | (0.8)         | (0.4)         | (0.3)         | (0.8)         | (0.8)         | (1.7)         | (1.7)         |
| i) private corporate business            | 1.3           | 1.4           | 1.6           | 1.3           | 3.6           | 6.6           | 8.0           | 7.5           |
| ii) co-operative banks and societies     | 0.1           | 0.1           | 0.1           | 0.1           | 0.1           | 0.1           | 0.1           | 0.1           |
| iii) units of UTI                        | -0.5          | 0.7           | 0.9           | 0.3           | 2.4           | 0.2           | 2.7           | 4.3           |
| iv) bonds of PSUs                        | –             | –             | –             | 0.1           | 0.1           | 0.1           | 0.1           | 0.5           |
| v) mutual funds (other than UTI)         | 1.8           | 4.2           | 1.0           | 1.1           | 0.3           | 0.3           | 1.1           | 1.2           |
| d) Claims on government                  | 13.1          | 11.9          | 13.5          | 12.9          | 7.4           | 7.7           | 9.1           | 6.3           |
|  | (1.7)         | (1.5)         | (1.6)         | (1.5)         | (0.9)         | (0.8)         | (1.3)         | (0.8)         |
| i) investment in government securities   | 1.6           | 0.9           | 0.6           | 1.6           | 0.4           | 0.4           | 0.1           | 0.4           |
| ii) investment in small savings, etc.    | 11.6          | 11.0          | 12.8          | 11.3          | 7.0           | 7.4           | 9.0           | 5.9           |
| e) Insurance funds                       | 12.8          | 11.8          | 11.2          | 11.3          | 10.2          | 11.2          | 7.8           | 8.7           |
|  | (1.6)         | (1.5)         | (1.3)         | (1.3)         | (1.2)         | (1.2)         | (1.1)         | (1.1)         |
| i) life insurance funds                  | 12.2          | 11.1          | 10.5          | 10.6          | 9.5           | 10.4          | 7.2           | 8.0           |
| ii) postal insurance                     | 0.2           | 0.3           | 0.3           | 0.3           | 0.3           | 0.3           | 0.2           | 0.2           |
| iii) state insurance                     | 0.5           | 0.4           | 0.5           | 0.4           | 0.4           | 0.5           | 0.5           | 0.5           |
| f) Provident and pension funds           | 20.7          | 22.2          | 22.1          | 18.8          | 19.2          | 18.0          | 14.7          | 16.7          |
|  | (2.6)         | (2.8)         | (2.7)         | (2.1)         | (2.2)         | (1.9)         | (2.1)         | (2.1)         |

\* Quick Estimates.

@ Provisional Estimates.

**Notes :** 1. Figures in brackets are percentages to GDP at current market prices.

2. Constituents may not add up to the totals due to rounding off.

**Source :** Central Statistical Organisation.