

TABLE 12: CHANGES IN FINANCIAL ASSETS / LIABILITIES OF THE HOUSEHOLD SECTOR
(At Current Prices)

										(₹ Crore)
Year	Currency	Bank Deposits	Non-Banking Deposits	Life Insurance Fund	Provident and Pension Fund	Claims on Government	Shares & Debentures	Units of UTI	Trade Debt (Net)	Changes in Financial Assets (2 To 10)
1	2	3	4	5	6	7	8	9	10	11
1983-84	2776	7978	1019	1376	3052	1976	555	222	-164	18790
1984-85	2938	9859	960	1556	3759	3107	762	567	41	23549
1985-86	2220	10603	1423	1779	4188	3413	1394	586	-44	25562
1986-87	3090	14510	1512	2159	5055	3092	1768	943	-280	31849
1987-88	4815	14674	1326	2589	6509	3680	813	1196	504	36106
1988-89	4256	14747	1580	3423	7552	5478	1136	1427	359	39958
1989-90	7655	13987	1839	4415	9508	6758	2655	2179	-763	48233
1990-91	6251	18777	1286	5599	11155	7883	4972	3438	-453	58908
1991-92	8157	17848	2218	7003	12501	4845	6800	9087	-414	68045
1992-93	6562	29518	6035	7114	14814	3885	8212	5612	-1398	80354
1993-94	13367	36236	11654	9548	18323	6908	10067	4705	-1190	109618
1994-95	15916	55835	11547	11370	21414	13186	13473	3908	-1148	145501
1995-96	16525	39941	13198	13894	22343	9588	8839	262	-252	124337
1996-97	13643	50902	25980	16121	30390	11783	6631	3776	-708	158519
1997-98	12780	74099	6733	19410	32267	22162	4464	595	-770	171740
1998-99	21822	79433	7670	23428	46408	28220	5105	1887	-6870	207103
1999-00	20845	82892	3844	28644	53907	28985	16308	1811	-1023	236213
2000-01	15632	94709	3004	33861	50863	39007	11148	-934	183	247475
2001-02	28156	113033	-347	41237	44223	51938	9834	-1857	-183	286034
2002-03	28632	122697	12496	52009	45946	56087	7123	-1618	-	323372
2003-04	42675	155934	1945	52240	48952	87372	9078	-8586	-137	389473
2004-05	36977	175045	83	67986	55794	106420	8113	-3146	-107	447165
2005-06	52151	265716	522	83494	61950	87168	33857	-444	-222	584192
2006-07	67194	429282	4584	114851	72503	19198	50847	-310	6523	764671
2007-08	81278	389008	1286	169848	71544	-28327	74308	-324	13765	772385
2008-09	92188	417833	14742	152861	73398	-27551	-2333	-2737	8488	726889
2009-10	96940	398141	18516	259821	129849	43475	44841	-	-1784	989798
2010-11	137131	548299	5099	210102	141139	29545	1729	-	6823	1079867
2011-12	106242	525970	10021	195673	95680	-21889	16522	-	4509	932729
2012-13	111521	575080	27911	179949	156479	-7109	17027	-	3183	1064041
2013-14	99520	639304	22816	204469	177841	23053	18930	-	4838	1190770
2014-15	133345	579272	28915	299322	190883	969	20364	-	4177	1257247
2015-16	200518	622364	18082	264177	290729	67940	28356	-	4066	1496232
2016-17	-332907	938574	34856	354321	325539	115469	174466	-	4360	1614677
2017-18	484714	521580	-568	343989	369403	155670	177417	-	4201	2056405
2018-19	277872	777163	33250	387512	404389	206363	172933	-	4209	2263690
2019-20	282662	827901	56677	338572	452789	266963	94742	-	4257	2324563
2020-21	381976	1200657	40724	569485	496387	266384	107184	-	4222	3067021
2021-22	269667	783325	46321	486889	551993	255357	214191	-	4229	2611974
2022-23	237610	1032971	67275	548944	617793	208140	206241	-	8629	2927604
2023-24	118026	1442142	-59126	589065	719360	336876	276070	-	8228	3430640

(Continued)

**TABLE 12: CHANGES IN FINANCIAL ASSETS / LIABILITIES OF THE HOUSEHOLD SECTOR
(At Current Prices) (Concl'd.)**

(₹ Crore)					
Year	Bank Advances	Loans & Advances from Other Financial Institutions	Loans & Advances from Government	Loans & Advances from Co-Operative Non-Credit Societies	Changes in Financial Liabilities (12 To 15)
1	12	13	14	15	16
1983-84	4469	460	203	106	5238
1984-85	5002	420	197	114	5733
1985-86	6043	646	205	89	6983
1986-87	7345	522	435	208	8510
1987-88	8159	555	347	226	9287
1988-89	11436	713	474	203	12826
1989-90	8303	1053	747	85	10188
1990-91	7429	1154	611	73	9267
1991-92	3689	1551	469	288	5997
1992-93	11421	2897	443	295	15056
1993-94	11972	1867	710	310	14859
1994-95	21618	2409	417	326	24770
1995-96	15605	2398	275	342	18620
1996-97	13675	2593	229	360	16857
1997-98	19885	4203	488	343	24919
1998-99	20793	4688	944	348	26773
1999-00	29859	4631	1227	350	36067
2000-01	25439	4741	1319	280	31779
2001-02	43354	6878	1111	384	51727
2002-03	54388	5247	216	423	60274
2003-04	57885	12261	-269	105	69982
2004-05	111971	8310	-515	304	120069
2005-06	175564	8398	-489	277	183750
2006-07	273666	9362	-650	229	282606
2007-08	179502	8682	-248	245	188181
2008-09	154735	8812	-199	250	163598
2009-10	194443	8899	-147	252	203448
2010-11	269010	8804	-99	260	277975
2011-12	272509	17310	301	-	290120
2012-13	308747	21510	168	-	330425
2013-14	302336	55678	665	-	358679
2014-15	282443	94196	193	-	376832
2015-16	269417	115576	395	-	385388
2016-17	345811	122866	-29	-	468648
2017-18	525517	224960	222	-	750700
2018-19	604511	166188	546	-	771245
2019-20	509958	264735	-	-	774693
2020-21	641272	96679	-602	-	737350
2021-22	702351	196640	279	-	899270
2022-23	1252313	343354	818	-	1596485
2023-24	1877458	1208	334	-	1878999

- Notes :**
1. Data for 'Changes in financial assets' and 'Changes in financial liabilities' are as per National Accounts Statistics 2025.
 2. Deposits with co-operative non-credit societies are included in bank deposits up to 1999-00. Since 2000-01, these deposits are included in non-banking deposits.
 3. Life Insurance Fund includes Central or State Governments employees' insurance funds and postal insurance funds.
 4. Owing to changes in coverage of non-banking deposits, data prior to 1997-98 are not strictly comparable with those of 1997-98 and onwards.
 5. Shares and Debentures include investment in shares and debentures of credit / non-credit societies and investment in mutual funds (other than Specified Undertaking of the UTI).
 6. Since 2005-06, the data shown under 'Units of UTI' pertain to Administrator of the Specified Undertaking of the UTI. The UTI Mutual Fund is included in 'Shares and Debentures'.
 7. The sum of components of changes in financial assets and financial liabilities may not add up to the total due to rounding off.
 8. 'Bank advances' includes advances by scheduled commercial banks and co-operative banks & societies.
 9. Loans and advances from other financial institutions includes advances by non-banking finance companies, housing finance companies and insurance corporations.

Also see Notes on Tables

Source : National Statistics Office (NSO).