

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

(Amount in ₹ Crore)

Item	2022-23				
	Q1	Q2	Q3	Q4	Annual
Net Financial Assets (I-II)	287802.7	297217.6	293954.9	451660.3	1330635.4
<i>Per cent of GDP</i>	<i>4.4</i>	<i>4.6</i>	<i>4.3</i>	<i>6.4</i>	<i>4.9</i>
I. Financial Assets	577822.4	632335.6	748109.7	968986.1	2927253.7
<i>Per cent of GDP</i>	<i>8.9</i>	<i>9.8</i>	<i>11.0</i>	<i>13.6</i>	<i>10.9</i>
<i>of which:</i>					
1. Total Deposits (a+b)	185429.1	317361.2	280233.1	325852.7	1108876.2
(a) Bank Deposits	163172.4	299532.7	256399.7	307866.8	1026971.5
i. Commercial Banks	158613.3	300565.0	248459.8	284968.0	992606.2
ii. Co-operative Banks	4559.0	-1032.4	7939.8	22898.9	34365.3
(b) Non-Bank Deposits	22256.8	17828.6	23833.5	17985.9	81904.7
<i>of which:</i>					
Other Financial Institutions (i+ii)	6504.8	2076.7	8081.6	2234.0	18897.1
i. Non-Banking Financial Companies	4230.6	3267.2	3246.9	3945.8	14690.4
ii. Housing Finance Companies	2274.2	-1190.5	4834.7	-1711.8	4206.6
2. Life Insurance Funds	73357.5	151737.1	167581.7	156268.5	548944.9
3. Provident and Pension Funds (including PPF)	146719.1	118171.9	136388.4	216513.6	617793.1
4. Currency	66438.9	-54579.3	76760.1	148990.1	237609.7
5. Investments	51502.6	48530.1	49778.6	64150.6	213961.9
<i>of which:</i>					
(a) Mutual Funds	35443.5	44484.0	40205.9	58954.5	179087.8
(b) Equity	13560.9	1378.2	6434.1	1664.9	23038.1
6. Small Savings (excluding PPF)	54375.1	51114.5	37367.7	57210.6	200068.0
II. Financial Liabilities	290019.7	335118.0	454154.8	517325.8	1596618.3
<i>Per cent of GDP</i>	<i>4.5</i>	<i>5.2</i>	<i>6.7</i>	<i>7.3</i>	<i>5.9</i>
Loans/Borrowings					
1. Financial Corporations (a+b)	289781.5	334879.7	453916.6	517087.5	1595665.3
(a) Banking Sector	234235.0	263450.2	370782.9	383843.2	1252311.4
<i>of which:</i>					
i. Commercial Banks	230283.8	261265.3	368304.6	331291.0	1191144.8
(b) Other Financial Institutions	55546.4	71429.5	83133.7	133244.3	343353.9
i. Non-Banking Financial Companies	30531.7	36650.3	55791.7	94565.3	217539.1
ii. Housing Finance Companies	22336.7	33031.2	24903.3	36745.8	117017.0
iii. Insurance Corporations	2678.0	1747.9	2438.7	1933.2	8797.8
2. Non-Financial Corporations (Private Corporate Business)	33.7	33.7	33.7	33.7	135.0
3. General Government	204.5	204.5	204.5	204.5	818.0

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

(Amount in ₹ Crore)

Item	2023-24				
	Q1	Q2	Q3	Q4	Annual
Net Financial Assets (I-II)	349607.1	283994.4	294431.6	666547.4	1594580.4
<i>Per cent of GDP</i>	<i>4.8</i>	<i>3.9</i>	<i>3.8</i>	<i>8.4</i>	<i>5.3</i>
I. Financial Assets	671244.1	810128.8	805066.2	1187279.1	3473718.2
<i>Per cent of GDP</i>	<i>9.3</i>	<i>11.2</i>	<i>10.4</i>	<i>14.9</i>	<i>11.5</i>
<i>of which:</i>					
1. Total Deposits (a+b)	266680.3	407948.0	296931.3	406706.9	1378266.4
(a) Bank Deposits	253004.1	501768.5	277432.0	390720.4	1422924.9
i. Commercial Banks	243833.9	502260.7	280096.7	383460.6	1409651.9
ii. Co-operative Banks	9170.2	-492.2	-2664.7	7259.8	13273.0
(b) Non-Bank Deposits	13676.2	-93820.5	19499.4	15986.5	-44658.5
<i>of which:</i>					
Other Financial Institutions (i+ii)	-485.4	-107982.1	5337.7	1824.9	-101304.9
i. Non-Banking Financial Companies	6119.3	4782.3	4895.8	1942.9	17740.3
ii. Housing Finance Companies	-6604.7	-112764.4	441.9	-118.0	-119045.2
2. Life Insurance Funds	157301.9	140356.8	160135.2	189267.6	647061.4
3. Provident and Pension Funds (including PPF)	163686.0	148356.1	153435.1	253882.9	719360.2
4. Currency	-48636.2	-36700.8	56719.0	146643.8	118025.7
5. Investments	41014.3	72664.6	79238.2	108336.6	301253.8
<i>of which:</i>					
(a) Mutual Funds	32085.6	55768.8	60134.6	90973.0	238962.1
(b) Equity	3756.7	7146.3	9941.1	8236.1	29080.1
6. Small Savings (excluding PPF)	91197.8	77504.1	58607.4	82441.4	309750.7
II. Financial Liabilities	321637.1	526134.4	510634.6	520731.7	1879137.8
<i>Per cent of GDP</i>	<i>4.5</i>	<i>7.3</i>	<i>6.6</i>	<i>6.5</i>	<i>6.2</i>
Loans/Borrowings					
1. Financial Corporations (a+b)	321519.8	526016.2	510516.4	520613.5	1878665.8
(a) Banking Sector	213606.3	868873.9	402647.1	392330.5	1877457.7
<i>of which:</i>					
i. Commercial Banks	208026.5	875654.0	389898.0	382557.9	1856136.4
(b) Other Financial Institutions	107913.6	-342857.7	107869.2	128283.0	1208.0
i. Non-Banking Financial Companies	81448.8	59683.7	85031.8	100836.5	327000.7
ii. Housing Finance Companies	23784.0	-404294.0	21233.4	25852.9	-333423.7
iii. Insurance Corporations	2680.7	1752.6	1604.0	1593.6	7631.0
2. Non-Financial Corporations (Private Corporate Business)	33.7	34.7	34.7	34.7	138.0
3. General Government	83.5	83.5	83.5	83.5	334.0

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

(Amount in ₹ Crore)

Item	2024-25				Annual
	Q1	Q2	Q3	Q4	
Net Financial Assets (I-II)	551994.2	496676.1	271043.1	674489.0	1994202.4
<i>Per cent of GDP</i>	<i>7.0</i>	<i>6.3</i>	<i>3.2</i>	<i>7.6</i>	<i>6.0</i>
I. Financial Assets	840665.3	901135.4	689663.5	1129381.1	3560845.4
<i>Per cent of GDP</i>	<i>10.6</i>	<i>11.5</i>	<i>8.1</i>	<i>12.8</i>	<i>10.8</i>
<i>of which:</i>					
1.Total Deposits (a+b)	274567.9	403591.4	158320.8	418183.6	1254663.6
(a) Bank Deposits	254885.4	388328.6	141290.0	401577.5	1186081.4
i. Commercial Banks	251171.1	389734.0	147864.7	395337.4	1184107.2
ii. Co-operative Banks	3714.3	-1405.4	-6574.7	6240.0	1974.2
(b) Non-Bank Deposits	19682.4	15262.8	17030.8	16606.1	68582.2
<i>of which:</i>					
Other Financial Institutions (i+ii)	7461.4	3041.8	4809.8	4385.1	19698.2
i. Non-Banking Financial Companies	6289.7	3230.0	4444.5	4220.0	18184.2
ii. Housing Finance Companies	1171.7	-188.2	365.4	165.1	1514.0
2. Life Insurance Funds	175427.0	178835.2	90159.4	90393.0	534814.6
3. Provident and Pension Funds (including PPF)	170218.2	170219.6	170758.3	281332.6	792528.6
4. Currency	34212.5	-57615.2	70840.8	162236.1	209674.1
5. Investments	120638.2	152637.1	159255.2	103720.8	536251.4
<i>of which:</i>					
(a) Mutual Funds	106987.0	137618.0	124132.0	97193.0	465930.0
(b) Equity	14448.0	15645.0	36063.1	7410.3	73566.5
6. Small Savings (excluding PPF)	65601.6	53467.4	40329.0	73515.0	232913.0
II. Financial Liabilities	288671.1	404459.3	418620.4	454892.1	1566642.9
<i>Per cent of GDP</i>	<i>3.7</i>	<i>5.2</i>	<i>4.9</i>	<i>5.2</i>	<i>4.7</i>
Loans/Borrowings					
I. Financial Corporations (a+b)	288492.4	404280.6	418441.7	454713.3	1565928.0
(a) Banking Sector	205040.4	322147.7	319626.6	387045.6	1233860.3
<i>of which:</i>					
i. Commercial Banks	208525.3	321241.4	302569.3	379856.5	1212192.4
(b) Other Financial Institutions	83452.0	82132.9	98815.0	67667.7	332067.7
i. Non-Banking Financial Companies	65813.7	65488.7	75764.5	39833.9	246900.8
ii. Housing Finance Companies	15125.2	14233.6	20561.4	25756.8	75677.0
iii. Insurance Corporations	2513.1	2410.7	2489.1	2077.1	9489.9
2. Non-Financial Corporations (Private Corporate Business)	34.7	34.7	34.7	34.7	139.0
3. General Government	144.0	144.0	144.0	144.0	576.0

Notes :

1. Net Financial Savings of households refer to the net financial assets, which are measured as difference of financial asset and liabilities flows.
2. Preliminary estimates for 2024-25 and revised estimates for 2022-23 and 2023-24.
3. The preliminary estimates for 2024-25 will undergo revision with the release of first revised estimates of national income, consumption expenditure, savings, and capital formation, 2024-25 by the NSO.
4. Non-bank deposits apart from other financial institutions, comprises state power utilities, co-operative non credit societies etc.
5. Figures in the columns may not add up to the total due to rounding off.