

No. 50 (b): Stocks of Financial Assets and Liabilities of Households- Select Indicators

(Amount in ₹ Crore)

Item	Jun-2021	Sep-2021	Dec-2021	Mar-2022
Financial Assets (a+b+c+d+e+f+g+h)	2,33,27,377	2,39,99,280	2,47,08,474	2,54,40,650
<i>Per cent of GDP</i>	110.4	108.9	108.2	107.8
(a) Bank Deposits (i+ii)	1,07,90,832	1,09,87,937	1,14,10,330	1,16,80,355
i. Commercial Banks	99,53,044	1,01,48,486	1,05,66,753	1,08,29,079
ii. Co-operative Banks	8,37,788	8,39,451	8,43,577	8,51,276
(b) Non-Bank Deposits				
<i>of which:</i>				
Other Financial Institutions	2,06,509	2,06,074	2,03,896	2,09,665
i. Non-Banking Financial Companies	67,840	66,469	66,542	70,564
ii. Housing Finance Companies	1,38,669	1,39,605	1,37,353	1,39,102
(c) Life Insurance Funds	49,29,725	51,42,279	52,13,527	53,57,350
(d) Currency	27,42,897	26,74,266	27,37,059	28,83,904
(e) Mutual funds	18,55,000	20,64,364	21,26,112	21,52,141
(f) Public Provident Fund (PPF)	7,57,398	7,62,264	7,67,287	8,34,148
(g) Pension Funds	6,16,517	6,67,379	6,99,173	7,36,592
(h) Small Savings (excluding PPF)	14,28,499	14,94,717	15,51,089	15,86,496
Financial Liabilities (a+b)	77,43,630	79,38,456	82,69,633	86,22,079
<i>Per cent of GDP</i>	36.6	36.0	36.2	36.5
Loans/Borrowings				
(a) Banking Sector	61,80,377	63,19,097	65,87,052	68,61,233
<i>of which:</i>				
i. Commercial Banks	56,47,239	57,87,508	60,52,779	63,89,789
ii. Co-operative Banks	5,31,728	5,30,164	5,32,833	4,69,989
(b) Other Financial Institutions	15,63,253	16,19,358	16,82,581	17,60,847
<i>of which:</i>				
i. Non-Banking Financial Companies	7,36,312	7,66,463	7,98,641	8,38,643
ii. Housing Finance Companies	7,21,510	7,45,914	7,75,408	8,12,845
iii. Insurance Corporations	1,05,431	1,06,981	1,08,532	1,09,359

No. 50 (b): Stocks of Financial Assets and Liabilities of Households- Select Indicators (Contd.)

(Amount in ₹ Crore)

Item	Jun-2022	Sep-2022	Dec-2022	Mar-2023
Financial Assets (a+b+c+d+e+f+g+h)	2,56,21,348	2,64,23,992	2,71,87,716	2,78,44,981
<i>Per cent of GDP</i>	102.8	102.6	103.2	103.3
(a) Bank Deposits (i+ii)	1,18,43,527	1,21,43,060	1,23,99,459	1,27,07,326
i. Commercial Banks	1,09,87,692	1,12,88,257	1,15,36,717	1,18,21,685
ii. Co-operative Banks	8,55,835	8,54,803	8,62,742	8,85,641
(b) Non-Bank Deposits				
<i>of which:</i>				
Other Financial Institutions	2,16,170	2,18,247	2,26,328	2,28,562
i. Non-Banking Financial Companies	74,794	78,061	81,308	85,254
ii. Housing Finance Companies	1,41,376	1,40,185	1,45,020	1,43,308
(c) Life Insurance Funds	53,25,967	55,59,682	57,86,593	57,95,431
(d) Currency	29,50,343	28,95,764	29,72,524	31,21,514
(e) Mutual funds	20,48,097	22,60,210	23,55,316	23,67,793
(f) Public Provident Fund (PPF)	8,51,913	8,58,591	8,64,731	9,39,449
(g) Pension Funds	7,44,459	7,96,454	8,53,412	8,98,343
(h) Small Savings (excluding PPF)	16,40,871	16,91,985	17,29,353	17,86,563
Financial Liabilities (a+b)	89,11,861	92,46,741	97,00,657	1,02,17,746
<i>Per cent of GDP</i>	35.8	35.9	36.8	37.9
Loans/Borrowings				
(a) Banking Sector	70,95,468	73,58,918	77,29,701	81,13,546
<i>of which:</i>				
i. Commercial Banks	66,20,073	68,81,338	72,49,643	75,80,936
ii. Co-operative Banks	4,73,897	4,76,025	4,78,487	5,30,915
(b) Other Financial Institutions	18,16,393	18,87,823	19,70,956	21,04,201
<i>of which:</i>				
i. Non-Banking Financial Companies	8,69,175	9,05,825	9,61,617	10,56,182
ii. Housing Finance Companies	8,35,181	8,68,213	8,93,116	9,29,862
iii. Insurance Corporations	1,12,037	1,13,785	1,16,223	1,18,157

No. 50 (b): Stocks of Financial Assets and Liabilities of Households- Select Indicators (Concl'd.)

(Amount in ₹ Crore)

Item	Jun-2023	Sep-2023	Dec-2023	Mar-2024
Financial Assets (a+b+c+d+e+f+g+h)	2,87,56,851	2,96,44,299	3,07,47,010	3,19,86,847
<i>Per cent of GDP</i>	104.6	105.4	106.6	108.3
(a) Bank Deposits (i+ii)	1,29,62,575	1,34,68,783	1,37,48,656	1,41,43,228
i. Commercial Banks	1,20,67,764	1,25,74,464	1,28,57,001	1,32,44,314
ii. Co-operative Banks	8,94,811	8,94,319	8,91,655	8,98,914
(b) Non-Bank Deposits				
<i>of which:</i>				
Other Financial Institutions	2,28,077	1,20,095	1,25,432	1,27,257
i. Non-Banking Financial Companies	91,373	96,156	1,01,051	1,02,994
ii. Housing Finance Companies	1,36,703	23,939	24,381	24,263
(c) Life Insurance Funds	60,64,437	62,55,801	65,53,726	67,69,272
(d) Currency	30,72,878	30,36,177	30,92,896	32,39,540
(e) Mutual funds	26,26,046	28,29,859	31,56,299	33,87,208
(f) Public Provident Fund (PPF)	9,55,061	9,60,344	9,64,852	10,51,376
(g) Pension Funds	9,70,016	10,17,975	10,91,276	11,72,651
(h) Small Savings (excluding PPF)	18,77,761	19,55,265	20,13,873	20,96,314
Financial Liabilities (a+b)	1,05,39,266	1,10,65,282	1,15,75,799	1,20,96,412
<i>Per cent of GDP</i>	38.3	39.3	40.2	41.0
Loans/Borrowings				
(a) Banking Sector	83,27,152	91,96,026	95,98,673	99,91,003
<i>of which:</i>				
i. Commercial Banks	77,88,962	86,64,616	90,54,514	94,37,072
ii. Co-operative Banks	5,36,409	5,29,528	5,42,241	5,51,852
(b) Other Financial Institutions	22,12,114	18,69,256	19,77,126	21,05,409
<i>of which:</i>				
i. Non-Banking Financial Companies	11,37,631	11,97,315	12,82,347	13,83,183
ii. Housing Finance Companies	9,53,646	5,49,352	5,70,585	5,96,438
iii. Insurance Corporations	1,20,837	1,22,590	1,24,194	1,25,788

Notes : 1. Data as ratios to GDP have been calculated based on the Provisional Estimates of National Income 2023-24, released by NSO on May 31, 2024.

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.