

**FLOW OF FUNDS ACCOUNTS
OF THE INDIAN ECONOMY:
1951-52 TO 1995-96**



**RESERVE BANK OF INDIA
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FOREWORD

The Reserve Bank of India has been publishing the flow of funds accounts since December 1964. The published flow of funds accounts covering the period 1951-52 through 1993-94 and 1994-95 to 1995-96 are available in the several issues of monthly Bulletins of the Bank and in the "Report on Currency and Finance", volume II, 1997-98 respectively. The underlying objective of the monograph is to put together all such accounts at one place, in response to the many requests of scholars for making available a long time series data on the flow of funds. Besides, the monograph assumes critical importance in the context of the ongoing financial sector reforms.

This monograph is the product of the painstaking efforts put in by officers and staff of the Division of National Income, Savings and Flow of Funds in the Department of Economic Analysis and Policy. They deserve deep appreciation for their dedication and the amount of their quality time spent to ensure that this monograph sees the light of the day.

We welcome any suggestions for improvement of the monograph.

Mumbai
August 2000

Y.V. Reddy
Deputy Governor

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PART I

CONCEPTUAL AND METHODOLOGICAL ASPECTS OF FLOW OF FUNDS ACCOUNTS

1. INTRODUCTION

The Reserve Bank of India has been publishing the flow of funds (FOF) accounts for the country since December 1964. The published accounts pertaining to the period 1951-52 to 1993-94, and 1994-95 to 1995-96 are available in several issues of the monthly *Bulletin* of the Bank and the *Report on Currency and Finance, Volume II, 1997-98* respectively. The primary objective of this monograph is to present all such accounts at one place. For better understanding of the accounts, a brief description of the concept of FOF with special reference to its compilation in India is also provided.

The monograph is in two parts. Part I deals with the conceptual and methodological aspects. Section 2 in this part gives a brief resume of the concept of FOF. Section 3 deals extensively with the FOF compilation in India. Annexures to this part provide details of institutions covered in the accounts. In part II, FOF accounts for the Indian economy, both instrument-wise and sector-wise, for the period 1951-52 to 1995-96, are presented.

2. THE CONCEPT

The available literature contains extensive description of FOF accounts. Based on the description, FOF accounts in the modern sense represent a systematic record of net transactions involving financial instruments during a given period of time.

In a monetised economy, all economic transactions involve exchange of financial claims among the participants. Keeping in view the similarities of economic activities, participants could be grouped into a few sectors. Similarly, the financial claims are amenable for grouping into a few instruments. Following the system of double entry book-keeping in financial accounting, the transactions between the participants could be treated in quadruple entry form (since the books of both participants are taken into account). This method not only enables the tracing of inter-sectoral funds flow but also ensures consistency and accuracy of capturing the transactions. The data are in flow form and pertain to a relevant period, usually a year or a quarter.

The FOF accounts are presented in a matrix form. This lends flexibility and facilitates further aggregation/disaggregation. Besides it enables the obtaining of consistency on the lines of an input-output transaction table. Row-wise reading shows the FOF into different sectors while the column-wise data indicate the receipts from various sectors/instruments. A distinctive feature of sector-wise FOF table is the use of sources and uses columns for each sector. The sources column

provides data on funds available to the specific sector, raised from other sectors. The uses column represents the sector's investment in financial assets and net increases in financial assets over the period covered in the accounts. Ideally, at the aggregate level, sources and uses should balance. This may not however be obtained partly due to lags in the availability of information and partly due to inadequate quality of data. Hence, a column denoting discrepancy is used as a balancing entry.

The FOF accounts are a branch of social accounting of a country. It is an empirical presentation, which provides valuable insights into the functioning of the economy in general and the financial system in particular. J. R. Hicks had drawn attention to the inadequacy of national income and expenditure accounts to judge the performance of an economy and introduced the concept of national balance sheets.¹ Copeland's pioneering work, on which the modern FOF accounts are based, was essentially an attempt to provide sectoral insights into the trends in macro aggregates.²

As an analytical tool, FOF accounts enable the identification of individual sectors having overall financial surplus or deficits. The accounts facilitate the determination of the origin and causes of these surpluses and deficits. Owing to these features, an enquiry into the utilisation of surplus and the financing of deficit in each sector is possible. Besides bringing out such inter sectoral linkages, FOF accounts present a comprehensive picture of the economy in that they provide details of the pattern of financing of even capital stocks. For policy makers, these analytical insights are useful in locating specific sector requiring remedial action especially during a downturn in business cycle. For central bankers, FOF accounts provide an empirically rich method of assessing the effects of their monetary policy actions on different units/groups of the money, banking and credit system and through them the impact on the behaviour of business and consumers. Furthermore, the system facilitates a more meaningful creation of alternative scenarios under financial programming method. Recognising these advantages, the Federal Reserve Board in the USA has included FOF accounts in its macro accounts and has been regularly publishing them on a quarterly basis from 1959 (See Box 1).

**Box 1 : Flow of Funds Accounts & the System of National Accounts
(SNA), 1993**

The United Nations System of National Accounts (SNA) is a well established statistical framework for presenting the flow of funds (FOF) accounts. In fact, Dawson (1991) had shown the conceptual relation of FOF accounts to the SNA. FOF accounts can take the form of integrated capital and financial accounts or can cover only transactions in financial instruments. Accordingly, three variants of FOF accounts have emerged depending on the availability of data. They could

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1. Hicks, J. R. (1942) : *The Social Framework*, Oxford: Clarendon Press.
2. Copeland, M. A. (1952) : *A Study of Moneyflows in the United States*, New York: National Bureau of Economic Research.

be conceptualized as follows: (1) Basic FOF Accounts, (2) SNA Integrated Financial Accounts and (3) Detailed FOF Accounts.

The Basic FOF Accounts present a limited number of sectors and financial instruments and are intended to be compiled by countries that have limited statistical resources. The SNA Integrated Financial Accounts represent an improvement over the Basic FOF Accounts, which cover non-financial corporations and households in the residual sector. In contrast, they are treated as separate sectors in the SNA Integrated Financial Accounts. The two-dimensional matrix presentation provides net incurrence of liabilities (resources) by sector and net acquisition of assets (uses) by sector in the format of SNA financial account.

The SNA Integrated Financial Accounts are confined to a two-dimensional level although these provide a richer source for analysis than the Basic FOF Accounts. To address the three-dimensional issue of who finances whom and by which financial instruments, the SNA 1993 has underlined the need for construction of Detailed FOF Accounts. Because of the symmetrical nature of financial assets and liabilities, a single matrix could be constructed, insofar as one transactor's asset is another transactor's liability. Such a matrix, however, would be very cumbersome. The SNA 1993 has, therefore, prescribed separate matrices for financial assets and for financial liabilities. These matrices are referred to as Detailed FOF Accounts.

The methodology for presentation of FOF accounts as envisaged in the SNA 1993 is beset with two main conceptual issues. The first issue relates to capital value changes. The issue could be addressed by making valuation changes and by showing these separately in a reconciliation account. Secondly, it has been suggested that the analysis of saving and financial data should reflect real rather than nominal values (Honohan & Atiyas, 1989). Kennedy (1988) has succinctly shown that the adjustment for inflation could dramatically change the pattern of intersectoral financial flows for a given economy.

The Detailed FOF Accounts for the Indian economy are prepared by the Reserve Bank of India. The accounts of six sectors are presented for nine categories of financial instruments in two matrices, viz., (i) financial instrument by sector, and (ii) sector by sector. While the accounts are rich in content and prepared in line with the international standards, the widening and deepening of the Indian financial system in the wake of financial sector reforms in the 1990s have thrown up new challenges for the FOF compilers. Capturing the new financial instruments like zero coupon/deep discount bonds, warrants and financial derivatives continues to be a grey area in the absence of any authentic data source.

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(..... Concl.)

References

Dawson, J.C. (1991) : "The Flow of Funds Accounts, the United Nations System of National Accounts, and the Developing Countries" in V. Galibis (Ed.), *The IMF's Statistical Systems*, Washington, DC: International Monetary Fund.

Kennedy, N.O. (1988) : "Inflation Adjusted Sectoral Savings and Financial Balances", *Bank of England Quarterly Bulletin*, May.

Honohan P. & I. Atiyas (1989) : "Intersectoral Financial Flows in Developing Countries", *Working Papers, WPS 164*, The World Bank.

United Nations *et al* (1993) : *System of National Accounts 1993*, New York.

3. FLOW OF FUNDS ACCOUNTS IN INDIA

3.1 Sectors

For the purpose of FOF accounts, the Indian economy is divided into six sectors, the criteria for the classification being the institutional structure and activity status. The six sectors are Banking, Other Financial Institutions, Private Corporate Business, Government, Rest of the World and Household. This is in line with the recommendations of the Working Group on Flow of Funds, 1963 (Box 2). Broad coverage of each sector is set out below :

Box 2 : The Working Group on Flow of Funds, 1963

The flow of funds (FOF) accounts for India owe their origin to a suggestion of Sir C.D. Deshmukh, the then Union Finance Minister, in 1955. In 1956, the Central Statistical Organisation (CSO) initiated preparatory work along with the Reserve Bank of India (RBI). In 1959, Professor H. W. Arndt of the University of Australia carried out a study in consultation with CSO, Ministry of Finance and RBI, on FOF accounts. In his study, the economy was divided into four broad sectors, *viz.*, government, banks, rest of the world and residual. However, his analysis was confined to lending and borrowing only, since the main object of the accounts was to show as to how and in what forms domestic savings had become available to the Government for financing its expenditure. The memorandum entitled "Financial Flows in the Indian Economy 1951-52 – 1957-58", prepared by Prof. Arndt was discussed by representatives of the CSO and the RBI, etc. They in turn referred the issue to a Working Group on Flow of Funds (Chairman: Shri P. C. Mathew) to formulate proposals for further work in this direction. The Report of the Working Group, published in 1963, presented a consolidated FOF accounts for the year 1957-58. For the purpose of FOF accounts, the Indian economy was divided into six sectors and twenty sub-sectors, the sectors being household, banking, other financial institutions, private corporate business, government and rest of the world. The accounts for other years were also presented for individual sectors, depending on the availability of data. The transactions were presented for two categories, *viz.*, (i) financial and (ii) non-financial, for each of the sectors.

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The Working Group brought out succinctly the major limitations in constructing the FOF accounts for different sectors in general and household sector in particular. The improvement in FOF accounts for the household sector would hinge critically, the Group felt, on the proper framework for social accounts. Incidentally, the National Income Committee in their first report too, underlined the need for a framework for social accounts of India (a number of researchers have attempted to construct a social accounting matrix (SAM) for India in the past. However, given the data constraint, construction of a proper SAM for India has turned out to be very difficult).

Turning to the private corporate business sector, the Group underscored the need for suitable modifications in company finance studies by the RBI to accommodate the needs of FOF accounts. In its pursuance, the Bank took the necessary steps. The Group also underlined the need for filling up of data gap relating to the local bodies.

The Working Group recommended for construction of annual financial flows accounts of the Indian economy. As regards the non-financial flows accounts, the Group recommended for plugging in the data gaps, particularly, in the case of the household sector so that consolidated accounts of the two kinds of transactions could be prepared for the economy as a whole.

Based mainly on the methodology given in the Report of the Working Group, RBI constructed the first accounts and published an article in December 1964 issue of the RBI *Bulletin*, which was followed by a more structured study in the March 1967 issue of the *Bulletin*. Since then, these accounts are being published periodically in the *Bulletin*.

References

Central Statistical Organisation (1963) : *Report of the Working Group on Flow of Funds*, Department of Statistics, Cabinet Secretariat, Government of India.

Arndt, H. W. (1959) : *Financial Flows of Indian Economy, 1951-52 - 1957-58*, Unpublished Memorandum.

Pradhan, B. K., et al (1999) : 'A Social Accounting Matrix for India, 1994-95', *Economic and Political Weekly*, November 27.

- (i) **Banking Sector:** It covers institutions whose liability consists of currency and deposits. Specifically, the Reserve Bank of India, which is the currency issuing authority, and deposit taking banks comprising commercial banks, co-operative banks and credit societies are included. The commercial bank sub-sector comprises the State Bank of India and its subsidiaries, other nationalised banks, Regional Rural Banks (RRBs), other Indian scheduled and non-scheduled commercial banks, and branches of foreign banks operating in India. The sub-sector 'co-operative banks and credit societies' consists of the following: State Co-operative Banks, Central Co-operative Banks, Primary Co-operative Banks, Agricultural and Non-agricultural Credit Societies, Central and

Primary Land Development Banks, and Industrial (State and Central) Co-operative Banks.

- (ii) Other Financial Institutions:** Institutions covered under this sector are listed in Annexure 1.1. Broadly, sub-sectors in this segment are financial corporations and companies and insurance. Financial corporations and companies include development financial institutions at all India and state levels, Unit Trust of India (UTI), mutual funds, non-banking financial and investment companies, and non-government provident funds. The insurance sub-sector comprises insurance corporations and companies.
- (iii) Private Corporate Business Sector:** Sub-sectors in this category are the cooperative non-credit societies and non-government non-financial companies. The co-operative non-credit societies comprise marketing societies, co-operative sugar factories, cotton ginning and pressing societies, milk supply unions and societies, fisheries societies, farming societies, irrigation societies, consumers' co-operative stores, housing societies, weavers' societies, spinning mills, etc. as detailed out in Annexure I.2. Non-government non-financial companies comprise operating public and private limited companies (including foreign controlled rupee companies), which are registered in India under the Indian Joint Stock Companies Act, 1956, and branches of foreign companies operating in India. Operating companies are defined as companies, which have commenced regular commercial production and started earning income from their main activity. However, the following companies are excluded: (i) companies under construction, (ii) promotional and developmental organisations/associations not functioning for profit, (iii) companies which do not report any business/activity, (iv) companies which are on the verge of liquidation, (v) companies which have sold out their assets, (vi) companies which are under the process of winding up and (vii) companies which have already applied for voluntary liquidation, as on a particular date.
- (iv) Government:** The constituents of this sector are: (a) central government and its departmental commercial undertakings, (b) state governments and union territories including their departmental commercial undertakings, (c) local authorities (covering city corporations, municipalities, panchayats and port trusts) and (d) government non-departmental non-financial commercial undertakings including state electricity boards. The post office savings banks are also included.
- (v) Rest of the World:** A list of the institutions covered in this sector is furnished in Annexure I.3. All of them are international institutions.
- (vi) Household:** This is the residual sector comprising the individuals, non-government non-corporate enterprises of farm/firm business and non-farm/firm business, like sole proprietorships and partnerships, trusts and non-profit institutions.
- (vii) Sector Not Elsewhere Classified:** It refers to the items of transactions which cannot be classified under any of the sectors mentioned above, but which appear in the balance sheets of different entities and budgets.

3.2 Instruments

The available financial instruments are grouped into the following eleven categories in FOF accounts:

- (i) **Currency:** It includes notes issued by the Reserve Bank in circulation and one-rupee notes and coins issued by the Government of India.
- (ii) **Deposits:** This item consists of bank deposits and other deposits. Under this head, deposits held by RBI, commercial banks, co-operative banks, co-operative credit and non-credit societies as also deposits received by financial corporations, government and Rest of the World are included. Compulsory deposits with RBI, which are shown separately, are excluded.
- (iii) **Investment:** This category covers the following instruments:

Government Securities: This includes market loans, treasury bills, special bonds (including bearer bonds) and compensation bonds issued by the central and state governments and central government's borrowing from RBI against compulsory deposits.

Other Securities of Government (other than small savings): This includes bonds, shares and debentures issued by the port trusts, municipal corporations, housing boards, state electricity boards and non-departmental non-financial undertakings.

Securities of Banks: This refers to the paid-up capital of RBI and commercial banks; shares and debentures issued by co-operative banks and credit societies.

Securities of Other Financial Institutions: Shares, units, bonds and debentures issued by financial corporations and insurance companies are covered here.

Private Corporate Securities: Shares and debentures issued by non-government non-financial companies and co-operative non-credit societies are included under this head.

Foreign Securities: Securities issued by foreign institutions, foreign exchange assets appearing against investments under sources of funds of the Rest of the World sector are covered here.

Other Securities: When the details of securities are not identified against any sector, they are shown under this category.

- (iv) **Loans and Advances:** Items included under this head are borrowings of all sectors and deposits accepted by non-banking financial and non-financial companies.

- (v) **Small Savings:** Data are reported under sources of Central Government.
- (vi) **Provident Fund:** Non-government provident funds and government provident funds are covered here.
- (vii) **Life Fund:** Items covered under this head are life insurance fund of Life Insurance Corporation of India (LIC), postal insurance fund of central government and state governments' insurance fund.
- (viii) **Compulsory Deposits:** This refers to deposits held with RBI in pursuance of the legislative requirement, viz., *Compulsory Deposits Scheme, 1974*. The Scheme has since been withdrawn.
- (ix) **Trade Credit/Debt:** Under this head, trade credit/debt by non-government non-financial companies, government non-departmental undertakings and port trusts is included.
- (x) **Foreign Claims Not Elsewhere Classified:** Certain foreign claims, which could not be classified under any of the instruments listed above are shown here. Such items are (i) commercial banks' branch adjustments - outside India, (ii) excess of assets over liabilities as per Form 'X' and (iii) such other items which may appear under sources/uses of funds.
- (xi) **Other Items Not Elsewhere Classified:** The items, which could not be classified under any of the above listed instruments, are shown here. The items may be different for sources and uses of funds. Generally, bills payable/receivable, branch adjustments in India, other financial liabilities, other financial assets are reported here. For the central government, net purchase of domestic gold and silver (uses of funds) is also shown against this category.

3.3 Sources of Data

In view of the comprehensive coverage and disaggregated presentation, voluminous data are required from different sources to prepare FOF accounts. In India, the required data are culled out from published balance sheets as also statements on sources and uses of funds of the concerned institutions as well as data available in surveys and from special returns designed exclusively for constructing FOF accounts. However, no independent accounts for the household sector are available. Accounts for the household sector are prepared using the benchmark ratios as thrown up by the various surveys of financial instruments. Wherever such surveys are not available, they are derived as residual by netting the accounts of other organized sectors. Table 1 presents the sector-wise details of sources of data.

Table 1 : Sources of Data for Compilation of FOF Accounts	
Sector	Sources
1. Banking 1.1 Reserve Bank of India	<ol style="list-style-type: none"> 1. Statement of affairs of the Reserve Bank of India as on March 31 (<i>RBI Bulletin</i>). 2. Data on 'notes in circulation' and 'circulation of rupee coin and small coin', as on March 31 (<i>RBI Bulletin</i>). 3. Special returns from regional offices of the RBI and Department of Government and Bank Accounts, RBI, relating to: <ol style="list-style-type: none"> (i) Bills payable; (ii) Other deposits; (iii) Other assets; (iv) Other liabilities; and (v) Break-up of investments by the Banking Department of the RBI.
1.2 Commercial Banks	<ol style="list-style-type: none"> 1. Data on certain items of assets and liabilities of scheduled commercial banks as on last reporting Friday (<i>RBI Bulletin</i>). 2. Survey of ownership of deposits with scheduled commercial banks in India as on the last Friday of March (<i>RBI Bulletin</i>). 3. Survey of investments of scheduled commercial banks as at the end of March (<i>RBI Bulletin</i>). 4. Survey on outstanding credit of scheduled commercial banks according to organisation and occupation (<i>Basic Statistical Returns</i>, RBI). 5. Deployment of gross bank credit by major sectors as on the last reporting Friday (<i>RBI Annual Report</i>). 6. Form X on various items of assets and liabilities of scheduled and non-scheduled commercial banks, as on March 31.
1.3 Co-operative Banks and Credit Societies	<ol style="list-style-type: none"> 1. Assets and liabilities of the co-operative banks and credit societies (<i>Statistical Statements relating to Co-operative Movement in India Part I - Credit Societies</i>, NABARD). 2. Special information on assets and liabilities of state and district central co-operative banks.
2. Other Financial Institutions 2.1 Development Financial Institutions	<ol style="list-style-type: none"> 1. Balance sheets of the development financial institutions (as given in their respective <i>Annual Reports</i>). 2. Special information relating to assets and liabilities of State Industrial Development Corporations. <p style="text-align: right;">(...Contd.)</p>

Sector	Sources
<p>2.2 Unit Trust of India</p> <p>2.3 Insurance</p> <p>2.4 Mutual Funds</p> <p>2.5 Non-Government Provident Fund</p> <p>2.6 Financial and Investment Companies</p>	<p>1. Balance sheet of Unit Trust of India (<i>Annual Report, UTI</i>).</p> <p>2. Special information giving scheme-wise details of UTI's balance sheet.</p> <p>Balance sheets of LIC, GIC, DICGC, ECGC and four subsidiaries of GIC.</p> <p>1. Balance sheets of various Mutual Funds.</p> <p>2. Special information on various items of assets and liabilities from mutual funds.</p> <p>Balance sheets of employees' provident fund (EPF) organisation, coal mines provident fund organisation, seamen's provident fund organisation, and Assam tea plantations provident fund organisation, provident funds of LIC, dock labour boards, all port trusts, state financial corporations and Industrial Finance Corporation of India.</p> <p>1. Studies on finances of financial and investment companies (<i>RBI Bulletin</i>).</p> <p>2. Articles on growth of deposits with non-banking companies (<i>RBI Bulletin</i>).</p>
<p>3. Private Corporate Business</p> <p>3.1 Non-Government Non-Financial Companies</p> <p>3.2 Co-operative Non-Credit Societies</p>	<p>1. Published articles relating to assets and liabilities of medium and large public limited companies, medium and large private limited companies (<i>RBI Bulletin</i>).</p> <p>2. Data on global paid-up capital from Department of Company Affairs, Government of India.</p> <p>Assets and liabilities of co-operative non-credit societies (as published in <i>Statistical Statements relating to Co-operative Movement in India, Part II - Non-credit Societies</i>, NABARD).</p>
<p>4. Rest of the World</p>	<p>Special information on payments and receipts under the heads of</p> <p>(i) Private capital.</p> <p>(ii) Official miscellaneous capital.</p> <p>(iii) Banking capital.</p>
<p>5. Government</p> <p>5.1 Central Government</p>	<p>1. <i>Economic and Functional Classification</i> of central government budget.</p> <p>2. <i>Finance Accounts</i> of the union government.</p> <p>3. <i>Budget documents</i> of the central government.</p> <p>4. Ownership pattern of central government securities (<i>Report on Currency and Finance</i>, RBI).</p> <p>5. Special information on ownership of Government of India Treasury Bills as on March 31.</p> <p style="text-align: right;">(.....Contd.)</p>

Sector	Sources
<p>5.2 State Governments and Union Territories</p> <p>5.3 Local Authorities</p> <p>5.4 Government Non-Departmental Non-Financial Enterprises</p>	<ol style="list-style-type: none"> 1. Consolidated finances of state governments and union territories (<i>RBI Bulletin</i>). 2. Finance accounts of each state government/combined finance and revenue account of the union and state governments in India. 3. Ownership pattern of state governments securities (<i>Report on Currency and Finance</i>, RBI). <p>Assets and liabilities of port trusts (<i>Annual Reports</i> of various port trusts).</p> <ol style="list-style-type: none"> 1. Assets and liabilities of public sector enterprises (<i>Public Enterprises Survey</i>, Bureau of Public Enterprises, Government of India). 2. Assets and liabilities of state electricity boards and Damodar Valley Corporation (as published in respective <i>Annual Reports</i>). 3. Articles on growth of deposits with non-banking companies (<i>RBI Bulletin</i>).
<p>6. Household</p>	<ol style="list-style-type: none"> 1. Data on currency with public as on end-March (<i>RBI Bulletin</i>). 2. Survey of ownership of deposits with scheduled commercial banks in India as on the last Friday of March (<i>RBI Bulletin</i>). 3. Survey of ownership of capital of joint stock companies (<i>RBI Bulletin</i>). 4. Primary market data from <i>RBI Report on Currency and Finance</i>. 5. Small savings data from Annual Financial Statement of central government budget. 6. Survey on ownership of government rupee securities (<i>RBI Bulletin</i>). 7. Ownership pattern of central/state government securities (<i>Report on Currency and Finance</i>, RBI). 8. Central Provident Fund Commissioner for contributions under the Employees Provident Fund Act, 1952 and the Employees Family Pension Scheme, 1971. 9. Survey on outstanding credit of scheduled commercial banks according to organization and occupation (<i>Basic Statistical Returns</i>, RBI). 10. Data on foreign currency and/or non-resident deposits. 11. Form X on various items of assets and liabilities of scheduled and non-scheduled commercial banks as on March 31. <p style="text-align: right;">(...Contd).</p>

(...Concl.)	
Sector	Sources
	12. Special information on assets and liabilities of state and district central co-operative banks. 13. Special information on scheme-wise details of UTI's balance sheet. 14. Special information on various items of assets and liabilities from mutual funds. 15. Special information on ownership of Government of India Treasury Bills as on March 31. 16. Data on other government bonds, national saving scheme and deposit scheme for retired government employees. 17. Data on RBI and commercial banks' employees' provident fund contributions. 18. Data on loan to RBI employees. 19. All other data sources used for other sectors.

3.4 Methodology of Compilation

The construction of a FOF Account is a complex process and involves several steps. At the outset, transactions in financial instruments should be segregated from transactions in non-financial instruments. However, transactions in non-financial instruments could as well affect the position of financial instruments and vice versa. For example, change in the position of fixed assets of an institution could as well be reflected in its financial instruments such as cash holding under the system of double-entry book-keeping. All transactions involving finance should, therefore, be identified and included in FOF. In the second stage, the transaction in financial instrument should be assigned to different sectors depending upon the coverage. While intra-sectoral transactions are netted out, inter-sectoral transactions will be entered in two places - the sector from which the funds have flown and the recipient sector. In the third stage, the transaction in financial instrument should be allocated to either sources or uses depending upon the receipt and payment criteria. In view of these complexities, it is useful to consider the sources of data instrument-wise and its allocation sector-wise. This is attempted in this section.

3.4.1 Banking Sector

The accounts of sub-sectors under this sector are prepared independently on the basis of their balance sheets. The balance sheet data pertain to March 31 for RBI and co-operative banks as also co-operative credit societies and last reporting Friday of March for commercial banks³. The choice of last reporting Friday as

3. Since Section 42 data (on last reporting Friday basis) do not cover all the items necessary for compiling FOF of the commercial banks, they are supplemented by Form X data, which are on March 31 basis. Hence, as far as reference period is concerned, there is a mix-up for commercial banks.

against March 31 for commercial banks is to avoid the year-end bulge in a number of items of assets and liabilities. The procedure of the compilation of statistics as well as estimation of sectoral particulars in respect of different instruments is presented below for each sub-sector.

a) Reserve Bank of India

Notes in Circulation

'Notes in circulation' comprise bank notes (i) held in Banking Department of RBI, and (ii) in circulation (i.e., outside the RBI). Bank notes and rupee coins in circulation are held by different institutions/sub-sectors as part of their saving and also for day to day transactions. As the cash held by different institutions/sub-sectors includes both the bank notes and the government notes, break-up for each sub-sector is made by assuming that their ratio to one another is the same as indicated in the data on total 'notes in circulation' and total 'circulation of rupee coins and small coins' as on March 31 of the respective year. The sectoral distribution of bank notes worked out on the above basis is shown under this item.

Paid-up Capital

The paid-up capital of RBI has remained constant at Rs. 5 crore since 1948. As there is no change in the amount so far, the flow on this account is nil.

Deposits

The deposits with RBI are classified as loans from the Rest of the World, Compulsory Deposits, and deposits of a number of financial institutions like commercial banks, co-operative banks, insurance companies/corporations, financial corporations, and provident funds, also government, and others (items like cheques for collection account, uncleared items of the credit account, sundry deposits, etc., which could not be allocated to any sector). In order to segregate 'other' deposits into these institutional/sub-sectoral details, special information as on March 31 is called for from the regional offices of the RBI.⁴ 'Other deposits' of the RBI, after excluding the Compulsory Deposits, are proportionately allocated to different sectors based on the sectoral pattern of 'other deposits' indicated in the special information. After estimating the sectoral figures, the deposits held under Account No.1 of the International Monetary Fund (IMF) with the RBI are deducted from the deposits estimated against the Rest of the World sector and shown separately as loans from IMF. This modification is made in the accounts of RBI sub-sector because the above transactions in the Rest of the World sector's accounts are shown as loans to the official sector (RBI).

Bills Payable

'Bills payable' include (a) outstanding drafts issued among the offices of RBI (b) outstanding payment orders issued by RBI for local payments and (c)

4. However, the consolidated amount from these returns does not tally with the amount in the Statement of Affairs, perhaps, due to leads and lags in accounting entries.

outstanding balance in the remittance clearance account. Since 1975-76, a special return as on March 31, is being received from the regional offices of RBI. The amount of bills payable, as given in the Statement of Affairs, is allocated to different sectors on the basis of the sectoral pattern derived from this special return.

Other Liabilities

The extent of transactions in non-financial instruments is excluded from 'other liabilities' by netting similar items on the assets side. For this purpose, a special return is used.

Rupee and Small Coins

This item comprises the holdings of the Issue and the Banking Departments of the RBI in the form of rupee notes/coins of all denominations of the Central Government and also any other commemorative coins (even if they are of higher denomination) issued by the Government of India. Rupee notes/coins are shown as the RBI's claim on the Government Sector, because rupee notes/coins are shown as the currency liability of the Government.

Gold Coin and Bullion

Stock of gold held by RBI in its vaults is shown against this head. The gold purchased by RBI, as part of its transactions, from the International Monetary Fund (IMF) is also included here. The increase in the value of gold holdings due to revaluation is not shown under the FOF account. This particular amount due to revaluation is shown against revaluation account and, therefore, only the increase in the value of gold due to rise in physical stock of gold is shown under the FOF accounts. It is considered as a foreign asset and shown against the 'Rest of the World' sector for the sectoral classification.

Foreign Assets

Foreign assets of RBI comprise 'foreign securities' held in the Issue Department and 'balances held abroad' in the Banking Department. These include short-term securities, cash balances and fixed deposits with foreign central banks and other major international commercial banks. As these relate to transactions of RBI with foreign governments/central banks and international institutions, these are classified against the 'Rest of the World' sector under sectoral presentation and as 'investments - foreign securities' in the instrument-wise classification.

Investments

The Statement of Affairs of RBI presents data only on aggregate investments. Hence, we take recourse to a special return for details of composition of such investments.

Loans and Advances

Data on loans and advances out of the National Agricultural Credit (Long Term Operations) Fund, the National Agricultural Credit (Stabilisation) Fund, the

National Industrial Credit (Long Term Operations) Fund and loans from other funds are separately available.⁵ Recipients of loans are classified in the Statement of Affairs, as (a) Central Government, (b) State Governments and union territories, (c) commercial banks, (d) co-operative banks and (e) financial corporations. 'Internal bills purchased and discounted' are also included under loans and advances, as these are the bills of commercial banks that are discounted by RBI. Loans to employees for purchase of cars, etc., are shown as loans to the Household sector, whereas housing loans are classified as loans to co-operative non-credit societies as a large part of such loans is given to the co-operative housing societies.

Other Assets

Since the details of 'other assets' are not reported in the Statement of Affairs, a special return from the regional offices of RBI is utilised for this purpose. The items of non-financial nature such as dead stock account are excluded from 'other assets' before netting it from 'other liabilities'.

b) Commercial Banks

The data on assets and liabilities of all scheduled commercial banks (including RRBs) as on the last reporting Friday of March are drawn from the special return obtained under Section 42(2) of the Reserve Bank of India Act, 1934 (hereafter referred to as Section 42 return). Form X, a monthly return received in RBI under Section 27 of the Banking Regulation Act, 1949, presents data on all items of assets and liabilities including those available in Section 42 return for all commercial banks. The details which are not available from the Section 42 return are supplemented with data available from the Form X return. Different survey results on bank credit, deposits and investments [viz., Basic Statistical Returns (BSR) 1, 4 and 5] are used for estimating sectoral details under various instruments. A brief account of the instrument-wise compilation is presented below:

Paid-up Capital

The data on paid-up capital are obtained from the Form X return which is available for five groups of banks, viz., (a) State Bank of India and its subsidiaries, (b) nationalised banks, (c) other Indian scheduled banks (including RRBs), (d) branches of foreign scheduled banks and (e) functioning non-scheduled banks. These banks are regrouped to work out the ownership details of their paid-up capital into: (i) public sector banks, (ii) RRBs and (iii) other Indian scheduled and (iv) non-scheduled banks (residual).

The RBI and Central Government hold the paid-up capital of public sector banks. However, it is observed that the accounts of the Life Insurance Corporation of India (LIC), still show investment in shares of certain nationalised banks, perhaps, due to non-receipt of compensation. Therefore, to derive the figure for the Central Government's share, the LIC's contribution is subtracted along with that of the RBI's, from the total paid-up capital of the public sector banks. In recent years, public sector banks have been accessing the primary market with public offer of their

5. With the formation of NABARD, loans are no longer classified under the first two funds.

equity shares. The ownership of paid-up capital of RRBs is divided among the Central Government, State Governments and commercial banks in the ratio 50:15:35. Thus, the paid-up capital of all the commercial banks is allocated among (a) RBI, (b) commercial banks, (c) LIC, (d) Central Government, (e) State Governments and (f) households.

Deposits

The data on deposits are obtained from the Section 42 return, which gives aggregate demand and time deposits. The particulars of ownership of these deposits are estimated on the basis of the survey on 'ownership of deposits with scheduled commercial banks' as on the last Friday of March, available through the Basic Statistical Return - 4. The ownership details are available by type of deposits, viz., current, saving, fixed and other deposits. The relationship of current, savings and fixed deposits available in Form X is applied separately to the aggregate deposits 'from banks' and 'from others' from the Section 42 return, to split-up the aggregate deposits into current, saving and fixed (including cash certificates) deposits. The deposits thus estimated are allocated among the various sectors on the basis of the ownership survey, separately for current, savings and fixed deposits. The ownership details of the deposits from banks are shown against commercial banks, which include Indian commercial banks (both public and private sector banks), foreign resident banks (offices of foreign banks operating in India) and co-operative banks. The deposits from others are classified into financial corporations, insurance companies/corporations, non-government provident funds, co-operative non-credit societies, non-government non-financial companies, government (including government non-departmental undertakings), rest of the world and household sector.

Bills Payable

Details of this item are given under bills payable in India and bills payable outside India. The latter part is shown against the Rest of World sector. In the absence of more details on the former category, the total amount is shown as 'sector not elsewhere classified'. In the instrument-wise classification, this is shown as 'item not elsewhere classified'.

Branch Adjustments

The data under this head are available for branch adjustments (a) with offices in India and (b) with offices outside India. While the second category represents transactions with the Rest of the World sector, the first category represents intra-commercial bank transactions. An item 'branch adjustments among offices in India' also appears under the asset side.

Miscellaneous Liabilities

The data on this item are available in Form X return. It comprises various items of financial and non-financial nature, such as, unclaimed dividends, staff gratuity account, investment fluctuation reserves, provision for tax liability, reserve for bad and doubtful debts, special reserves, secret reserves, and interest accrued on

deposits outstanding. A similar item, *viz.*, 'other intangible assets' appears on the assets side. It includes interest accrued on investments; advance tax paid less provision and tax deducted at source, sundries like suspense, temporary advance, security deposits, clearing and other adjusting accounts. Miscellaneous liabilities net of 'other intangible assets (excluding inter-commercial bank transactions)' are assumed to represent the financial part for FOF accounts.

Cash in Hand

Cash in hand is taken from the Section 42 return. This item is split into bank notes and government notes, as described in the accounts of RBI. Bank notes are classified against the banking sector while the government notes are shown under the government sector.

Balances with RBI and Banks, Money at Call and Short Notice

The data on these items are obtained from the Section 42 return under the sub-heads (a) balances with RBI, (b) balances with other banks - (i) in current account and (ii) other accounts and (c) money at call and short notice. The item, 'balances with other banks in current account' covers balances with commercial banks and co-operative banks. Its allocation into these two categories of banks is made on the basis of the Form X return. Balances with commercial banks in other accounts are considered as fixed deposits with commercial banks.

Investments

The Section 42 return in the case of scheduled banks and Form X return in the case of non-scheduled banks are the main sources of information on investment. The Section 42 return furnishes data on (a) government securities, and (b) other approved securities separately. The break-up of government securities into (i) central government securities, (ii) government treasury bills and (iii) state government securities, is obtained on the basis of the details given in the Form X return. Other approved securities comprise securities approved under Section 5(a) of the Banking Regulation Act, 1949. Their sectoral allocation is worked out for both the scheduled and the non-scheduled banks on the basis of 'survey of investments of scheduled commercial banks as on March 31' (Basic Statistical Return - 5) conducted by RBI.

Bank Credit

Total bank credit consists of 'loans, cash-credits and overdrafts', 'inland bills-purchased and discounted' and 'foreign bills-purchased and discounted'. The first category represents all types of credit facilities (other than bills) such as demand loans, term loans, cash-credits, overdrafts, packing credits. Inland bills represent bills drawn and payable in India including demand drafts and cheques purchased and discounted (excluding bills rediscounted with RBI and other financial institutions). Foreign bills include all import and export bills including demand drafts drawn in foreign currencies and payable in India. The data on total bank credit collected from the Section 42 return, are available separately in respect of advances to banks and

others. Since 'advances to banks' include advances to co-operative banks, commercial banks in India and banks outside India, these details are worked out on the basis of the Form X return. Advances to 'others' relate to the credit extended to other co-operative societies, other financial institutions, non-government non-financial companies, government (including government companies) and households. The detailed information on bank credit according to organisation and occupation (industrial activity) is available in the survey on outstanding credit of scheduled commercial banks (Basic Statistical Return-1). The occupational groups classified for the purpose are: (i) agriculture, (ii) medium & large industry, (iii) small-scale industry, (iv) wholesale trade-food procurement purpose and others, (v) other priority sectors, namely, retail trade, personal and professional services and transport operators, and (vi) all others (including personal loans). Under these occupational groups, the Household sector covers institutions like partnerships, proprietary concerns, joint families and individuals. Besides, the amount shown under credit limits of Rs. 25,000 and less is also shown as loan to the Household sector. The details of credit for food procurement operations to Central and State Government agencies are as per the sectoral deployment of gross bank credit, as reported in the RBI's *Annual Report*. The occupational group, 'others' includes loans to commercial banks, co-operative banks, other financial institutions and others. Since bank credit given in Section 42 return excludes inter-bank credit, such credit under 'others' is not considered while working out the organisational pattern of bank credit.

c) Co-operative Banks and Credit Societies

As already mentioned, the primary data on assets and liabilities of all these co-operatives are obtained from *Statistical Statements Relating to Co-operative Movement in India - Part - I - Credit Societies*, published by National Bank for Agriculture and Rural Development (hereafter referred to as *Statistical Statements*). Since *Statistical Statements* do not furnish the sectoral details of many items in the assets and liabilities of co-operative banks, a special return is obtained from different state and district central co-operatives. The sectoral proportions, thus obtained, are applied on the different balance sheet items of co-operative banks and societies at the aggregate level.

3.4.2 Other Financial Institutions (OFI)

The detailed coverage of the OFI sector is presented in Annexure I.1. However, in this section, for the convenience of exposition and because of similarities in balance sheets, the development financial institutions, Unit Trust of India and financial and investment companies are clubbed together under financial corporations and companies. Hence, we shall discuss the compilation for the OFI sector under the heads: (a) financial corporations and companies, (b) insurance companies/corporations, (c) mutual funds (other than UTI), and (d) non-government provident funds.

a) Financial Corporations and Companies

The *Annual Report* and accounts of the corporations form the basic source in respect of most of the financial corporations. However, for the 26 State Industrial

Development Corporations (SIDCs), a special return is received from IDBI. On the other hand, RBI survey on finances of 'financial and investment companies' forms the basic source for the financial companies. Since the survey presents data only for a sample of non-government financial companies, the global figures are estimated on the basis of the share of the paid-up capital covered in these studies.

Paid-up Capital

The paid-up capital of financial institutions is subscribed by different categories of economic units. Broadly, the categories are classified into (i) RBI, (ii) commercial banks, (iii) co-operative banks, (iv) financial corporations, (v) insurance companies/corporations, (vi) Central Government, (vii) State Governments, (viii) Rest of the World and (ix) households. These details are culled out either from the *Annual Reports* or obtained through special return from the institutions concerned. In the case of financial and investment companies, the total paid-up capital is available. Its ownership break-up is worked out by subtracting the intra-sectoral investment by financial and investment companies and attributing the residual to households.

Bonds/Debentures

Most of the financial institutions covered in this sub-sector issue bonds and debentures. In respect of IDBI, IFCI, ICICI, IIBI (the erstwhile IRBI), HUDCO, and NABARD, the details of the subscribers to the bonds are obtained from individual institutions. The particulars of SFCs are received from the IDBI. The sectoral break-up for each of the institutions is worked out on the assumption that the sectoral pattern of redeemed securities is the same as that of the securities issued during the year.

Initial Capital & Unit Capital

The initial capital and unit capital are issued only by the Unit Trust of India (UTI). The investor details of initial capital are received from the UTI through a special return.

Borrowings

Each financial corporation reports its sources of borrowing which are classified into (a) RBI, (b) commercial banks, (c) financial corporations, (d) insurance, (e) Central Government, (f) State Governments, (g) Rest of the World, and (h) others. The data on households' deposits with non-banking financial (government and non-government) companies are drawn from the RBI survey on 'growth of deposits with non-banking companies'.

Deposits

Another source of funds for institutions like SFCs, ICICI, SIDCs and IDBI is acceptance of deposits. The deposits with IDBI are those received under the Companies Deposit (surcharge on income tax) Scheme, 1976.

Other Liabilities

Items of miscellaneous transactions, which are included under this head differ from one institution to another. For example, they cover application money for shares/bonds/debentures, sundry creditors, interest accrued and due, interest accrued but not due, unclaimed dividends, miscellaneous liabilities and such other items which are claims of other economic units. The IFCI and SFCs show their employees' provident fund under other liabilities. This item is shown as a claim of the non-government provident fund sub-sector in the form of deposits because all the non-government provident funds are shown under one sub-sector wherein the household sector is the claimant of the fund.

Cash and Bank Balances

All the corporations present the data separately on cash in hand and bank balances under current and fixed deposits with commercial banks. Balances with banks outside India are shown as deposits with the Rest of the World.

Loans and Advances

Loans and advances, bills of exchange purchased and discounted, and participation certificates are included under this head. The sectoral particulars of loans are obtained from either the *Annual Reports/special returns*, or estimated on the basis of both the sources. Survey on financial and investment companies provides the details of loans against (i) subsidiary companies, (ii) holding companies and companies in the same group, (iii) hire purchase and (iv) others.

Investments

The particulars of investments differ from one institution to another. Financial corporations invest in debentures of co-operative banks, central and state government securities, shares/debentures of public and private sector companies, financial corporations (*intra* sub-sector), bonds of state electricity boards, and others (unclassified).

Other Assets

This item covers miscellaneous assets, such as cash in transit, application money on investments, cheques sent for collection and on hand, sundry debtors, deposit money towards purchase of shares, sundry advances, book debts, and interest accrued on investments. Sectoral particulars under these categories are not available except for a few items. These items are shown as 'other items not elsewhere classified' in the instrument-wise classification and 'sector not elsewhere classified' for sectoral presentation.

b) Insurance

Paid-up Capital

The paid-up capital of the LIC and GIC is held by the Central Government

while that of the subsidiaries of GIC is held by the GIC. The capital of DICGC is held by the RBI whereas the Central Government owns the paid-up capital of ECGC.

Life Insurance Fund

The LIC receives funds from individuals (Household sector), and non-residents (Rest of the World Sector), the details of which are published in the *Annual Report* of the LIC.

Borrowings

General insurance companies, besides their insurance fund under different schemes, obtain funds from commercial banks in the form of loans and overdrafts.

Other Liabilities

Items such as sundry creditors, amount payable to former shareholders, net liability in respect of closed branches abroad, unclaimed dividends, and a few other items classified under 'other liabilities' are treated as financial instruments.

Cash and Bank Balances

Bifurcation of the item into 'cash in hand' and 'current account balances' is obtained from the insurance companies with a break-up of the cash balances in India and held outside India. 'Cash held outside India' is shown as deposits with the Rest of the World sector.

Loans and Advances

The sectoral particulars of loans and advances are culled out from their *Annual Reports*. The assets item 'outstanding premium considered good and doubtful' in the case of life insurance business is divided into two components, viz., relating to business in India and outside India. The component 'in India' of this item is shown under the Household sector whereas the other component, 'outside India', is included under the Rest of the World sector.

c) Mutual Funds

With the setting up of mutual funds (other than UTI) initially by the public sector banks and financial institutions and later by the private sector, the coverage of the Other Financial Institution sector has increased. Accordingly, the FOF accounts have started presenting the mutual funds separately from 1987–88 onwards. In the earlier articles, due to non-availability of sectoral details, the subscriptions for mutual funds were assumed to be coming entirely from the Household sector. Subsequently, the sector-wise allocation of mutual funds was made on the basis of proportions worked out from the data obtained from the records of RBI, and Securities and Exchange Board of India (SEBI). Presently, the receipt of information from the mutual funds has been regularised by obtaining the data on their sources and uses of funds as per the specially designed format.

d) Non-Government Provident Funds

Provident fund contribution of employees as also of employers, contributory pension fund and deposit-linked insurance fund are the sources of funds for this sub-sector. The Household sector is not only the claimant for the first two categories of funds but also for the deposit linked insurance fund, which is paid on the death of the employee insured.

Provident Fund

The *Annual Reports* of EPF, and provident funds covering employees of coal mines, Assam tea plantations, and seamen provide data on investments, made out of (i) contributions received, (ii) interest credited, (iii) interest income received on previous investment and (iv) reinvestments from redeemed securities. However, the investment details against these categories are not available except the amount of redeemed securities. The investments out of the redeemed securities are netted from the gross investments to arrive at the total net provident fund contributions. The contributions, thus derived, are invested as per the guidelines issued by the Central Government from time to time. In the case of RBI, the employees' provident fund is maintained as deposits with RBI.

Family Pension Fund

Employees' Family Pension Scheme came into force in 1971 and it was adopted by organisations of EPF Scheme, coal mines and Assam tea plantations. The fund is contributed equally by the employees, the employers and the Central Government and is treated as the claim of the Household sector. The total amount of this fund is deposited with the Central Government.

Deposit Linked Insurance Fund

The Employees' Deposit Linked Insurance Scheme came into force with effect from August 1, 1976. Under this Scheme, contributions are made by the employers and the Central Government. Employees are not required to contribute to the insurance fund. The benefit of the Scheme is given to an employee, who is a member of the Scheme, only on his death during his membership and hence contributions to this fund are not treated as direct claim of the Household sector. The contributions received towards the fund are to be invested generally in (a) central government securities, (b) small savings and (c) special deposits with Central Government.

3.4.3 Private Corporate Business Sector

a) Co-operative Non-Credit Societies

The details about these societies pertaining to March 31, are published annually in *Statistical Statements relating to Co-operative Movement in India - Part II: Co-operative Non-Credit Societies* (hereafter referred to as *Statistical Statements*), by NABARD. As the details given in *the Statistical Statements* do not meet all the

requirements for FOF accounts, sectoral classification of certain instruments is worked out on some assumptions. Most of the societies function at national, state, central and primary levels. The first three levels of societies are assumed to represent apex societies and will have transactions among themselves to a large extent. The primary societies have their business directly with the households besides their transactions with the apex societies.

b) Non-Government Non-Financial Companies

The RBI surveys on finances of public and private limited companies form the basic source for the compilation of FOF accounts of this sub-sector. As the studies include only limited number of companies, the data presented therein are adjusted on the basis of the global paid-up capital of the public and the private limited companies, as released by DCA.

Paid-up Capital

The studies on company finances present total share capital with its break-up into paid-up capital and forfeited capital. As forfeited shares do not create any liability to the company, they are not included under FOF accounts but are shown along with reserves and surplus. Details of paid-up capital into ordinary, preference and bonus shares are also available. Bonus shares are shares issued by capitalisation of reserves of the company whereas ordinary and preference shares are purchased by various sectors. However, in FOF accounts, ordinary shares and preference shares are clubbed together. The amounts shown against ordinary and preference shares are exclusive of share application money and allotment money in respect of new shares that are included under current liabilities. The total paid-up capital including bonus shares is further segregated according to its ownership on the basis of the sectoral accounts, which report their investments in the shares of non-government non-financial companies.

Borrowings

The RBI surveys on company finances provide details of borrowings from (i) banks, (ii) IFCI and SFCs, (iii) other institutional agencies (*i.e.*, Indian financial institutions like IDBI, ICICI, SIDCs, LIC and UTI and international institutions), (iv) government and semi-government agencies and (v) others. The last item 'others' includes the deposits accepted by the companies from the public. All deposits shown by the companies in their accounts under secured/unsecured loans only are covered under the head 'deposits', which exclude the deposits appearing under current liabilities of the companies.

Trade Dues and Other Current Liabilities

Under this head, the RBI surveys on company finances publish the details on (i) sundry creditors, (ii) liabilities to subsidiary and holding companies, (iii) interest on loans and unclaimed dividends, (iv) deposits from customers, agents, etc. and (v) others. The first category includes liabilities for goods supplied, liabilities for expenses and other finance. A similar item, 'sundry debtors' appears under assets.

It includes sale of goods on a deferred payments basis to various parties, such as, other non-government companies, government undertakings, partnership and proprietary concerns, the details of which are however not available. In the absence of any ownership particulars, it is assumed that the intra-corporate transactions are excluded by obtaining sundry creditors net of sundry debtors and the difference is taken as the amount received from/paid to the Household sector. The remaining components of this sub-head are shown as 'other current liabilities' and classified as 'items not elsewhere classified' under the instruments and 'sector not elsewhere classified' for the sectoral allocation.

Cash and Bank Balances

Cash in hand, deposits with commercial banks and deposits with post office savings banks are shown against this sub-head. As mentioned earlier for other sectors, cash in hand is split into bank notes and government notes. Deposits with commercial banks cover the fixed, current and other deposit accounts. Deposits with post office saving banks are shown under 'small savings'.

Investments

Investments by the companies in the RBI surveys are classified into investment in foreign securities and in Indian securities. The former includes foreign government securities and other foreign securities inclusive of investments in foreign subsidiaries of Indian companies. Indian securities relate to all quoted securities, such as, government and semi-government securities, industrial securities, shares and debentures of subsidiary companies or companies in the same group or holding companies, and other investments. Industrial securities which include shares and debentures of joint stock companies and subsidiary/holding/same group companies are taken as intra-corporate investments.

Loans and Advances and Other Debit Balances

Loans and advances covered under this head include loans to subsidiary companies, companies under the same group and holding companies, and others. All loans, other than to 'others', are intra-corporate loans and advances whereas loans to others are shown as 'sector not elsewhere classified' as no details are available.

3.4.4 Government Sector

The procedure adopted for the compilation of the accounts of each of the sub-sector is described below:

a) Central Government

The document, *Economic and Functional Classification of the Central Government Budget* (hereafter referred to as the *Economic Classification*) published by the Department of Economic Affairs, Ministry of Finance, Government of India, forms the basic source of data to compile the accounts of this sub-sector. Unlike

the case of financial institutions and corporate sector, for which the balance sheet data are available, the *Economic Classification* presents a set of six accounts reclassifying data given in the budget of the Central Government. Accounts 4 and 5 provide data on changes in financial liabilities and assets of the Central Government administration and its departmental commercial undertakings, such as, railways, posts and telegraphs, and defence. The *Economic Classification*, however, does not present the sectoral break-up of market loans, treasury bills, small savings, other types of borrowings, disbursement of funds through investments, and loans and advances. For arriving at the sectoral break-up of some of the government's sources and uses of funds, the information from various other sources is used. The sectoral particulars of these various items are given below:

Market Loans

Market loans consist of interest bearing loans, non-interest bearing loans, compensation bonds, other bonds and other loans. The amount of market loans published in the *Economic Classification* is exclusive of treasury bills that are funded into long-term securities. As such the amount of net market loans (gross receipts minus repayments) is adjusted to include the funded treasury bills, the data on which are available in the *Explanatory Memorandum to the Central Government Budget*. On the basis of RBI survey on ownership of government debt, categories of ownership of market loans are worked out as follows: (i) RBI (own account), (ii) commercial banks, (iii) co-operative banks, (iv) financial corporations, (v) insurance, (vi) provident funds, (vii) joint stock companies, (viii) Central and State Governments, (ix) local authorities including port trusts, (x) state electricity boards and state road transport corporations, (xi) non-residents, (xii) households comprising individuals, trusts and RBI (on account of others), and (xiii) others.

Treasury Bills

The data on treasury bills (net) available in the *Economic Classification* include the amount of Treasury bills funded into long term securities. As explained under market loans, data on funded bills taken from the *Explanatory Memorandum to Central Government Budget*, are deducted from total treasury bills (net) to show the treasury bills excluding the amount of funded bills. Ownership particulars of these bills are available in the return received from the Department of Government and Bank Accounts (DGBA) of RBI.

External Debt

The *Economic Classification* presents gross borrowings of the Central Government from the Rest of the World and their repayments. It includes data on government's borrowings from various international financial organisations/agencies, foreign governments as also the special credits from oil exporting countries, and IMF trust fund loans. Gross borrowings *minus* repayments are shown as the net borrowings of the Central Government from the Rest of the World sector.

Small Savings

Small savings comprise savings deposits with post offices and savings certificates. These include post office savings bank deposits, cumulative time deposits, time deposits, national saving certificates, national savings annuity certificates, national development bonds etc. Their ownership details are derived on the basis of investing sectors' accounts. It is observed from the accounts that non-government provident funds, local authorities, and non-government non-financial companies invest in small savings. The residual, after deducting the investment of the above sectors in small savings, is assumed to have been invested by the Household sector.

Provident Fund

The provident fund of the employees of the Central Government and the amounts collected by the government from the public under the Public Provident Fund Scheme, 1968, are covered under this head. This is treated as a claim of the Household sector.

Deposits of Non-Government Provident Funds

The Central Government introduced the special deposit scheme in July 1975 to provide a better return to the non-government provident, superannuation and gratuity funds. These details are given in the *Economic Classification* and are treated as claims of the non-government provident fund sub-sector under the instrument, 'deposits - other deposits'.

Special Bearer Bonds

The *Economic Classification* also gives details of bonds issued under the voluntary disclosure scheme and special bearer bonds that are issued by the Central Government to mobilise additional resources. These are treated as claims of the Household sector on the government.

Other Debt

Miscellaneous capital receipts presented in the *Economic Classification* include various items, which are shown separately in FOF accounts. For example, 'postal insurance and life annuity fund' is classified as life insurance fund held by the Household sector. One rupee notes and coins represent the liability of the Central Government in the form of currency. The data on one rupee notes and coins are collected from the tables relating to 'Money Stock Measures' published in the RBI Bulletin. The holding of one rupee notes and coins by RBI has been added to this amount for deriving the total liability of the Central Government under this head. The one rupee notes and coins are split-up into claims of various sectors using the estimated holdings of rupee coin and small coins as presented in each sector account. The detailed procedure of estimation is described in RBI sub-sector account. The residual of miscellaneous capital receipts after deducting the items separately shown in FOF accounts, is treated as part of other debt.

Investments

Account No. 4 of the *Economic Classification* presents data on changes in financial assets of the Central Government. This account provides details of investments into shares of government companies - financial and others - and other companies. Financial companies consist of banking institutions, financial corporations and insurance corporations in the public sector. Other companies of government relate to the non-financial non-departmental undertakings. Particulars of financial companies into the above three categories are obtained from their annual accounts and the publication *Public Enterprises Survey* of the Bureau of Public Enterprises, Ministry of Industry, Government of India. Other companies refer to non-government non-financial companies, which may belong to private, co-operative, and public sectors and those in which the Central Government's holding in the capital is less than 50 per cent. In the absence of details of other companies, these are shown against 'sector not elsewhere classified'.

Loans and Advances

Particulars of disbursement of loans and advances are given against (i) loans for capital formation and (ii) other loans. The repayments of loans to the Central Government are, however, shown only against States and union territories, and others. Institutional details of disbursement of loans for capital formation and other loans are available against (i) States and union territories, (ii) local authorities, (iii) non-departmental commercial undertakings - financial and others, (iv) foreign governments and (v) others.

Cash Balances

The *Economic Classification* presents the total cash balances of the Central Government in its Account No. 6 as increase/decrease in cash balances. This head includes the cash in treasuries and deposits with RBI. However, cash with departmental offices (including Posts, Telecommunication, Defence and Railways) is not covered under this head. These details are obtained from the *Finance Accounts* of the Central Government. Further, total cash in treasuries and with departmental offices is split-up to show bank notes and government notes and coins.

Other Items

The data on subscriptions to international financial organisations and net purchase of domestic gold and silver are given in the *Economic Classification*. The former is shown as a claim on the 'Rest of the World' sector whereas the latter is shown as 'sector/item not elsewhere classified'. Cash with the India Supply Mission, SDRs at the IMF, and suspense account and remittance with the RBI are classified as deposits with the Rest of the World, investment in foreign securities (foreign exchange assets), and deposits with the RBI, respectively.

b) State Governments and Union Territories

The Combined Finance and Revenue Accounts (CFRA) of Union and State Governments in India published by the Comptroller and Auditor General of India,

Government of India, provide data in respect of all State Governments. However, this publication is available with a considerable time lag. The primary data source for the CFRA is Finance Accounts of State Governments published by the Auditor General of each State. This publication is also available with a lag. Hence the basic source for this sub-sector's FOF accounts is the RBI study on finances of State Governments, prepared on the basis of State Government budgets. The instrument-wise discussion of this sub-sector is presented below:

Market Loans

Market loans and bonds (covering current and expired loans) floated in the market by the State Governments, the various compensation bonds, housing bonds, etc. are covered under this head. The budget documents or the 'Finance Accounts' of the State Governments present only gross receipts and repayments of the market loans and bonds. The particulars of ownership are derived from the Statement on "Ownership of Central and State Government Securities", published in *the Report on Currency and Finance*, RBI for the period of this study.⁶ Investments in State Governments' securities from (i) cash balance investment account, (ii) sinking fund investment account, (iii) zamindari abolition fund account, and (iv) other accounts of the State Governments, are treated as intra-government investments.

Borrowings

Borrowings by way of (i) ways and means advances from RBI, (ii) overdrafts from RBI and (iii) loans and advances from banks, other institutions and Central Government are covered under this head.

Provident Funds and Others

This instrument known as unfunded debt, includes provident funds of State Government employees (titled as state provident funds), State insurance fund and others. State provident funds and insurance fund are treated as claims of the Household sector and shown separately. The residual amount of unfunded debt is shown under 'sector not elsewhere classified' under sectoral classification and 'items not elsewhere classified' under instrument-wise classification.

Cash Balances

The data on cash at treasuries, balances at RBI and other commercial banks are obtained from either CFRA or the Finance Accounts of each State Government. Amounts shown against (i) cash with departmental offices and (ii) permanent cash imprest are also included under cash balances held by the State Governments' administration.

Loans & Advances

The RBI studies on 'Finances of State Governments' provide details on total

6. From 1999, the information is being published in the newly introduced publication entitled *Handbook of Statistics on Indian Economy*, Reserve Bank of India.

loans and advances of all State Governments; but these are not sufficient for the purpose of FOF accounts. Therefore, details of disbursements and receipts of loans are culled out from the State budget documents for the following sub-sectors: (i) co-operative banks and credit societies, (ii) financial corporations, (iii) co-operative non-credit societies, (iv) non-governments, (v) housing boards, (vi) local authorities, (vii) state electricity boards, (viii) other non-departmental commercial undertakings of government, (ix) households and (x) others (unclassified).

c) Local Authorities

This sub-sector in principle should cover port trusts, municipal corporations, municipalities and panchayats. In the absence of data on local self-governments, the accounts of this sub-sector are prepared covering only the major port trusts (11 in number) on the basis of their *Annual Reports*.⁷

d) Non-Departmental Non-Financial Undertakings

This sub-sector covers all government non-financial companies owned either singly or jointly by Central, State or local governments, and State electricity boards. In the case of the companies owned by the Central Government, the data on their assets and liabilities are available in the *Public Enterprises Survey*. This publication covers companies under construction and running enterprises, which are promotional, financial and non-financial by their activity. However, the financial companies are not included in this sub-sector as they are covered in another sector *viz.*, 'Other Financial Institutions'. In the case of State electricity boards (including Damodar Valley Corporation), the necessary data are obtained from their *Annual Reports*. The methodology for Central and State Government companies is presented below:

Government Companies

Paid-up Capital

The *Public Enterprises Survey* (PES) provides the balance sheet data for Central Government running enterprises and companies under construction. The ownership details of the paid-up capital are available against the following heads: (i) Central Government, (ii) State Governments, (iii) holding companies, (iv) financial institutions (Indian), (v) foreign parties and (vi) others. Similar break-ups for State Government companies are estimated on the basis of past data.

Borrowings

As in the case of paid-up capital, sectoral borrowings in respect of Central Government companies, are drawn from a subsidiary statement on 'details of loans', which gives: (i) working capital loan from the Central Government and (ii) other borrowings from (a) Central Government, (b) State Governments, (c) holding companies, (d) foreign parties including deferred credit, (e) financial institutions and (f) others.

7. The source of data for the FOF accounts of local authorities used to be the RBI Bulletin article on 'Finances of Local Authorities'. However, the article has been discontinued; the last such article relates to 1968-69.

Current Liabilities and Provisions

Current liabilities are divided into (i) sundry creditors, (ii) liability to subsidiary and holding companies, (iii) deposits from customers, agents, etc. and (iv) other current liabilities. Sundry creditors are treated as trade credit, whereas the second item is an intra-government companies' transaction. Deposits from customers and other current liabilities are shown as other liabilities without allocating them to any specified sector. Miscellaneous non-current liabilities are also shown under 'unclassified sector' along with other liabilities.

Investments

The *Public Enterprises Survey* provides data on total investments excluding investment in subsidiary companies in the case of Central Government companies. The break-up of investments is worked out on the basis of RBI Study, into (i) government securities, (ii) semi-government securities, (iii) industrial securities, (iv) foreign securities, and (v) others.

Loans & Advances and Sundry Debtors

Details of loans and advances extended by Central and State Government companies, except those to their subsidiary and holding companies, are not available. Accordingly, the total amount under this head, other than loans to subsidiary and holding companies, is shown under 'unclassified sector'. The amount under sundry debtors is shown as trade debt and could not be allocated to any identifiable sector for want of details.

3.4.5 Rest of the World

Transactions of domestic sectors with foreign units that are effected through the medium of money and credit are recorded in the accounts of the Rest of the World. The RBI publishes statistics on India's overall balance of payments (BOP) classified into current and capital accounts. The BOP account records transactions in the form of credits or debits. While the former covers increase in liabilities and decrease in assets, the latter covers decrease in liabilities and increase in assets. Secondly, data are recorded on 'cash basis', as distinguished from 'accrual basis', that is, when inflow or outflow of money actually takes place across the boundary. Hence, the accounts do not show the entries on payable or receivables. In contrast to the BOP account, FOF accounts are constructed from the stand-point of the Rest of the World. As such, the credits and debits recorded in the BOP statistics will become debits and credits, respectively, for the Rest of the World. The capital account transactions are divided into three sectors, viz., (i) private, (ii) banking and (iii) official. The details of capital account transactions as obtained from the records of RBI are discussed below :

Private Capital

Transactions recorded under this category are presented under 'long-term' and 'short-term' capital. Flows relating to loans, investment in shares, and other

assets are categorised as long term whereas the short-term capital covers mainly short-term borrowings and their repatriation. In FOF accounts, these flows are classified into deposits, loans, investments and other miscellaneous transactions. In the BOP statistics, private capital also includes the transactions of ICICI and insurance companies, which, for the purpose of FOF accounts, are classified under 'Other Financial Institutions' sector. Besides, transactions in non-resident external rupee account and in various foreign currency non-resident accounts are recorded under miscellaneous receipts and payments of private capital. These are classified as deposits with commercial banks. Further, the private capital account includes investments by oil companies directly or through import of capital equipment in India without payment in cash. Since nationalisation of oil companies, transactions of these companies are included in the official sector. Thus, for the purpose of FOF accounts, private capital is classified into (a) banking sector, (b) private corporate sector, (c) other financial institutions, and (d) unidentified, against each type of instruments, viz., deposits, loans, investments, and others.

Banking Capital

'Banking capital' in the BOP accounts excludes RBI's transactions and corresponds to changes in the foreign assets and liabilities of banks/financial institutions, which are authorised to deal in foreign exchange [known as Authorised Dealers (ADs)]. ADs' foreign exchange assets consist of (a) foreign currency holdings, and (b) rupee overdrafts to non-resident banks. Their foreign liabilities comprise (a) foreign currency liabilities, and (b) rupee liabilities to non-resident banks as well as official and semi-official institutions. From the Rest of the World's view point, ADs' foreign assets constitute its liabilities and ADs' foreign liabilities constitute its assets. 'Banking capital' is classified as deposits of the commercial banks in FOF accounts.

Official Capital

Capital account transactions of RBI, and Central and State Governments are covered here. These data are available under (i) loans, (ii) amortization, (iii) reserves, and (iv) miscellaneous. The coverage and classification of these items are explained below:

Loans

In the BOP statistics, credits reported against 'loans' comprise loans received by the Central and State Governments from foreign governments/international financial institutions, Trust Fund loans from IMF and other purchase (drawings) from IMF. Disbursement of official loans and credits extended to foreign governments and repurchases from the IMF are shown under 'debits'. Thus, the receipt of loans by India appears as an increase in assets for the Rest of the World, and India's disbursement of loans to foreign governments as a rise in liabilities for it. The transactions with IMF, namely, drawings and repurchases, which are shown as official loan receipts and repayments, are maintained under IMF Account No. 1 with RBI indicating liability of RBI. But Fund Account No. 1 is treated as liability of the government and is shown as loan to government in the FOF accounts. Such a

problem is not faced with the Trust Fund loan from the IMF availed of in the 1970s, since it is not a purchase and is therefore shown as a loan to the government.

Amortization

The repayment of loans by the government is recorded as debits, and recovery of loans from foreign governments as credits under the head 'amortization'. From the Rest of the World sector's viewpoint, credits are shown as decrease in liabilities (loans) and debits as decrease in assets (loans). These transactions are shown against the Central Government for sectoral classification.

Reserves

Movements in reserves comprise change in official reserve holdings in foreign currencies, gold and Special Drawing Rights (SDRs). The data on foreign exchange assets held by RBI are recorded in the accounts of RBI; SDRs are held by the government.

Miscellaneous

This item covers all other capital transactions on government account whether long or short-term including the movements in rupee balances held with RBI by non-resident governments, semi-government and international institutions.

3.4.6 Household Sector

As already mentioned earlier, all uncovered entities in the other five sectors are placed under this sector. There is no independent balance sheet or asset and liability accounts for the household sector. However, the sources and uses of funds accounts for this sector are prepared using the bench-mark ratios as thrown up by the various surveys of financial instruments. Wherever such surveys are not available, they are derived as residual by netting the accounts of other organized sectors. The net uses of funds of the household sector, in effect, constitute the financial savings of the household sector. The instrument-wise methodology of FOF accounts for the household sector is presented in the following Table 2:

Table 2 : Methodology of FOF Accounts for the Household Sector	
Uses of Funds Accounts	
i) Currency	On the basis of past trends of currency holding of the household and non-household sectors, 93 per cent of 'currency with public' issued in a financial year is treated as household contribution.
ii) Commercial Bank Deposits	Domestic bank deposits as on the last reporting Friday of March (as per the <i>RBI Bulletin</i>) are obtained by excluding foreign currency and/or non-resident deposits from total bank deposits. These are classified as current, saving and fixed deposits based on relationship in <i>RBI form X</i> data. Household share in each category is estimated on the basis of RBI annual survey on ownership of deposits.

(..Contd.)

<p>iii) Deposits with Co-operative Credit & Non-Credit Societies</p>	<p>i) Deposits with primary societies are treated as household deposits.</p> <p>ii) For other credit societies and co-operative banks, household deposits are estimated based on the ownership pattern of deposits, as obtained in additional returns by RBI.</p> <p>iii) Pending the availability of NABARD publication, deposits with co-operative banks and credit societies are estimated based on co-operative bank deposits, as available in RBI Section 42 return.</p> <p>iv) Household deposits with non-credit societies are estimated similarly.</p>
<p>iv) Deposits with Non-Banking Companies (NBCs)</p>	<p>i) Household deposits with the NBCs excepting the electricity boards are directly obtained from the articles published in RBI Bulletin.</p> <p>ii) Household share in security deposits with state electricity boards is worked out on the basis of household share in electricity consumption.</p>
<p>v) Trade Debt (Net)</p>	<p>It is estimated as change of trade dues in respect of sundry creditors minus change in loans and advances to sundry debtors.</p>
<p>vi) Shares & Debentures of Non-Government Companies</p>	<p>i) Household investment is calculated as a residual from the flow of funds accounts as follows. First, a global estimate of shares and debentures is arrived at by blowing up the sample estimate of shares and debentures of public and private limited companies as per RBI surveys of company finances based on the ratio of sample paid-up capital (PUC) of public and private limited companies to global PUC as supplied by the Department of Company Affairs (DCA) of the Government of India. The estimates so arrived at are revised, if necessary, by cross-checking with the primary market data as published in the <i>RBI Report on Currency and Finance</i>.</p> <p>ii) The household sector investment in shares and debentures of financial companies is also arrived at in a similar manner, using their annual reports and special returns furnished to RBI.</p>
<p>vii) Shares & Debentures of Co-operative Institutions</p>	<p>Share capital of co-operative societies contributed by 'individuals and others' as obtained in NABARD publication is treated as household investment.</p>
<p>viii) Units of UTI & Other Mutual Funds</p>	<p>i) Household investment in units of Unit Trust of India (UTI) is obtained by applying the proportion of household sector (<i>i.e.</i> adults/individuals, minors, Hindu-Undivided Family and trust/society) in total sales, net of repurchases, to the increase in unit capital during the year.</p> <p style="text-align: right;">(...Contd.)</p>

(...Concl'd)	<p>ii) Household investment in other mutual funds is obtained directly by RBI through a special return. In case required, household proportions worked out for the public sector mutual funds and UTI are made use of to arrive at the household investment in private mutual funds.</p>
ix) Claims on Government	<p>i) Investment in small savings out of provident fund contributions and deposit-linked insurance funds is subtracted from the receipts, net of disbursements, in the form of small savings to obtain household share.</p> <p>ii) Household investment in government securities is estimated by applying the proportion of securities purchased by household (as available in RBI survey on ownership of government securities) on total sale of securities as per the budget documents of central and state governments.</p>
x) Life Insurance Funds	<p>i) Household saving with Life Insurance Corporation of India (LIC) is estimated as an increase in life fund of LIC and bonus to policy holders of India excluding government share in profit, capital gains and old claims.</p> <p>ii) Household saving is estimated as the excess of receipts over payments for Postal Insurance and Life Annuity Fund, Central Government Employees Group Insurance Scheme and State Insurance Fund.</p>
xi) Provident and Pension Funds	<p>Household saving in provident fund (PF) is taken to be the contribution by both employees and employers (under contributory schemes) and by only employees (under non-contributory schemes) inclusive of interest and recovery of advances net of final withdrawals and advances.</p>
Sources of Funds Accounts	
<p>i) The categories of 'partnerships, proprietary concerns, joint families, associations, clubs, societies, trusts & groups', 'individuals' and 'loans with credit limit under Rs. 25,000' are taken to be household as reported in Basic Statistical Return (BSR) 1A on "Organisation-wise Classification of Outstanding Credit of Scheduled Commercial Banks according to Occupation". The household proportion is worked out after excluding the food credit, which is treated as being extended to the government. The proportion gets revised on use of 'Sectoral Deployment of Gross Bank Credit' figures as compiled by RBI. The revised proportion is applied to the non-food credit as available in RBI Section 42 return to arrive at the bank credit to household.</p> <p>ii) Data on loans and advances to household by other financial institutions and government are obtained from their respective balance sheets and government sectoral accounts prepared from budgets and balance sheets.</p> <p>iii) Information on such credit by co-operatives is available from NABARD.</p> <p>iv) Household liabilities to the banking sector include loans and advances by RBI to its staff.</p>	

3.5 Sources of Time Series on FOF Accounts

This monograph is based mainly on the RBI *Bulletin* articles on FOF for the years 1951-52 to 1993-94, and on the information as available in the RBI *Report on Currency and Finance, Volume II, 1997-98* for the years 1994-95 to 1995-96. Wherever the reporting period of the articles overlaps, the latest of the articles have been taken into account. Part II of this monograph presents the time series for two sets of accounts, viz. (i) financial instrument by sector and (ii) sector by sector. The first set of accounts is available in the original articles for the entire period and hence it is reproduced. However, in respect of the second set, data are available in the present form only from 1966-67 onwards. Therefore, the matrix had to be constructed for the period 1951-52 to 1965-66.

3.6 Compilation Procedures in FOF Accounts: A Chronology of Changes

Though the basic steps in compiling FOF remain more or less the same over the years, there has been a continuous evolution in the compilation process of FOF so as to reflect the current economic reality. A discussion on the differences of methodology and data sources among the articles from which the time series data are culled out is set out below:

1951-52 to 1960-61

On the basis of model accounts for 1957-58, prepared by the Working Group on Flow of Funds (Chairman: Shri P. C. Mathew), 1963, a systematic attempt was first made in the construction of FOF accounts by RBI in 1967. The article, published in the RBI *Bulletin*, March 1967, presented the accounts from the year 1951-52 to 1962-63. The sector-wise and instrument-wise framework and the methodology of compilation along with limitations were laid out.

The banking sector comprised RBI, commercial banks and co-operative banks and credit societies. For RBI and commercial banks, the accounts for the period 1951-52 to 1957-58 were based on information as on last Friday of March, while from 1958-59 onwards data were based on balance sheets as on March 31. However, the accounts of the co-operative banks and societies were based on their balance sheets as at end-June. In the case of commercial banks, for sector-wise apportioning of commercial bank deposits, the ratios as obtained from the survey of ownership of deposits were applied to the actual March-end totals submitted in Form XIII (renamed Form XII) to the Reserve Bank under section 27(1) of the Banking Companies Act, 1949. There were two limitations in this. First, the reference period of surveys and the end-March actual totals differed. Secondly, the sector-wise classification of surveys and that required for in the FOF accounts differed. Further, the coverage and reference dates for the surveys were not uniform. Separate data on ownership of deposits of scheduled and non-scheduled banks on a half-yearly basis (end of June and December), were available up to the year 1955. As the financial flows were compiled for the financial year (ending March), the results of December (preceding March) and June (succeeding March) surveys were averaged to compute the sector-wise proportions corresponding to the month of March.

As regards the private corporate business, while the data base from the annual studies of company finances for public limited companies was available from 1951-52 onwards, that for private limited companies was from 1955-56 onwards and from 1957-58 for branches of foreign companies. In order to arrive at the aggregate information, the transactions of each group of companies given in the studies of company finances were blown up on the basis of paid-up capital coverage of the selected companies. An inherent limitation of this procedure was that it implicitly assumed that the relationship of characteristics estimated in the selected companies and the population of all companies was in the same proportion as the paid-up capital of sample companies to the population. However, despite several limitations associated with this approach, this method continues to be followed till date as no measure of other characteristics, such as total assets or income, for the population as a whole is available for all the years. The database of private corporate business sector and that of co-operative non-credit societies were consolidated for the private corporate sector.

The Government Sector covered Central Government (including departmental undertakings), State Governments (including departmental undertakings), local authorities (comprising city corporations, municipalities and port trusts), and non-departmental commercial undertakings of the Central and State Governments. The 'Economic Classification of the Central Government Budget' for 1966-67 provided the major source of data for the Central Government. In the absence of such 'Economic Classification' for State Governments, provisional data from the Ministry of Finance were used. As regards the non-departmental undertakings, no standard source of information was available for the period 1951-52 to 1957-58, and a research paper formed the basis of accounts, which covered only central government companies. From 1958-59 onwards, Reserve Bank's studies on 'Finances of Government Companies', including both Central and State Government companies provided a better picture of the sub-sector on non-departmental undertakings. However, no attempt was made to blow up the sample information to cover all government companies. The accounts of the rest of the world sector were prepared on the basis of capital account of the balance of payments.

The construction of FOF accounts in 1967 being the first systematic attempt by RBI, it had several limitations. Some discrepancies occurred for accounts prior to 1954-55, because of data deficiencies. In particular, the transaction discrepancies were large for 'deposits' and 'investments'. The discrepancy with respect to the former item was due to differences in deposit figures, as recorded in Government accounts and Reserve Bank accounts. As regards the second item, the discrepancy was large for investment in 'foreign securities'. Further, the estimates of 'loans and advances' for all the sectors, except the rest of the world sector, were presented on a 'net basis' although it is desirable to record the flows on a 'gross basis'.

1961-62 to 1965-66

The methodology and the limitations for the compilation of FOF accounts for the period, 1961-62 to 1965-66 remained broadly the same as those for the earlier period. Some modifications, however, were made as follows. In respect of the Banking Sector, the 'Survey of Ownership of Deposits' provided estimates of co-

operative sector's deposits with commercial banks. For 1964-65 and 1965-66, information on claims of foreign embassies and consulates together with non-resident firms and individuals were included in 'foreign claims', which earlier included only PL480 deposits with the State Bank of India. Special returns were obtained from the State/Central Co-operative Banks on details of balances of central co-operative banks with commercial and co-operative banks, paid-up capital provided by credit/non-credit societies and break-up details of trustee securities into (a) debentures of central mortgage banks and (b) bonds and debentures of financial corporations and semi-government securities, in the accounts of State/Central Co-operative Banks. In the case of compilation of State Governments' sub-sector for the years 1961-62 to 1963-64, economic classification of budgets was worked out from the data available from 'Combined Finance and Revenue Accounts', published by the Comptroller and Auditor General of India. For 1964-65 and 1965-66, comparable statistics from the Reserve Bank's Report on Currency and Finance were also made use of.

1966-67 to 1969-70

The article of FOF accounts for this period, published in August 1975, highlighted for the first time the inter-relationship between lending and borrowing activities on the one hand and saving and investment estimates on the other.⁸ Therefore, besides transaction discrepancies, sectoral discrepancies of the FOF accounts from the national accounts data were shown. In the case of the Banking Sector, until 1967-68, there were two estimates for flow of bank finance. In the first one, the sectoral allocation of bank advances was based on a survey called the Purpose-wise Survey of Bank Advances, while the borrowings of all other sectors (except household) were independently estimated based on the liabilities reported by them. However, as this survey was discontinued for 1968-69 to 1969-70, only the latter was used. In the case of private financial and investment companies, their borrowings and deposits from the household sector were estimated on the basis of data of 'other borrowing' as available in the studies on finances of these companies. For compiling financial flows of non-departmental commercial undertakings, financial data as thrown up by the RBI studies on Government companies were, for the first time, supplemented by the Bureau of Public Enterprises.

1970-71 to 1975-76

In FOF accounts for this period, local authorities could not be included in the Government sector due to discontinuation of the Reserve Bank's survey on 'Finances of Local Authorities' after 1968-69. Some of the major modifications for data base of commercial banks included use of both Form X (earlier called Form XII) and Section 42 returns instead of just the Form X data, and reliance on sectoral pattern details of the Survey on Bank Advances, conducted in June rather than January. The Credit Guarantee Corporation of India was shifted from the classification of non-departmental undertakings of Government to financial corporations and companies under the 'Other Financial Institutions'. The Export Credit and Guarantee Corporation Ltd., which used to

8. An integrated picture was presented at the overall and sector levels, by showing the saving-investment gap (adjusted for net capital transfers) *vis-à-vis* the net difference between financial sources and uses.

be a part of non-departmental undertakings of Government, was shifted to the insurance sub-sector under the 'Other Financial Institutions'. There were also changes in the sources of data for Government non-departmental non-financial undertakings. The data on Central Government non-departmental undertakings were collected from the publication of the Bureau of Public Enterprises. The data on State Government companies were, however, taken from the RBI Studies on Finances of Government companies. In the Reserve Bank accounts, purchase/sale of 'internal bills' were reclassified from 'investment in government securities' to 'loans and advances to commercial banks'.

1976-77 to 1979-80

The FOF accounts for this period were compiled by incorporating many methodological changes, which were presented in the December 1988 issue of the RBI Bulletin. These included extension of the coverage of sub-sectors due to availability of additional information in respect of new institutions such as the State Industrial Development Corporations (SIDCs), and also greater sectoral details of the financial instruments, their improved classification and revisions in estimation procedures.

1980-81 to 1985-86

The coverage of 'Other Financial Institutions' sector was expanded to include the National Bank for Agriculture and Rural Development (NABARD) and Export Import (EXIM) Bank of India. With the establishment of the former, the amount outstanding with the Reserve Bank under National Rural Credit Funds was treated as 'capital transfers' to NABARD. Further, the profit surplus, set aside for payment to Central Government, was shown as current income of Government rather than saving of RBI, to avoid double counting. In the compilation of commercial bank advances to the household sector from the Basic Statistical Return (BSR 1A), prior to 1983, advances under Rs. 10,000 were assumed to have been given to the household sector. After 1983, the corresponding reported limit being Rs. 25,000, loans under Rs. 25,000 were deemed to have been advanced to the household sector.

1986-87 to 1993-94

There was a change in the closure of accounting year for the commercial banks from end-December to end-March from the financial year 1988-89 onwards. Consequent to this change, the reported deposit and credit estimates were found to be overestimates. Hence, since 1988-89 banking statistics as on last reporting Friday were considered for compilation of FOF accounts for commercial banks. The FOF accounts covered the activities of a host of new financial institutions and mutual funds under the 'Other Financial Institutions'. However, due to lack of sectoral details for 1986-87, subscription to mutual funds other than UTI was assumed to have come from the household sector. For subsequent years, sector-wise allocation of mutual funds was made on the basis of proportions worked out from the data of the RBI's Department of Banking Operations and Development and from the Securities and Exchange Board of India. This has currently been regularised with special returns from mutual funds on sector-wise details of investment in mutual funds.⁹ Due to lack of data, coverage of

9. See Annexure I.1 for a list of Mutual Fund institutions covered.

local authorities remained limited to only port trusts. There had been often revaluation of gold reserves since 1990-91. To maintain the comparability in FOF accounts, changes in value of gold due to price changes were excluded from the value of gold reserves of RBI from 1990-91 onwards.

3.7 Some General Limitations of FOF Accounts in India

Due to the presence of diverse sources of data, the information content of FOF accounts in any country is subject to a number of limitations. In a situation of perfect information, the compiler would have the proper identification in linking the sectors issuing claims with the sectors holding these claims. In this context, the following three accounting identities would hold.

- i First, for any financial instrument, the aggregate sources of funds should theoretically be equal to its aggregate uses.
- i Secondly, for any particular sector, the excess of saving and net capital transfers over its physical investment should finance the excess of its financial uses over its financial sources.
- i Thirdly, the aggregation of all the financial sources across all the sectors should match with the total of all the financial uses.

However, even in developed economies, in practice, in the actual FOF accounts, these accounting identities do not hold and three types of discrepancies arise. First, the mismatch between the total sources and total uses for each instrument appears as *transaction discrepancy*. Secondly, the divergence for a sector between 'financial uses *net of* financial sources' and the 'excess of saving plus net capital transfers received *net of* capital formation' is *sector discrepancy*. Thirdly, the financial deficits across some sectors do not cancel the financial surpluses across the rest of the sectors of the economy.

While the aggregate information may become easily available, the detailed sectoral break-up of overall transactions is often hard to gather. In the absence of detailed sector-wise information of the aggregates, the compiler of FOF accounts has to rely on surveys, which may have been conducted with different objectives on hand. Hence, for FOF compiler, regrouping of data is often done for bringing in conformity and comparability in respect of the definitions and coverage.

Statistics of the same item may differ as the books of accounts of the lender and borrower may report different figures for that item due to the differences in valuation, timing, concept and classification and accounting period.¹⁰

10. Valuation differences may arise as corporate securities are shown at face value in corporate sector accounts and at market value in holding sectors' accounts; timing differences include lag in recording of a transaction between the two sectors, like for cheques in transit; concept and classification of a particular item are seen differently between the lender and the borrower (e.g. IMF loans to Government shown as loans in the Rest of the World accounts and as deposits in RBI accounts) and accounting periods differ between the sectors, as for instance for commercial banks (April-March) and the Unit Trust of India (July-June).

Deficiencies may arise in the absence of detailed sector-wise information regarding a corresponding asset/liability of an item to a corresponding liability/asset of another sector. As a result, it is often regarded as 'miscellaneous'. Further, certain subjective assumptions about the sector-wise distribution of a particular item may not be backed by sufficient data. For example, in the corporate sector, the blowing of various asset/liability items of selected companies by coverage of paid-up capital is based on an assumption, which may not hold good in reality.

It may also be noted that the household sector's financial accounts as available in the time series of FOF accounts are at variance with the time series on household sector's saving in financial assets, as available from the *National Accounts Statistics*, released by the Central Statistical Organisation (CSO). This is so because, prior to the data sharing arrangement between RBI and CSO, which started in the late 'eighties, both these organisations have been publishing independent estimates.¹¹ Even after the pursuance of the recommendations of the Report of the Working Group on Savings (Chairman: Prof. K.N. Raj) and the mutual data sharing arrangement between these two organisations, some differences do persist in their estimates. One of the major reasons is the difference in the timing of the release of the estimates for the current year by the two organisations.

11. See *National Accounts Statistics: Sources and Methods*, Central Statistical Organisation, 1989 (p.217).

ANNEXURES

Annexure I.1: List of Institutions covered under the OFI sector

1. Central level non-Bank Financial institutions (*i.e.*, Development Banks, Unit Trust, Term Lending Institutions and Credit Rating Agencies):

- | Industrial Development Bank of India
- | Industrial Credit and Investment Corporation of India
- | National Bank for Agriculture and Rural Development
- | Industrial Finance Corporation of India
- | Industrial Investment Bank of India
- | Unit Trust of India
- | Housing Development Finance Corporation
- | Export Import Bank of India
- | Housing and Urban Development Corporation
- | Rural Electrification Corporation
- | Risk Capital and Technology Finance Corporation Ltd.
- | Infrastructure Leasing and Financial Services Ltd.
- | Small Industries Development Bank of India
- | National Housing Bank
- | Technology Development and Information Company of India
- | Stock Holding Corporation of India Ltd.
- | Credit Rating Information Services of India Ltd.
- | Tourism Finance Corporation of India Ltd.
- | Discount and Finance House of India Ltd.
- | SBI Capital Markets Ltd.

2. State-Level Lending Institutions

- | State Financial Corporations
- | State Industrial Development Corporations (26 in number)

3. Insurance Sector

- | Life Insurance Corporation of India
- | General Insurance Corporation and its four subsidiaries
- | Export Credit and Guarantee Corporation of India
- | Deposit Insurance and Credit Guarantee Corporation

4. Mutual Funds

- | Tata Asset Management Ltd.
- | Shriram Asset Management Ltd.
- | IDBI Mutual Funds
- | Taurus Mutual Funds
- | BOB Mutual Funds
- | Birla Mutual Funds
- | Apple Asset Management Ltd.
- | PNB Mutual Funds
- | Alliance Capital Asset Management
- | Indian Bank Mutual Funds
- | BOI Mutual Funds
- | ICICI Mutual Funds
- | Canara Bank Mutual Funds
- | Kothari Pioneer Mutual Funds
- | Morgan Stanley Mutual Funds
- | Reliance Capital Asset Management Ltd.
- | HB Asset Management Co. Ltd.
- | SBI Mutual Funds
- | LIC Mutual Funds

5. Financial and Investment Companies

6. Non-Government Provident Fund Institutions

- | RBI
- | Commercial Banks
- | Employees Provident Fund Scheme
- | Assam Tea Plantation
- | Seamen's Provident Fund
- | Life Insurance Corporation of India
- | Coal Mines Employees Provident Fund
- | Port Trusts
- | IFCI & SFCs
- | Dock Labour Boards
- | Indian Airlines
- | Air India
- | Family Pension Fund
- | Other Statutory Institutions/Corporations

Annexure I.2: List of Cooperative Non-Credit Societies¹²

1. Marketing Societies:
 - 1.1 National
 - 1.2 State
 - 1.3 Central
 - 1.4 Primary
2. Cotton Marketing Societies:
 - 2.1 State
 - 2.2 Central
 - 2.3 Primary
3. Fruits and Vegetables Marketing Societies:
 - 3.1 State
 - 3.2 Central
 - 3.3 Primary
4. Arecanut Marketing Societies
5. Tobacco Marketing Societies:
 - 5.1 State
 - 5.2 Central
 - 5.3 Primary
6. Coconut Marketing Societies
7. Sugarcane Supply Marketing Societies:
 - 7.1 State
 - 7.2 Central
 - 7.3 Primary
8. Other Specialised Agricultural Commodities Marketing Societies:
 - 8.1 State
 - 8.2 Central
 - 8.3 Primary
9. General Purpose Marketing Societies:
 - 9.1 National
 - 9.2 State
 - 9.3 Central
10. Marketing Societies:
 - 10.1 State
 - 10.2 Central
 - 10.3 Primary

12. Societies functioning at National, State and Central levels are shown as apex level societies, Societies with letter (P) are taken as primary societies along with other primary societies.

11. Sugar Factory Societies
12. Cotton Ginning and Pressing Societies (P)
13. Other Agricultural Processing Societies:
 - 13.1 State
 - 13.2 Central
 - 13.3 Primary
14. Co-operative Cold Storage (P)
15. Milk Supply Unions and Societies:
 - 15.1 State
 - 15.2 Unions
 - 15.3 Societies
16. Ghee Unions and Societies (P).
 - 16.1 Unions
 - 16.2 Societies
17. Poultry Unions and Societies (P):
 - 17.1 Unions
 - 17.2 Societies.
18. Other Livestock Unions and Societies (P):
 - 18.1 Unions
 - 18.2 Societies
19. Other Livestock Societies (P)
20. Fisheries Societies:
 - 20.1 State
 - 20.2 Central
 - 20.3 Primary
21. Irrigation Societies
22. Farming Societies
23. Consumers' Co-operative Stores:
 - 23.1 State Federations
 - 23.2 Wholesale / District Stores
 - 23.3 Primary
24. Working of Departmental Stores:
 - 24.1 Run-by State Federations
 - 24.2 Run-by Wholesale/District Stores
 - 24.3 Primary
25. Housing Societies:
 - 25.1 State
 - 25.2 Primary

- 26. Weavers' Societies:
 - 26.1 National
 - 26.2 State
 - 26.3 Central
 - 26.4 Primary
- 27. Other Industrial Societies:
 - 27.1 National
 - 27.2 State
 - 27.3 Central
 - 27.4 Primary
- 28. Spinning Mills (All types)
- 29. Co-operative Industrial Estates
- 30. Labour Contract and Construction Societies:
 - 30.1 State
 - 30.2 District (Unions)
 - 30.3 Primary (Tribals)
 - 30.4 Primary (non-tribal)
- 31. Forest Labourers' Societies:
 - 31.1 State
 - 31.2 Primary
- 32. Transport Societies (P):
 - 32.1 Ex-Servicemen
 - 32.2 Others
- 33. Electricity Co-operatives (P)
- 34. Other Non-Credit Societies (P):
 - 34.1 Agricultural
 - 34.2 Non-Agricultural
- 35. Women's Co-operative Societies
- 36. Student's Co-operative Societies
- 37. Multi-Unit Co-operative Societies (P)

Annexure I.3 : List of International Institutions

1. International Monetary Fund
2. International Bank for Reconstruction and Development
3. International Development Association
4. International Financial Corporation
5. International Labour Organisation
6. International Civil Aviation Organisation
7. International Telecommunication Organisation
8. International Trade Organisation
9. Inter-government Maritime Consulting Organisation
10. Food & Agricultural Organisation of the United Nations
11. World Health Organisation
12. World Meteorological Organisation
13. Universal Postal Union
14. United Nations Educational, Social and Cultural Organisation
15. United Nations Children's Fund
16. United Nations Special Fund
17. United Nations Relief and Works Agency for Palestine Refugees,
18. Asian Clearing Union
19. International Fund for Agricultural Development
20. African Development Bank
21. Asian Development Bank
22. Other International Institutions

Abbreviations

AD	Authorised Dealer
BSR	Basic Statistical Returns
CFRA	Combined Finance and Revenue Accounts of Union and and State Governments in India
CSO	Central Statistical Organisation
DCA	Department of Company Affairs, Government of India
DGBA	Department of Government and Bank Accounts, RBI
ECGC	Export Credit and Guarantee Corporation
DICGC	Deposit Insurance and Credit Guarantee Corporation of India
EPF	Employees Provident Fund
EXIM Bank	Export Import Bank of India
FOF	Flow of Funds
GIC	General Insurance Corporation
HUDCO	Housing and Urban Development Corporation
ICICI	Industrial Credit and Investment Corporation of India
IDBI	Industrial Development Bank of India
IFCI	Industrial Finance Corporation of India
IIBI	Industrial Investment Bank of India
IMF	International Monetary Fund
IRBI	Industrial Reconstruction Bank of India
LIC	Life Insurance Corporation of India
NABARD	National Bank for Agriculture and Rural Development
OFI	Other Financial Institutions
PES	Public Enterprises Survey
RBI	Reserve Bank of India
REC	Rural Electrification Corporation
RRB	Regional Rural Bank
SAM	Social Accounting Matrix
SDR	Special Drawing Rights
SFC	State Financial Corporation
SIDC	State Industrial Development Corporation
SNA	System of National Accounts
UTI	Unit Trust of India

PART II

**FLOW OF FUNDS
ACCOUNTS OF INDIA
(1951-52 TO 1995-96)**

STATEMENT 1.1 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1951-52

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy (Sources - Uses)			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)			(14)	(15)	(16)
1. Currency and Deposits	-123	15	-	4	2	9	3	-4	-	11	-	-143	-118	-108	-10		
2. Investments	3	-199	2	28	54	3	-	-	-63	-6	-	105	-4	-69	65		
a. Central & State Govt. Securities	-	-39	-	23	-	-2	-	-	-	-5	-	48	0	25	-25		
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0		
c. Corporate Securities	-	-	-	4	54	-	-	-	-	-1	-	52	54	55	-1		
d. Bank Securities	3	-	-	-	-	-	-	-	-	-	-	3	3	3	0		
e. OFI Securities	-	1	2	-	-	-	-	-	-	-	-	2	2	3	-1		
f. Foreign Securities	-	-161	-	1	-	-	-	-	-63	-	-	-	-63	-160	97		
g. Others	-	-	-	-	-	5	-	-	-	-	-	-	0	5	-5		
3. Loans & Advances	1	58	-	10	68	2	61	27	-12	47	65	9	183	153	30		
4. Small Savings	-	-	-	2	-	-	38	-	-	-	-	37	38	39	-1		
5. Life Fund	-	-	17	-	-	-	-	-	-	1	-	15	17	16	1		
6. Provident Fund	-	-	21	-	-	-	13	-	-	-	-	34	34	34	0		
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0		
8. Trade Debt	-	-	-	-	7	-	-	-	-	-	-7	-	0	0	0		
9. Foreign claims n.e. classified	30	11	-	-	-	-	7	-3	-98	-	-	-	-61	8	-69		
10. Other items n.e. classified	-7	-	2	-	3	2	-2	6	-	-19	-	-	-4	-11	7		
Total	-96	-115	42	44	134	16	120	26	-173	34	58	57	85	62	23		

Source: RBI Bulletin, March, 1967.

STATEMENT 1.2 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1952-53

Instrument / Sector	(Rupees crore)														Discrepancy
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	-44	13	-	2	2	4	1	-51	-	-37	-	2	-41	-67	26
2. Investments	3	-6	-	45	24	8	23	-	-26	-1	-	-36	24	10	14
a. Central & State Govt. Securities	-	-5	-	40	-	5	22	-	-	-2	-	-61	22	-23	45
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Corporate Securities	-	-2	-	3	24	-	-	-	-	1	-	22	24	24	0
d. Bank Securities	3	-	-	-	-	-	-	-	-	-	-	3	3	3	0
e. OFI Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
f. Foreign Securities	-	1	-	2	-	-	-	-	-26	-	-	-	-26	3	-29
g. Others	-	-	-	-	-	3	1	-	-	-	-	-	1	3	-2
3. Loans & Advances	-1	-35	-	9	-1	2	52	21	-3	20	15	15	62	32	30
4. Small Savings	-	-	-	3	-	-	40	-	-	-	-	37	40	40	0
5. Life Fund	-	-	24	-	-	-	-	-	-	2	-	22	24	24	0
6. Provident Fund	-	-	31	-	-	-	12	-	-	-	-	43	43	43	0
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	-	-	20	-	4	2	-	-	-20	-	4	2	2
9. Foreign claims n.e. classified	-37	-	-	-	-	-	7	1	39	-	-	-	9	1	8
10. Other items n.e. classified	3	-	-	-	2	2	-45	1	-	-8	-	-	-40	-5	-35
Total	-76	-28	55	59	47	16	94	-26	10	-24	-5	83	125	80	45

Source: RBI Bulletin, March, 1967.

STATEMENT 1.3 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1953-54

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy	
	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	32	11	-	1	1	15	-18	-36	-	3	-	39	15	33	-18
2. Investments	3	-4	4	77	40	5	-31	-	65	2	-	-47	81	33	48
a. Central & State Govt. Securities	-	-38	-	66	-	4	-32	-	-	-1	-	-74	-32	-43	11
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Corporate Securities	-	1	-	11	40	-	-	-	-	3	-	26	40	41	-1
d. Bank Securities	3	-	-	-	-	-	-	-	-	-	-	2	3	2	1
e. OFI Securities	-	4	4	-	-	-	-	-	-	-	-	-1	4	3	1
f. Foreign Securities	-	29	-	-	-	-	-	-	65	-	-	-	65	29	36
g. Others	-	-	-	-	-	1	1	-	-	-	-	-	1	1	0
3. Loans & Advances	-	21	-	9	10	1	-10	30	-12	-24	58	17	46	54	-8
4. Small Savings	-	-	-	6	-	-	40	-	-	-	-	34	40	40	0
5. Life Fund	-	-	27	-	-	-	-	-	-	2	-	25	27	27	0
6. Provident Fund	-	-	58	-	-	-	20	-	-	-	-	78	78	78	0
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	-	-	-6	-	7	1	-	-	6	-	7	1	6
9. Foreign claims n.e. classified	-3	4	-	-	-	-	7	-3	-44	-	-	-	-40	1	-41
10. Other items n.e. classified	-3	-	-	-	-2	-	120	1	-	-24	-	-	115	-23	138
Total	29	32	89	93	43	21	135	-7	9	-41	64	146	369	244	125

Source: RBI Bulletin, March, 1967.

STATEMENT 1.4 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1954-55

Instrument / Sector	(Rupees crore)															
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy	
	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources		Uses
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1. Currency and Deposits	158	9	-	4	-	9	4	13	-	1	-	143	162	179	-17	
2. Investments	4	74	4	71	-2	7	210	1	7	12	-	7	223	172	51	
a. Central & State Govt. Securities	-	95	-	64	-	5	210	-	-	7	-	17	210	188	22	
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
c. Corporate Securities	-	1	-	7	-2	-	-	-	-	5	-	-15	-2	-2	0	
d. Bank Securities	4	-	-	-	-	-	-	1	-	-	-	4	4	5	-1	
e. OFI Securities	-	1	4	-	-	-	-	-	-	-	-	1	4	2	2	
f. Foreign Securities	-	-23	-	-	-	-	-	-	7	-	-	-	7	-23	30	
g. Others	-	-	-	-	-	2	-	-	-	-	-	-	0	2	-2	
3. Loans & Advances	3	71	-	10	48	-	-7	26	-22	-28	55	10	77	89	-12	
4. Small Savings	-	-	-	6	-	-	55	-	-	-	-	49	55	55	0	
5. Life Fund	-	-	30	-	-	-	-	-	-	2	-	28	30	30	0	
6. Provident Fund	-	-	64	-	-	-	23	-	-	-	-	87	87	87	0	
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
8. Trade Debt	-	-	-	-	3	-	-	-	-	-	-3	-	0	0	0	
9. Foreign claims n.e. classified	10	1	-	-	-	-	7	-	-21	-	-	-	-4	1	-5	
10. Other items n.e. classified	1	-	1	-	-3	-1	1	3	-	-16	-	-	0	-14	14	
Total	176	155	99	91	46	15	293	43	-36	-29	52	324	630	599	31	

Source : RBI Bulletin, March, 1967.

STATEMENT 1.5 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1955-56

Instrument / Sector	(Rupees crore)														Discrepancy
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	305	1	-	8	2	20	8	-21	-	15	-	285	315	308	7
2. Investments	7	199	9	91	91	-13	199	1	19	-7	-	89	325	360	-35
a. Central & State Govt. Securities	-	181	-	80	-	-4	199	-	-	-5	-	-5	199	247	-48
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Corporate Securities	-	-	-	7	91	-	-	-	-	-2	-	86	91	91	0
d. Bank Securities	7	-	-	-	-	1	-	1	-	-	-	6	7	8	-1
e. OFI Securities	-	2	9	2	-	-	-	-	-	-	-	2	9	6	3
f. Foreign Securities	-	16	-	2	-	-	-	-	19	-	-	-	19	18	1
g. Others	-	-	-	-	-	-10	-	-	-	-	-	-	0	-10	10
3. Loans & Advances	3	151	8	8	123	3	-	61	-9	-	135	29	260	252	8
4. Small Savings	-	-	-	6	-	-	68	-	-	-	-	61	68	67	1
5. Life Fund	-	-	29	-	-	-	-	-	-	2	-	27	29	29	0
6. Provident Fund	-	-	61	-	-	-	26	-	-	-	-	86	87	86	1
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	-	-	-	-	-2	-1	-	-	-	-	-2	-1	-1
9. Foreign claims n.e. classified	1	11	-	-	-	-	5	-1	1	-	-	-	7	10	-3
10. Other items n.e. classified	19	-	1	-	5	2	10	3	-	12	-	-	35	17	18
Total	335	362	108	113	221	12	314	42	11	22	135	577	1124	1128	-4

Source: RBI Bulletin, March, 1967.

STATEMENT 1.6 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1956-57

Instrument / Sector	(Rupees crore)															
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy	
	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources		Uses
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1. Currency and Deposits	238	19	-	1	4	-5	14	-9	-	24	-	152	256	182	74	
2. Investments	6	46	3	94	33	-4	416	1	-249	-18	-	108	209	227	-18	
a. Central & State Govt. Securities	-	267	-	94	-	-4	417	-	-	-1	-	54	417	410	7	
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
c. Corporate Securities	-	-2	-	1	33	-	-	1	-	-17	-	48	33	31	2	
d. Bank Securities	6	-	-	-	-	-	-	-	-	-	-	5	6	5	1	
e. OFI Securities	-	-	3	-	-	-	-	-	-	-	-	1	3	1	2	
f. Foreign Securities	-	-219	-	-1	-	-	-	-	-249	-	-	-	-249	-220	-29	
g. Others	-	-	-	-	-	-	-1	-	-	-	-	-	-1	0	-1	
3. Loans & Advances	4	193	7	7	162	4	22	51	-2	83	106	6	299	344	-45	
4. Small Savings	-	-	-	7	-	-	62	-	-	-	-	56	62	63	-1	
5. Life Fund	-	-	27	-	-	-	-	-	-	2	-	25	27	27	0	
6. Provident Fund	-	-	65	-	-	-	28	-	-	-	-	93	93	93	0	
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
8. Trade Debt	-	-	-	-	21	-	5	16	-	-	-21	-	5	16	-11	
9. Foreign claims n.e. classified	3	33	-	-	-	-	5	2	23	-	-	-	31	35	-4	
10. Other items n.e. classified	17	-	3	-	5	4	-97	4	-	-6	-	-	-72	2	-74	
Total	268	291	105	109	225	-1	455	65	-228	85	85	440	910	989	-79	

Source: RBI Bulletin, March, 1967.

STATEMENT 1.7 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1957-58

Instrument / Sector	(Rupees crore)															
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses		(Sources - Uses)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1. Currency and Deposits	330	7	-	20	4	-14	6	10	-	109	-	169	340	301	39	
2. Investments	21	236	10	84	50	-8	539	8	-243	4	-	10	377	334	43	
a. Central & State Govt. Securities	-	498	-	74	-	-4	539	-	-	-1	-	-40	539	527	12	
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
c. Corporate Securities	-	-2	-	14	50	-	-	2	-	5	-	30	50	49	1	
d. Bank Securities	21	-	-	-	-	1	-	6	-	-	-	13	21	20	1	
e. OFI Securities	-	1	10	-	-	-	-	-	-	-	-	7	10	8	2	
f. Foreign Securities	-	-261	-	-4	-	-	-	-	-243	-	-	-	-243	-265	22	
g. Others	-	-	-	-	-	-5	-	-	-	-	-	-	0	-5	5	
3. Loans & Advances	-	132	8	12	150	-	92	72	7	71	73	12	330	299	31	
4. Small Savings	-	-	-	7	-	-	69	-	-	-	-	62	69	69	0	
5. Life Fund	-	-	25	-	-	-	-	-	-	3	-	22	25	25	0	
6. Provident Fund	-	-	74	-	-	-	29	-	-	-	-	103	103	103	0	
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
8. Trade Debt	-	-	-	-	31	-	22	20	-	-	-31	-	22	20	2	
9. Foreign claims n.e. classified	-21	-8	-	-	-	-	5	1	-21	-	-	-	-37	-7	-30	
10. Other items n.e. classified	9	-	3	-6	2	-1	-64	-1	-	-4	-	-	-50	-12	-38	
Total	339	367	120	117	237	-23	698	110	-257	183	42	378	1179	1132	47	

Source: RBI Bulletin, March, 1967.

STATEMENT 1.8 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1958-59

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy (Sources - Uses)	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses			
															(2)
1. Currency and Deposits	352	1	-	-3	10	13	5	-22	-	76	-	232	367	297	70
2. Investments	19	271	9	114	26	-7	431	9	-27	6	-	6	458	399	59
a. Central & State Govt. Securities	-	317	-	104	-	-6	431	-	-	2	-	-21	431	396	35
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Corporate Securities	-	1	-	9	26	-	-	3	-	3	-	10	26	26	0
d. Bank Securities	19	-	-	-	-	-	-	6	-	-	-	13	19	19	0
e. OFI Securities	-	5	9	-	-	-	-	-	-	1	-	4	9	10	-1
f. Foreign Securities	-	-52	-	1	-	-	-	-	-27	-	-	-	-27	-51	24
g. Others	-	-	-	-	-	-1	-	-	-	-	-	-	0	-1	1
3. Loans & Advances	1	104	4	10	24	2	207	49	-34	214	113	-5	315	374	-59
4. Small Savings	-	-	-	8	-	-	80	-	-	-	-	72	80	80	0
5. Life Fund	-	-	38	-	-	-	-	-	-	3	-	35	38	38	0
6. Provident Fund	-	-	83	-	-	-	25	-	-	-	-	107	108	107	1
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	-	-	33	-	20	16	-	-	-33	-	20	16	4
9. Foreign claims n.e. classified	2	-19	-	-	-	-	35	-	-23	-	-	-	14	-19	33
10. Other items n.e. classified	-	-	3	-	2	-1	-63	11	-	-26	-	-	-58	-16	-42
Total	374	357	137	129	95	7	740	63	-84	273	80	447	1342	1276	66

Source: RBI Bulletin, March, 1967.

STATEMENT 1.9 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1959-60

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	399	-5	-	7	10	34	6	16	-	140	-	287	415	479	-64
2. Investments	21	288	5	88	48	4	430	8	-17	-3	-	12	487	397	90
a. Central & State Govt. Securities	-	298	-	82	-	3	430	-	-	-	-	-44	430	339	91
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Corporate Securities	-	7	-	4	48	-	-	3	-	-3	-	37	48	48	0
d. Bank Securities	21	-	-	-	-	1	-	5	-	-	-	15	21	21	0
e. OFI Securities	-	3	5	-	-	-	-	-	-	-	-	4	5	7	-2
f. Foreign Securities	-	-20	-	2	-	-	-	-	-17	-	-	-	-17	-18	1
g. Others	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
3. Loans & Advances	3	186	3	17	60	4	177	44	5	153	141	14	389	418	-29
4. Small Savings	-	-	-	16	-	-	85	-	-	-	-	70	85	86	-1
5. Life Fund	-	-	48	-	-	-	-	-	-	3	-	46	48	49	-1
6. Provident Fund	-	-	77	-	-	-	35	-	-	-	-	113	112	113	-1
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	2	-	26	-	29	3	-	-	-28	-	29	3	26
9. Foreign claims n.e. classified	1	52	-	-	-	-	-	97	93	-	-	-	94	149	-55
10. Other items n.e. classified	39	-	2	2	2	-	-	13	-	-2	-	-	43	13	30
Total	463	521	137	130	146	42	762	181	81	291	113	542	1702	1707	-5

Source: RBI Bulletin, March, 1967.

STATEMENT 1.10 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1960-61

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		(16)
1. Currency and Deposits	99	-5	-	-12	5	31	9	-26	-	-124	-	218	113	82	31	
2. Investments	22	-122	2	143	134	49	284	9	-66	253	-	89	376	421	-45	
a. Central & State Govt. Securities	-	-59	-	125	-	-3	44	-	-	1	-	-36	44	28	16	
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
c. Corporate Securities	-	-5	-	15	134	-	-	5	-	12	-	108	134	135	-1	
d. Bank Securities	22	-	-	1	-	2	-	3	-	-	-	16	22	22	0	
e. OFI Securities	-	-1	2	-	-	-	-	-	-	-	-	1	2	0	2	
f. Foreign Securities	-	-57	-	2	-	-	-	-	-66	-	-	-	-66	-55	-11	
g. Others	-	-	-	-	-	50	240	1	-	240	-	-	240	291	-51	
3. Loans & Advances	4	273	11	23	293	6	257	68	4	214	139	67	708	651	57	
4. Small Savings	-	-	-	18	-	-	107	-	-	-	-	88	107	106	1	
5. Life Fund	-	-	65	-	-	-	-	-	-	3	-	62	65	65	0	
6. Provident Fund	-	-	92	-	-	-	59	-	-	-	-	151	151	151	0	
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
8. Trade Debt	-	-	3	-	-172	-	15	14	-	-	170	-	16	14	2	
9. Foreign claims n.e. classified	2	-20	-	-	-	-	-	3	7	-	-	-	9	-17	26	
10. Other items n.e. classified	-24	-	4	-5	-26	-2	-23	-4	-	-	-	-	-69	-11	-58	
Total	103	126	177	167	234	84	708	64	-55	346	309	675	1476	1462	14	

Source: RBI Bulletin, March, 1967.

STATEMENT 1.11 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1961-62

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy (Sources - Uses)	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses			
															(2)
1. Currency and Deposits	398	-2	-	6	5	34	13	10	-	-30	-	307	416	325	91
2. Investments	23	210	6	102	104	-17	325	20	12	57	-	33	470	405	65
a. Central & State Govt. Securities	-	213	-	78	-	-5	271	-	-	1	-	-38	271	249	22
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Corporate Securities	-	1	-	19	104	-	-	15	-	8	-	56	104	99	5
d. Bank Securities	23	-	-	4	-	1	-	4	-	-	-	14	23	23	0
e. OFI Securities	-	4	6	-	-	-	-	1	-	-	-	1	6	6	0
f. Foreign Securities	-	-8	-	1	-	-	-	-	12	-	-	-	12	-7	19
g. Others	-	-	-	-	-	-13	54	-	-	48	-	-	54	35	19
3. Loans & Advances	4	213	10	34	194	6	279	33	-8	248	148	49	627	583	44
4. Small Savings	-	-	-	13	-	-	88	-	-	-	-	75	88	88	0
5. Life Fund	-	-	72	-	-	-	3	-	-	3	-	73	75	76	-1
6. Provident Fund	-	-	64	-	-	-	51	-	-	-	-	115	115	115	0
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	-	-	13	-	15	-29	-	-	-14	-	14	-29	43
9. Foreign claims n.e. classified	-2	4	-	-	-	-	-	3	-	-	-	-	-2	7	-9
10. Other items n.e. classified	10	-9	6	5	1	5	-59	2	-14	12	-	-	-56	15	-71
Total	433	416	158	160	317	28	715	39	-10	290	134	652	1747	1585	162

Source: RBI Bulletin, July, 1969.

STATEMENT 1.12 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1962-63

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		(16)
1. Currency and Deposits	338	-1	-	-4	10	14	11	26	-	-35	-	351	359	351	8	
2. Investments	34	250	8	143	64	16	414	15	4	28	-	28	524	480	44	
a. Central & State Govt. Securities	-	253	-	101	-	4	366	-	-	1	-	2	366	361	5	
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
c. Corporate Securities	-	2	-	34	64	-	-	12	-	1	-	1	64	50	14	
d. Bank Securities	34	-	-	4	-	-	-	2	-	-	-	23	34	29	5	
e. OFI Securities	-	8	8	-	-	-	-	1	-	-	-	2	8	11	-3	
f. Foreign Securities	-	-13	-	1	-	-	-	-	4	-	-	-	4	-12	16	
g. Others	-	-	-	3	-	12	48	-	-	26	-	-	48	41	7	
3. Loans & Advances	11	220	25	57	261	8	314	90	4	368	178	71	793	814	-21	
4. Small Savings	-	-	-	19	-	-	84	-	-	-	-	65	84	84	0	
5. Life Fund	-	-	91	-	-	-	3	-	-	3	-	91	94	94	0	
6. Provident Fund	-	-	76	-	-	-	55	-	-	-	-	131	131	131	0	
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
8. Trade Debt	-	-	-	-	-51	-	9	3	-	-	51	-	9	3	6	
9. Foreign claims n.e. classified	17	14	-	-	-	-	-	3	-	-	-	-	17	17	0	
10. Other items n.e. classified	16	4	8	-6	-	2	16	3	-4	-11	-	-	36	-8	44	
Total	416	487	208	209	284	40	906	140	4	353	229	737	2047	1966	81	

Source: RBI Bulletin, July, 1969.

STATEMENT 1.13 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1963-64

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses			
													(2)	(3)	(4)
1. Currency and Deposits	505	-6	-	-6	9	32	11	-12	-	-9	-	510	525	509	16
2. Investments	35	253	7	149	156	-3	371	16	-1	63	-	75	568	553	15
a. Central & State Govt. Securities	-	232	-	112	-	-5	284	-	-	8	-	-38	284	309	-25
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Corporate Securities	-	5	-	29	156	-	-	14	-	10	-	87	156	145	11
d. Bank Securities	35	-	-	5	-	1	-	1	-	-	-	26	35	33	2
e. OFI Securities	-	9	7	-	-	-	-	1	-	-	-	-	7	10	-3
f. Foreign Securities	-	6	-	-	-	-	-	-	-1	-	-	-	-1	6	-7
g. Others	-	1	-	3	-	1	87	-	-	45	-	-	87	50	37
3. Loans & Advances	16	391	40	66	269	10	438	130	-	383	255	53	1018	1033	-15
4. Small Savings	-	-	-	27	-	-	160	-	-	-	-	134	160	161	-1
5. Life Fund	-	-	92	-	-	-	4	-	-	2	-	94	96	96	0
6. Provident Fund	-	-	93	-	-	-	69	-	-	-	-	161	162	161	1
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	1	-	-13	-	36	49	-	-	13	-	37	49	-12
9. Foreign claims n.e. classified	-5	13	-	-	-	-	-	4	-	-	-	-	-5	17	-22
10. Other items n.e. classified	19	8	6	-2	-1	-9	-68	8	22	-15	-	-	-22	-10	-12
Total	570	659	239	234	420	30	1021	195	21	424	268	1027	2539	2569	-30

Source: RBI Bulletin, July, 1969.

STATEMENT 1.14 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1964-65

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		(16)
1. Currency and Deposits	496	-9	-	24	8	23	6	-11	-	-51	-	472	510	448	62	
2. Investments	37	201	34	176	67	-4	280	11	-30	-49	-	-23	388	312	76	
a. Central & State Govt. Securities	-	213	-	116	-	-2	282	-	-	-6	-	-49	282	272	10	
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
c. Corporate Securities	-	2	-	46	67	-	-	7	-	-	-	-12	67	43	24	
d. Bank Securities	37	-	-	9	-	-	-	2	-	-	-	24	37	35	2	
e. OFI Securities	-	-1	34	-	-	-	-	1	-	-	-	14	34	14	20	
f. Foreign Securities	-	-13	-	1	-	-	-	1	-30	-	-	-	-30	-11	-19	
g. Others	-	-	-	4	-	-2	-2	-	-	-43	-	-	-2	-41	39	
3. Loans & Advances	30	352	84	91	319	18	614	185	-2	545	184	44	1229	1235	-6	
4. Small Savings	-	-	-	33	-	-	170	-	-	-	-	137	170	170	0	
5. Life Fund	-	-	98	-	-	-	5	-	-	6	-	97	103	103	0	
6. Provident Fund	-	-	115	-	-	-	72	-	-	-	-	187	187	187	0	
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
8. Trade Debt	-	-	1	-	-54	-	37	29	-	-	53	-	37	29	8	
9. Foreign claims n.e. classified	-6	-3	-	-	-	-	3	4	-	-	-	-	-3	1	-4	
10. Other items n.e. classified	-11	3	7	3	2	-	-37	-13	-25	-8	-	-	-64	-15	-49	
Total	546	544	339	327	342	37	1150	205	-57	443	237	914	2557	2470	87	

Source: RBI Bulletin, July, 1969.

STATEMENT 1.15 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1965-66

Instrument / Sector	(Rupees crore)														Discrepancy
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	753	-4	-	-15	3	-8	9	49	-	59	-	651	765	732	33
2. Investments	51	451	8	176	59	-	718	14	57	79	-	-14	893	706	187
a. Central & State Govt. Securities	-	429	-	120	-	-1	585	-	-	-11	-	-38	585	499	86
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Corporate Securities	-	-1	-	45	59	-	-	13	-	1	-	-15	59	43	16
d. Bank Securities	51	-	-	13	-	1	-	-	-	-	-	34	51	48	3
e. OFI Securities	-	23	8	-	-	-	-	1	-	-	-	5	8	29	-21
f. Foreign Securities	-	-	-	-2	-	-	-	-	57	-	-	-	57	-2	59
g. Others	-	-	-	-	-	1	133	-	-	89	-	-	133	90	43
3. Loans & Advances	17	505	74	134	295	6	700	247	-2	499	262	23	1346	1414	-68
4. Small Savings	-	-	-	26	-	-	167	-	-	-	-	141	167	167	0
5. Life Fund	-	-	78	-	-	-	4	-	-	-8	-	90	82	82	0
6. Provident Fund	-	-	121	-	-	-	80	-	-	-	-	201	201	201	0
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	1	-	15	-	52	56	-	-	-16	-	52	56	-4
9. Foreign claims n.e. classified	-6	-8	-	-	-	-	-	71	-	-	-	-	-6	63	-69
10. Other items n.e. classified	7	8	8	-7	-1	5	-80	8	60	-33	-	-	-6	-19	13
Total	822	952	290	314	371	3	1650	445	115	596	246	1092	3494	3402	92

Source: RBI Bulletin, July, 1969.

STATEMENT 1.16 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1966-67

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		(16)
1. Currency and Deposits	674	-13	-	22	16	12	7	50	12	68	-	564	709	703	6	
2. Investments	58	467	29	198	59	-2	615	38	-37	-91	-	-22	724	588	136	
a. Central & State Govt. Securities	-	423	-	141	-	-4	618	-	-	-86	-	-45	618	429	189	
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
c. Corporate Securities	-	5	-	34	59	-	-	16	-	-5	-	-13	59	37	22	
d. Bank Securities	58	-	-	13	-	1	-	19	-	-	-	25	58	58	0	
e. OFI Securities	-	3	29	-	-	-	-	1	-	-	-	11	29	15	14	
f. Foreign Securities	-	36	-	9	-	-	-	-	-37	-	-	-	-37	45	-82	
g. Others	-	-	-	1	-	1	-3	2	-	-	-	-	-3	4	-7	
3. Loans & Advances	22	313	100	177	404	29	749	292	-4	847	364	78	1635	1736	-101	
4. Small Savings	-	-	-	22	-	-	144	-	-	-	-	122	144	144	0	
5. Life Fund	-	-	150	-	-	-	5	-	-	13	-	142	155	155	0	
6. Provident Fund	-	-	136	-	-	-	73	-	-	-	-	210	209	210	-1	
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
8. Trade Debt	-	-	-	-	27	-	98	-	-	-	-	27	125	27	98	
9. Foreign claims n.e. classified	6	-9	-	-	-	-	-	4	-	-	-	-	6	-5	11	
10. Other items n.e. classified	32	3	16	6	-1	3	16	5	3	-32	-	13	66	-2	68	
Total	792	761	431	425	505	42	1707	389	-26	805	364	1134	3773	3556	217	

Source: RBI Bulletin, August, 1975.

STATEMENT 1.17 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1967-68

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses			
													(2)	(3)	(4)
1. Currency and Deposits	743	1	-	62	9	-10	5	-28	-36	68	-	569	721	662	59
2. Investments	78	291	19	198	70	5	458	43	75	280	-	4	700	821	-121
a. Central & State Govt. Securities	-	214	-	145	-	3	364	-	-	279	-	-38	364	603	-239
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Corporate Securities	-	5	-	35	70	-	-	11	-	1	-	-6	70	46	24
d. Bank Securities	78	-	-	17	-	1	-	29	-	-	-	33	78	80	-2
e. OFI Securities	-	1	19	-	-	-	-	2	-	-	-	15	19	18	1
f. Foreign Securities	-	71	-	-1	-	-	-	-	75	-	-	-	75	70	5
g. Others	-	-	-	2	-	1	94	1	-	-	-	-	94	4	90
3. Loans & Advances	-12	583	51	128	399	9	795	272	8	573	303	54	1544	1619	-75
4. Small Savings	-	-	-	14	-	-	156	-	-	-	-	142	156	156	0
5. Life Fund	-	-	142	-	-	-	5	-	-	-2	-	150	147	148	-1
6. Provident Fund	-	-	157	-	-	-	111	-	-	-	-	269	268	269	-1
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	3	-	-58	-	114	-	-	-	-	-56	59	-56	115
9. Foreign claims n.e. classified	3	-11	-	-	-	-	-	4	-	-	-	-	3	-7	10
10. Other items n.e. classified	-26	49	13	-7	-	-	229	3	5	22	-	13	221	80	141
Total	786	913	385	395	420	4	1873	294	52	941	303	1145	3819	3692	127

Source: RBI Bulletin, August, 1975.

STATEMENT 1.18 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1968-69

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)
	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	846	-	-	41	8	52	20	76	-	22	-	684	874	875	-1
2. Investments	109	354	21	224	51	-2	370	61	32	-60	-	17	583	594	-11
a. Central & State Govt. Securities	-	339	-	157	-	-3	441	-	-	-4	-	-23	441	466	-25
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Corporate Securities	-	5	-	35	51	-	-	17	-	-1	-	-17	51	39	12
d. Bank Securities	109	-	-	24	-	-	-	41	-	-	-	39	109	104	5
e. OFI Securities	-	-1	21	-	-	-	-	-	-	-	-	18	21	17	4
f. Foreign Securities	-	11	-	1	-	-	-	-	32	-55	-	-	32	-43	75
g. Others	-	-	-	7	-	1	-71	3	-	-	-	-	-71	11	-82
3. Loans & Advances	-6	801	58	132	308	17	766	120	-2	570	521	103	1645	1743	-98
4. Small Savings	-	-	-	33	-	-	113	-	-	-	-	80	113	113	0
5. Life Fund	-	-	180	-	-	-	6	-	-	2	-	184	186	186	0
6. Provident Fund	-	-	176	-	-	-	97	-	-	-	-	273	273	273	0
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	-	-	-48	-	-21	-	-	-	-	-48	-69	-48	-21
9. Foreign claims n.e. classified	1	-24	-	-	-	-	-	7	-	-	-	-	1	-17	18
10. Other items n.e. classified	59	-21	23	-5	1	-1	120	11	-43	-3	-	15	160	-4	164
Total	1009	1110	458	425	320	66	1471	275	-13	531	521	1308	3766	3715	51

Source: RBI Bulletin, August, 1975.

STATEMENT 1.19 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1969-70

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy (Sources - Uses)	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	943	-10	-	28	11	38	8	14	-	50	-	884	962	1004	-42
2. Investments	124	459	34	273	92	-3	407	63	154	33	-	13	811	838	-27
a. Central & State Govt. Securities	-	294	-	184	-	-5	322	-	-	33	-	-34	322	472	-150
b. Other Govt. Securities	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Corporate Securities	-	1	-	44	92	-	-	33	-	-	-	6	92	84	8
d. Bank Securities	124	-	-	40	-	1	-	27	-	-	-	17	124	85	39
e. OFI Securities	-	11	34	-	-	-	-	-	-	-	-	24	34	35	-1
f. Foreign Securities	-	152	-	1	-	-	-	-	154	-	-	-	154	153	1
g. Others	-	-	-	4	-	1	85	4	-	-	-	-	85	9	76
3. Loans & Advances	3	698	52	131	214	20	424	133	2	328	701	58	1396	1368	28
4. Small Savings	-	-	-	88	-	-	93	-	-	-	-	6	93	94	-1
5. Life Fund	-	-	181	-	-	-	8	-	-	-1	-	189	189	188	1
6. Provident Fund	-	-	202	-	-	-	157	-	-	-	-	358	359	358	1
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	-1	-	7	-	99	-	-	-	-	6	105	6	99
9. Foreign claims n.e. classified	-4	15	-	-	-	-	-	7	-	-	-	-	-4	22	-26
10. Other items n.e. classified	-31	18	19	-12	0	-3	259	-2	-2	-25	-	23	244	-1	245
Total	1035	1180	487	508	324	52	1455	215	154	385	701	1537	4155	3877	279

Source: RBI Bulletin, August, 1975.

STATEMENT 1.20 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1970-71

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy (Sources - Uses)			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)			(14)	(15)	(16)
1. Currency and Deposits	1425	-12	-	49	9	53	12	168	-	152	-	1149	1446	1559	-113		
2. Investments	141	461	47	320	84	8	819	86	-123	14	-	97	968	986	-18		
a. Central & State Govt. Securities	-	474	-	209	-	5	758	-	-	12	-	16	758	716	42		
b. Other Govt. Securities	-	76	-	22	-	1	49	-	-	-	-	-	49	99	-50		
c. Corporate Securities	-	3	-	35	84	-	-	23	-	-1	-	14	84	74	10		
d. Bank Securities	141	-	-	36	-	1	-	30	-	-	-	51	141	118	23		
e. OFI Securities	-	32	47	-	-	-	-	-	-	-	-	16	47	48	-1		
f. Foreign Securities	-	-123	-	-	-	-	-	-	-123	-	-	-	-123	-123	0		
g. Others	-	-1	-	18	-	1	12	33	-	3	-	-	12	54	-42		
3. Loans & Advances	26	1180	72	189	331	30	918	311	16	314	595	67	1958	2091	-133		
4. Small Savings	-	-	-	71	-	-	169	-	-	-	-	97	169	168	1		
5. Life Fund	-	-	213	-	-	-	8	-	-	1	-	220	221	221	0		
6. Provident Fund	-	-	260	-	-	-	163	-	-	-	-	422	423	422	1		
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0		
8. Trade Debt	-	-	-	-	32	-	62	-45	-	-	2	32	96	-13	109		
9. Foreign claims n.e. classified	16	-	-	-	-	-	-	157	-	-	-	-	16	157	-141		
10. Other items n.e. classified	104	41	32	5	55	14	220	32	169	-7	-	-	580	85	495		
Total	1712	1670	624	634	511	105	2371	709	62	474	597	2084	5877	5676	201		

Source: RBI Bulletin, March, 1980.

STATEMENT 1.21 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1971-72

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	1487	-14	-	55	10	69	10	-173	-	56	-	1329	1507	1322	185
2. Investments	136	900	64	307	132	19	785	144	68	14	-	-20	1185	1364	-179
a. Central & State Govt. Securities	-	715	-	228	-	7	758	-	-	34	-	-99	758	885	-127
b. Other Govt. Securities	-	69	-	12	-	1	49	-	-	-	-	-	49	82	-33
c. Corporate Securities	-	7	-	34	132	-	-	67	-	-3	-	26	132	131	1
d. Bank Securities	136	-	-	35	-	1	-	41	-	-	-	39	136	116	20
e. OFI Securities	-	28	64	-	-	-	-	-	-	-	-	14	64	42	22
f. Foreign Securities	-	78	-	-	-	3	-	2	68	-	-	-	68	83	-15
g. Others	-	3	-	-2	-	7	-22	34	-	-17	-	-	-22	25	-47
3. Loans & Advances	43	1054	54	226	392	91	910	402	-4	406	544	105	1939	2284	-345
4. Small Savings	-	-	-	121	-	-	210	-	-	-	-	90	210	211	-1
5. Life Fund	-	-	240	-	-	-	9	-	-	-4	-	252	249	248	1
6. Provident Fund	-	-	294	-	-	-	192	-	-	-	-	486	486	486	0
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	-	-	47	-	93	125	-	-	18	47	158	172	-14
9. Foreign claims n.e. classified	-41	-	-	-	-	-	-	-	-	-	-	-	-41	0	-41
10. Other items n.e. classified	281	57	56	14	96	7	210	60	-56	1	-	-	587	139	448
Total	1906	1997	708	723	677	186	2419	558	8	473	562	2289	6280	6226	54

Source: RBI Bulletin, March, 1980.

STATEMENT 1.22 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1972-73

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		(16)
1. Currency and Deposits	2292	-25	-	123	21	78	19	72	-	-3	-	1954	2332	2199	133	
2. Investments	165	1955	93	385	88	7	2025	70	-37	-41	-	-15	2334	2361	-27	
a. Central & State Govt. Securities	-	1821	-	250	-	1	1984	-	-	-20	-	-122	1984	1930	54	
b. Other Govt. Securities	-	140	-	1	-	1	59	-	-	-	-	-	59	142	-83	
c. Corporate Securities	-	12	-	42	88	-	-	-13	-	-1	-	42	88	82	6	
d. Bank Securities	165	-	-	95	-	1	-	43	-	-	-	43	165	182	-17	
e. OFI Securities	-	21	93	-	-	-	-	27	-	-	-	22	93	70	23	
f. Foreign Securities	-	-39	-	1	-	3	-	-	-37	-	-	-	-37	-35	-2	
g. Others	-	-	-	-4	-	1	-18	13	-	-20	-	-	-18	-10	-8	
3. Loans & Advances	-51	771	110	158	186	106	142	323	17	342	752	106	1156	1806	-650	
4. Small Savings	-	-	-	169	-	-	357	-	-	-	-	188	357	357	0	
5. Life Fund	-	-	298	-	-	-	10	-	-	2	-	307	308	309	-1	
6. Provident Fund	-	-	358	-	-	-	187	-	-	-	-	545	545	545	0	
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	
8. Trade Debt	-	-	-	-	100	-	45	241	-	-	-	106	145	347	-202	
9. Foreign claims n.e. classified	23	-	-	-	-	-	-	7	-	-	-	-	23	7	16	
10. Other items n.e. classified	171	128	58	-4	133	32	202	161	21	-15	-	-	585	302	283	
Total	2600	2829	917	831	528	223	2987	874	1	285	752	3191	7785	8233	-448	

Source: RBI Bulletin, March, 1980.

STATEMENT 1.23 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1973-74

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy (Sources - Uses)	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	2694	-2	-	108	24	246	36	113	-	33	-	2123	2754	2621	133
2. Investments	154	1390	118	473	81	2	584	69	131	92	-	-96	1068	1930	-862
a. Central & State Govt. Securities	-	1002	-	322	-	-3	1102	-	-	-20	-	-167	1102	1134	-32
b. Other Govt. Securities	-	179	-	10	-	1	106	-	-	-	-	-	106	190	-84
c. Corporate Securities	-	12	-	50	81	-	-	26	-	-1	-	6	81	93	-12
d. Bank Securities	154	-	-	87	-	1	-	26	-	-	-	52	154	166	-12
e. OFI Securities	-	60	118	-	-	-	-	7	-	-	-	13	118	80	38
f. Foreign Securities	-	138	-	5	-	2	-	-	131	-	-	-	131	145	-14
g. Others	-	-1	-	-1	-	1	-624	10	-	113	-	-	-624	122	-746
3. Loans & Advances	25	1752	133	335	522	226	-104	316	-15	-1123	818	64	1379	1570	-191
4. Small Savings	-	-	-	179	-	-	459	-	-	-	-	280	459	459	0
5. Life Fund	-	-	348	-	-	-	10	-	-	3	-	356	358	359	-1
6. Provident Fund	-	-	386	-	-	-	218	-	-	-	-	603	604	603	1
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	-	-	277	-	436	372	-	-	72	278	785	650	135
9. Foreign claims n.e. classified	128	-	5	-	-	-	-	14	-	-	-	-	133	14	119
10. Other items n.e. classified	50	-33	106	-9	273	50	188	-69	-41	-24	-	-	576	-85	661
Total	3051	3107	1096	1086	1177	524	1827	815	75	-1019	890	3608	8116	8121	-5

Source: RBI Bulletin, March, 1980.

STATEMENT 1.24 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1974-75

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		(16)
1. Currency and Deposits	2672	16	-	2	20	71	36	-42	-	-6	-	1670	2728	1711	1017	
2. Investments	142	1281	96	515	88	10	1446	32	92	-27	-	-20	1864	1791	73	
a. Central & State Govt. Securities	-	1032	-	387	-	3	1375	-	-	23	-	-114	1375	1331	44	
b. Other Govt. Securities	-	107	-	15	-	-	71	-	-	-	-	-	71	122	-51	
c. Corporate Securities	-	15	-	20	88	-	-	8	-	-2	-	46	88	87	1	
d. Bank Securities	142	-	-	88	-	1	-	14	-	-	-	49	142	152	-10	
e. OFI Securities	-	29	96	-	-	-	-	11	-	-	-	-1	96	39	57	
f. Foreign Securities	-	91	-	1	-	1	-	-	92	-	-	-	92	93	-1	
g. Others	-	7	-	4	-	5	-	-1	-	-48	-	-	0	-33	33	
3. Loans & Advances	-17	1895	190	477	888	191	1285	746	8	1294	742	135	3096	4738	-1642	
4. Small Savings	-	-	-	176	-	-	261	-	-	-	-	86	261	262	-1	
5. Life Fund	-	-	331	-	-	-	15	-	-	2	-	344	346	346	0	
6. Provident Fund	-	-	470	-	-	-	317	-	-	-	-	787	787	787	0	
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	31	-	31	0	31	
8. Trade Debt	-	-	-	-	404	-	335	289	-	-	-	404	739	693	46	
9. Foreign claims n.e. classified	96	-	-3	1	-	-	-	-	-	-	-	-	93	1	92	
10. Other items n.e. classified	93	177	35	17	266	38	418	148	118	-105	-	-	930	275	655	
Total	2986	3369	1119	1188	1666	310	4113	1173	218	1158	773	3406	10875	10604	271	

Source: RBI Bulletin, March, 1980.

STATEMENT 1.25 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1975-76

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses			
													(2)	(3)	(4)
1. Currency and Deposits	4061	2	-	153	-2	74	130	511	-	2	-	3213	4189	3955	234
2. Investments	176	2142	186	651	68	-3	1827	130	873	-22	-	49	3130	2947	183
a. Central & State Govt. Securities	-	1052	-	483	-	-3	1732	-	-	27	-	-11	1732	1548	184
b. Other Govt. Securities	-	191	-	24	-	1	95	-	-	-	-	-	95	216	-121
c. Corporate Securities	-	23	-	46	68	-	-	44	-	-4	-	-20	68	89	-21
d. Bank Securities	176	-	-	99	-	1	-	34	-	-	-	59	176	193	-17
e. OFI Securities	-	-3	186	-	-	-	-	51	-	-	-	21	186	69	117
f. Foreign Securities	-	875	-	-3	-	4	-	1	873	-	-	-	873	877	-4
g. Others	-	4	-	2	-	-6	-	-	-	-45	-	-	0	-45	45
3. Loans & Advances	120	2709	282	606	668	77	2935	364	-19	1210	1064	130	5050	5096	-46
4. Small Savings	-	-	-	275	-	-	377	-	-	-	-	102	377	377	0
5. Life Fund	-	-	401	-	-	-	18	-	-	-4	-	422	419	418	1
6. Provident Fund	-	-	714	-	-	-	366	-	-	-	-	1080	1080	1080	0
7. Compulsory Deposits	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
8. Trade Debt	-	-	-	-	-	-	112	158	-14	-	114	-	272	98	174
9. Foreign claims n.e. classified	-100	4	-1	1	-	-	-	227	-	-	-	-	-101	232	-333
10. Other items n.e. classified	832	494	62	6	148	28	254	47	20	-363	-	-	1316	212	1104
Total	5089	5351	1644	1692	882	288	6065	1265	874	823	1178	4996	15732	14415	1317

Source: RBI Bulletin, March, 1980.

STATEMENT 1.26 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1976-77

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		(16)
1. Currency and Deposits	5131	7	50	212	92	164	255	261	61	197	-	4317	5589	5158	431	
2. Investments	264	2396	350	808	188	2	1352	168	1340	-72	-	166	3494	3468	26	
a. Central & State Govt. Securities	-	779	-	457	-	-11	1245	-	-	-57	-	10	1245	1178	67	
b. Other Govt. Securities	-	-	-	156	-	2	107	-	-	-	-	-	107	158	-51	
c. Corporate Securities	-	45	-	70	188	-	-	84	-	-15	-	70	188	254	-66	
d. Bank Securities	264	-	-	124	-	7	-	45	-	-	-	58	264	234	30	
e. OFI Securities	-	174	350	-	-	-	-	1	-	-	-	28	350	203	147	
f. Foreign Securities	-	1382	-	1	-	1	-	2	1340	-	-	-	1340	1386	-46	
g. Others	-	16	-	-	-	3	-	36	-	-	-	-	0	55	-55	
3. Loans & Advances	-74	3097	515	1000	668	152	2082	634	94	530	1899	319	5184	5732	-548	
4. Small Savings	-	-	-	257	-	-	397	-	-	-	-	140	397	397	0	
5. Life Fund	-	-	507	-	-	-	20	-	-	2	-	524	527	526	1	
6. Provident Fund	-	-	801	-	-	-	380	-	-	-	-	1171	1181	1171	10	
7. Compulsory Deposits	613	-	-	-	-	-	-	-	-	-	-	613	613	613	0	
8. Trade Debt	-	-	-	-	-143	-	421	308	-	-	41	-143	319	165	154	
9. Foreign claims n.e. classified	-164	24	-	-	-	-	-	61	-54	-418	-	-	-218	-333	115	
10. Other items n.e. classified	-446	73	46	39	258	-46	400	31	-	-	-	-34	258	63	195	
Total	5324	5597	2269	2316	1063	272	5307	1463	1441	239	1940	7073	17344	16960	384	

Source: RBI Bulletin, December, 1988.

STATEMENT 1.27 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1977-78

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses			
													(2)	(3)	(4)
1. Currency and Deposits	7506	-7	4	315	99	334	425	2677	15	116	-	4133	8049	7568	481
2. Investments	180	6403	451	912	290	32	4927	140	1583	-50	-	263	7431	7700	-269
a. Central & State Govt. Securities	-	4527	-	522	-	17	4769	-	-	-44	-	-	4769	5022	-253
b. Other Govt. Securities	-	-	-	168	-	-	158	-	-	-	-	-	158	168	-10
c. Corporate Securities	-	2	-	86	290	-	-	82	-	-6	-	158	290	322	-32
d. Bank Securities	180	-	-	127	-	2	-	51	-	-	-	70	180	250	-70
e. OFI Securities	-	183	451	-	-	-	-	12	-	-	-	35	451	230	221
f. Foreign Securities	-	1637	-	6	-	3	-	-4	1583	-	-	-	1583	1642	-59
g. Others	-	54	-	3	-	10	-	-1	-	-	-	-	0	66	-66
3. Loans & Advances	-219	2298	325	1032	1102	261	895	909	173	204	1569	273	3845	4977	-1132
4. Small Savings	-	-	-	268	-	-	544	-	-	-	-	275	544	543	1
5. Life Fund	-	-	555	-	-	-	36	-	-	-5	-	596	591	591	0
6. Provident Fund	-	-	1087	-	-	-	383	-	-	-	-	1450	1470	1450	20
7. Compulsory Deposits	14	-	-	-	-	-	-	-	-	-	-	14	14	14	0
8. Trade Debt	-	-	-	-	272	-	-43	469	-	-	72	272	301	741	-440
9. Foreign claims n.e. classified	673	47	-	-	-	-	-	9	66	-149	-	-	739	-93	832
10. Other items n.e. classified	801	-6	84	85	679	-1	691	24	-	-	-	10	2255	112	2143
Total	8955	8735	2506	2612	2442	626	7858	4228	1837	116	1641	7286	25239	23603	1636

Source: RBI Bulletin, December, 1988.

STATEMENT 1.28 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1978-79

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		(16)
1. Currency and Deposits	5153	32	4	579	145	129	543	-2664	-40	329	-	5778	5805	4183	1622	
2. Investments	186	1454	573	932	321	35	987	186	784	-35	-	302	2851	2874	-23	
a. Central & State Govt. Securities	-	220	-	486	-	28	726	-	-	-27	-	-	726	707	19	
b. Other Govt. Securities	-	-	-	219	-	-3	261	-	-	-	-	-	261	216	45	
c. Corporate Securities	-	4	-	97	321	-	-	78	-	-8	-	164	321	335	-14	
d. Bank Securities	186	-	-	121	-	-7	-	25	-	-	-	57	186	196	-10	
e. OFI Securities	-	354	573	-	-	-	-	57	-	-	-	81	573	492	81	
f. Foreign Securities	-	850	-	1	-	-	-	-	784	-	-	-	784	851	-67	
g. Others	-	26	-	8	-	17	-	26	-	-	-	-	0	77	-77	
3. Loans & Advances	11	3860	849	1495	1317	361	1138	719	-92	185	2931	450	6154	7070	-916	
4. Small Savings	-	-	-	310	-	-	844	-	-	-	-	535	844	845	-1	
5. Life Fund	-	-	624	-	-	-	56	-	-	-3	-	683	680	680	0	
6. Provident Fund	-	-	1101	-	-	-	508	-	-	-	-	1574	1609	1574	35	
7. Compulsory Deposits	-316	-	-	-	-	-	-	-	-	-	-	-316	-316	-316	0	
8. Trade Debt	-	-	-	-	394	-	281	342	-	-	18	394	693	736	-43	
9. Foreign claims n.e. classified	-128	-7	-	-	-	-	-	193	602	18	-	-	474	204	270	
10. Other items n.e. classified	-83	29	146	67	345	-7	476	233	-	-	-	-11	884	311	573	
Total	4823	5368	3297	3383	2522	518	4833	-991	1254	494	2949	9389	19678	18161	1517	

Source: RBI Bulletin, December, 1988.

STATEMENT 1.29 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1979-80

Instrument / Sector	(Rupees crore)														
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	7195	29	-2	493	204	297	609	57	112	225	-	6046	8118	7147	971
2. Investments	190	4501	545	1000	445	18	4762	160	196	-14	-	411	6138	6076	62
a. Central & State Govt. Securities	-	4174	-	675	-	-6	4505	-	-	-8	-	-	4505	4835	-330
b. Other Govt. Securities	-	-	-	113	-	-1	257	-	-	-	-	-	257	112	145
c. Corporate Securities	-	-27	-	97	445	-	-	51	-	-6	-	306	445	421	24
d. Bank Securities	190	-	-	106	-	9	-	45	-	-	-	60	190	220	-30
e. OFI Securities	-	485	545	-	-	-	-	42	-	-	-	45	545	572	-27
f. Foreign Securities	-	-151	-	3	-	2	-	-1	196	-	-	-	196	-147	343
g. Others	-	20	-	7	-	14	-	23	-	-	-	-	0	64	-64
3. Loans & Advances	265	5148	1152	2051	1481	496	1537	767	-37	529	3817	929	8215	9920	-1705
4. Small Savings	-	-	-	358	-	-	1100	-	-	-	-	742	1100	1100	0
5. Life Fund	-	-	717	-	-	-	59	-	-	-	-	775	776	775	1
6. Provident Fund	-	-	1190	-	-	-	540	-	-	-	-	1707	1730	1707	23
7. Compulsory Deposits	-207	-	-	-	-	-	-	-	-	-	-	-207	-207	-207	0
8. Trade Debt	-	-	-	-	222	-	948	511	-	-	12	222	1182	733	449
9. Foreign claims n.e. classified	464	-60	-	-	-	-	-	18	187	-57	-	-	651	-99	750
10. Other items n.e. classified	314	56	249	117	771	7	1467	261	-	-	-	11	2801	452	2349
Total	8221	9674	3851	4019	3123	818	11022	1774	458	683	3829	10636	30504	27604	2900

Source: RBI Bulletin, December, 1988.

STATEMENT 1.30 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1980-81

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	7759	5	-53	724	529	384	929	427	46	486	-	7551	9210	9577	-367
2. Investments	337	5940	724	1179	435	44	6341	229	-459	-64	-	592	7378	7920	-542
a. Central & State Govt. Securities	-	5604	-	494	-	22	5911	-	-	-58	-	12	5911	6074	-163
b. Other Govt. Securities	-	-21	-	167	-	-1	430	-	-	-	-	137	430	282	148
c. Corporate Securities	-	81	-	113	435	-	-	102	-	-6	-	206	435	496	-61
d. Bank Securities	337	-	-	171	-	2	-	41	-	-	-	179	337	393	-56
e. OFI Securities	-	609	724	-	-	3	-	45	-	-	-	58	724	715	9
f. Foreign Securities	-	-340	-	6	-	6	-	-	-459	-	-	-	-459	-328	-131
g. Others	-	7	-	228	-	12	-	41	-	-	-	-	0	288	-288
3. Loans & Advances	639	5589	797	1743	1925	552	2703	2486	-17	1430	3508	-	9555	11800	-2245
4. Small Savings	-	-	-	464	-	-	1121	-	-	-	-	657	1121	1121	0
5. Life Fund	-	-	816	-	-	-	103	-	-	4	-	915	919	919	0
6. Provident Fund	-	-	1588	-	-	-	555	-	-	-	-	2120	2143	2120	23
7. Compulsory Deposits	-94	-	-	-	-	-	-	-	-	-	-	-94	-94	-94	0
8. Trade Debt	-	-	9	-	364	-	829	615	-	-	-	373	1202	988	214
9. Foreign claims n.e. classified	303	3	-1	-	-	-	-	567	474	2	-	-	776	572	204
10. Other items n.e. classified	1816	-391	91	110	586	55	1480	69	-	-	-	-	3973	-157	4130
Total	10760	11146	3971	4220	3839	1035	14061	4393	44	1858	3508	12114	36183	34766	1417

Source: RBI Bulletin, January, 1991.

STATEMENT 1.31 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1981-82

Instrument / Sector	(Rupees crore)															
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses		(Sources - Uses)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1. Currency and Deposits	6443	-6	209	905	600	700	1299	-79	-	-133	-	7063	8551	8450	101	
2. Investments	231	3282	1060	1713	715	62	5841	444	-1537	-106	-	1452	6310	6847	-537	
a. Central & State Govt. Securities	-	4092	-	944	-	13	4528	-	-	-97	-	10	4528	4962	-434	
b. Other Govt. Securities	-	-11	-	187	-	-	1313	-	-	-	-	932	1313	1108	205	
c. Corporate Securities	-	11	-	202	715	-	-	128	-	-9	-	295	715	627	88	
d. Bank Securities	231	-	-	141	-	-	-	68	-	-	-	36	231	245	-14	
e. OFI Securities	-	629	1060	-	-	9	-	161	-	-	-	179	1060	978	82	
f. Foreign Securities	-	-1468	-	3	-	7	-	-	-1537	-	-	-	-1537	-1458	-79	
g. Others	-	29	-	236	-	33	-	87	-	-	-	-	0	385	-385	
3. Loans & Advances	903	6742	1179	2347	3534	864	3206	262	124	1473	4004	-	12950	11688	1262	
4. Small Savings	-	-	-	576	-	-	1399	-	-	-	-	823	1399	1399	0	
5. Life Fund	-	-	927	-	-	-	113	-	-	-9	-	1049	1040	1040	0	
6. Provident Fund	-	-	1857	-	-	-	671	-	-	-	-	2488	2528	2488	40	
7. Compulsory Deposits	20	-	-	-	-	-	-	-	-	-	-	20	20	20	0	
8. Trade Debt	-	-	4	-	720	-	762	1179	-	-	-	724	1486	1903	-417	
9. Foreign claims n.e. classified	72	28	1	-	-	-	-	51	4	79	-	-	77	158	-81	
10. Other items n.e. classified	1698	769	282	279	1973	-31	1922	76	-	-	-	-	5875	1093	4782	
Total	9367	10815	5519	5820	7542	1595	15213	1933	-1409	1304	4004	13619	40236	35086	5150	

Source: RBI Bulletin, January, 1991.

STATEMENT 1.32 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1982-83

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)
	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	14255	19	293	1601	880	606	1201	2455	-49	186	-	9558	16580	14425	2155
2. Investments	393	11704	1126	1752	1035	70	11709	530	771	-100	-	1008	15034	14964	70
a. Central & State Govt. Securities	-	9706	-	1146	-	17	11126	-	-	-76	-	24	11126	10817	309
b. Other Govt. Securities	-	35	-	163	-	1	583	-	-	-	-	118	583	317	266
c. Corporate Securities	-	25	-	289	1035	-	-	153	-	-24	-	527	1035	970	65
d. Bank Securities	393	-	-	156	-	2	-	32	-	-	-	183	393	373	20
e. OFI Securities	-	981	1126	-	-	24	-	211	-	-	-	156	1126	1372	-246
f. Foreign Securities	-	916	-	1	-	7	-	-	771	-	-	-	771	924	-153
g. Others	-	41	-	-3	-	19	-	134	-	-	-	-	0	191	-191
3. Loans & Advances	3458	8096	1194	4114	3563	858	3425	1606	367	3024	3533	-	15540	17698	-2158
4. Small Savings	-	-	-	595	-	-	1722	-	-	-	-	1127	1722	1722	0
5. Life Fund	-	-	1035	-	-	-	200	-	-	-1	-	1236	1235	1235	0
6. Provident Fund	-	-	1834	-	-	-	1110	-	-	-	-	2895	2944	2895	49
7. Compulsory Deposits	48	-	-	-	-	-	-	-	-	-	-	48	48	48	0
8. Trade Debt	-	-	17	-	412	-	1205	1193	-	-	-	429	1634	1622	12
9. Foreign claims n.e. classified	-198	169	-	-	-	-	-	156	-102	-29	-	-	-300	296	-596
10. Other items n.e. classified	1529	348	215	125	1439	1	1819	305	-	-	-	-	5002	779	4223
Total	19485	20336	5714	8187	7329	1535	22391	6245	987	3080	3533	16301	59439	55684	3755

Source: RBI Bulletin, January, 1991.

STATEMENT 1.33 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1983-84

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy (Sources - Uses)	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	9810	-	309	1177	426	759	1850	-3154	185	1069	-	11775	12580	11626	954
2. Investments	325	4723	1697	2836	1115	119	3736	567	832	18	-	850	7705	9113	-1408
a. Central & State Govt. Securities	-	2484	-	1640	-	9	3188	-	-	14	-	27	3188	4174	-986
b. Other Govt. Securities	-	38	-	201	-	-	548	-	-	-	-	102	548	341	207
c. Corporate Securities	-	31	-	553	1115	-	-	146	-	4	-	333	1115	1067	48
d. Bank Securities	325	-	-	268	-	-5	-	50	-	-	-	120	325	433	-108
e. OFI Securities	-	928	1697	-	-	75	-	251	-	-	-	268	1697	1522	175
f. Foreign Securities	-	1233	-	6	-	18	-	-	832	-	-	-	832	1257	-425
g. Others	-	9	-	168	-	22	-	120	-	-	-	-	0	319	-319
3. Loans & Advances	1790	8363	1242	3037	2746	821	3772	1308	-423	2451	5434	-	14561	15980	-1419
4. Small Savings	-	-	-	644	-	-	2409	-	-	-	-	1765	2409	2409	0
5. Life Fund	-	-	1180	-	-	-	208	-	-	12	-	1376	1388	1388	0
6. Provident Fund	-	-	2140	-	-	-	951	-	-	-	-	3054	3091	3054	37
7. Compulsory Deposits	82	-	-	-	-	-	-	-	-	-	-	82	82	82	0
8. Trade Debt	-	-	12	-	-176	-	1730	1393	-	-	-	-164	1566	1229	337
9. Foreign claims n.e. classified	-113	221	12	-	-	-	-	653	-324	-526	-	-	-425	348	-773
10. Other items n.e. classified	1536	752	210	208	1664	20	2243	424	-	-	-	-	5653	1404	4249
Total	13430	14059	6802	7902	5775	1719	16899	1191	270	3024	5434	18738	48610	46633	1977

Source: RBI Bulletin, January, 1991.

STATEMENT 1.34 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1984-85

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		(16)
1. Currency and Deposits	16554	9	279	1750	497	690	2462	280	-273	344	-	13762	19519	16835	2684	
2. Investments	309	12261	2122	2610	1365	415	9045	305	978	-112	-	1429	13819	16908	-3089	
a. Central & State Govt. Securities	-	8690	-	1199	-	10	8446	-	-	-111	-	29	8446	9817	-1371	
b. Other Govt. Securities	-	7	-	187	-	-	599	-	-	-	-	79	599	273	326	
c. Corporate Securities	-	13	-	676	1365	-	-	154	-	-1	-	603	1365	1445	-80	
d. Bank Securities	309	-	-	143	-	-1	-	43	-	-	-	123	309	308	1	
e. OFI Securities	-	1182	2122	-	-	146	-	107	-	-	-	595	2122	2030	92	
f. Foreign Securities	-	1348	-	6	-	6	-	-	978	-	-	-	978	1360	-382	
g. Others	-	1021	-	399	-	254	-	1	-	-	-	-	0	1675	-1675	
3. Loans & Advances	698	9374	690	3253	3711	1320	5551	2638	176	2568	5719	-	16545	19153	-2608	
4. Small Savings	-	-	-	714	-	-	3650	-	-	-	-	2936	3650	3650	0	
5. Life Fund	-	-	1284	-	-	-	278	-	-	5	-	1557	1562	1562	0	
6. Provident Fund	-	-	2517	-	-	-	1212	-	-	-	-	3688	3729	3688	41	
7. Compulsory Deposits	63	-	-	-	-	-	-	-	-	-	-	63	63	63	0	
8. Trade Debt	-	-	-1	-	178	-	1705	1607	-	-	-	177	1882	1784	98	
9. Foreign claims n.e. classified	6	-158	-	-	-	-	-	378	-609	-4	-	-	-603	216	-819	
10. Other items n.e. classified	3818	6	523	299	1693	-6	2475	309	-	-	-	-	8509	608	7901	
Total	21448	21492	7414	8626	7444	2419	26378	5517	272	2801	5719	23612	68675	64467	4208	

Source: RBI Bulletin, January, 1991.

STATEMENT 1.35 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1985-86

Instrument / Sector	(Rupees crore)														Discrepancy
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	15907	83	665	1709	754	1178	2230	-237	-328	992	-	14245	19228	17970	1258
2. Investments	604	12464	2750	2953	2084	563	11786	735	-716	51	-	2071	16508	18837	-2329
a. Central & State Govt. Securities	-	11280	-	1485	-	7	11069	-	-	71	-	35	11069	12878	-1809
b. Other Govt. Securities	-	4	-	229	-	-	717	-	-	-	-	179	717	412	305
c. Corporate Securities	-	15	-	772	2084	-	-	177	-	-20	-	1197	2084	2141	-57
d. Bank Securities	604	-	-	183	-	-1	-	388	-	-	-	44	604	614	-10
e. OFI Securities	-	650	2750	-	-	248	-	118	-	-	-	616	2750	1632	1118
f. Foreign Securities	-	595	-	14	-	8	-	-	-716	-	-	-	-716	617	-1333
g. Others	-	-80	-	270	-	301	-	52	-	-	-	-	0	543	-543
3. Loans & Advances	537	7923	1104	4953	4895	1590	3844	2055	-16	2594	6982	-	17346	19115	-1769
4. Small Savings	-	-	-	1064	-	-	4292	-	-	-	-	3228	4292	4292	0
5. Life Fund	-	-	1448	-	-	-	344	-	-	13	-	1779	1792	1792	0
6. Provident Fund	-	-	2972	-	-	-	1237	-	-	-	-	4144	4209	4144	65
7. Compulsory Deposits	94	-	-	-	-	-	-	-	-	-	-	94	94	94	0
8. Trade Debt	-	-	-9	-	-35	-	1279	1078	-	-	-	-44	1235	1034	201
9. Foreign claims n.e. classified	25	-228	2	-	-	-	-	550	-632	5	-	-	-605	327	-932
10. Other items n.e. classified	3929	894	530	238	2178	11	1828	52	-	-	-	-	8465	1195	7270
Total	21096	21136	9462	10917	9876	3342	26840	4233	-1692	3655	6982	25517	72564	68800	3764

Source: RBI Bulletin, January, 1991.

STATEMENT 1.36 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1986-87

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		(16)
1. Currency and Deposits	22307	-6	534	3510	804	1650	4628	1577	208	1137	-	19064	28481	26932	1549	
2. Investments	811	16163	3361	3640	2260	249	17365	1786	-802	-189	-	2333	22995	23982	-987	
a. Central & State Govt. Securities	-	13560	-	1757	-	9	15755	-	-	-183	-	37	15755	15180	575	
b. Other Govt. Securities	-	1303	-	160	-	-	1610	-	-	-	-	251	1610	1714	-104	
c. Corporate Securities	-	-91	-	1252	2260	-	-	356	-	-6	-	797	2260	2308	-48	
d. Bank Securities	811	-	-	267	-	3	-	446	-	-	-	109	811	825	-14	
e. OFI Securities	-	1108	3361	-	-	-	-	177	-	-	-	1139	3361	2424	937	
f. Foreign Securities	-	338	-	13	-	19	-	-	-802	-	-	-	-802	370	-1172	
g. Others	-	-55	-	191	-	218	-	807	-	-	-	-	0	1161	-1161	
3. Loans & Advances	-288	9817	1943	5676	6210	1400	5462	2706	315	3535	8192	-	21834	23134	-1300	
4. Small Savings	-	-	-	-120	-	-	3276	-	-	-	-	3396	3276	3276	0	
5. Life Fund	-	-	1816	-	-	-	371	-	-	19	-	2168	2187	2187	0	
6. Provident Fund	-	-	3346	-	-	-	1721	-	-	-	-	5067	5067	5067	0	
7. Compulsory Deposits	-309	-	-	-	-	-	-	-	-	-	-	-309	-309	-309	0	
8. Trade Debt	-	-	-7	-	-273	-	1360	1507	-	-	-	-280	1080	1227	-147	
9. Foreign claims n.e. classified	520	-107	2	-	-	-	-	1158	-489	689	-	-	33	1740	-1707	
10. Other items n.e. classified	1701	-	705	545	3063	-8	2091	461	-	-	-	-	7560	998	6562	
Total	24742	25867	11700	13251	12064	3291	36274	9195	-768	5191	8192	31439	92204	88234	3970	

Source: RBI Bulletin, January, 1992.

STATEMENT 1.37 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1987-88

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	Discrepancy (Sources - Uses)	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	21862	29	636	3509	694	81	5302	-845	-181	1413	-	20815	28313	25002	3311
2. Investments	723	14782	4620	5193	2204	246	15815	588	-859	-91	-	2009	22503	22727	-224
a. Central & State Govt. Securities	-	12299	-	1925	-	50	13389	-	-	-114	-	55	13389	14215	-826
b. Other Govt. Securities	-	1197	-	1114	-	-	2426	-	-	-	-	194	2426	2505	-79
c. Corporate Securities	-	74	-	1683	2204	-	-	209	-	23	-	155	2204	2144	60
d. Bank Securities	723	-	-	343	-	-	-	264	-	-	-	116	723	723	0
e. OFI Securities	-	1156	4620	-	-	2	-	115	-	-	-	1489	4620	2762	1858
f. Foreign Securities	-	33	-	22	-	-	-	-	-859	-	-	-	-859	55	-914
g. Others	-	23	-	106	-	194	-	-	-	-	-	-	0	323	-323
3. Loans & Advances	40	11225	2730	7782	4420	2087	4600	844	-204	3322	9286	-	20872	25260	-4388
4. Small Savings	-	-	-	-97	-	-	3633	-	-	-	-	3730	3633	3633	0
5. Life Fund	-	-	2127	-	-	-	472	-	-	11	-	2588	2599	2599	0
6. Provident Fund	-	-	3755	-	-	-	2769	-	-	-	-	6524	6524	6524	0
7. Compulsory Deposits	-50	-	-	-	-	-	-	-	-	-	-	-50	-50	-50	0
8. Trade Debt	-	-	92	-	412	-	63	1040	-	-	-	504	567	1544	-977
9. Foreign claims n.e. classified	-409	-385	2	-	-	-	-	1070	-636	706	-	-	-1043	1391	-2434
10. Other items n.e. classified	2956	75	999	880	1000	32	1530	275	-	-	-	-	6485	1262	5223
Total	25122	25726	14961	17267	8730	2446	34184	2972	-1880	5361	9286	36120	90403	89892	511

Source: RBI Bulletin, June, 1993.

STATEMENT 1.38 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1988-89

Instrument / Sector	(Rupees crore)															
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1. Currency and Deposits	29144	205	924	6893	896	1697	7829	1108	22	3092	-	20583	38815	33578	5237	
2. Investments	653	15507	7070	5840	2730	613	18269	4053	-1476	212	-	2676	27246	28901	-1655	
a. Central & State Govt. Securities	-	12977	-	1945	-	386	15779	-	-	211	-	58	15779	15577	202	
b. Other Govt. Securities	-	514	-	1476	-	-	2490	-	-	-	-	356	2490	2346	144	
c. Corporate Securities	-	457	-	1840	2730	-	-	252	-	1	-	383	2730	2933	-203	
d. Bank Securities	653	-	-	129	-	21	-	212	-	-	-	94	653	456	197	
e. OFI Securities	-	2078	7070	-	-	4	-	198	-	-	-	1785	7070	4065	3005	
f. Foreign Securities	-	-390	-	14	-	-3	-	-	-1476	-	-	-	-1476	-379	-1097	
g. Others	-	-129	-	436	-	205	-	3391	-	-	-	-	0	3903	-3903	
3. Loans & Advances	684	19482	5227	11405	12091	3061	10221	2477	-18	4673	12826	-	41031	41098	-67	
4. Small Savings	-	-	-	-80	-	-	5475	-	-	-	-	5555	5475	5475	0	
5. Life Fund	-	-	2930	-	-	-	504	-	-	11	-	3423	3434	3434	0	
6. Provident Fund	-	-	4495	-	-	-	3057	-	-	-	-	7552	7552	7552	0	
7. Compulsory Deposits	-257	-	-	-	-	-	-	-	-	-	-	-257	-257	-257	0	
8. Trade Debt	-	-	-19	-	378	-	54	-485	-	-	-	359	413	-126	539	
9. Foreign claims n.e. classified	78	165	-	-	-	-	-	822	-319	1598	-	-	-241	2585	-2826	
10. Other items n.e. classified	5050	-	1464	892	2334	398	2607	526	-	-	-	-	11455	1816	9639	
Total	35352	35359	22091	24950	18429	5769	48016	8501	-1791	9586	12826	39891	134923	124056	10867	

Source: RBI Bulletin, March, 1995.

STATEMENT 1.39 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1989-90

Instrument / Sector	(Rupees crore)															
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses		(Sources - Uses)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1. Currency and Deposits	35082	151	2242	8498	850	2315	8769	1069	-232	3691	-	27958	46711	43682	3029	
2. Investments	785	23588	9397	6866	5322	3129	24496	4540	-1251	-103	-	5111	38749	43131	-4382	
a. Central & State Govt. Securities	-	21043	-	1958	-	731	20833	-	-	-168	-	62	20833	23626	-2793	
b. Other Govt. Securities	-	1052	-	415	-	-	3663	-	-	-	-	488	3663	1955	1708	
c. Corporate Securities	-	295	-	3489	5322	-	-	234	-	65	-	1328	5322	5411	-89	
d. Bank Securities	785	-	-	421	-	32	-	371	-	-	-	49	785	873	-88	
e. OFI Securities	-	1934	9397	-	-	5	-	589	-	-	-	3184	9397	5712	3685	
f. Foreign Securities	-	-204	-	-1	-	-7	-	-	-1251	-	-	-	-1251	-212	-1039	
g. Others	-	-532	-	584	-	2368	-	3346	-	-	-	-	0	5766	-5766	
3. Loans & Advances	1502	20752	2889	10990	11869	4019	14327	6006	703	5396	11883	-	43173	47163	-3990	
4. Small Savings	-	-	-	1269	-	-	7958	-	-	-	-	6689	7958	7958	0	
5. Life Fund	-	-	3904	-	-	-	536	-	-	25	-	4415	4440	4440	0	
6. Provident Fund	-	-	5884	-	-	-	3622	-	-	-	-	9506	9506	9506	0	
7. Compulsory Deposits	-142	-	-	-	-	-	-	-	-	-	-	-142	-142	-142	0	
8. Trade Debt	-	-	-81	-	-682	-	78	1386	-	-	-	-763	-685	623	-1308	
9. Foreign claims n.e. classified	-43	-635	13	-	-	-	-	920	-151	2168	-	-	-181	2453	-2634	
10. Other items n.e. classified	4081	-	1122	677	5503	601	3610	316	-	-	-	-	14316	1594	12722	
Total	41265	43856	25370	28300	22862	10064	63396	14237	-931	11177	11883	52774	163845	160408	3437	

Source: RBI Bulletin, March, 1995.

STATEMENT 1.40 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1990-91

Instrument / Sector	(Rupees crore)															
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy	
	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources		Uses (Sources - Uses)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1. Currency and Deposits	35715	169	980	6909	959	2393	9801	683	882	-344	882	-	26315	47111	37351	9760
2. Investments	1526	25119	10300	10998	5642	1140	27292	5471	-7353	180	-	8676	37407	51584	-14177	
a. Central & State Govt. Securities	-	22946	-	4209	-	-275	21972	-	-	129	-	67	21972	27076	-5104	
b. Other Govt. Securities	-	1676	-	1201	-	-	5320	-	-	-	-	696	5320	3573	1747	
c. Corporate Securities	-	-32	-	2804	5642	-	-	214	-	51	-	2206	5642	5243	399	
d. Bank Securities	1526	-	-	479	-	2	-	1508	-	-	-	13	1526	2002	-476	
e. OFI Securities	-	1510	10300	-	-	310	-	450	-	-	-	5694	10300	7964	2336	
f. Foreign Securities	-	-1189	-	19	-	50	-	-	-7353	-	-	-	-7353	-1120	-6233	
g. Others	-	208	-	2286	-	1053	-	3299	-	-	-	-	0	6846	-6846	
3. Loans & Advances	4473	16228	5204	16859	16083	4349	11261	2066	874	5930	9267	-	47162	45432	1730	
4. Small Savings	-	-	-	498	-	-	8309	-	-	-	-	7811	8309	8309	0	
5. Life Fund	-	-	4934	-	-	-	701	-	-	36	-	5599	5635	5635	0	
6. Provident Fund	-	-	6563	-	-	-	4592	-	-	-	-	11155	11155	11155	0	
7. Compulsory Deposits	-136	-	-	-	-	-	-	-	-	-	-	-135	-136	-135	-1	
8. Trade Debt	-	-	416	-	-	-	57	347	-	-	-	-453	-396	-106	-290	
9. Foreign claims n.e. classified	-78	-96	3	2	-	-	-	363	-227	3054	-	-	-302	3323	-3625	
10. Other items n.e. classified	-1672	-	2788	1562	5720	1980	4743	1186	-	-	-	-	11579	4728	6851	
Total	39828	41420	31188	36828	27535	9862	66756	10116	-7050	10082	9267	58968	167524	167276	248	

Source: RBI Bulletin, January, 1998.

STATEMENT 1.41 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1991-92

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	52920	-98	4772	11765	2381	6866	7066	3387	-133	-4455	-	28255	67006	45720	21286
2. Investments	1027	23537	16597	15698	8788	1189	22681	-1419	9820	-63	-	15738	58913	54680	4233
a. Central & State Govt. Securities	-	18732	-	4058	-	-370	17334	-	-	-44	-	68	17334	22444	-5110
b. Other Govt. Securities	-	1974	-	4635	-	-	5347	-	-	-	-	303	5347	6912	-1565
c. Corporate Securities	-	746	-	6027	8788	-	-	220	-	-19	-	2281	8788	9255	-467
d. Bank Securities	1027	-	-	-567	-	27	-	1016	-	-	-	5	1027	481	546
e. OFI Securities	-	789	16597	-	-	2008	-	342	-	-	-	13081	16597	16220	377
f. Foreign Securities	-	896	-	43	-	59	-	-	9820	-	-	-	9820	998	8822
g. Others	-	400	-	1502	-	-535	-	-2997	-	-	-	-	0	-1630	1630
3. Loans & Advances	2454	14253	8983	14306	35829	11773	13604	7112	1462	6291	5998	-	68330	53735	14595
4. Small Savings	-	-	-	498	-	-	5654	-	-	-	-	5156	5654	5654	0
5. Life Fund	-	-	6329	-	-	-	762	-	-	88	-	7003	7091	7091	0
6. Provident Fund	-	-	7895	-	-	-	4605	-	-	-	-	12500	12500	12500	0
7. Compulsory Deposits	-103	-	-	-	-	-	-	-	-	-	-	-103	-103	-103	0
8. Trade Debt	-	-	361	-	-775	-	82	-630	-	-	-	-414	-332	-1044	712
9. Foreign claims n.e. classified	-	10321	3	-7	-	-	-	20	-3897	7930	-	-	-3894	18264	-22158
10. Other items n.e. classified	1183	-351	3965	6581	11439	1142	6550	1231	-	-	-	-	23137	8603	14534
Total	57481	47662	48905	48841	57662	20970	61004	9701	7252	9791	5998	68135	238302	205100	33202

Source: RBI Bulletin, January, 1998.

STATEMENT 1.42 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1992-93

(Rupees crore)

Instrument / Sector	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy (Sources - Uses)
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	46255	14	1949	6500	-120	2995	8375	-192	-543	6942	-	42147	55916	58406	-2490
2. Investments	920	21118	12344	19152	16112	-1132	22585	768	2934	942	-	13853	54895	54701	194
a. Central & State Govt. Securities	-	16714	-	2236	-	-269	18030	-	-	-89	-	72	18030	18664	-634
b. Other Govt. Securities	-	3127	-	3411	-	-	4555	-	-	-	-	57	4555	6595	-2040
c. Corporate Securities	-	290	-	10694	16112	-	-	253	-	1031	-	4889	16112	17157	-1045
d. Bank Securities	920	-	-	1423	-	36	-	837	-	-	-	29	920	2325	-1405
e. OFI Securities	-	-1097	12344	-	-	-1429	-	318	-	-	-	8806	12344	6598	5746
f. Foreign Securities	-	1580	-	135	-	29	-	-	2934	-	-	-	2934	1744	1190
g. Others	-	504	-	1253	-	501	-	-640	-	-	-	-	0	1618	-1618
3. Loans & Advances	6290	30282	5163	15909	19705	3808	16433	9856	-704	2280	14752	-	61639	62135	-496
4. Small Savings	-	-	-	417	-	-	4373	-	-	-	-	3956	4373	4373	0
5. Life Fund	-	-	6281	-	-	-	857	-	-	24	-	7114	7138	7138	0
6. Provident Fund	-	-	8875	-	-	-	5942	-	-	-	-	14817	14817	14817	0
7. Compulsory Deposits	-36	-	-	-	-	-	-	-	-	-	-	-36	-36	-36	0
8. Trade Debt	-	-	-408	-	-990	-	901	2985	-	-	-	-1398	-497	1587	-2084
9. Foreign claims n.e. classified	-	5238	69	-	-	-	-	774	-5208	-699	-	-	-5139	5313	-10452
10. Other items n.e. classified	6445	-22	1643	2067	4907	-750	3679	483	-	-	-	-1	16674	1775	14899
Total	59874	56630	35916	44045	39614	4919	63145	14674	-3521	9489	14752	80452	209780	210209	-429

Source: RBI Bulletin, January, 1998.

STATEMENT 1.43 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1993-94

Instrument / Sector	(Rupees crore)														Discrepancy
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	68512	100	11380	20874	2050	7555	9724	1193	316	2546	-	61400	91982	93668	-1686
2. Investments	9700	35042	15312	19128	16104	6539	45714	7897	27520	13522	-	15115	114350	97243	17107
a. Central & State Govt. Securities	-	25402	-	7141	-	1200	40976	-	-	239	-	175	40976	34157	6819
b. Other Govt. Securities	-	-988	-	5313	-	-	4738	-	-	-	-	672	4738	4997	-259
c. Corporate Securities	-	1643	-	8516	16104	-	-	373	-	13283	-	4364	16104	28179	-12075
d. Bank Securities	9700	-	-	580	-	36	-	6981	-	-	-	848	9700	8445	1255
e. OFI Securities	-	166	15312	-	-	5082	-	1100	-	-	-	9056	15312	15404	-92
f. Foreign Securities	-	8352	-	-73	-	53	-	-	27520	-	-	-	27520	8332	19188
g. Others	-	467	-	-2349	-	168	-	-557	-	-	-	-	0	-2271	2271
3. Loans & Advances	-2682	30867	8085	22875	23317	10938	8115	1584	-164	5071	14541	-	51212	71335	-20123
4. Small Savings	-	-	-	706	-	-	7157	-	-	-	-	6451	7157	7157	0
5. Life Fund	-	-	8643	-	-	-	939	-	-	34	-	9548	9582	9582	0
6. Provident Fund	-	-	10882	-	-	-	7366	-	-	-	-	18248	18248	18248	0
7. Compulsory Deposits	-8	-	-	-	-	-	-	-	-	-	-	-8	-8	-8	0
8. Trade Debt	-	-	492	-	-1682	-	687	2922	-	-	-	-1190	-503	1732	-2235
9. Foreign claims n.e. classified	-	20204	15	-	-	-	-	54	-8551	-926	-	-	-8536	19332	-27868
10. Other items n.e. classified	6587	7704	5979	3953	4378	-842	1669	1497	-	-	-	-	18613	12312	6301
Total	82109	93917	60788	67536	44167	24190	81371	15147	19121	20247	14541	109564	302097	330601	-28504

Source: RBI Bulletin, January, 1998.

STATEMENT 1.44 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1994-95

Instrument / Sector	(Rupees crore)															
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		Discrepancy	
	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources		Uses
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1. Currency and Deposits	96408	1530	9045	1269	2696	7705	11372	1629	-5970	-1921	-	83297	113551	93509	20042	
2. Investments	4899	14120	26593	46774	41831	8833	27063	2453	13700	15420	-	17474	114086	105074	9012	
a. Central & State Govt. Securities	-	19518	-	20835	-	529	25186	-	-	-29	-	23	25186	40876	-15690	
b. Other Govt. Securities	-	-2146	-	-644	-	-	1877	-	-	-	-	175	1877	-2615	4492	
c. Corporate Securities	-	2787	-	18875	41831	-	-	588	-	15449	-	8538	41831	46237	-4406	
d. Bank Securities	4899	-	-	-5019	-	239	-	-469	-	-	-	140	4899	-5109	10008	
e. OFI Securities	-	-1343	26593	-	-	7772	-	877	-	-	-	8598	26593	15904	10689	
f. Foreign Securities	-	-4643	-	61	-	197	-	-	13700	-	-	-	13700	-4385	18085	
g. Others	-	-53	-	12666	-	96	-	1457	-	-	-	-	-	14166	-14166	
3. Loans & Advances	9394	57010	11523	34997	50742	23856	9808	4455	-	5196	24770	-	106237	125514	-19277	
4. Small Savings	-	-	-	165	-	-	13269	-	-	-	-	13140	13269	13269	-	
5. Life Fund	-	-	10298	-	-	-	1125	-	-	53	-	11370	11423	11423	-	
6. Provident Fund	-	-	-	-	-	-	8856	-	-	-	-	21295	21295	21295	-	
7. Compulsory Deposits	-10	-	-	-	-	-	-	-	-	-	-	-10	-10	-10	-	
8. Trade Debt	-	-	534	-	-1682	-	435	-1068	-	-	-	-1149	-713	-2217	1504	
9. Foreign claims n.e. classified	-	24320	-	-	-	-	-	46	-6309	1922	-	-	-6309	26288	-32597	
10. Other items n.e. classified	2449	856	6424	2705	16597	490	-121	-438	-	-	-	-	25349	3613	21736	
Total	113140	97836	76856	85910	110184	40884	71807	7077	1421	20670	24770	145381	398178	397758	420	

Source: Report on Currency & Finance, Volume II, 1997-98.

STATEMENT 1.45 : FINANCIAL FLOWS - INSTRUMENT-WISE - 1995-96

Instrument / Sector	(Rupees crore)														Discrepancy
	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total		
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Currency and Deposits	76825	1416	12494	8999	2887	12588	7674	3968	255	3683	-	69718	100135	100372	-237
2. Investments	2765	34835	9338	56482	39574	1230	46858	1078	-10001	16283	-	9546	88534	119454	-30920
a. Central & State Govt. Securities	-	38090	-	40648	-	-442	46441	-	-	9	-	28	46441	78333	-31892
b. Other Govt. Securities	-	-1192	-	-1699	-	-	417	-	-	-	-	581	417	-2310	2727
c. Corporate Securities	-	466	-	16342	39574	-	-	886	-	16274	-	5083	39574	39051	523
d. Bank Securities	2765	-	-	3055	-	239	-	-467	-	-	-	112	2765	2939	-174
e. OFI Securities	-	-1851	9338	-	-	-457	-	726	-	-	-	3742	9338	2160	7178
f. Foreign Securities	-	-625	-	96	-	389	-	-	-10001	-	-	-	-10001	-140	-9861
g. Others	-	-53	-	-1960	-	1501	-	-67	-	-	-	-	-	-579	579
3. Loans & Advances	9621	51020	32206	66256	85488	26839	11282	9301	45	-3757	25466	-	164108	149659	14449
4. Small Savings	-	-	-	38	-	-	9187	-	-	-	-	9149	9187	9187	-
5. Life Fund	-	-	12768	-	-	-	1170	-	-	44	-	13894	13938	13938	-
6. Provident Fund	-	-	13498	-	-	-	8794	-	-	-	-	22292	22292	22292	-
7. Compulsory Deposits	-7	-	-	-	-	-	-	-	-	-	-	-7	-7	-7	-
8. Trade Debt	-	-	534	-	-140	-	388	-501	-	-	-	394	782	-107	889
9. Foreign claims n.e. classified	-	-5308	-	-	-	-	-	509	1740	-5895	-	-	1740	-10694	12434
10. Other items n.e. classified	-13	40595	9087	6422	18850	609	5675	819	-	-	-	-	33599	48445	-14846
Total	89191	122558	89925	138197	146659	41266	91028	15174	-7961	10358	25466	124987	434308	452539	-18231

Source: Report on Currency & Finance, Volume II, 1997-98.

STATEMENT 2.1 : FINANCIAL FLOWS - SECTOR-WISE - 1951-52

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	-	4	54	9	-54	-3	-153	9	32	-130	-121	-111
2. Other Financial Institutions	4	-5	-	-	5	-	15	-	-	-	9	11	33	6
3. Private Corporate Sector	-1	33	-	5	-	-	-2	2	-3	2	-5	54	-11	96
4. Government	15	-25	-	25	2	-2	-	-	-14	42	22	122	25	162
5. Rest of the World	23	-150	2	1	-1	-	62	-2	-	-	-	-	86	-151
6. Households	-131	32	38	9	68	2	102	22	-	-	-	-	77	65
7. Sector n.e. classified	-6	-	2	-	6	7	-3	7	-3	-19	-	-	-4	-5
8. Total	-96	-115	42	44	134	16	120	26	-173	34	58	57	85	62
(SOURCES - USES)	19	-2	-2	118	94	-207	1	23						

Source: RBI Bulletin, March, 1967.

STATEMENT 2.2 : FINANCIAL FLOWS - SECTOR-WISE - 1952-53

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
1. Banking	-	-	-	2	-22	3	75	-52	2	-48	-12	16	43	-79
2. Other Financial Institutions	-3	6	-	-	5	-	26	-	-	-	7	15	35	21
3. Private Corporate Sector	-7	-32	-	5	-	-	5	3	-	8	-18	23	-20	7
4. Government	-43	10	-	44	3	5	-	-	9	20	18	29	-13	108
5. Rest of the World	-38	1	2	2	1	-	28	1	-	-	-	-	-7	4
6. Households	13	-13	53	6	58	3	1	18	-	-	-	-	125	14
7. Sector n.e. classified	2	-	-	-	2	5	-41	4	-1	-4	-	-	-38	5
8. Total	-76	-28	55	59	47	16	94	-26	10	-24	-5	83	125	80
(SOURCES - USES)	-48		-4		31		120		34		-88		45	

Source: RBI Bulletin, March, 1967.

STATEMENT 2.3 : FINANCIAL FLOWS - SECTOR-WISE - 1953-54

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	4	1	-9	15	-20	-36	26	-25	24	70	25	25
2. Other Financial Institutions	-3	-2	-	-	12	-	36	-	-	-	5	16	50	14
3. Private Corporate Sector	11	4	-	14	-	-	3	1	-3	-	7	27	18	46
4. Government	-24	-28	1	72	1	4	-	-	-13	-11	28	33	-7	70
5. Rest of the World	-16	33	2	-	3	-	2	-2	-	-	-	-	-9	31
6. Households	69	25	82	6	38	2	-11	28	-	-	-	-	178	61
7. Sector n.e. classified	-8	-	-	-	-2	-	125	2	-1	-5	-	-	114	-3
8. Total	29	32	89	93	43	21	135	-7	9	-41	64	146	369	244
(SOURCES - USES)	-3	-	-4	-	22	-	142	-	50	-	-82	-	125	-

Source: RBI Bulletin, March, 1967.

STATEMENT 2.4 : FINANCIAL FLOWS - SECTOR-WISE - 1954-55

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
1. Banking	-	-	1	4	28	9	131	16	-15	-17	32	152	177	164
2. Other Financial Institutions	9	-	-	-	8	-	30	-	-	-	8	11	55	11
3. Private Corporate Sector	18	41	-	9	-	-	6	10	-3	8	-3	-15	18	53
4. Government	7	103	2	71	10	5	-	-	-17	-4	15	176	17	351
5. Rest of the World	-12	-22	2	-	5	-	-1	-1	-	-	-	-	-6	-23
6. Households	152	33	92	7	-2	-	125	15	-	-	-	-	367	55
7. Sector n.e. classified	2	-	2	-	-3	1	2	3	-1	-16	-	-	2	-12
8. Total	176	155	99	91	46	15	293	43	-36	-29	52	324	630	599
(SOURCES - USES)	21		8		31		250		-7		-272		31	

Source: RBI Bulletin, March, 1967.

STATEMENT 2.5 : FINANCIAL FLOWS - SECTOR-WISE - 1955-56

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	4	8	67	21	146	16	30	8	96	280	343	333
2. Other Financial Institutions	2	3	-	-	11	-	79	-	-	-	6	31	98	34
3. Private Corporate Sector	28	54	-	9	-	-	-12	10	-4	19	3	88	15	180
4. Government	9	182	9	86	21	-4	-	-	-13	2	30	178	56	444
5. Rest of the World	-5	27	4	2	1	-	3	-1	-	-	-	-	3	28
6. Households	280	96	90	8	116	4	65	14	-	-	-	-	551	122
7. Sector n.e. classified	21	-	1	-	5	-9	33	3	-2	-7	-	-	58	-13
8. Total	335	362	108	113	221	12	314	42	11	22	135	577	1,124	1,128
(SOURCES - USES)	-27		-5		209		272		-11		-442		-4	

Source: RBI Bulletin, March, 1967.

STATEMENT 2.6 : FINANCIAL FLOWS - SECTOR-WISE - 1956-57

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	2	1	108	-5	295	-5	-222	78	86	162	269	231
2. Other Financial Institutions	8	2	-	-	13	-	109	6	1	3	-2	7	129	18
3. Private Corporate Sector	-5	94	-	10	-	-	-4	24	-2	-11	-16	48	-27	165
4. Government	-14	296	7	101	24	-4	-	-	-1	15	17	223	33	631
5. Rest of the World	103	-187	2	-1	-4	-	10	2	-	-	-	-	111	-186
6. Households	158	86	90	-2	79	4	104	18	-	-	-	-	431	106
7. Sector n.e. classified	18	-	4	-	5	4	-59	20	-4	-	-	-	-36	24
8. Total	268	291	105	109	225	-1	455	65	-228	85	85	440	910	989
(SOURCES - USES)	-23		-4		226		390		-313		-355		-79	

Source: RBI Bulletin, March, 1967.

STATEMENT 2.7 : FINANCIAL FLOWS - SECTOR-WISE - 1957-58

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total			
	Sources		Uses		Sources		Uses		Sources		Uses		Sources		Uses	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
1. Banking	-	-	1	20	81	-12	524	17	-260	144	34	179	380	348		
2. Other Financial Institutions	27	2	-	-	22	-	61	9	1	-3	4	19	115	27		
3. Private Corporate Sector	1	78	-	22	-	-	-4	16	-1	40	-31	34	-35	190		
4. Government	-4	523	10	81	16	-4	-	-	7	-4	35	146	64	742		
5. Rest of the World	119	-269	3	-4	39	-	78	16	-	-	-	-	239	-257		
6. Households	185	33	103	4	77	-	81	35	-	-	-	-	446	72		
7. Sector n.e. classified	11	-	3	-6	2	-7	-42	17	-4	6	-	-	-30	10		
8. Total	339	367	120	117	237	-23	698	110	-257	183	42	378	1,179	1,132		
(SOURCES - USES)	-28		3		260		588		-440		-336		47			

Source: RBI Bulletin, March, 1967.

STATEMENT 2.8 : FINANCIAL FLOWS - SECTOR-WISE - 1958-59

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
1. Banking	-	-	6	-3	-2	14	340	-15	-51	78	73	232	366	306
2. Other Financial Institutions	-8	6	-	-	13	-	117	-	1	-1	3	-1	126	4
3. Private Corporate Sector	9	27	-	16	-	-	-5	16	-2	-	-31	19	-29	78
4. Government	45	322	-	112	16	-6	-	-	-30	193	35	197	66	818
5. Rest of the World	88	70	3	1	19	-	236	3	-	-	-	-	346	-66
6. Households	236	72	123	3	47	2	55	34	-	-	-	-	461	111
7. Sector n.e. classified	4	-	5	-	2	-3	-3	25	-2	3	-	-	6	25
8. Total	374	357	137	129	95	7	740	63	-84	273	80	447	1,342	1,276
(SOURCES - USES)	17		8		88		677		-357		-367		66	

Source: RBI Bulletin, March, 1967.

STATEMENT 2.9 : FINANCIAL FLOWS - SECTOR-WISE - 1959-60

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	3	8	35	34	376	23	-30	112	111	281	495	458
2. Other Financial Institutions	10	7	-	-	8	-	75	-2	1	-	-2	17	92	22
3. Private Corporate Sector	22	75	-	16	-	-	3	14	1	3	-22	47	4	155
4. Government	38	297	-1	102	14	3	-	-	112	174	26	197	189	773
5. Rest of the World	67	32	5	2	1	-	172	106	-	-	-	-	245	140
6. Households	286	110	129	-	86	5	102	26	-	-	-	-	603	141
7. Sector n.e. classified	40	-	1	2	2	-	34	14	-3	2	-	-	74	18
8. Total	463	521	137	130	146	42	762	181	81	291	113	542	1,702	1,707
(SOURCES - USES)	-58		7		104		581		-210		-429		-5	

Source: RBI Bulletin, March, 1967.

STATEMENT 2.10 : FINANCIAL FLOWS - SECTOR-WISE - 1960-61

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
1. Banking	-	-	1	-11	206	33	-28	-20	-54	-132	86	215	211	85
2. Other Financial Institutions	-7	2	-	-	26	-	158	7	1	-	1	68	179	77
3. Private Corporate Sector	34	154	-	26	-	-	4	12	-2	16	178	113	214	321
4. Government	4	-40	7	151	12	-3	-	-	2	456	44	279	69	843
5. Rest of the World	-123	-77	4	2	7	-	450	12	-	-	-	-	338	-63
6. Households	217	86	157	3	8	6	65	44	-	-	-	-	447	139
7. Sector n.e. classified	-22	1	8	-4	-25	48	59	9	-2	6	-	-	18	60
8. Total	103	126	177	167	234	84	708	64	-55	346	309	675	1,476	1,462
(SOURCES - USES)	-23		10		150		644		-401		-366		14	

Source: RBI Bulletin, March, 1967.

STATEMENT 2.11 : FINANCIAL FLOWS - SECTOR-WISE - 1961-62

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	6	13	124	34	239	15	-5	53	87	320	451	435
2. Other Financial Institutions	14	3	-	-	35	-	97	5	-	-	12	49	158	57
3. Private Corporate Sector	10	89	-	31	-	-	-4	27	2	-5	-13	56	-5	198
4. Government	82	256	5	97	25	-5	-	-	-5	240	48	225	155	813
5. Rest of the World	14	-4	5	2	10	-	309	-1	-	-	-	-	338	-3
6. Households	301	80	135	12	122	6	108	48	-	-	-	-	666	146
7. Sector n.e. classified	12	-8	7	5	1	-7	-34	-55	-2	2	-	2	-16	-61
8. Total	433	416	158	160	317	28	715	39	-10	290	134	652	1,747	1,585
(SOURCES - USES)	17		-2		289		676		-300		-518		162	

Source: RBI Bulletin, March, 1967.

STATEMENT 2.12 : FINANCIAL FLOWS - SECTOR-WISE - 1962-63

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
1. Banking	-	-	6	6	152	14	236	32	-13	-23	133	374	514	403
2. Other Financial Institutions	15	9	-	-	69	-	129	18	-	4	3	73	216	104
3. Private Corporate Sector	8	133	-	64	-	-	3	18	-3	-12	51	1	59	204
4. Government	36	216	18	138	21	4	-	-	21	381	42	289	138	1,028
5. Rest of the World	-13	1	8	2	11	-	373	14	-	-	-	-	379	17
6. Households	352	125	165	2	31	8	140	42	-	-	-	-	688	177
7. Sector n.e. classified	18	3	11	-3	-	14	25	16	-1	3	-	-	53	33
8. Total	416	487	208	209	284	40	906	140	4	353	229	737	2,047	1,966
(SOURCES - USES)	-71		-1		244		766		-349		-508		81	

Source: RBI Bulletin, July, 1969.

STATEMENT 2.13 : FINANCIAL FLOWS - SECTOR-WISE - 1963-64

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
1. Banking	-	-	11	8	194	33	236	-4	14	-36	200	536	655	537
2. Other Financial Institutions	19	11	-	-	60	-	139	26	-	2	12	54	230	93
3. Private Corporate Sector	19	156	-	61	-	-	-3	19	-1	10	13	87	28	333
4. Government	54	274	26	124	15	-5	-	-	8	445	43	350	146	1,188
5. Rest of the World	-50	19	9	1	17	-	487	10	-	-	-	-	463	30
6. Households	510	191	183	40	135	10	190	42	-	-	-	-	1,018	283
7. Sector n.e. classified	18	8	10	-	-1	-8	-28	102	-	3	-	-	-1	105
8. Total	570	659	239	234	420	30	1,021	195	21	424	268	1,027	2,539	2,569
(SOURCES - USES)	-89		5		390		826		-403		-759		-30	

Source: RBI Bulletin, July, 1969.

STATEMENT 2.14 : FINANCIAL FLOWS - SECTOR-WISE - 1964-65

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	22	54	232	23	262	-4	-14	-56	130	495	632	512
2. Other Financial Institutions	47	3	-	-	82	-	159	71	-	2	12	57	300	133
3. Private Corporate Sector	36	203	3	80	-	-	-	27	2	4	54	-12	95	302
4. Government	42	239	70	172	28	-2	-	-	-43	492	41	374	138	1,275
5. Rest of the World	-43	-16	14	1	12	-	541	5	-	-	-	-	524	-10
6. Households	473	112	221	12	-14	18	183	41	-	-	-	-	863	183
7. Sector n.e. classified	-9	3	9	8	2	-2	5	65	-2	1	-	-	5	75
8. Total	546	544	339	327	342	37	1,150	205	-57	443	237	914	2,557	2,470
(SOURCES - USES)	2		12		305		945		-500		-677		87	

Source: RBI Bulletin, July, 1969.

STATEMENT 2.15 : FINANCIAL FLOWS - SECTOR-WISE - 1965-66

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	3	10	206	-8	610	54	74	78	156	685	1,049	819
2. Other Financial Institutions	23	28	-	-	109	-	170	60	-1	18	15	28	316	134
3. Private Corporate Sector	17	177	-1	106	-	-	-2	17	-3	-28	-16	-15	-5	257
4. Government	76	597	60	166	19	-1	-	-	46	523	91	394	292	1,679
5. Rest of the World	30	-9	3	-3	13	-	610	101	-	-	-	-	656	89
6. Households	668	150	220	42	25	6	204	91	-	-	-	-	1,117	289
7. Sector n.e. classified	8	9	5	-7	-1	6	58	122	-1	5	-	-	69	135
8. Total	822	952	290	314	371	3	1,650	445	115	596	246	1,092	3,494	3,402
(SOURCES - USES)	-130		-24		368		1,205		-481		-846		92	

Source: RBI Bulletin, March, 1967.

STATEMENT 2.16 : FINANCIAL FLOWS - SECTOR-WISE - 1966-67

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	16	45	251	12	328	73	-25	65	232	555	802	750
2. Other Financial Institutions	49	15	-	-	87	-	165	56	-	-3	22	284	323	352
3. Private Corporate Sector	-25	190	-	132	-	-	13	25	-2	6	29	108	15	461
4. Government	61	295	56	207	29	-4	-	-	3	734	81	187	230	1,419
5. Rest of the World	105	27	58	11	31	-	930	1	-	-	-	-	1,124	39
6. Households	555	232	284	22	108	29	188	82	-	-	-	-	1,135	365
7. Sector n.e. classified	47	2	17	8	-1	5	83	152	-2	3	-	-	144	170
8. Total	792	761	431	425	505	42	1,707	389	-26	805	364	1,134	3,773	3,556
(SOURCES - USES)	31		6		463		1,318		-831		-770		217	

Source: RBI Bulletin, August, 1975.

STATEMENT 2.17 : FINANCIAL FLOWS - SECTOR-WISE - 1967-68

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	8	74	295	-9	411	9	49	56	169	588	932	718
2. Other Financial Institutions	67	7	-	-	73	-	152	36	-1	-	28	326	319	369
3. Private Corporate Sector	17	285	-	102	-	-	14	31	-1	-6	9	-7	39	405
4. Government	54	343	35	198	25	3	-	-	7	883	97	238	218	1,665
5. Rest of the World	68	60	3	-3	34	-	678	24	-	-	-	-	783	81
6. Households	588	169	326	28	-7	9	238	97	-	-	-	-	1,145	303
7. Sector n.e. classified	-8	49	13	-4	-	1	380	97	-2	8	-	-	383	151
8. Total	786	913	385	395	420	4	1,873	294	52	941	303	1,145	3,819	3,692
(SOURCES - USES)	-127		-10		416		1,579		-889		-842		127	

Source: RBI Bulletin, August, 1975.

STATEMENT 2.18 : FINANCIAL FLOWS - SECTOR-WISE - 1968-69

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	6	67	203	51	492	117	-41	-28	470	697	1,130	904
2. Other Financial Institutions	85	2	-	-	66	-	189	55	-	-4	27	375	367	428
3. Private Corporate Sector	46	195	-	92	-	-	23	35	-1	-21	17	43	85	344
4. Government	146	479	54	234	12	-3	-	-	31	571	7	193	250	1,474
5. Rest of the World	5	-13	1	3	-5	-	460	6	-	-	-	-	461	-4
6. Households	697	470	375	27	43	18	193	8	-	-	-	-	1,308	523
7. Sector n.e. classified	30	-23	22	2	1	-	114	54	-2	13	-	-	165	46
8. Total	1,009	1,110	458	425	320	66	1,471	275	-13	531	521	1,308	3,766	3,715
(SOURCES - USES)	-101		33		254		1,196		-544		-787		51	

Source: RBI Bulletin, August, 1975.

STATEMENT 2.19 : FINANCIAL FLOWS - SECTOR-WISE - 1969-70

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
1. Banking	-	-	30	75	165	38	118	61	151	-66	608	872	1,072	980
2. Other Financial Institutions	66	15	-	-	70	-	259	18	0	-2	33	418	428	449
3. Private Corporate Sector	30	172	-	92	-	-	27	27	-2	-38	20	71	75	324
4. Government	250	198	18	316	33	-4	-	-	7	485	40	176	348	1,171
5. Rest of the World	-158	167	2	-	-15	-	523	-10	-	-	-	-	352	157
6. Households	872	608	418	33	71	20	176	40	-	-	-	-	1,537	701
7. Sector n.e. classified	-25	20	19	-8	0	-2	352	79	-2	6	-	-	343	93
8. Total	1,035	1,180	487	508	324	52	1,455	215	154	385	701	1,537	4,155	3,875
(SOURCES - USES)	-145		-21		272		1,240		-231		-836		280	

Source: RBI Bulletin, August, 1975.

STATEMENT 2.20 : FINANCIAL FLOWS - SECTOR-WISE - 1970-71

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	67	100	237	53	971	198	-137	-2	504	1,169	1,642	1,518
2. Other Financial Institutions	126	59	-	-	65	-	358	17	-1	4	40	495	588	575
3. Private Corporate Sector	19	226	-	99	-	-	5	32	-1	-39	-25	115	-2	433
4. Government	357	964	16	367	28	6	-	-	202	508	78	305	681	2,150
5. Rest of the World	-56	-123	14	1	10	-	429	179	-	-	-	-	397	57
6. Households	1,169	504	495	40	115	-25	306	78	-	-	-	-	2,085	597
7. Sector n.e. classified	97	40	32	27	56	71	302	205	-1	3	-	-	486	346
8. Total	1,712	1,670	624	634	511	105	2,371	709	62	474	597	2,084	5,877	5,676
(SOURCES - USES)	42	-10	-10	406	1,662	-1,487	-412	201						

Source: RBI Bulletin, March, 1980.

STATEMENT 2.21 : FINANCIAL FLOWS - SECTOR-WISE - 1971-72

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	88	116	241	69	1,104	-147	44	56	362	1,335	1,839	1,429
2. Other Financial Institutions	217	75	-	-	76	-	400	-	-	17	40	556	733	648
3. Private Corporate Sector	95	236	-	112	-	-	8	121	-1	-24	24	183	126	628
4. Government	-57	1,185	1	437	100	8	-	-	-34	424	136	215	146	2,269
5. Rest of the World	27	78	7	2	-20	3	376	-3	-	-	-	-	390	80
6. Households	1,335	362	556	40	183	24	215	136	-	-	-	-	2,289	562
7. Sector n.e. classified	289	61	56	16	97	82	316	451	-1	-	-	-	757	610
8. Total	1,906	1,997	708	723	677	186	2,419	558	8	473	562	2,289	6,280	6,226
(SOURCES - USES)	-91		-15		491		1,861		-465		-1,727		54	

Source: RBI Bulletin, March, 1980.

STATEMENT 2.22 : FINANCIAL FLOWS - SECTOR-WISE - 1972-73

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	123	148	13	79	1,526	123	-33	-3	601	1,933	2,230	2,280
2. Other Financial Institutions	110	72	-	-	98	-	517	64	-	7	43	677	768	820
3. Private Corporate Sector	110	487	1	129	-	-	7	19	-	-15	11	268	129	888
4. Government	232	1,580	39	517	28	2	-	-	36	296	97	313	432	2,708
5. Rest of the World	32	-39	19	2	-12	3	307	35	-	-	-	-	346	1
6. Households	1,933	601	677	43	268	11	313	98	-	-	-	-	3,191	753
7. Sector n.e. classified	183	128	58	-8	133	128	317	535	-2	-	-	-	689	783
8. Total	2,600	2,829	917	831	528	223	2,987	874	1	285	752	3,191	7,785	8,233
(SOURCES - USES)	-229		86		305		2,113		-284		-2,439		-448	

Source: RBI Bulletin, March, 1980.

STATEMENT 2.23 : FINANCIAL FLOWS - SECTOR-WISE - 1974-74

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	177	249	411	246	1,348	142	102	95	702	2,115	2,740	2,847
2. Other Financial Institutions	200	112	-	-	122	-	595	28	-	10	44	741	961	891
3. Private Corporate Sector	112	714	3	181	-	-	-2	104	-1	-53	36	374	148	1,320
4. Government	358	1,476	46	609	21	-2	-	-	-23	-1,072	108	378	510	1,389
5. Rest of the World	210	138	22	7	-24	2	-1,169	29	-	-	-	-	-961	176
6. Households	2,115	702	741	44	374	36	377	108	-	-	-	-	3,607	890
7. Sector n.e. classified	56	-35	107	-4	273	242	678	404	-3	1	-	-	1,111	608
8. Total	3,051	3,107	1,096	1,086	1,177	524	1,827	815	75	-1,019	890	3,608	8,116	8,121
(SOURCES - USES)	-56		10		653		1,012		1,094		-2,718			-5

Source: RBI Bulletin, March, 1980.

STATEMENT 2.24 : FINANCIAL FLOWS - SECTOR-WISE - 1974-75

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources (2)	Uses (3)	Sources (4)	Uses (5)	Sources (6)	Uses (7)	Sources (8)	Uses (9)	Sources (10)	Uses (11)	Sources (12)	Uses (13)	Sources (14)	Uses (15)
1. Banking	-	-	233	199	685	70	1,494	-25	49	479	576	1,680	3,037	2,403
2. Other Financial Institutions	145	203	-	-	103	-	707	22	-	12	79	815	1,034	1,052
3. Private Corporate Sector	103	598	1	200	-	-	5	66	-	-46	26	588	135	1,406
4. Government	452	1,716	24	676	36	5	-	-	174	712	92	323	778	3,432
5. Rest of the World	541	91	10	10	-12	1	722	18	-	-	-	-	1,261	120
6. Households	1,680	576	815	79	588	26	322	91	-	-	-	-	3,405	772
7. Sector n.e. classified	65	185	36	24	266	208	863	1,001	-5	1	-	-	1,225	1,419
8. Total	2,986	3,369	1,119	1,188	1,666	310	4,113	1,173	218	1,158	773	3,406	10,875	10,604
(SOURCES - USES)	-383		-69		1,356		2,940		-940		-2,633		271	

Source: RBI Bulletin, March, 1980.

STATEMENT 2.25 : FINANCIAL FLOWS - SECTOR-WISE - 1975-76

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	283	360	472	74	2,181	571	843	209	939	3,250	4,718	4,464
2. Other Financial Institutions	287	140	-	-	124	-	1,049	92	-1	2	80	1,154	1,539	1,388
3. Private Corporate Sector	157	703	2	259	-	-	-2	100	1	-70	137	95	295	1,087
4. Government	306	2,192	98	973	70	-2	-	-	40	676	22	497	536	4,336
5. Rest of the World	265	879	45	5	-27	4	1,784	213	-	-	-	-	2,067	1,101
6. Households	3,250	939	1,153	80	95	137	496	23	-	-	-	-	4,994	1,179
7. Sector n.e. classified	824	498	63	15	148	75	557	266	-9	6	-	-	1,583	860
8. Total	5,089	5,351	1,644	1,692	882	288	6,065	1,265	874	823	1,178	4,996	15,732	14,415
(SOURCES - USES)	-262		-48		594		4,800		51		-3,818		1,317	

Source: RBI Bulletin, March, 1980.

STATEMENT 2.26 : FINANCIAL FLOWS - SECTOR-WISE - 1976-77

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources (2)	Uses (3)	Sources (4)	Uses (5)	Sources (6)	Uses (7)	Sources (8)	Uses (9)	Sources (10)	Uses (11)	Sources (12)	Uses (13)	Sources (14)	Uses (15)
1. Banking	-	-	396	337	404	127	1,714	276	1,403	-106	1,531	4,855	5,448	5,489
2. Other Financial Institutions	459	344	-	-	183	-	1,160	95	-	17	241	1,551	2,043	2,007
3. Private Corporate Sector	163	805	61	437	-	-	-10	179	-12	-85	19	103	221	1,439
4. Government	387	1,423	194	1,215	123	36	-	-	50	413	149	564	903	3,651
5. Rest of the World	-143	1,404	19	22	-17	1	1,206	172	-	-	-	-	1,065	1,599
6. Households	4,855	1,531	1,551	241	103	19	564	149	-	-	-	-	7,073	1,940
7. Sector n.e. classified	-397	90	48	64	267	89	673	592	-	-	-	-	591	835
8. Total	5,324	5,597	2,269	2,316	1,063	272	5,307	1,463	1,441	239	1,940	7,073	17,344	16,960
(SOURCES - USES)	-273	-47	-47	791	3,844	1,202	-5,133	384						

Source: RBI Bulletin, December, 1988.

STATEMENT 2.27 : FINANCIAL FLOWS - SECTOR-WISE - 1977-78

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	493	354	524	301	4,692	2,716	1,598	-173	1,312	4,123	8,619	7,321
2. Other Financial Institutions	311	279	-	-	250	-	1,240	220	-	18	124	1,708	1,925	2,225
3. Private Corporate Sector	224	621	24	478	-	-	18	447	-6	-36	66	742	326	2,252
4. Government	3,064	4,791	181	1,523	186	51	-	-	245	307	139	713	3,815	7,385
5. Rest of the World	542	1,685	19	9	-18	3	444	125	-	-	-	-	987	1,822
6. Households	4,123	1,311	1,708	124	742	66	713	139	-	-	-	-	7,286	1,640
7. Sector n.e. classified	691	48	81	124	758	205	751	581	-	-	-	-	2,281	958
8. Total	8,955	8,735	2,506	2,612	2,442	626	7,858	4,228	1,837	116	1,641	7,286	25,239	23,603
(SOURCES - USES)	220	-106	-106	1,816	3,630	1,721	-5,645	1,636						

Source: RBI Bulletin, December, 1988.

STATEMENT 2.28 : FINANCIAL FLOWS - SECTOR-WISE - 1978-79

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	729	441	791	66	197	-2,501	741	122	2,125	5,389	4,583	3,517
2. Other Financial Institutions	333	666	-	-	307	-	1,653	149	-	9	497	2,113	2,790	2,937
3. Private Corporate Sector	280	1,105	48	562	-	-	31	254	24	-43	123	786	506	2,664
4. Government	-1,239	564	249	1,745	234	81	-	-	489	406	204	1,101	-63	3,897
5. Rest of the World	32	848	12	13	-19	-	885	19	-	-	-	-	910	880
6. Households	5,389	2,125	2,113	497	786	123	1,101	204	-	-	-	-	9,389	2,949
7. Sector n.e. classified	28	60	146	125	423	248	966	884	-	-	-	-	1,563	1,317
8. Total	4,823	5,368	3,297	3,383	2,522	518	4,833	-991	1,254	494	2,949	9,389	19,678	18,161
(SOURCES - USES)	-545	-86	-86	2,004	2,004	5,824	760	-6,440	1,517					

Source: RBI Bulletin, December, 1988.

STATEMENT 2.29 : FINANCIAL FLOWS - SECTOR-WISE - 1979-80

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	717	379	744	262	4,990	232	315	142	2,868	5,792	9,634	6,807
2. Other Financial Institutions	517	790	-	-	437	-	1,954	240	-	-2	705	2,544	3,613	3,572
3. Private Corporate Sector	178	1,171	17	782	-	-	-8	200	5	-34	115	963	307	3,082
4. Government	700	4,978	332	1,993	156	36	-	-	138	577	141	1,337	1,467	8,921
5. Rest of the World	865	-211	-10	-5	-4	2	565	-11	-	-	-	-	1,416	-225
6. Households	5,792	2,868	2,544	705	963	115	1,338	141	-	-	-	-	10,637	3,829
7. Sector n.e. classified	169	78	251	165	827	403	2,183	972	-	-	-	-	3,430	1,618
8. Total	8,221	9,674	3,851	4,019	3,123	818	11,022	1,774	458	683	3,829	10,636	30,504	27,604
(SOURCES - USES)	-1,453		-168		2,305		9,248		-225		-6,807		2,900	

Source: RBI Bulletin, December, 1988.

STATEMENT 2.30 : FINANCIAL FLOWS - SECTOR-WISE - 1980-81

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
1. Banking	-	-	878	724	917	280	6,174	396	-273	1,298	3,093	7,076	10,789	9,774
2. Other Financial Institutions	501	793	-	-	689	3	2,279	458	-	5	182	2,390	3,651	3,649
3. Private Corporate Sector	22	1,224	18	623	-	-	-	214	-113	-30	82	1,099	9	3,130
4. Government	396	6,757	490	2,297	261	127	-	-	430	585	151	1,549	1,728	11,315
5. Rest of the World	881	-345	29	44	8	6	1,794	717	-	-	-	-	2,712	422
6. Households	7,076	3,093	2,390	182	1,099	82	1,549	151	-	-	-	-	12,114	3,508
7. Sector n.e. classified	1,884	-376	166	350	865	537	2,265	2,457	-	-	-	-	5,180	2,968
8. Total	10,760	11,146	3,971	4,220	3,839	1,035	14,061	4,393	44	1,858	3,508	12,114	36,183	34,766
(SOURCES - USES)	-386		-249		2,804		9,668		-1,814		-8,606		1,417	

Source: RBI Bulletin, January, 1991.

STATEMENT 2.31 : FINANCIAL FLOWS - SECTOR-WISE - 1981-82

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	1,178	745	2,153	512	5,276	-156	-1,538	504	3,507	6,091	10,576	7,696
2. Other Financial Institutions	633	987	-	-	1,065	9	2,913	762	-	44	215	3,155	4,826	4,957
3. Private Corporate Sector	129	1,330	49	1,216	-	-	3	349	-86	-18	134	1,615	229	4,492
4. Government	55	5,629	766	2,982	351	201	-	-	215	774	148	2,758	1,535	12,344
5. Rest of the World	847	-1,440	90	16	47	7	1,141	-39	-	-	-	-	2,125	-1,456
6. Households	6,091	3,507	3,155	215	1,615	134	2,758	148	-	-	-	-	13,619	4,004
7. Sector n.e. classified	1,612	802	281	646	2,311	732	3,122	869	-	-	-	-	7,326	3,049
8. Total	9,367	10,815	5,519	5,820	7,542	1,595	15,213	1,933	-1,409	1,304	4,004	13,619	40,236	35,086
(SOURCES - USES)	-1,448		-301		5,947		13,280		-2,713		-9,615		5,150	

Source: RBI Bulletin, January, 1991.

STATEMENT 2.32 : FINANCIAL FLOWS - SECTOR-WISE - 1982-83

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
1. Banking	-	-	1,433	2,488	1,934	470	10,496	2,314	765	2,079	2,946	8,614	17,574	15,965
2. Other Financial Institutions	2,310	2,072	-	-	1,199	24	2,718	565	-	68	350	3,264	6,577	5,993
3. Private Corporate Sector	183	3,181	62	1,612	-	-	2	362	-108	-81	103	1,819	242	6,893
4. Government	4,186	10,638	638	3,431	327	156	-	-	330	1,014	134	2,604	5,615	17,843
5. Rest of the World	2,415	1,085	73	16	55	7	2,428	-313	-	-	-	-	4,971	795
6. Households	8,614	2,946	3,264	350	1,819	103	2,604	134	-	-	-	-	16,301	3,533
7. Sector n.e. classified	1,777	414	244	290	1,995	775	4,143	3,183	-	-	-	-	8,159	4,662
8. Total	19,485	20,336	5,714	8,187	7,329	1,535	22,391	6,245	987	3,080	3,533	16,301	59,439	55,684
(SOURCES - USES)	-851		-2,473		5,794		16,146		-2,093		-12,768		3,755	

Source: RBI Bulletin, January, 1991.

STATEMENT 2.33 : FINANCIAL FLOWS - SECTOR-WISE - 1983-84

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	1,770	1,207	1,557	504	2,932	-3,171	824	2,408	4,705	10,909	11,788	11,857
2. Other Financial Institutions	885	1,468	-	-	1,395	75	3,672	711	-	95	462	3,857	6,414	6,206
3. Private Corporate Sector	399	1,201	118	1,669	-	-	0	279	-316	-70	64	583	265	3,662
4. Government	-2,529	4,452	797	4,078	360	259	-	-	-238	591	203	3,389	-1,407	12,769
5. Rest of the World	2,147	1,454	162	59	55	18	2,229	-298	-	-	-	-	4,593	1,233
6. Households	10,909	4,705	3,857	462	583	64	3,389	203	-	-	-	-	18,738	5,434
7. Sector n.e. classified	1,619	779	98	427	1,825	799	4,677	3,467	-	-	-	-	8,219	5,472
8. Total	13,430	14,059	6,802	7,902	5,775	1,719	16,899	1,191	270	3,024	5,434	18,738	48,610	46,633
(SOURCES - USES)	-629	-1,100	-1,100	4,056	15,708	-2,754	-13,304	1,977						

Source: RBI Bulletin, January, 1991.

STATEMENT 2.34 : FINANCIAL FLOWS - SECTOR-WISE - 1984-85

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	1,117	1,338	2,108	483	10,522	261	972	409	5,002	12,894	19,721	15,385
2. Other Financial Institutions	956	1,446	-	-	1,552	146	3,990	551	-	299	420	4,611	6,918	7,053
3. Private Corporate Sector	634	1,485	178	2,133	-	-	2	298	-605	-121	100	1,278	309	5,073
4. Government	1,812	11,332	694	3,828	52	216	-	-	-95	2,214	197	4,829	2,660	22,419
5. Rest of the World	1,421	1,190	239	128	82	6	3,185	473	-	-	-	-	4,927	1,797
6. Households	12,894	5,002	4,611	420	1,278	100	4,829	197	-	-	-	-	23,612	5,719
7. Sector n.e. classified	3,731	1,037	575	779	2,372	1,468	3,850	3,737	-	-	-	-	10,528	7,021
8. Total	21,448	21,492	7,414	8,626	7,444	2,419	26,378	5,517	272	2,801	5,719	23,612	68,675	64,467
(SOURCES - USES)	-44	-1,212	-1,212	5,025	20,861	-2,529	-17,893	4,208						

Source: RBI Bulletin, January, 1991.

STATEMENT 2.35 : FINANCIAL FLOWS - SECTOR-WISE - 1985-86

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	2,093	1,303	3,126	815	10,505	-224	-716	739	6,044	12,682	21,052	15,315
2. Other Financial Institutions	993	1,065	-	-	1,890	248	4,638	355	-	583	646	5,566	8,167	7,817
3. Private Corporate Sector	654	2,213	299	3,372	-	-	7	188	-636	-295	89	1,916	413	7,394
4. Government	1,385	10,625	372	4,812	334	369	-	-	-340	2,628	203	5,353	1,954	23,787
5. Rest of the World	1,417	367	518	163	8	8	3,287	909	-	-	-	-	5,230	1,447
6. Households	12,682	6,044	5,566	646	1,916	89	5,353	203	-	-	-	-	25,517	6,982
7. Sector n.e. classified	3,965	822	614	621	2,602	1,813	3,050	2,802	-	-	-	-	10,231	6,058
8. Total	21,096	21,136	9,462	10,917	9,876	3,342	26,840	4,233	-1,692	3,655	6,982	25,517	72,564	68,800
(SOURCES - USES)	-40	-1,455	6,534	22,607	-5,347	-18,535	3,764							

Source: RBI Bulletin, January, 1991.

STATEMENT 2.36 : FINANCIAL FLOWS - SECTOR-WISE - 1986-87

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
1. Banking	-	-	2,060	1,887	3,561	1,214	13,271	2,096	-803	465	7,151	17,035	25,240	22,697
2. Other Financial Institutions	844	1,378	-	-	3,027	0	5,689	577	-	962	522	6,807	10,082	9,724
3. Private Corporate Sector	820	3,370	228	4,455	-	-	4	430	-492	-375	84	1,328	644	9,208
4. Government	2,260	13,782	698	5,724	630	448	-	-	527	4,139	435	6,269	4,550	30,362
5. Rest of the World	2,078	231	916	-133	72	19	4,709	1,462	-	-	-	-	7,775	1,579
6. Households	17,035	7,151	6,807	522	1,328	84	6,269	435	-	-	-	-	31,439	8,192
7. Sector n.e. classified	1,705	-45	991	796	3,446	1,526	6,332	4,195	-	-	-	-	12,474	6,472
8. Total	24,742	25,867	11,700	13,251	12,064	3,291	36,274	9,195	-768	5,191	8,192	31,439	92,204	88,234
(SOURCES - USES)	-1,125		-1,551		8,773		27,079		-5,959		-23,247		3,970	

Source: RBI Bulletin, January, 1992.

STATEMENT 2.37 : FINANCIAL FLOWS - SECTOR-WISE - 1987-88

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	2,801	2,432	2,630	-256	11,410	-646	-850	203	8,158	19,232	24,149	20,965
2. Other Financial Institutions	1,403	2,153	-	-	3,240	2	7,420	549	-	746	555	8,083	12,618	11,533
3. Private Corporate Sector	412	3,587	989	5,458	-	-	5	334	-7	-511	226	1,261	1,625	10,129
4. Government	325	12,047	687	7,778	321	390	-	-	-380	4,896	347	7,544	1,300	32,655
5. Rest of the World	773	-352	1,076	61	85	-1	5,547	887	-	-	-	-	7,481	595
6. Households	19,232	8,158	8,083	555	1,261	226	7,544	347	-	-	-	-	36,120	9,286
7. Sector n.e. classified	2,977	133	1,325	983	1,193	2,085	2,258	1,501	-643	27	-	-	7,110	4,729
8. Total	25,122	25,726	14,961	17,267	8,730	2,446	34,184	2,972	-1,880	5,361	9,286	36,120	90,403	89,892
(SOURCES - USES)	-604		-2,306		6,284		31,212		-7,241		-26,834		511	

Source: RBI Bulletin, June, 1993.

STATEMENT 2.38 : FINANCIAL FLOWS - SECTOR-WISE - 1988-89

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
1. Banking	-	-	5,375	4,813	7,912	1,023	14,236	1,440	-1,485	3,092	11,436	18,634	37,474	29,002
2. Other Financial Institutions	2,841	4,301	-	-	5,056	4	10,931	661	-	1,361	713	9,925	19,541	16,252
3. Private Corporate Sector	1,122	6,667	2,801	7,847	-	-	2	703	25	-591	203	1,650	4,153	16,276
4. Government	4,087	13,212	801	9,985	733	1,081	-	-	-5	5,706	474	9,682	6,090	39,666
5. Rest of the World	3,543	-225	1,591	-42	449	-3	7,298	747	-	-	-	-	12,881	477
6. Households	18,634	11,436	9,925	713	1,650	203	9,682	474	-	-	-	-	39,891	12,826
7. Sector n.e. classified	5,125	-32	1,598	1,634	2,629	3,461	5,867	4,476	-326	18	-	-	14,893	9,557
8. Total	35,352	35,359	22,091	24,950	18,429	5,769	48,016	8,501	-1,791	9,586	12,826	39,891	134,923	124,056
(SOURCES - USES)	-7	-2,859	-2,859	12,660	12,660	39,515	39,515	-11,377	-11,377	-27,065	-27,065	10,867		

Source: RBI Bulletin, March, 1995.

STATEMENT 2.39 : FINANCIAL FLOWS - SECTOR-WISE - 1989-90

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	4,504	6,328	6,229	1,872	28,237	1,550	-1,261	3,691	9,820	25,039	47,529	38,480
2. Other Financial Institutions	3,174	3,203	-	-	7,414	5	14,039	1,092	0	1,553	1,029	14,403	25,656	20,256
3. Private Corporate Sector	2,303	6,160	3,255	8,655	-	-	2	974	10	-574	302	1,496	5,872	16,711
4. Government	3,371	25,920	1,202	10,852	1,012	1,206	-	-	508	6,583	732	11,836	6,825	56,397
5. Rest of the World	3,079	-839	1,351	180	907	-7	4,616	1,564	-	-	-	-	9,953	898
6. Households	25,039	9,820	14,403	1,029	1,496	302	11,836	732	-	-	-	-	52,774	11,883
7. Sector n.e. classified	4,299	-408	655	1,256	5,804	6,686	4,666	8,325	-188	-76	-	-	15,236	15,783
8. Total	41,265	43,856	25,370	28,300	22,862	10,064	63,396	14,237	-931	11,177	11,883	52,774	163,845	160,408
(SOURCES - USES)	-2,591		-2,930		12,798		49,159		-12,108		-40,891		3,437	

Source: RBI Bulletin, March, 1995.

STATEMENT 2.40 : FINANCIAL FLOWS - SECTOR-WISE - 1990-91

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
1. Banking	-	-	5,206	8,256	7,599	1,726	27,576	2,175	-7,381	2,052	7,429	24,724	40,429	38,933
2. Other Financial Institutions	2,417	1,657	-	-	10,035	310	13,319	1,337	-	1,206	1,154	17,810	26,925	22,320
3. Private Corporate Sector	4,029	4,670	142	8,823	-	-	-3	1,361	16	-1,085	73	2,162	4,257	15,931
4. Government	4,200	28,636	1,120	12,328	1,257	394	-	-	581	5,159	611	14,272	7,769	60,789
5. Rest of the World	6,188	-1,285	2,612	1,074	435	50	6,873	-363	-	-	-	-	16,108	-524
6. Households	24,722	7,429	17,810	1,154	2,161	73	14,272	611	-	-	-	-	58,965	9,267
7. Sector n.e. classified	-1,728	313	4,298	5,193	6,048	7,309	4,719	4,995	-266	2,750	-	-	13,071	20,560
8. Total	39,828	41,420	31,188	36,828	27,535	9,862	66,756	10,116	-7,050	10,082	9,267	58,968	167,524	167,276
(SOURCES - USES)	-1,592	-5,640	17,673	56,640	-17,132	-49,701	248							

Source: RBI Bulletin, January, 1998.

STATEMENT 2.41 : FINANCIAL FLOWS - SECTOR-WISE - 1991-92

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	4,071	1,789	14,849	4,873	14,683	4,429	12,297	-2,378	3,689	25,808	49,589	34,521
2. Other Financial Institutions	1,019	2,374	-	-	21,546	2,008	14,712	1,063	-	997	1,552	29,070	38,829	35,512
3. Private Corporate Sector	9,019	5,424	-685	19,205	-	-	10	1,706	-5	-190	288	2,263	8,627	28,408
4. Government	1,652	22,448	640	17,629	2,271	1,651	-	-	-1,143	3,521	469	10,994	3,889	56,243
5. Rest of the World	18,198	11,217	8,576	1,059	1,641	59	15,695	-1,697	-	-	-	-	44,110	10,638
6. Households	25,809	3,688	29,070	1,552	2,263	288	10,995	469	-	-	-	-	68,137	5,997
7. Sector n.e. classified	1,784	2,511	7,233	7,607	15,092	12,091	4,909	3,731	-3,897	7,841	-	-	25,121	33,781
8. Total	57,481	47,662	48,905	48,841	57,662	20,970	61,004	9,701	7,252	9,791	5,998	68,135	238,302	205,100
(SOURCES - USES)	9,819		64		36,692		51,303		-2,539		-62,137		33,202	

Source: RBI Bulletin, January, 1998.

STATEMENT 2.42 : FINANCIAL FLOWS - SECTOR-WISE - 1992-93

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
1. Banking	-	-	3,664	-3,807	8,605	1,541	24,408	508	2,568	7,277	11,420	36,028	50,665	41,547
2. Other Financial Institutions	5,078	-1,614	-	-	-13,644	-1,429	12,776	2,362	-	817	2,897	24,092	34,395	24,228
3. Private Corporate Sector	-3,464	8,524	3,891	26,968	-	-	2	-1,439	69	5	-8	9,390	490	43,448
4. Government	2,087	27,331	470	14,883	-219	1,221	-	-	-950	2,050	443	10,942	1,831	56,427
5. Rest of the World	13,295	6,818	313	-1,684	1,805	29	7,701	72	-	-	-	-	23,114	5,235
6. Households	36,029	11,420	24,092	2,897	9,390	-8	10,942	443	-	-	-	-	80,453	14,752
7. Sector n.e. classified	6,849	4,151	3,486	4,788	6,389	3,565	7,316	12,728	-5,208	-660	-	-	18,832	24,572
8. Total	59,874	56,630	35,916	44,045	39,614	4,919	63,145	14,674	-3,521	9,489	14,752	80,452	209,780	210,209
(SOURCES - USES)	3,244	-8,129	-8,129	34,695	48,471	-13,010	-66,700	-429						

Source: RBI Bulletin, January, 1998.

STATEMENT 2.43 : FINANCIAL FLOWS - SECTOR-WISE - 1993-94

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	4,653	14,317	3,743	6,092	33,676	8,418	27,520	3,029	11,972	50,451	81,564	82,307
2. Other Financial Institutions	-367	-238	-	-	18,794	5,082	17,977	2,471	-9	5,751	1,867	38,315	38,262	51,381
3. Private Corporate Sector	4,558	11,995	6,174	25,728	-	-	-16	1,469	-	13,650	-8	4,355	10,708	57,197
4. Government	15,807	27,645	1,576	21,737	1,172	2,698	-	-	161	-1,302	710	16,443	19,426	67,221
5. Rest of the World	5,186	28,556	1,500	-22	5,573	53	8,640	-446	-	-	-	-	20,899	28,141
6. Households	50,450	11,972	38,384	1,885	4,355	-8	16,443	710	-	-	-	-	109,632	14,559
7. Sector n.e. classified	6,475	13,987	8,501	3,891	10,530	10,273	4,651	2,525	-8,551	-881	-	-	21,606	29,795
8. Total	82,109	93,917	60,788	67,536	44,167	24,190	81,371	15,147	19,121	20,247	14,541	109,564	302,097	330,601
(SOURCES - USES)	-11,808		-6,748		19,977		66,224		-1,126		-95,023		-28,504	

Source: RBI Bulletin, January, 1998.

STATEMENT 2.44 : FINANCIAL FLOWS - SECTOR-WISE - 1994-95

(Rupees crore)

	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1. Banking	-	-	3,295	-2,704	32,889	4,188	22,008	908	13,700	-5,506	21,618	71,524	93,510	68,410
2. Other Financial Institutions	13,293	-331	-	-	30,876	7,772	17,917	1,598	-23	7,920	2,409	38,426	64,472	55,385
3. Private Corporate Sector	2,650	35,423	22,287	30,080	-	-	-7	2,208	-	16,842	326	10,639	25,256	95,192
4. Government	11,237	16,016	1,569	43,021	2,390	4,285	-	-	-5,957	-533	417	24,792	9,656	87,626
5. Rest of the World	3,609	19,677	828	-183	13,491	197	5,475	345	-	-	-	-	23,403	20,036
6. Households	71,524	21,618	38,426	2,409	10,639	326	24,792	417	-	-	-	-	-1,45,381	24,770
7. Sector n.e. classified	10,827	5,388	10,451	13,287	19,899	24,116	1,622	1,601	-6,299	1,947	-	-	-36,500	46,339
8. Total	1,13,140	97,836	76,856	85,910	110,184	40,884	71,807	7,077	1,421	20,670	24,770	145,381	398,178	397,758
(SOURCES - USES)	15,304	-9,054	69,300	64,730	-19,249	-120,611	420							

Source: Report on Currency & Finance, Volume II, 1997-98.

STATEMENT 2.45 : FINANCIAL FLOWS - SECTOR-WISE - 1995-96

(Rupees crore)

(1)	Banking		Other Financial Institutions		Private Corporate Business		Government		Rest of the World		Households		Total	
	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses	Sources	Uses
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
1. Banking	-	-	11,909	7,091	54,694	4,450	30,823	4,290	-10,001	-2,066	22,642	56,615	110,067	70,380
2. Other Financial Institutions	11,274	-1,337	-	-	45,673	-457	8,384	2,344	-9	5,128	2,207	42,197	67,529	47,875
3. Private Corporate Sector	2,156	22,082	-754	62,736	-	-	1	2,319	-	11,978	342	5,976	1,745	105,091
4. Government	7,587	39,959	3,304	48,912	7,372	7,935	-	-	324	1,169	275	20,198	18,862	118,173
5. Rest of the World	4,850	-5,933	11,990	4,226	4,549	389	12	97	-	-	-	-	21,401	-1,221
6. Households	56,615	22,642	42,197	2,207	5,976	342	20,198	275	-	-	-	-	124,986	25,466
7. Sector n.e. classified	6,709	45,145	21,279	13,025	28,395	28,607	31,610	5,849	1,725	-5,851	-	-	89,718	86,775
8. Total	89,191	122,558	89,925	138,197	146,659	41,266	91,028	15,174	-7,961	10,358	25,466	124,986	434,308	452,539
(SOURCES - USES)	-33,367		-48,272		105,393		75,854		-18,319		-99,520		-18,231	

Source: Report on Currency & Finance, Volume II, 1997-98.

STATEMENT 3 : SELECT FINANCIAL RATIOS FOR INDIA

YEAR	Finance Ratio	Financial Interrelations Ratio	New Issue Ratio	Intermediation Ratio
(1)	(2)	(3)	(4)	(5)
1951-52	0.015	0.109	0.179	-0.388
1952-53	0.016	0.379	0.442	-0.144
1953-54	0.026	0.831	0.565	0.470
1954-55	0.039	1.127	0.635	0.775
1955-56	0.074	1.218	0.738	0.651
1956-57	0.049	0.675	0.398	0.695
1957-58	0.064	0.998	0.610	0.638
1958-59	0.067	1.325	0.820	0.615
1959-60	0.085	1.475	0.955	0.544
1960-61	0.084	0.920	0.746	0.234
1961-62	0.077	1.261	0.835	0.511
1962-63	0.089	1.164	0.809	0.439
1963-64	0.095	1.292	0.880	0.468
1964-65	0.078	1.125	0.736	0.529
1965-66	0.107	1.276	0.870	0.467
1966-67	0.101	1.080	0.730	0.480
1967-68	0.089	1.212	0.841	0.442
1968-69	0.073	1.376	0.840	0.638
1969-70	0.076	1.139	0.722	0.578
1970-71	0.097	1.381	0.832	0.660
1971-72	0.095	1.323	0.772	0.713
1972-73	0.100	1.742	0.955	0.824
1973-74	0.076	1.074	0.525	1.045
1974-75	0.110	1.373	0.855	0.606
1975-76	0.139	1.853	1.060	0.748
1976-77	0.140	1.745	0.981	0.779
1977-78	0.173	2.215	1.209	0.832
1978-79	0.136	1.242	0.730	0.703
1979-80	0.200	2.033	1.228	0.655
1980-81	0.194	1.925	1.141	0.687
1981-82	0.197	2.037	1.284	0.587
1982-83	0.241	3.055	1.760	0.736
1983-84	0.170	2.153	1.257	0.713
1984-85	0.215	2.937	1.703	0.725
1985-86	0.204	2.273	1.316	0.727
1986-87	0.244	2.943	1.780	0.654
1987-88	0.194	2.097	1.167	0.797
1988-89	0.251	2.324	1.335	0.741
1989-90	0.272	2.374	1.409	0.685
1990-91	0.231	1.745	1.005	0.736
1991-92	0.275	2.922	1.618	0.806
1992-93	0.209	2.183	1.186	0.840
1993-94	0.249	2.825	1.489	0.898
1994-95	0.250	2.433	1.161	1.096
1995-96	0.290	2.260	1.328	0.702

Note : (1) Finance Ratio = Ratio of Primary Issues (*i.e.*, issues by all sectors other than banks and other financial institutions) to National Income. (2) Financial Interrelations Ratio = Ratio of Total Issues to Net Domestic Capital Formation. (3) New Issue Ratio = Ratio of Primary Issues to Net Domestic Capital Formation. (4) Intermediation Ratio = Ratio of Secondary (*i.e.*, issues by banks and other financial institutions) Issue to Primary Issues. (5) National Income refers to Net National Product at factor cost at current prices (1980-81 Series).