

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

(₹ Billion)

Year	Currency	Bank deposits	Non-banking deposits	Life insurance fund	Provident and pension fund	Claims on Government	Shares & debentures	Units of UTI	Trade Debt (Net)	Changes in financial assets (2 to 10)
1	2	3	4	5	6	7	8	9	10	11
1977-78	7.03	35.21	2.27	5.92	13.16	3.25	2.01	0.34	2.35	<b>71.54</b>
1978-79	14.30	46.26	2.32	6.83	16.05	2.27	2.04	0.79	3.97	<b>94.83</b>
1979-80	13.32	46.59	4.77	7.73	17.48	5.31	2.53	0.41	4.35	<b>102.49</b>
1980-81	16.25	55.50	3.78	9.15	21.22	7.12	4.12	0.31	3.73	<b>121.18</b>
1981-82	9.65	51.94	8.94	10.37	24.80	17.84	5.10	1.14	6.43	<b>136.21</b>
1982-83	20.26	66.61	8.70	12.35	28.65	12.43	6.46	1.22	4.29	<b>160.97</b>
1983-84	27.76	79.78	10.19	13.76	30.52	19.76	5.55	2.22	-1.64	<b>187.90</b>
1984-85	29.38	98.59	9.60	15.56	37.59	31.07	7.62	5.67	0.41	<b>235.49</b>
1985-86	22.20	106.03	14.23	17.79	41.88	34.13	13.94	5.86	-0.44	<b>255.62</b>
1986-87	30.90	145.10	15.12	21.59	50.55	30.92	17.68	9.43	-2.80	<b>318.49</b>
1987-88	48.15	146.74	13.26	25.89	65.09	36.80	8.13	11.96	5.04	<b>361.06</b>
1988-89	42.56	147.47	15.80	34.23	75.52	54.78	11.36	14.27	3.59	<b>399.58</b>
1989-90	76.55	139.87	18.39	44.15	95.08	67.58	26.55	21.79	-7.63	<b>482.33</b>
1990-91	62.51	187.77	12.86	55.99	111.55	78.83	49.72	34.38	-4.53	<b>589.08</b>
1991-92	81.57	178.48	22.18	70.03	125.01	48.45	68.00	90.87	-4.14	<b>680.45</b>
1992-93	65.62	295.18	60.35	71.14	148.14	38.85	82.12	56.12	-13.98	<b>803.54</b>
1993-94	133.67	362.36	116.54	95.48	183.23	69.08	100.67	47.05	-11.90	<b>1,096.18</b>
1994-95	159.16	558.35	115.47	113.70	214.14	131.86	134.73	39.08	-11.48	<b>1,455.01</b>
1995-96	165.25	399.41	131.98	138.94	223.43	95.88	88.39	2.62	-2.52	<b>1,243.37</b>
1996-97	136.43	509.02	259.80	161.21	303.90	117.83	66.31	37.76	-7.08	<b>1,585.19</b>
1997-98	127.80	740.99	67.33	194.10	322.67	221.62	44.64	5.95	-7.70	<b>1,717.40</b>
1998-99	218.22	794.33	76.70	234.28	464.08	282.20	51.05	18.87	-68.70	<b>2,071.03</b>
1999-00	208.45	828.92	38.44	286.44	539.07	289.85	163.08	18.11	-10.23	<b>2,362.13</b>
2000-01	156.32	947.09	30.04	338.61	508.63	390.07	111.48	-9.34	1.83	<b>2,474.75</b>
2001-02	281.56	1,130.33	-3.47	412.37	442.23	519.38	98.34	-18.57	-1.83	<b>2,860.34</b>
2002-03	286.32	1,226.97	124.96	520.09	459.46	560.87	71.23	-16.18	0.00	<b>3,233.72</b>
2003-04	426.75	1,559.34	19.45	522.40	489.52	873.72	90.78	-85.86	-1.37	<b>3,894.73</b>
2004-05	369.77	1,750.45	0.83	679.86	557.94	1,064.20	81.13	-31.46	-1.07	<b>4,471.65</b>
2005-06	521.51	2,657.16	5.22	834.94	619.50	871.68	338.57	-4.44	-2.22	<b>5,841.92</b>
2006-07	671.94	4,292.82	45.84	1,148.51	725.03	191.98	508.47	-3.10	65.23	<b>7,646.71</b>
2007-08	812.78	3,890.08	12.86	1,698.48	715.44	-283.27	743.08	-3.24	137.65	<b>7,723.85</b>
2008-09	921.88	4,178.33	147.42	1,528.61	733.98	-275.51	-23.33	-27.37	84.88	<b>7,268.89</b>
2009-10	969.40	3,981.41	185.16	2,598.21	1,298.49	434.75	448.41	-	-17.84	<b>9,897.98</b>
2010-11	1,371.31	5,482.99	50.99	2,101.02	1,411.39	295.45	17.29	-	68.23	<b>10,798.67</b>
2011-12	1,062.42	5,259.70	100.21	1,956.73	956.80	-218.89	165.22	-	45.09	<b>9,327.28</b>
2012-13	1,115.21	5,750.80	279.11	1,799.49	1,564.79	-71.09	170.27	-	31.83	<b>10,640.41</b>
2013-14	995.20	6,393.04	228.16	2,044.69	1,778.41	230.53	189.30	-	48.38	<b>11,907.71</b>
2014-15	1,333.45	5,792.72	289.15	2,993.22	1,908.83	9.69	203.64	-	41.77	<b>12,572.47</b>
2015-16	2,005.18	6,233.16	182.93	2,699.60	2,917.42	679.39	448.93	-	40.66	<b>15,207.27</b>
2016-17	-3,164.73	9,418.74	250.61	3,491.98	3,020.10	625.52	362.65	-	43.60	<b>14,048.47</b>
2017-18	4,704.14	4,753.74	208.99	3,272.33	3,496.54	821.52	1,509.48	-	42.01	<b>18,808.74</b>

(Continued)

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

(₹ Billion)

Year	Bank advances	Loans & advances from other financial institutions	Loans & advances from Government	Loans & advances from co-operative non-credit societies	Changes in financial liabilities (12 to 15)
1	12	13	14	15	16
1977-78	14.81	1.25	0.95	0.10	17.11
1978-79	21.25	3.52	1.81	0.80	27.38
1979-80	28.68	3.93	1.97	0.93	35.51
1980-81	30.93	1.82	1.51	0.82	35.08
1981-82	35.07	2.44	1.48	1.34	40.33
1982-83	29.46	3.49	1.33	1.03	35.31
1983-84	44.69	4.60	2.03	1.06	52.38
1984-85	50.02	4.20	1.97	1.14	57.33
1985-86	60.43	6.46	2.05	0.89	69.83
1986-87	73.45	5.22	4.35	2.08	85.10
1987-88	81.59	5.55	3.47	2.26	92.87
1988-89	114.36	7.13	4.74	2.03	128.26
1989-90	83.03	10.53	7.47	0.85	101.88
1990-91	74.29	11.54	6.11	0.73	92.67
1991-92	36.89	15.51	4.69	2.88	59.97
1992-93	114.21	28.97	4.43	2.95	150.56
1993-94	119.72	18.67	7.10	3.10	148.59
1994-95	216.18	24.09	4.17	3.26	247.70
1995-96	156.05	23.98	2.75	3.42	186.20
1996-97	136.75	25.93	2.29	3.60	168.57
1997-98	198.85	42.03	4.88	3.43	249.19
1998-99	207.93	46.88	9.44	3.48	267.73
1999-00	298.59	46.31	12.27	3.50	360.67
2000-01	254.39	47.41	13.19	2.80	317.79
2001-02	433.54	68.78	11.11	3.84	517.27
2002-03	543.88	52.47	2.16	4.23	602.74
2003-04	578.85	122.61	-2.69	1.05	699.82
2004-05	1119.71	83.10	-5.15	3.04	1200.69
2005-06	1755.64	83.98	-4.89	2.77	1837.50
2006-07	2736.66	93.62	-6.50	2.29	2826.06
2007-08	1795.02	86.82	-2.48	2.45	1881.81
2008-09	1547.35	88.12	-1.99	2.50	1635.98
2009-10	1944.43	88.99	-1.47	2.52	2034.48
2010-11	2690.10	88.04	-0.99	2.60	2779.75
2011-12	2725.09	173.10	3.01	-	2901.20
2012-13	3087.47	215.10	1.68	-	3304.25
2013-14	3023.36	556.78	6.65	-	3586.79
2014-15	2824.43	941.96	1.93	-	3768.32
2015-16	2747.87	1159.07	3.95	-	3910.89
2016-17	2509.04	1229.47	8.50	-	3747.01
2017-18	4304.27	2432.97	1.99	-	6739.22

- Notes :**
1. Data for 2014-15 are Third Revised Estimates, for 2015-16 are Second Revised Estimates and for 2016-17 are First Revised Estimates.
  2. Data for 2017-18 is based on preliminary estimates of Reserve Bank of India. The CSO will release the financial saving of the household sector on January 31, 2019 based on the latest information, as part of the 'First Revised Estimates of National Income, Consumption Expenditure, Saving and Capital Formation for 2017-18'.
  3. Deposits with co-operative non-credit societies are included in bank deposits up to 1999-00. Since 2000-01, these deposits are included in non-banking deposits.
  4. Life Insurance Fund includes Central or State Governments employees' insurance funds and postal insurance funds.
  5. Owing to changes in coverage of non-banking deposits, data prior to 1997-98 are not strictly comparable with those of 1997-98 and onwards.
  6. Shares and Debentures include investment in shares and debentures of credit / non-credit societies and investment in mutual funds (other than Specified Undertaking of the UTI).
  7. Since 2005-06, the data shown under 'Units of UTI' pertain to Administrator of the Specified Undertaking of the UTI. The UTI Mutual Fund is included in 'Shares and Debentures'.
  8. The sum of components of changes in financial assets do not add up to the total due to rounding off.
  9. 'Bank advances' includes advances by banks and co-operative banks & societies.
  10. 'Loans and advances from other financial institutions' includes advances by financial corporations & non-banking companies and insurance corporations.

Also see Notes on Tables.

**Source :** Central Statistics Office (CSO).