

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

(Amount in ₹ Crore)

Item	Jun-2022	Sep-2022	Dec-2022	Mar-2023
Financial Assets (a+b+c+d+e+f+g+h)	25621348.1	26423992.1	27187715.6	27844981.1
<i>Per cent of GDP</i>	<i>102.8</i>	<i>102.6</i>	<i>103.3</i>	<i>103.5</i>
(a) Bank Deposits (i+ii)	11843527.1	12143059.7	12399459.4	12707326.2
i. Commercial Banks	10987692.1	11288257.2	11536717.0	11821685.0
ii. Co-operative Banks	855834.9	854802.6	862742.4	885641.2
(b) Non-Bank Deposits				
<i>of which:</i>				
Other Financial Institutions	216170.0	218246.7	226328.2	228562.2
i. Non-Banking Financial Companies	74794.2	78061.4	81308.3	85254.0
ii. Housing Finance Companies	141375.8	140185.3	145020.0	143308.2
(c) Life Insurance Funds	5325967.3	5559681.9	5786592.6	5795430.6
(d) Currency	2950343.2	2895763.9	2972524.0	3121514.1
(e) Mutual funds	2048097.3	2260209.7	2355315.8	2367792.5
(f) Public Provident Fund (PPF)	851913.4	858591.1	864730.6	939449.0
(g) Pension Funds	744459.2	796454.0	853412.0	898343.0
(h) Small Savings (excluding PPF)	1640870.6	1691985.1	1729352.9	1786563.5
Financial Liabilities (a+b)	8911860.9	9246740.6	9700657.2	10217744.7
<i>Per cent of GDP</i>	<i>35.8</i>	<i>35.9</i>	<i>36.9</i>	<i>38.0</i>
Loans/Borrowings				
(a) Banking Sector	7095467.7	7358918.0	7729700.9	8113544.1
<i>of which:</i>				
i. Commercial Banks	6620073.1	6881338.5	7249643.0	7580934.1
ii. Co-operative Banks	473897.0	476024.8	478486.9	530915.0
(b) Other Financial Institutions	1816393.1	1887822.6	1970956.3	2104200.7
<i>of which:</i>				
i. Non-Banking Financial Companies	869174.9	905825.3	961617.0	1056182.3
ii. Housing Finance Companies	835181.3	868212.5	893115.8	929861.7
iii. Insurance Corporations	112036.9	113784.8	116223.5	118156.7

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

(Amount in ₹ Crore)

Item	Jun-2023	Sep-2023	Dec-2023	Mar-2024
Financial Assets (a+b+c+d+e+f+g+h)	28754605.9	29637615.0	30737884.8	32025210.0
<i>Per cent of GDP</i>	<i>104.2</i>	<i>104.4</i>	<i>105.0</i>	<i>106.3</i>
(a) Bank Deposits (i+ii)	12960330.3	13462098.8	13739530.7	14130251.1
i. Commercial Banks	12065518.9	12567779.6	12847876.2	13231336.9
ii. Co-operative Banks	894811.4	894319.2	891654.5	898914.3
(b) Non-Bank Deposits				
<i>of which:</i>				
Other Financial Institutions	228076.8	120094.7	125432.4	127257.3
i. Non-Banking Financial Companies	91373.3	96155.6	101051.4	102994.3
ii. Housing Finance Companies	136703.5	23939.1	24381.0	24263.0
(c) Life Insurance Funds	6064436.9	6255801.1	6553726.0	6820611.8
(d) Currency	3072877.9	3036177.0	3092896.0	3239539.8
(e) Mutual funds	2626046.1	2829859.3	3156299.3	3387208.3
(f) Public Provident Fund (PPF)	955060.6	960343.6	964851.5	1051376.5
(g) Pension Funds	970016.0	1017975.0	1091276.0	1172651.0
(h) Small Savings (excluding PPF)	1877761.2	1955265.4	2013872.8	2096314.2
Financial Liabilities (a+b)	10539264.5	11065280.7	11575797.1	12096410.5
<i>Per cent of GDP</i>	<i>38.2</i>	<i>39.0</i>	<i>39.6</i>	<i>40.2</i>
Loans/Borrowings				
(a) Banking Sector	8327150.3	9196024.2	9598671.3	9991001.8
<i>of which:</i>				
i. Commercial Banks	7788960.6	8664614.6	9054512.6	9437070.5
ii. Co-operative Banks	536409.2	529527.7	542240.6	551852.1
(b) Other Financial Institutions	2212114.2	1869256.5	1977125.7	2105408.7
<i>of which:</i>				
i. Non-Banking Financial Companies	1137631.1	1197314.8	1282346.6	1383183.0
ii. Housing Finance Companies	953645.7	549351.7	570585.1	596438.0
iii. Insurance Corporations	120837.4	122590.0	124194.0	125787.7

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

(Amount in ₹ Crore)

Item	Jun-2024	Sep-2024	Dec-2024	Mar-2025
Financial Assets (a+b+c+d+e+f+g+h)	33253098.6	34421189.5	34532805.6	35264710.9
<i>Per cent of GDP</i>	<i>107.9</i>	<i>109.6</i>	<i>107.2</i>	<i>106.6</i>
(a) Bank Deposits (i+ii)	14385136.5	14773465.1	14914755.1	15316332.6
i. Commercial Banks	13482508.0	13872242.0	14020106.6	14415444.1
ii. Co-operative Banks	902628.6	901223.2	894648.5	900888.5
(b) Non-Bank Deposits				
<i>of which:</i>				
Other Financial Institutions	134718.7	137760.5	142570.3	146955.5
i. Non-Banking Financial Companies	109284.0	112514.0	116958.5	121178.5
ii. Housing Finance Companies	25434.7	25246.5	25611.9	25777.0
(c) Life Insurance Funds	7123527.6	7385938.1	7272871.3	7293099.1
(d) Currency	3273752.3	3216137.1	3286977.8	3449213.9
(e) Mutual funds	3866386.1	4291914.4	4224091.7	4128924.5
(f) Public Provident Fund (PPF)	1059829.5	1063056.1	1064212.0	1157449.2
(g) Pension Funds	1247832.0	1337535.0	1371615.0	1443509.0
(h) Small Savings (excluding PPF)	2161915.8	2215383.2	2255712.2	2329227.2
Financial Liabilities (a+b)	12384902.9	12789183.5	13207625.1	13662338.5
<i>Per cent of GDP</i>	<i>40.2</i>	<i>40.7</i>	<i>41.0</i>	<i>41.3</i>
Loans/Borrowings				
(a) Banking Sector	10196042.2	10518189.9	10837816.5	11224862.1
<i>of which:</i>				
i. Commercial Banks	9645595.7	9966837.1	10269406.4	10649262.8
ii. Co-operative Banks	548284.4	549069.4	566104.4	573131.8
(b) Other Financial Institutions	2188860.7	2270993.6	2369808.7	2437476.4
<i>of which:</i>				
i. Non-Banking Financial Companies	1448996.8	1514485.5	1590250.0	1630083.9
ii. Housing Finance Companies	611563.2	625796.8	646358.2	672115.0
iii. Insurance Corporations	128300.7	130711.4	133200.5	135277.5

Notes :

1. Data as ratios to GDP have been calculated based on the Provisional Estimates of National Income 2024-25, released by NSO on May 30, 2025.
2. Pension funds comprises funds with the National Pension Scheme.
3. Outstanding deposits with Small Savings are sourced from the Controller General of Accounts, Government of India.
4. Non-bank deposits apart from other financial institutions, comprises state power utilities, co-operative non credit societies etc. Data for outstanding deposits are available only for other financial institutions.
5. Figures in the columns may not add up to the total due to rounding off.