

The Institute of Insurance Sales Training, Pune

(A Division of IIST Consulting and Marketing Pvt. Ltd)

Components of Household Savings in India



Year	Low risk Investments Percentage of total savings						High Risk Investments Percentage of total savings				
	Currency	Bank Deposits	Life Insurance Fund	Pension and Provident Fund	Claims on Government	Low Risk Investments (%)	Shares and Debentures	Non-banking deposits	Units of UTI	Trade Debt (Net)	High Risk Investments (%)
1997-98	7	43	11	19	13	94	3	4	0	0	6
1998-99	11	38	11	22	14	96	2	4	1	-3	4
1999-00	9	35	12	23	12	91	7	2	1	0	9
2000-01	6	38	14	21	16	95	5	1	0	0	5
2001-02	10	40	14	15	18	97	3	0	-1	0	3
2002-03	9	38	16	14	17	94	2	4	-1	0	6
2003-04	11	40	13	13	22	99	2	0	-2	0	1
2004-05	8	39	15	12	24	99	2	0	-1	0	1
2005-06	9	45	14	11	15	94	6	0	0	0	6
2006-07	9	56	15	9	3	92	7	1	0	1	8
2007-08	11	50	22	9	-4	88	10	0	0	2	12
2008-09	13	57	21	10	-4	98	0	2	0	1	2
2009-10	10	40	26	13	4	94	5	2	0	0	6
2010-11	13	51	19	13	3	99	0	0	0	1	1
2011-12	11	56	21	10	-2	97	2	1	0	0	3
2012-13	10	54	17	15	-1	95	2	3	0	0	5
2013-14	8	54	15	16	1	94	4	2	0	0	6
2014-15	11	47	20	16	0	93	4	3	0	0	7
2015-16	13	41	18	14	4	91	6	3	0	0	9

Source: Percentages calculated from data available in Reserve Bank of India website at <https://rbi.org.in/scripts/PublicationsView.aspx?Id=17145>

1. Data for 2013-14 and 2014-15 are provisional and 2015-16 data is based on preliminary estimates.

2. 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.

3. Life Insurance Fund includes Central or State Governments employees' insurance funds and postal insurance funds.

4. 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.

5. 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).

6. 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'.