

4.2 SCHEDULED COMMERCIAL BANKS: SEASONAL FLOW OF FUNDS

(Rs. crore)

	1996-97 Busy Season	1997 Slack Season	1997-98 Busy Season	1998 Slack Season	1998-99 Busy Season	1999 Slack Season	1999-00 Busy Season	2000 Slack Season	1999-00 Busy Season Oct. 23 to Dec. 31(P)	2000-2001 Busy Season Oct. 22 to Dec. 29(P)	Outstand- ing as on Dec. 29, 2000 (P)	
1	2	3	4	5	6	7	8	9	10	11	12	
Sources:												
1	Increase in aggregate deposits	42192	37512	61805	63417	49942	54329	64228	55201	19481	40204	931657
2	Increase in borrowings from RBI	-1407	214	-268	3509	1546	2121	206	-1323	-4789	467	6692
3	Increase in other borrowings@	111	686	-237	-177	893	113	2257	-1652	462	-458	2277
4	Increase in other demand and time liabilities	11952	-1041	9806	-6986	17338	5634	9523	4326	8865	7506	86454
5	Residual (Net)	-9000	-2848	-29372	-14576	-18119	-8142	404	-1929	-2263	-14271	-102433
Total		43848	34523	41734	45187	51600	54055	76618	54623	21756	33448	924647
Uses:												
1	Increase in bank credit	21017	8707	36499	16242	29914	24719	52100	34926	22725	15769	495247
2	Increase in investments	22905	20847	9240	13123	19970	27245	32315	10407	9600	21760	356099
3	Increase in cash in hand	85	465	28	741	-336	646	721	-135	1113	627	5979
4	Increase in balances with RBI	-159	4504	-4033	15081	2052	1445	-8518	9425	-11682	-4708	67322
Total		43848	34523	41734	45187	51600	54055	76618	54623	21756	33448	924647

P Provisional

@ Excludes borrowings from RBI, EXIM Bank and NABARD.

Notes : 1. Residual(net) is the balance of Uses of Funds over Sources of Funds and includes borrowings from IDBI, EXIM Bank & NABARD.

2. The slack season is from May to October and the busy season is from November to April.

3. The data relate to reporting Friday

4. Footnotes 3 and 4 to Table 4.1 apply to this Table as well.

Source: Reserve Bank of India.