

4.2 SCHEDULED COMMERCIAL BANKS: SEASONAL FLOW OF FUNDS

(Rs. crore)

	1997-98 Busy Season	1998 Slack Season	1998-99 Busy Season	1999 Slack Season	1999-00 Busy Season	2000 Slack Season	2000-01 Busy Season	2001 Slack Season	2001-02 Busy Season	2002-03 Busy Season Oct. 18 to Dec. 27, 2002 (P)	Outstand- ing as on Dec. 27, 2002 (P)	
	1	2	3	4	5	6	7	8	9	10	11	12
Sources:												
1. Increase in aggregate deposits	61301	62467	49647	62514	61690	56790	98910	61907	82708	19535	1259128	
2. Increase in borrowings from RBI	-268	3509	1546	2121	-2274	1157	-382	-1220	-1101	26	34	
3. Increase in other borrowings@	-237	-177	893	113	262	-120	649	-757	289	1367	10397	
4. Increase in other demand and time liabilities	10310	-6036	17633	-2551	9793	3706	18027	6506	4536	12340	123354	
5. Residual (Net)	-29372	-14576	-18119	-8142	2866	-3443	-30625	-7017	-1193	-6250	-107545	
Total	41734	45187	51600	54055	72338	58089	86579	59420	85239	27019	1285368	
Uses:												
1. Increase in bank credit	36499	16242	29914	24719	51688	33986	37165	27825	52685	15401	688934	
2. Increase in investments	9240	13123	19970	27245	25654	17132	52126	29157	28241	7550	525302	
3. Increase in cash in hand	28	741	-336	646	571	489	34	18	636	351	6840	
4. Increase in balances with RBI	-4033	15081	2052	1445	-5575	6482	-2746	2420	3677	3717	64292	
Total	41734	45187	51600	54055	72338	58089	86579	59420	85239	27019	1285368	

P Provisional

@ Excludes borrowings RBI, IDBI, EXIM BANK and NABRAD

- Notes : 1. Residual (net) is balance of uses of funds over sources of funds and includes borrowings from RBI, IDBI, EXIM banks and NABARD.
2. The slack season is from May to October and the busy season is from November to April.
3. The data relate to last reporting Friday.
4. Footnotes 3 and 4 to Table 4.1 apply to this Table as well.
5. Figures may not add up to totals due to rounding.

Source: Reserve Bank of India.