

## 4.2 SCHEDULED COMMERCIAL BANKS: SEASONAL FLOW OF FUNDS

(Rs. crore)

	1999-00 Busy Season	2000 Slack Season	2000-01 Busy Season	2001 Slack Season	2001-02 Busy Season	2001-02 Slack Season	2002-03 Busy Season	2002-03 Slack Season	2003-04 Busy Season Oct. 31 to April 16 (P)	<b>Outstand- ing as on April 16, 2004 (P)</b>
1	2	3	4	5	6	7	8	9	10	11
<b>Sources:</b>										
1. Increase in aggregate deposits	61690	56790	98910	61907	82708	106253 (69966)	80272	70655	146239	<b>1537448</b>
2. Increase in borrowings from RBI	-2274	1157	-382	-1220	-1101	-3515	-4	2	-6	<b>0</b>
3. Increase in other borrowings@	262	-120	649	-757	289	6591	5766	6246	5707	<b>26763</b>
4. Increase in other demand and time liabilities	9793	3706	18027	6506	4536	5834	15576	5180	18363	<b>152619</b>
5. Residual (Net)	2866	-3443	-30625	-7017	-1193	19103	19001	11696	12160	<b>-64089</b>
<b>Total</b>	<b>72338</b>	<b>58089</b>	<b>86579</b>	<b>59420</b>	<b>85239</b>	<b>134266</b>	<b>120610</b>	<b>93780</b>	<b>182463</b>	<b>1652741</b>
<b>Uses:</b>										
1. Increase in bank credit	51688	33986	37165	27825	52685	77036	57146	31226	104011	865221
2. Increase in investments	25654	17132	52126	29157	28241	71709	46343	68432	82665	713076
3. Increase in cash in hand	571	489	34	18	636	327	1453	793	-866	8220
4. Increase in balances with RBI	-5575	6482	-2746	2420	3677	-14807	15667	-6671	-3347	66224
<b>Total</b>	<b>72338</b>	<b>58089</b>	<b>86579</b>	<b>59420</b>	<b>85239</b>	<b>134266</b>	<b>120610</b>	<b>93780</b>	<b>182463</b>	<b>1652741</b>

P Provisional

@ Excludes borrowings from RBI, IDBI, EXIM BANK and NABRAD

Notes : 1. Figures in brackets exclude the impact of mergers since May 3, 2002.

2. Data on aggregate deposits also reflect redemption of Resurgent India Bonds (RIBs) of Rs. 22,639 crore, since October 1, 2003.

3. Residual (net) is balance of uses of funds over sources of funds and includes borrowings from RBI, IDBI, EXIM bank and NABARD.

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

5. The data relate to last reporting Friday.

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

7. Figures may not add up to totals due to rounding.

Source: Reserve Bank of India.