

4.2 SCHEDULED COMMERCIAL BANKS: SEASONAL FLOW OF FUNDS

(Rs. crore)

Item	2000-01		2001-02		2002-03		2003-04		2004-05		Outstanding as on Dec. 24, 2004 (P)
	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season Oct. 29 to Dec. 24, (P)		
1	2	3	4	5	6	7	8	9	10	11	
Sources:											
1. Increase in aggregate deposits	98910	61907	82708	156253 (69966)	80272	75506	153107	67707 (64138)	5705	1622579 1619010*	
2. Increase in borrowings from RBI	-382	-1220	-1101	-3515	-4	3	-6	0	665	665	
3. Increase in other borrowings@	649	-757	289	6591	5766	6255	6063	38104	837	66069	
4. Increase in other demand and time liabilities	18027	6506	4536	5834	15576	9013	14319	10472	7086	169965	
5. Residual (Net)	-30625	-7017	-1193	-19103	19001	5888	23712	3215	24270	-30923	
Total	86579	59420	85239	134266	120610	96664	197195	119498	38499	1828355	
Uses:											
1. Increase in bank credit	37165	27825	52685	77036	57146	32320	102599	123374 (90692)	38732	1027009 994327*	
2. Increase in investments	52126	29157	28241	7109	46343	69597	81612	-6601 (-18794)	-3691	702895 690702*	
3. Increase in cash in hand	34	18	636	327	1453	1418	-829	-328	382	8938	
4. Increase in balances with RBI	-2746	2420	3677	-14807	15667	-6671	13813	3052	3076	89513	
Total	86579	59420	85239	134266	120610	96664	197195	119498	38499	1828355	

P Provisional

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

* Excludes the impact of conversion of a non-banking entity into banking entity from October 11, 2004.

- 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. 23,693 crore, since October 1, 2003.
3. Residual (net) is the 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.