

4.2 SCHEDULED COMMERCIAL BANKS: SEASONAL FLOW OF FUNDS

(Rs. crore)

Item	2002-03		2003-04		2004-05		2005-06		2006-07	Outstanding as on Dec. 22 (P)
	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season	Slack Season (P)		
1	2	3	4	5	6	7	8	9	10	11
Sources:										
1. Increase in aggregate deposits	80272	75506	153107	68559 [65046]	155485	140576	220950	157787	56867	2349392
2. Increase in borrowings from RBI	-4	3	-6	0	0	0	72	1128	2321	3521
3. Increase in other borrowings@	5766	6255	6063	38102	6069	10560	-2339	5857	-5574	79803
4. Increase in other demand and time liabilities	15576	9013	14319	13374	-7052	35233	-2751	15907	7350	214469
5. Residual (Net)	19001	5888	23712	1564	36532	-11714	4566	-6037	14253	-19181
Total	120610	96664	197195	121599	191035	174655	220498	174643	75216	2628003
Uses :										
1. Increase in bank credit	57146	32320	102599	125855 [92973]	137224	159343	198453	169789	78112	1733679
2. Increase in investments	46343	69597	81612	-7599 [-19792]	35307	13811	-7875	13505	-6789	753547
3. Increase in cash in hand	1453	1418	-829	290	530	1250	615	3058	-1810	12815
4. Increase in balances with RBI	15667	-6671	13813	3053	17974	252	29305	-11709	5702	127961
Total	120610	96664	197195	121599	191035	174655	220498	174643	75216	2628003

P Provisional

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

- Notes :
- Figures in [] exclude the impact of conversion of a non-banking entity into banking entity from October 11, 2004
 - Data on aggregate deposits also reflect redemption of Resurgent India Bonds (RIBs) of Rs. 22,693 crore, since October 1, 2003.
 - Residual (Net) is the balance of Uses of Funds over Sources of Funds and includes borrowings from RBI, IDBI, EXIM bank and NABARD.
 - The slack season is from May to October and the busy season is from November to April.
 - The data relate to last reporting Fridays.
 - Figures may not add up to totals due to rounding.

Source : Reserve Bank of India.