

4.2 SCHEDULED COMMERCIAL BANKS: SEASONAL FLOW OF FUNDS

Item	(Rs. crore)											
	2002-03		2003-04		2004-05		2005-06		2006-07		2007-08	Outstanding as on Dec, 21 2007 (P)
	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season Oct. 26 to Dec. 21, 2007 (P)	
1	2	3	4	5	6	7	8	9	10	11	12	13
Sources:												
1. Increase in aggregate deposits	80272	75506	153107	68559 [65046]	155485	140576	220950	152160	306267	286999	61811	2941975
2. Increase in borrowings from RBI	-4	3	-6	0	0	0	72	1128	2878	-4078	842	842
3. Increase in other borrowings ^a	5766	6255	6063	38102	6069	10560	-2339	5829	1991	1831	6380	95551
4. Increase in other demand and time liabilities	15576	9013	14319	13374	-7052	35233	-2751	22187	17673	28115	7949	267137
5. Residual (Net)	19001	5888	23712	1564	36532	-11714	4566	-9865	23049	2009	19358	7154
Total	120610	96664	197195	121599	191035	174655	220498	171438	351858	314877	96341	3312659
Uses :												
1. Increase in bank credit	57146	32320	102599	125855 [92973]	137224	159343	198453	168311	233748	138872	95057	2121765
2. Increase in investments	46343	69597	81612	-7599 [-19792]	35307	13811	-7875	10677	49958	139671	-6930	940208
3. Increase in cash in hand	1453	1418	-829	290	530	1250	615	4159	-789	2602	-777	16762
4. Increase in balances with RBI	15667	-6671	13813	3053	17974	252	29305	-11709	68941	33732	8991	233923
Total	120610	96664	197195	121599	191035	174655	220498	171438	351858	314877	96341	3312659

Source : Reserve Bank of India.

(P) : Provisional

^a Excludes borrowings from RBI, IDBI, EXIM BANK and NABRAD

- Notes :
1. Figures in [] exclude the impact of conversion of a non-banking entity into banking entity from October 11, 2004
 2. Data on aggregate deposits also reflect redemption of Resurgent India Bonds(RIBs) of Rs. 22,693 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 Fridays.