

4.2 SCHEDULED COMMERCIAL BANKS: SEASONAL FLOW OF FUNDS

(Rs. crore)

	1995-96 Busy Season	1996 Slack Season	1996-97 Busy Season	1997 Slack Season	1997-98 Busy Season	1998 Slack Season	1998-99 Busy Season	1999 Slack Season	1998-99 Busy Season Oct. 23 to Jan. 1(P)	1999-2000 Busy Season Oct. 22 to Dec. 31(P)	Outstand- ing as on Dec. 31, 1999 (P)
1	2	3	4	5	6	7	8	9	10	11	12
Sources:											
1. Increase in aggregate deposits	36113	28313	48059	37512	61805	63417	49942	52601	10631	17803	788099
2. Increase in borrowings from RBI	-1393	-3225	-1407	214	-268	3509	1546	2121	1282	-4788	2553
3. Increase in other borrowings@	599	-326	111	686	-237	-177	893	1430	1410	-388	3059
4. Increase in other demand and time liabilities	5644	-394	6085	-1041	9806	-6986	17338	4301	11514	8927	72694
5. Residual (Net)	-5182	-12738	-9000	-2280	-35808	-6862	-25833	-8166	-6809	-3472	-90132
Total	35781	11630	43848	34523	41734	45187	51600	52287	18028	18082	776273
Uses:											
1. Increase in bank credit	26209	3205	21017	8707	36499	16242	29914	23903	9223	18828	410464
2. Increase in investments	6529	13721	22905	20847	9240	13123	19970	26732	5411	10110	301215
3. Increase in cash in hand	-239	305	85	465	28	741	-336	207	-403	826	5153
4. Increase in balances with RBI	3282	-5601	-159	4504	-4033	15081	2052	1445	3797	-11682	59441
Total	35781	11630	43848	34523	41734	45187	51600	52287	18028	18082	776273

P Provisional

@ Excludes borrowings from RBI, EXIM Bank and NABARD.

Notes : 1. Residual (Net) is the balance of Uses of Funds over Sources of Funds and includes *inter alia* borrowings from IDBI, EXIM, Bank and NABARD.

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

3. The data relates to the reporting Friday.

4. Revised in line with the new accounting standards from 1997-98 and consistent with the methodology suggested by the Working Group on Money Supply : Analytics and Methodology of Compilation (June 1998). The revision is in respect of pension and provident funds with commercial banks which are classified as other demand and time liabilities and includes those banks which have reported such changes so far.

Source: Reserve Bank of India.