

4.2 SCHEDULED COMMERCIAL BANKS: SEASONAL FLOW OF FUNDS

(Rs. crore)

Item	2001-02		2002-03		2003-04		2004-05		2005-06 Busy Season Oct. 28 to Dec, 23 2005 (P)	Outstand- ing as on Dec. 23, 2005 (P)
	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season	Slack Season		
1	2	3	4	5	6	7	8	9	10	11
Sources:										
1. Increase in aggregate deposits	82708	106253 (69966)	80272	75506	153107	68559 [65046]	155485	137998	26551	1937761
2. Increase in borrowings from RBI	-1101	-3515	-4	3	-6	0	0	0	460	460
3. Increase in other borrowings@	289	6591	5766	6255	6063	38102	6069	10491	-1859	79931
4. Increase in other demand and time liabilities	4536	5834	15576	9013	14319	13374	-7052	36622	-8900	186461
5. Residual (Net)	-1193	-19103	19001	5888	23712	1564	36532	-14156	10056	-24349
Total	85239	134266	120610	96664	197195	121599	191035	170965	26308	2180264
Uses:										
1. Increase in bank credit	52685	77036 (32492)	57146	32320	102599	125855 [92973]	137224	156418	51698	1336098
2. Increase in investments	28241	71709	46343	69597	81612	-7599 [-19792]	35307	13159	-23110	730945
3. Increase in cash in hand	636	327	1453	1418	-829	290	530	1135	-498	10340
4. Increase in balances with RBI	3677	-14807	15667	-6671	13813	3053	17974	252	-1782	102881
Total	85239	134266	120610	96664	197195	121599	191035	170965	26308	2180264

P Provisional

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

- Notes :
- Figures in () exclude the impact of mergers since May 3, 2002.
 - 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 Friday.
 - Footnotes 3 and 4 to table 4.1 apply to this table as well.
 - Figures may not add up to totals due to rounding.

Source : Reserve Bank of India.