

4.2 : SCHEDULED COMMERCIAL BANKS: SEASONAL FLOW OF FUNDS

Item	2004-05		2005-06		2006-07		2007-08		2008-09		2009-10		Outstanding as on Jan. 01, 2010 ^P
	Slack Season	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season	Slack Season	Busy Season	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Sources:													
1. Increase in aggregate deposits	68559 [65046]	155485	140576	220950	152160	306267	286999	321209	287754	430545	235734	109135	4264540
2. Increase in borrowings from RBI	0	0	0	72	1128	2878	-4078	474	211	2216	-2902	190	190
3. Increase in other borrowings ^a	38102	6069	10560	-2339	5829	1991	1831	11962	12799	-9820	-3375	-1739	98998
4. Increase in other demand and time liabilities	13374	-7052	35233	-2751	22187	17673	28115	30222	13953	-4542	11372	-919	309272
5. Residual (Net)	1564	36532	-11714	4566	-9865	23049	2009	35795	-25514	-96809	-8677	97325	-10085
Total	121599	191035	174655	220498	171438	351858	314877	399663	289202	321589	232152	203991	4662915
USES													
1. Increase in bank credit	125855 [92973]	137224	159343	198453	168311	233748	138872	298425	290847	128509	123776	152542	3020808
2. Increase in investments	-7599 [-19792]	35307	13811	-7875	10677	49958	139671	70966	37495	180494	119308	57398	1412798
3. Increase in cash in hand	290	530	1250	615	4159	-789	2602	655	5485	-342	2949	915	27201
4. Increase in balances with RBI	3053	17974	252	29305	-11709	68941	33732	29616	-44624	12929	-13881	-6863	202108
Total	121599	191035	174655	220498	171438	351858	314877	399663	289202	321589	232152	203991	4662915

Source : Reserve Bank of India.

^P : Provisional^a Excludes borrowings from RBI, IDBI, EXIM BANK and NABARD

- Notes :
1. Figures in [] exclude the impact of conversion of a non-banking entity into banking entity from October 11, 2004.
 2. Residual (net) is the balance of Uses of Funds over Sources of Funds and includes borrowings from RBI, IDBI, EXIM Bank and NABARD.
 3. The slack season is from May to October and the busy season is from November to April.
 4. The data relate to last reporting Fridays.
 5. Figures may not add up to totals due to rounding off.