

Table 4.1. Scheduled Commercial Banks: Seasonal Flow of Funds

		(₹ Crore)																	
		2008-09		2009-10		2010-11		2011-12		2012-13		2013-14		2014-15		2015-16		2016-17 (P)	
Items	(1)	H1	H2	H1	H2	H1	H2	H1	H2	H1	H2	H1	H2	H1	H2	H1	H2	H1	H2
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Sources																			
1. Increase in aggregate deposits	242388	394782	284494	374223	218449	496694	326878	374235	383090	458282	399896	555210	347996	479730	375101	418903	766357	665404	
2. Increase in borrowings from RBI	2094	5633	-11728	42	2274	2716	-2333	6057	7713	5120	20640	-615	43092	73497	-94166	168431	-198100	-12557	
3. Increase in other borrowings@	5900	1532	-19495	9836	15677	11386	40853	34260	-5384	20594	32942	-33569	-33371	38205	15126	57980	-4124	21467	
4. Increase in other demand and time liabilities	-1886	11051	11635	10265	1068	11317	18100	13484	1706	36539	-2597	29294	2635	16235	-4457	51297	-45890	6169	
5. Residual (Net)	20077	-89931	31894	44908	47277	49845	6660	97635	-25620	-1757	36734	-58126	-62017	-20456	19919	-142805	-12192	-66041	
Total	268573	323068	296800	439273	284744	571958	390158	525671	361505	518777	487615	492194	298334	587210	311523	553807	506051	614442	
Uses																			
1. Increase in bank credit	189112	224524	99121	370118	180440	51685	152743	517026	151888	496718	341562	392075	123970	418354	149471	563723	245253	344539	
2. Increase in investments	12844	181852	205675	12667	89454	27413	200747	35421	209966	58351	105416	101300	150982	128023	150061	-16378	231321	174127	
3. Increase in cash in hand	5438	-3201	4518	779	4475	293	5665	119	4660	-299	2256	3123	3392	4093	5075	-991	4512	-590	
4. Increase in balances with RBI	61179	-80107	-12514	55709	10375	27398	31003	-26896	-5010	-35993	38381	-4304	19989	36740	6916	7452	24964	96367	
Total	268573	323068	296800	439273	284744	571958	390158	525671	361505	518777	487615	492194	298334	587210	311523	553807	506051	614442	

Source: Reserve Bank of India

Notes:

H1 : April to September

H2 : October to March

(P): Provisional.

@ : Excludes borrowings from RBI, IDBI, EXIM Bank and NABARD.

1. Data on aggregate deposits also reflect redemption of Resurgent India Bonds (RIBs) of ₹ 226.93 billion, since October 1, 2003.

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 data relate to last reporting Fridays.

4. Figures may not add up to totals due to rounding off.

5. Data for March 31, 2017 are provisional.