## 3. Scheduled Commercial Banks - Business in India

(Rs. crore)

Item		Ontaton din a		(Rs. crore)				
Det. 17#   2002-2003 2003-2004   2002 2003     Tabilities to the Banking System   Demand and time deposits from Banks   36,634   -79   7,494   -3,820   7,388   -2,289   Borrowings from Banks   15,938   -1,899   -173   -3,700   -216   -4,140   Other demand and time liabilities   2,807   351   -182   553   79   766     Liabilities to Others	Tr	Outstanding	Variation over					
Tabilities to the Banking System   Demand and time deposits from Banks   15,938   -1,899   -173   -3,700   -216   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,140   -4,1	Item		Fortnight					
Demand and time deposits from Banks Borrowings from Banks (1)   15,938   -1,899   -1.73   -3,700   -216   -4,140   Other demand and time liabilities (2)   2,807   351   -182   553   79   7.66								
Demand and time deposits from Banks   36,634   -79   7,494   -3,820   7,388   -2,289   Borrowings from Banks   15,938   -1,899   -173   -3,700   -3,160   -4,140   Other demand and time liabilities   2,807   351   -182   553   79   766      Liabilities to Others   -8,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207   -3,207			3	4		0		
Borrowings from Banks		26.624	70	7.404	2 920	7 200	2 200	
Cash in hand and Balances with Reserve Bank   Cash in hand and Balances with the Banking System Balances with Other Banks with the Banking System Cash and State System Salances to Banks Other assets   Cash Cherasets   Cash Cheraset   Cash Che								
Name								
Aggregate deposits@		2,807	351	-182	553	79	/66	
Demand		12.05.042	2 00 6	1.06.000	1.04.000	1 00 061	1 45 560	
Demand	Aggregate deposits@	13,85,842						
Demand			(0.2)				. ,	
Time@ Borrowings <sup>(3)</sup> 11,98,153   19,358   126   6,015   6,720   6,880   10,314   00ther demand and time liabilities         13,3723   -1,318   1,617   3,917   10,369   20,223         30   10,314   10,369   22   -4,616   93           Borrowings from Reserve Bank         101   100   -3,609   22   -4,616   93           Cash in hand and Balances with Reserve Bank         70,320   -5,271   -1,233   4,418   -10,167   2,905   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005   2,005								
Borrowings   19,358   126   6,015   6,720   6,880   10,314     Other demand and time liabilities   1,33,723   -1,318   1,617   3,917   10,369   20,223     Borrowings from Reserve Bank   101   100   -3,609   22   -4,616   93     Cash in hand and Balances with Reserve   70,320   -5,271   -1,233   4,418   -10,167   2,905     Bank   Cash in hand   8,607   -98   595   1,040   963   1,767     Balances with Reserve Bank   61,713   -5,174   -1,828   3,378   -11,129   1,138     Assets with the Banking System   Balance with other Banks   16,413   -1,283   -517   -775   875   -1,063     Money at call and short notice   23,105   -3,943   8,068   -9,030   8,265   -11,587     Advances to Banks   8,479   -737   1,119   1,332   4,147   1,788     Other assets   2,807   114   -216   258   778   349     Investments   6,35,299   12,982   77,367   87,754   99,950   1,19,664     (2.1)								
Other demand and time liabilities         1,33,723         -1,318         1,617         3,917         10,369         20,223           Borrowings from Reserve Bank         101         100         -3,609         22         -4,616         93           Cash in hand and Balances with Reserve Bank         70,320         -5,271         -1,233         4,418         -10,167         2,905           Bank         Cash in hand         8,607         -98         595         1,040         963         1,767           Balances with Reserve Bank         61,713         -5,174         -1,828         3,378         -11,129         1,138           Assets with the Banking System         Balance with other Banks(4)         16,413         -1,283         -517         -775         875         -1,063           Money at call and short notice         23,105         -3,943         8,068         -9,030         8,265         -11,587           Advances to Banks         8,479         -737         1,119         1,332         4,147         1,788           Other assets         2,807         114         -216         258         778         349           Investments(5)         6,35,299         12,982         77,367         87,754         99,950								
Cash in hand and Balances with Reserve   70,320   -5,271   -1,233   4,418   -10,167   2,905	•			,				
Cash in hand and Balances with Reserve Bank         70,320         -5,271         -1,233         4,418         -10,167         2,905           Bank Credit Provided Ranks (1)         8,607         -98         595         1,040         963         1,767           Balances with Reserve Bank         61,713         -5,174         -1,828         3,378         -11,129         1,138           Assets with the Banking System           Balance with other Banks (4)         16,413         -1,283         -517         -775         875         -1,063           Money at call and short notice         23,105         -3,943         8,068         -9,030         8,265         -11,587           Advances to Banks         8,479         -737         1,119         1,332         4,147         1,788           Other assets         2,807         114         -216         258         778         349           Investments (5)         6,35,299         12,982         77,367         87,754         99,950         1,19,64           Government securities         6,08,159         13,151         79,227         84,743         1,03,464         1,17,757           Other approved securities         27,140         -170         -1,860         3,011								
Bank         Reserve Bank         8,607         -98         595         1,040         963         1,767           Balances with Reserve Bank         61,713         -5,174         -1,828         3,378         -11,129         1,138           Assets with the Banking System           Balance with other Banks <sup>(4)</sup> 16,413         -1,283         -517         -775         875         -1,063           Money at call and short notice         23,105         -3,943         8,068         -9,030         8,265         -11,587           Advances to Banks         8,479         -737         1,119         1,332         4,147         1,788           Other assets         2,807         114         -216         258         778         349           Investments <sup>(5)</sup> 6,35,299         12,982         77,367         87,754         99,950         1,19,664           Investments securities         6,08,159         13,151         79,227         84,743         1,03,464         1,17,757           Other approved securities         27,140         -170         -1,860         3,011         -3,514         1,907           Bank Credit         7,52,411         -921         83,115         23,196         1,29,721	<b>Borrowings from Reserve Bank</b>	101	100	-3,609	22	-4,616	93	
Balances with Reserve Bank		70,320	-5,271	-1,233	4,418	-10,167	2,905	
Balances with Reserve Bank	Cash in hand	8,607	-98	595	1,040	963	1,767	
Balance with other Banks <sup>(4)</sup> Money at call and short notice 23,105	Balances with Reserve Bank		-5,174	-1,828		-11,129		
Balance with other Banks <sup>(4)</sup> Money at call and short notice 23,105	Assets with the Banking System							
Money at call and short notice         23,105         -3,943         8,068         -9,030         8,265         -11,587           Advances to Banks         8,479         -737         1,119         1,332         4,147         1,788           Other assets         2,807         114         -216         258         778         349           Investments <sup>(5)</sup> 6,35,299         12,982         77,367         87,754         99,950         1,19,664           Government securities         6,08,159         13,151         79,227         84,743         1,03,464         1,17,757           Other approved securities         27,140         -170         -1,860         3,011         -3,514         1,907           Bank Credit         7,52,411         -921         83,115         23,196         1,29,721         79,574           Food Credit         34,151         -3,221         -1,273         -15,328         2,425         -18,554           Non-food credit         7,18,260         2,300         84,388         38,524         1,27,297         98,127           Loans, cash-credit and overdrafts         7,07,226         -1,836         82,806         25,154         1,25,762         76,813           Inland bills- purchased		16,413	-1,283	-517	-775	875	-1.063	
Advances to Banks Other assets 2,807 114 -216 258 778 349  Investments <sup>(5)</sup> 6,35,299 12,982 77,367 87,754 99,950 1,19,664 (2.1) (17.7) (16.0) (24.0) (23.2)  Government securities 6,08,159 13,151 79,227 84,743 1,03,464 1,17,757 Other approved securities 27,140 -170 -1,860 3,011 -3,514 1,907  Bank Credit 7,52,411 -921 83,115 23,196 1,29,721 79,574 (-0.1) (14.1) (3.2) (23.9) (11.8)  Food Credit 34,151 -3,221 -1,273 -15,328 2,425 -18,554 Non-food credit 7,18,260 2,300 84,388 38,524 1,27,297 98,127  Loans, cash-credit and overdrafts Inland bills- purchased 7,057 779 -192 1,473 199 2,218 discounted <sup>(6)</sup> 17,992 -249 -413 -2,192 453 122 Foreign bills-purchased 8,823 136 361 -927 1,130 -627 discounted 11,313 248 552 -311 2,178 1,047  Cash-Deposit Ratio 5.07 Investment-Deposit Ratio 45.84								
Other assets 2,807 114 -216 258 778 349  Investments <sup>(5)</sup> 6,35,299 12,982 77,367 87,754 99,950 1,19,664						,		
Investments   12,982   77,367   87,754   99,950   1,19,664   (2.1) (17.7) (16.0) (24.0) (23.2)				,				
Government securities							1.19.664	
Government securities         6,08,159         13,151         79,227         84,743         1,03,464         1,17,757           Other approved securities         27,140         -170         -1,860         3,011         -3,514         1,907           Bank Credit         7,52,411         -921         83,115         23,196         1,29,721         79,574           Food Credit         34,151         -3,221         -1,273         -15,328         2,425         -18,554           Non-food credit         7,18,260         2,300         84,388         38,524         1,27,297         98,127           Loans, cash-credit and overdrafts         7,07,226         -1,836         82,806         25,154         1,25,762         76,813           Inland bills- purchased         7,057         779         -192         1,473         199         2,218           discounted (6)         17,992         -249         -413         -2,192         453         122           Foreign bills-purchased         8,823         136         361         -927         1,130         -627           discounted         11,313         248         552         -311         2,178         1,047           Cash-Deposit Ratio         45.84  <		-,,	,					
Other approved securities         27,140         -170         -1,860         3,011         -3,514         1,907           Bank Credit         7,52,411         -921         83,115         23,196         1,29,721         79,574           Food Credit         34,151         -3,221         -1,273         -15,328         2,425         -18,554           Non-food credit         7,18,260         2,300         84,388         38,524         1,27,297         98,127           Loans, cash-credit and overdrafts         7,07,226         -1,836         82,806         25,154         1,25,762         76,813           Inland bills- purchased         7,057         779         -192         1,473         199         2,218           discounted <sup>(6)</sup> 17,992         -249         -413         -2,192         453         122           Foreign bills-purchased         8,823         136         361         -927         1,130         -627           discounted         11,313         248         552         -311         2,178         1,047           Cash-Deposit Ratio         45.84	Government securities	6.08.159						
Food Credit 34,151 -3,221 -1,273 -15,328 2,425 -18,554 Non-food credit 7,18,260 2,300 84,388 38,524 1,27,297 98,127  Loans, cash-credit and overdrafts 7,07,226 -1,836 82,806 25,154 1,25,762 76,813 Inland bills- purchased 7,057 779 -192 1,473 199 2,218 discounted 17,992 -249 -413 -2,192 453 122 Foreign bills-purchased 8,823 136 361 -927 1,130 -627 discounted 11,313 248 552 -311 2,178 1,047 Cash-Deposit Ratio 5.07 Investment-Deposit Ratio 45.84								
Food Credit 34,151 -3,221 -1,273 -15,328 2,425 -18,554 Non-food credit 7,18,260 2,300 84,388 38,524 1,27,297 98,127  Loans, cash-credit and overdrafts 7,07,226 -1,836 82,806 25,154 1,25,762 76,813 Inland bills- purchased 7,057 779 -192 1,473 199 2,218 discounted 17,992 -249 -413 -2,192 453 122 Foreign bills-purchased 8,823 136 361 -927 1,130 -627 discounted 11,313 248 552 -311 2,178 1,047 Cash-Deposit Ratio 5.07 Investment-Deposit Ratio 45.84	Bank Credit	7.52.411	-921	83.115	23.196	1.29.721	79.574	
Food Credit 34,151 -3,221 -1,273 -15,328 2,425 -18,554 Non-food credit 7,18,260 2,300 84,388 38,524 1,27,297 98,127  Loans, cash-credit and overdrafts 7,07,226 -1,836 82,806 25,154 1,25,762 76,813 Inland bills- purchased 7,057 779 -192 1,473 199 2,218 discounted 17,992 -249 -413 -2,192 453 122 Foreign bills-purchased 8,823 136 361 -927 1,130 -627 discounted 11,313 248 552 -311 2,178 1,047 Cash-Deposit Ratio 5.07 Investment-Deposit Ratio 45.84	- Wanta Ca Vidav	7,02,111			,		,	
Non-food credit 7,18,260 2,300 84,388 38,524 1,27,297 98,127  Loans, cash-credit and overdrafts 7,07,226 -1,836 82,806 25,154 1,25,762 76,813 Inland bills- purchased 7,057 779 -192 1,473 199 2,218 discounted 17,992 -249 -413 -2,192 453 122 Foreign bills-purchased 8,823 136 361 -927 1,130 -627 discounted 11,313 248 552 -311 2,178 1,047 **Cash-Deposit Ratio**  Loans, cash-credit and overdrafts 7,07,226 -1,836 82,806 25,154 1,25,762 76,813 199 2,218 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047 1,047	Food Credit	34 151						
Inland bills- purchased discounted (6)       7,057       779       -192       1,473       199       2,218         discounted (6)       17,992       -249       -413       -2,192       453       122         Foreign bills-purchased discounted       8,823       136       361       -927       1,130       -627         Cash-Deposit Ratio       11,313       248       552       -311       2,178       1,047         Investment-Deposit Ratio       45.84								
Inland bills- purchased discounted (6)       7,057       779       -192       1,473       199       2,218         discounted (6)       17,992       -249       -413       -2,192       453       122         Foreign bills-purchased discounted       8,823       136       361       -927       1,130       -627         Cash-Deposit Ratio       11,313       248       552       -311       2,178       1,047         Investment-Deposit Ratio       45.84	Loans cash-credit and overdrafts	7 07 226	_1 836	82 806	25 154	1 25 762	76.813	
discounted (6)       17,992       -249       -413       -2,192       453       122         Foreign bills-purchased discounted       8,823       136       361       -927       1,130       -627         discounted       11,313       248       552       -311       2,178       1,047         Cash-Deposit Ratio       5.07         Investment-Deposit Ratio       45.84								
Foreign bills-purchased 8,823 136 361 -927 1,130 -627 discounted 11,313 248 552 -311 2,178 1,047   **Cash-Deposit Ratio**  *Investment-Deposit Ratio**  45.84**								
discounted       11,313       248       552       -311       2,178       1,047         Cash-Deposit Ratio       5.07         Investment-Deposit Ratio       45.84								
Cash-Deposit Ratio 5.07 Investment-Deposit Ratio 45.84								
Investment-Deposit Ratio 45.84				332	-511	2,170	1,04/	
•								
1 runi-1 unosukuto 34 /9	Credit-DepositRatio	54.29						

<sup>@:</sup> Includes Rs.25,662 crore on account of proceeds from India Millennium Deposits (IMDs), since November 17, 2000. Data also reflect redemption of Resurgent India Bonds (RIBs) of Rs.22,693 crore, since October 1, 2003. Figures in italics are percentage variations net of RIBs and IMDs as the case may be.

<sup>(1)</sup> Excluding borrowings of Regional Rural Banks from their sponsor banks. (2) Wherever it has not been possible to identify a liability to the banking system, it has been included in the corresponding items under 'liabilities to others'. (3) Other than from Reserve Bank of India, IDBI, NABARD and EXIM Bank. (4) In current account and in

other account. (5) Investments set out in this Table are for the purpose of SLR and do not include other investments which are given separately in Table No. 5. (6) Excludes bills rediscounted with the Reserve Bank of India. Figures in brackets denote percentage variation in the relevant period.

**Note:** Includes the impact of mergers since May 3, 2002.