

भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

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LETTER OF TRANSMITTAL

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November 8, 2012 Kartika 17, 1934 (Saka)

The Finance Secretary Government of India Ministry of Finance New Delhi - 110 001

Dear Mr. Secretary,

In pursuance of the provisions of Section 36(2) of the Banking Regulation Act, 1949, I have pleasure in transmitting herewith two copies of the Report on Trend and Progress of Banking in India for the year ended June 30, 2012.

Yours faithfully,

(D. Subbarao)