



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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गवर्नर  
GOVERNOR

LETTER OF TRANSMITTAL

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December 23, 2015  
Pausha 02, 1937 (Saka)

Shri Ratan P. Watal  
Finance Secretary  
Department of Expenditure  
Government of India  
Ministry of Finance  
North Block  
New Delhi – 110 001

Dear Shri Watal,

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 2014-15.

With warm regards,

Yours sincerely,

( Raghuram G. Rajan )

Encl: as above.

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हिंदी आसान है, इसका प्रयोग बढ़ाइए