



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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गवर्नर  
GOVERNOR

LETTER OF TRANSMITTAL

CO. DEPR. BRD. No. S969/ 13.01.001/2023-24

December 27, 2023  
6 Pausha 1945 (Saka)

**The Finance Secretary  
Government of India  
Ministry of Finance  
New Delhi – 110 001**

Dear Finance 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 March 31, 2023.

Sincerely,

Shaktikanta Das